

	KERALA GRAMIN BANK HEAD OFFICE KGB TOWERS, AK ROAD MALAPURAM, KERALA – 676 505 Email : kgbanktrc@gmail.com Website : www.keralagbank.com	<u>Contact Details of the Bank</u> (0483) 2736674/2733508/2734269 Fax : 0483 2733509

KERALA GRAMIN BANK (KGB) invites ONLINE applications for the posts of Officers in Middle Management Scale II (Managers), Officers in Junior Management Scale I (Assistant Managers) and Office Assistants (Multipurpose) Cadres from Indian citizens who have been declared qualified at the Online CWE for RRBs conducted by IBPS during September/ October 2013.

Opening date for Online Registration	21.01.2014
Last Date for Online Registration	05.02.2014

I. DETAILS OF VACANCIES:

Post Code	Post	SC	ST	OBC	GENERAL	TOTAL	Out of Which			
							PWD (Out of Which)			EXS
							VI	HI	OC	
01	Officer Middle Management Scale-II (Manager) (General Banking Officer)	--	1@	--	--	1	--	--	--	---
02	Officer Junior Management Scale-I (Assistant Manager)	15#	18#	20	40	93	1	1	1	---
03	Office Assistant (Multipurpose)	10	2&	27	63	102	1	1	2	14

@ Backlog vacancy

Including 4 backlog vacancy under SC category and 13 backlog vacancy under ST category.

& Including 1 backlog vacancy

The number of vacancies in UR (Unreserved – General) category and also the number of reserved vacancies are provisional and may vary according to actual requirements of the Bank.

Abbreviations stand for :

SC	Scheduled Caste	GEN	General Category	HI	Hearing Impaired
ST	Scheduled Tribe	PWD	Persons With Disability	OC	Orthopedically Challenged
OBC	Other Backward Classes	VI	Visually Impaired	EXS	Ex-Serviceman

II. SCALE OF PAY:

Post Code	Post	Scale of Pay
01	Officer Middle Management Scale II (Manager)	19400-700(1)-20100-800(10)-28100
02	Officer Junior Management Scale I (Assistant Manager)	14500-600(7)-18700-700(2)-20100-800(7) - 25700
03	Office Assistant (Multipurpose)	7200-400(3)-8400-500(3)-9900-600(4)-12300-700(7)-17200-1300(1)-18500-800(1)-19300

III. EMOLUMENTS:

Post Code	Post	Emoluments
01	Officer Middle Management Scale II (Manager)	At present, the total starting emoluments are approximately Rs.39,300/- per month inclusive of DA and HRA at the current rate
02	Officer Junior Management Scale I (Assistant Manager)	At present, the total starting emoluments are approximately Rs.29,350/- per month inclusive of DA and HRA at the current rate
03	Office Assistant (Multipurpose)	At present, the total starting emoluments are approximately Rs.16,250/- per month inclusive of DA and HRA at the current rate

Note: Other Allowances & Perquisites will be admissible as per the Rules of the Bank

IV. PROBATION PERIOD: Selected candidates will be on probation as follows

Post Code	Post	Probation Period
01	Officer Middle Management Scale II (Managers)	Two Years
02	Officer Junior Management Scale I (Assistant Managers)	Two Years
03	Office Assistants (Multipurpose)	One Year

Note: It is clarified that Persons with Disabilities will have to work in Branches/Offices which have posts identified by the Bank as suitable for them.

Candidates belonging to Reserved Category, including Persons with Disabilities, for which no reservation has been announced, are free to apply for vacancies announced for Unreserved (General) category provided they fulfill the eligibility criteria laid down for Unreserved (General) category.

V. ELIGIBILITY CRITERIA:

a) NATIONALITY/ CITIZENSHIP:

A candidate must be either i) a Citizen of India or ii) a subject of Nepal or iii) subject of Bhutan or iv) a Tibetan refugee who came over to India before 1st January, 1962 with the intention of permanently settling in India or v) a person of Indian origin who has migrated from Pakistan, Burma, Sri Lanka, East African countries of Kenya, Uganda, the United Republic of Tanzania (formerly Tanganyika and Zanzibar), Zambia, Malawi, Zaire, Ethiopia and Vietnam with the intention of permanently settling in India. Provided that a candidate belonging to categories (ii), (iii), (iv) & (v) above shall be a person in whose favour a certificate of eligibility has been issued by the Government of India. A candidate in whose case a certificate of eligibility is necessary may be admitted to the Group Discussion/ Interview conducted by the Bank but on final selection the offer of appointment may be given only after the Government of India has issued the necessary eligibility certificate to him/her.

b) Age (As on 01-07-2013)

Post Code	Post	Age as on 01.07.2013
01	Officer Middle Management Scale II (Managers)	Above 21 Years but Below 32 Years, i.e., candidates should not have been born earlier than 03.07.1981 and later than 30.06.1992 (both dates inclusive)
02	Officer Junior Management Scale I (Assistant Managers)	Above 18 Years but Below 28 Years, i.e., candidates should not have been born earlier than 03.07.1985 and later than 30.06.1995 (both dates inclusive)
03	Office Assistant (Multipurpose)	Between 18 Years and 28 Years, i.e., candidates should not have been born earlier than 02.07.1985 and later than 01.07.1995 (both dates inclusive)

The maximum age limit specified is applicable to General Category candidates.

Relaxation in Upper Age Limit:

Sr. No.	Category	Age relaxation
1	Scheduled Caste/Scheduled Tribe	5 years
2	Other Backward Classes	3 years
3.a	Persons With Disability – General Category	10 years
3.b	Persons With Disability – SC/ST Category	15 years
3.c	Persons With Disability – OBC Category	13 years

4 a.	Ex-Servicemen/ Disabled Ex-Servicemen	(for the post of Office Assistants) Actual period of service rendered in the defence forces + 3 years (8 years for Disabled Ex-Servicemen belonging to SC/ST) subject to a maximum age limit of 50 years
4 b.	In the case of Ex- servicemen commissioned officers, including ECOs/ SSCOs, who have rendered at least 5 years military service and have been released on completion of assignment (including those whose assignment is due to be completed within the next one year from the last date for receipt of application) other than by way of dismissal or discharge on account of misconduct or inefficiency or on account of physical disability attributable to military service or on invalidment, subject to ceiling as per Government guidelines	(for the post of Officers) 5 years
5	Widows, Divorced women and women legally separated from their husbands who have not remarried	(only for the post of Office Assistants) 9 years (subject to a maximum age limit of 37 years for General, 40 years for OBC and 42 years for SC/ST candidates)
6	Persons ordinarily domiciled in the Kashmir Division of the State of Jammu & Kashmir during the period 1-1-80 to 31-12-89	5 years
7	Persons affected by 1984 riots	5 years

NOTE:

- (i) The relaxation in upper age limit to SC/ST/OBC candidates is allowed on cumulative basis with only one of the remaining categories for which age relaxation is permitted as mentioned above at Sr.Nos. 3 to 7 in the above Table.
- (ii) Candidates seeking age relaxation will be required to submit copies of necessary certificate(s) at the time of Interview.

Caste / Category Certificate issued by competent authority in the prescribed format as stipulated by Government of India in case of SC / ST / OBC / PWD category candidates.

In case of candidates belonging to OBC category, certificate should specifically contain a clause that the candidate does not belong to creamy layer section excluded from the benefits of reservation for Other Backward Classes in Civil Post & Services under

Government of India. Cast name mentioned in certificate should tally letter by letter with Central Government list / notification. **The OBC Non Creamy Layer Certificate should have been issued by the Competent Authority on or after 01.04.2013**

Candidates belonging to OBC category but coming under creamy layer are not entitled to OBC reservation. They should indicate their category as General in the online application form.

- (iii) Ex-Servicemen candidates who have already secured employment under the Central Government in Group 'C' & 'D' will be permitted the benefit of age relaxation as prescribed for Ex-Servicemen for securing another employment in a higher grade or cadre in Group 'C'/'D' under the Central Government. However, such candidates will not be eligible for the benefit of reservation for Ex-Servicemen in Central Government jobs.
- (iv) An Ex-Serviceman who has once joined a Government job on civil side after availing of the benefits given to him as an Ex-Serviceman for his re-employment, his Ex-Serviceman status for the purpose of the re-employment in Government ceases.

c) EDUCATIONAL QUALIFICATIONS & EXPERIENCE (as on 01-07-2013)

Post Code	Post	Educational Qualification	Experience
01	Officer Middle Management Scale II (Managers) (General Banking Officers)	Degree in any discipline from a recognized University or its equivalent with a minimum of 50% marks in aggregate. Preference will be given to the candidates having degree in Agriculture, Horticulture, Forestry, Animal Husbandry, Veterinary Science, Agricultural Engineering, Pisciculture, Agricultural Marketing and Cooperation, Information Technology, Management, Law, Economics and Accountancy.	Two years as an Officer in Bank or Financial Institution as on 01.07.2013 .
02	Officer Junior Management Scale I (Assistant Managers)	1. Bachelor Degree of a recognised University in any discipline or its equivalent. Preference will be given to the candidates having degree in Agriculture, Horticulture, Forestry, Animal Husbandry, Veterinary Science, Agricultural Engineering, Pisciculture, Agricultural Marketing and Cooperation, Information Technology, Management, Law, Economics and Accountancy. 2. Essential : Proficiency in Local Language (Please see Note (4) below) 3. Computer knowledge or awareness will be an added qualification.	-----

03	Office Assistant (Multipurpose)	1. Bachelor Degree of a recognised University in any discipline or its equivalent. 2. Essential : Proficiency in Local Language (Please see Note (4) below) 3. Desirable : Knowledge of Computer Skills	-----
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Note:

1. All educational qualifications should be from a recognized University/ Board.
2. The result of the qualifying examination, i.e. Graduation or equivalent to graduation, as the case may be, should have been announced by the University on or before **01.07.2013**.
3. Candidates should have obtained the specified Total Weighted Standard Score (TWSS) as well as score in each test in the Common Written Examination (CWE – II) for RRBs conducted by IBPS in September/October 2013 for Officers and Office Assistants.
4. **Language Proficiency** – The candidates for Officer Junior Management Scale I and Office Assistants (Multipurpose) cadres are required to possess proficiency in the Local Language of the State and must have passed “ local language”, i.e., **Malayalam** as one of the subjects at Matriculation/Xth Standard examination level.

PRE- REQUISITE QUALIFICATIONS

(Qualifying Standard Score in the Common Written Examinations (CWE – II) for RRBs conducted by IBPS in September/October 2013)

Candidates who have been declared qualified in the RRBs-Online Common Written Examination (CWE – II) conducted by IBPS in September/October 2013 for Officers and Office Assistants (Multipurpose) should have obtained the following scores as given below.

For Office Assistants (Multipurpose)

Name of the Test	Qualifying Standard Score	
	SC/ ST/ SC-PWD/ ST-PWD/ SC-EXS/ ST-EXS	OBC/GEN/ OBC-PWD/ GEN-PWD/ OBC-EXS/ GEN-EXS
Reasoning	17 & above	19 & above
Numerical Ability	17 & above	19 & above
General Awareness	17 & above	19 & above
English Language	17 & above	19 & above
Computer Knowledge	17 & above	19 & above
Cutoffs on Total Weighted Standard Score for Office Assistant	88 & above	95 & above

For Officer Junior Management Scale-I (Assistant Managers)

Name of the Test	Qualifying Standard Score	
	SC/ ST/ SC-PWD/ ST-PWD	OBC/ GEN/ OBC-PWD/ GEN-PWD
Reasoning	17 & above	19 & above
Quantitative Aptitude	17 & above	19 & above
General Awareness	17 & above	19 & above
English Language	17 & above	19 & above
Computer Knowledge	17 & above	19 & above
Cutoffs on Total Weighted Standard Score for Officer JM Scale-I	95 & above	98 & above

For Officer Middle Management Scale-II (GBO) (Managers)

Name of the Test	Qualifying Standard Score	
	SC/ ST/SC- PWD/ ST-PWD	OBC/ GEN/ OBC-PWD/ GEN-PWD
Reasoning	17 & above	19 & above
Quantitative Aptitude & Data Interpretation	17 & above	19 & above
Financial Awareness	17 & above	19 & above
English Language	17 & above	19 & above
Computer Knowledge	17 & above	19 & above
Cutoffs on Total Weighted Standard Score for Officer Scale-II (GBO)	101 & above	107 & above

VI. APPLICATION FEE:

There is no separate application fee to be paid by the candidates for applying to the above vacancies as per this notification. The candidates, who have secured the minimum stipulated score in each test as well as the minimum qualifying Total Weighted Standard Score in CWE – II for RRBs conducted by IBPS during September/October 2013 can apply ONLINE without remitting any fees through the link provided in the website of the Bank www.keralagbank.com during the tenure stipulated for submitting the online application. Qualified candidates who satisfy the eligibility criteria can apply for each post separately, i.e., for the post of Officer MM Scale II, Officer JM Scale I and Office Assistants (Multipurpose). It is reiterated that separate application is required to be submitted for each post.

THE COMPETENT AUTHORITY FOR ISSUE OF CERTIFICATE TO SC/ST/OBC/PWD CANDIDATES IS AS UNDER:

(a) For SC/ST/OBC:

District Magistrate / Additional Dist Magistrate / Collector / Deputy Commissioner/ Additional Dy.Commissioner / Dy.Collector / First Class Stipendiary Magistrate / Sub-Division Magistrate / Taluka Magistrate / Executive Magistrate / Extra Assistant Commissioner / Chief Presidency Magistrate /Additional Chief Presidency Magistrate / Presidency Magistrate / Revenue Officer not below the rank of Tahsildar / Sub-Divisional Officer of the area where the candidate and/or his/her family normally resides.

(b) For Persons with Disabilities (PWD):

Authorized Certifying Authority will be Medical Board at the District level. The Medical Board consists of Chief Medical Officer, Sub-Divisional Medical Officer in the District and a member who is a specialist in Orthopedics, ENT or Ophthalmology, as the case may be.

VII. SELECTION PROCEDURE:

- **For Officer Middle Management Scale-II (General Banking Officer) / Officer Junior Management Scale-I (Assistant Managers) / Office Assistant (Multipurpose)**

Selection will be made on the basis of performance in RRBs - Common Written Examination (CWE – II) conducted by IBPS in September/October 2013 and Personal Interview. Merit list of the candidates for final selection based on Total Weighted Standard Scores (TWSS) obtained by them in CWE – II of IBPS and Personal Interview will be prepared in descending order under each SC/ST/OBC/UR category.

PERSONAL INTERVIEW:

Depending on the number of vacancies, Bank will call from among who have applied to the Bank, the number, equivalent to three times the number of vacancies short-listed based on their **Total Weighted Standard Scores (TWSS)**. Remaining applicants, if any will not receive an interview call from the Bank.

Mere submission of application does not entitle a candidate to be called for interview.

The total marks for Interview will be 30.

INTERVIEW CENTRE:

The Interview will be held at a centre which is convenient to the Bank and the complete address of the venue will be advised in the call letters. The address of the venues will also be displayed in the Bank's website one week before the dates for commencement of Interviews.

VIII. GENERAL INSTRUCTIONS

- (a) Before applying for any of the mentioned post, the candidate should ensure that he/she fulfills the eligibility and other norms mentioned in this advertisement. Decision of the Bank in all matters regarding eligibility of the candidate, the stages at which scrutiny of such eligibility is to be undertaken, the documents to be produced for the purpose of the conduct of interview, selection and any other matter relating to recruitment will be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by the bank on this behalf.

Mere admission to the Written Test and/ or passing the test and being invited by the Bank for the Interview shall not imply that the Bank has been satisfied beyond doubt about the candidate's eligibility. Candidates who do not satisfy the eligibility criteria and who do not produce the photocopies as well as the originals of all the documents required to be submitted and as advised in this notification as well as in the Interview call letter, for any reason, whatsoever, shall not be permitted to participate in the Interview, even though they may have obtained the desired level of score in the Written examination and have been called for interview.

In case it is detected at any stage of recruitment that a candidate does not fulfill the eligibility norms and/or that he/she has furnished any incorrect/false information/certificate/documents or has suppressed any material fact(s), his/her candidature will stand cancelled. If any of these shortcomings is/are detected even after appointment, his/her services are liable to be terminated.

- (b) Candidates belonging to OBCs but coming in the "CREAMY LAYER" are not entitled to the benefits of OBC reservation. They should indicate their category as "UR" or "UR Persons with Disabilities" as applicable. OBC Certificates in the format as prescribed by the Govt. of India and issued by the Competent Authority inter alia, specifically stating that the candidate does not belong to the Socially Advanced Sections excluded from the benefits of reservations for OBCs in Civil Posts and Services under Govt. of India i.e. carrying 'CREAMY LAYER' clause based on income issued recently (i.e., **issued on or after 01.04.2013**) should be submitted at the time of Interview.
- (c) Persons with Disabilities claiming the benefit of reservations/age relaxation should possess Medical Certificate as specified in the Disabilities Act of 1995 in support of their disability.

- (d) Candidates serving in Government/Public Sector Undertakings (including banks) should produce a **"No Objection Certificate"** from their employer at the time of Interview, in the absence of which their candidature may not be considered.
- (e) The candidates will have to appear for interview at their own expense. However, unemployed eligible SC/ST/PWD outstation candidates attending the Interview will be reimbursed to and fro second class ordinary train/bus fare by the shortest route on production of evidence of travel. The Bank will not be responsible for any injury/ losses, etc of any nature during their travel time.
- (f) Only those candidates willing to serve anywhere in the operational area of the Bank **(Kerala State) should apply. The vacancies as per this notification are identified for the branches / offices functioning in the Northern Districts of Kerala State, as such, the candidates who are willing to work in the Northern parts of the State only need apply. However, the Bank reserves the right to post the candidates who are selected for appointment to any of the branches/ offices under its jurisdiction, i.e., at present all over Kerala State.**
- (g) Any request for change of address will not be entertained.
- (h) Any resultant dispute arising out of this advertisement shall be subject to the sole jurisdiction of the Courts situated at Ernakulam.
- (i) In case any dispute arises on account of interpretation of version other than English, English version will prevail.
- (j) No candidate is permitted to use calculator, telephones of any kind, pagers or any such other instruments during the selection/interview process.
- (k) The Bank may at its discretion hold a second stage/ conduct Supplementary process wherever necessary in respect of a centre/venue/specific post of a candidate(s).
- (l) Appointment of selected candidates is subject to his/her being declared medically fit as per the requirement of the Bank. Such appointment will also be subject to the Service & Conduct Rules of the Bank.
- (m) All Candidates must submit the photo copies of the prescribed certificates in support of their educational qualification, experience, date of birth, caste, etc. The candidates belonging to SC/ST/OBC/Persons with Disabilities Category are required to submit an attested copy of their caste certificate/certificate of handicap issued by the competent authority, in addition to other certificates as specified above. Candidates will also have to produce original caste certificate/relevant certificates at the time of Interview, failing which his/her candidature will be cancelled.
- (n) A recent, recognizable passport size photograph should be firmly pasted on the computer generated application form and should be signed across by the candidate. Three copies of the same photograph should be retained for use at the time of interview. Candidates are advised not to change their appearance till the recruitment process is complete. Failure to produce the same photograph at the time of the interview may lead to disqualification.

Action against candidates found guilty of misconduct :

Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered, fabricated or should not suppress any material information while filling up the application form.

At the time of interview, if a candidate is (or has been) found guilty of

- (i) using unfair means during the selection process
- or**
- (ii) impersonating or procuring impersonation by any person
- or**
- (iii) misbehaving in the interview venue or taking away any documents from the venue
- or**
- (iv) resorting to any irregular or improper means in connection with his/her candidature by selection
- or**
- (v) obtaining support for his/her candidature by any means.

Such a candidate, in addition to rendering himself/herself liable to criminal prosecution, shall be liable to be debarred, either permanently or for a specified period, from any recruitment conducted by Bank.

IX. HOW TO APPLY

- (i) **Candidates are required to apply online through the Bank's website www.keralagbank.com between 21.01.2014 and 05.02.2014. No other means/ mode of application will be accepted.**
- (ii) **Candidates** should ensure that their personal email ID (as specified in the online application form while applying for RRBs- Common Written Examination (CWE – II) conducted by IBPS in September/October 2013) is kept active during the currency of the recruitment project. Bank may send call letters for Interview etc. to this registered e-mail ID.
- (iii) Applicants are first required to go to the Bank's website www.keralagbank.com and click on the link "**Recruitment/ Careers**".
- (iv) Thereafter, open the Recruitment Notification.
 - The candidate should carefully go through the detailed advertisement published in the website www.keralagbank.com and ensure their eligibility before submitting the Online application.
- (v) Candidates are now ready to Apply Online by visiting the Recruitment Link on the Bank's website www.keralagbank.com
- (vi) **After successful submission of the application, candidates shall take a printout of the application and keep the same intact for future purposes.**
- (vii) **The Application printout will have to be submitted with the Call Letter at the time of Interview. Without Application Printout and Interview Call Letter, the**

candidate will not be allowed to appear in the Interview. Candidates are also advised to keep a photocopy of the application printout with them.

(viii) CANDIDATES SHOULD NOT SUBMIT A PRINTOUT OF THE APPLICATION TO THE BANK AT THIS STAGE.

(ix) Please note that the above procedure is the only valid procedure for applying. No other mode of application or incomplete steps would be accepted and such applications would be rejected.

(x) The Application printout along with the required copies of documents should be kept ready for submission if shortlisted for Interview.

The applicant should sign and affix his/her photograph on such printout of application and keep the same ready for submission **if called for Interview** along with copies of required documents mentioned below:

1. Interview Call Letter
2. Printout of the online application submitted.
3. Printout of IBPS Scores for the stipulated examination with a copy.
4. Original and attested copy of 10th standard examination Mark sheet in support of **local language (Malayalam)**.
5. Original and attested copy of School Leaving Certificate or any other document as proof of age acceptable to the Bank.
6. Original and attested copies of Mark Sheets / Certificates in support of Educational Qualification;
7. Original and attested copy of Certificate of Computer Course, as applicable;
8. Original and attested copies of Experience Certificate wherever applicable;
9. Original and attested copies of Caste / PWD any other related certificate as applicable in the prescribed proforma.
10. Original and copy of Photo identity proof with address.
11. Original and Copy of PAN Card.
12. Original "No Objection Certificate" from the present employer, if employed.
13. Any other relevant document as given in the interview call letter, if any.

If selected for interview, candidates serving in Government / Public Sector Undertakings (including Banks & Financial Institutions) will be required to submit their applications accompanied by a "No Objection Certificate" from their employer, in the absence of which their candidature will not be considered. It should also be ensured that originals of all the relevant certificates should be produced for verification.

It is for the candidate to ensure that he / she has met with the eligibility criteria and complied with the requirements and adhered to the instructions contained in this advertisement as well as in the application form. Candidates are, therefore, urged to carefully read the advertisement and complete the application form and submit the same as per instructions given in this regard.

X. RESIGNATION DURING PROBATION PERIOD –

Officer Middle Management Scale II (Managers), Officer Junior Management Scale I (Assistant Managers) & Office Assistants (Multipurpose)

Candidates found to be eligible for posting on their selection for appointment shall have to undertake to serve the Bank for a minimum specified period as follows. If they leave the service of the Bank before completion of the minimum service specified they have to compensate the bank for which it is decided to stipulate the following amounts as term deposits during the minimum specified period.

Cadre	Amount (Rs.)	Minimum specified period of Service / Period of Deposits
Officer Middle Management Scale II (Managers) & Officer Junior Management Scale I (Assistant Managers)	Rs.50,000/- (Rupees Fifty thousand only)	Two Years
Office Assistants (Multipurpose)	Rs.30,000/- (Rupees Thirty thousand only)	One Year

The above detailed amount shall be kept as Term Deposit with the Bank and shall be duly assigned in Bank's favour at the time of joining. The principal amount along with accrued interest will be released to the candidates on successful completion of the minimum specified period of service and after confirmation in the services of the Bank. Candidates shall forfeit the deposit amount with accrued interest if they leave the service without completing the minimum specified period for which an undertaking letter has to be given by those who accept our offer of appointment. Those candidates who seek extension of joining date due to reasons acceptable to the bank shall also comply with the above upon which only their request for extension of joining date shall be considered. This is in addition to the provisions contained in the Bank's Service Regulations regarding Termination of Service by Notice.

XI. CALL LETTERS FOR THE INTERVIEW

All eligible candidates will be issued call letters at the correspondence address given by the candidates in their application form, which will be sent by post / courier.

Candidate has to affix his/her photograph on the call letter. Candidate has to bring this call letter along with and requisite enclosures while attending the Interview **without which they will not be allowed to take up the Interview.**

Place : Malappuram
Date : 15.01.2014

Chairman
Kerala Gramin Bank