

8.39. Financial Literacy Centre (FLC) List with FLC Codes

Sl. No.	District	Block .ULB	FLC Code*	Date of opening	Location (Metro, Urban, Semi-urban or rural)	Premises (Bank branch, LDM office, RSETI, Independent)	Address of FLC	Sponsor Bank	Whether Run by Trust or run directly by sponsor bank	Name(s) of FL Counsellor(s)	Contact No(s)	Email	FLC Helpline
1	Alappuzha	Aryad	96601	02.05.2011	Semi Urban	RSETI	SBT - FLC, Aryad Block Panchayat Building, Kalavoor P.O. Alappuzha – 688 522	State Bank of Travancore	Sponsor Bank	Raghunathakurup. P	9495188330	rsetialpy@sbt.co.in	
2	Alappuzha	Mararikulam	96602	12.12.2009	Rural	Independent	Federal Ashwas FLC, Gandhi Smaraka Grama Seva Kendram, S.L. Puram P.O., Alappuzha – 688 523	Federal Bank	Trust	Varghese K.V	9895505185	federalashwasmm@gmail.com	
3	Alappuzha	Alappuzha	96603	10.02.2010	Urban	Independent	Federal Ashwas FLC, Gandhi Smaraka Grama Seva Kendram Sub center, Moosariparampil, District Court Road, Thathampally P.O. Alappuzha -688001	Federal Bank	Trust	K P Chandrasekharan Nair	9495451834	gsgskalpy@gmail.com	
4	Alappuzha	Kuttanad	96604	16.02.2010	Rural	Independent	Federal Ashwas FLC, Gandhi Smaraka Grama Seva Kendram, Kuttanad Sub-Centre, Vezhapra, Ramankary P.O., Alappuzha	Federal Bank	Trust	James P George	9446462815	gskuttanad@gmail.com	
5	Alappuzha	Haripad	96605	26.03.2013	Semi Urban	Independent	FLC, Sreevilasam Building, Akshaya E centre, Cheppad	South Indian Bank	Sponsor Bank	Sugathan R P	9847060041	sugathanrp235@gmail.com	
6	Alappuzha	Thycattussery	96606	20.03.2015	Semi Urban	Independent	PNB-FLC, Thycattussery Block Panchayath, Panavally PO, Alappuzha	Punjab National Bank	Sponsor Bank	Bhasi K S	9446486737	flcthyattussery@gmail.com	
7	Alappuzha	Veliyanad	96607	31.07.2013	Rural	Independent	FLC, C/o. Canara Bank, Pulincunnoo, Alappuzha -688 504	Canara Bank	Trust	Sreekumar D	9495119654	flcveliyand@gmail.com	
8	Alappuzha	Muthukulam	96608	25.7.2013	Semi Urban	Independent	SNEHA FLC, Muthukulam Block Panchayat Office Bldg, Muthukulam, Alappuzha -690506	Indian Overseas Bank	Sponsor Bank	N P Nampoothiri	9447426161	flcmkm@gmail.com	
9	Alappuzha	Mavelikkara	96609	2.25.2014	Semi Urban	Bank Branch	FLC, C/o Union Bank of India Mavelikkara Branch, Alakapuri Jn, Alappuzha	Union Bank of India	Sponsor Bank	S Govindan	9495683614	sgovindp@gmail.com	
10	Eranakulam	Alangad	97001	01.06.2015	Semi Urban	Independent	FLC Alangad, C/O South Indian Bank, Kalarickal, Chirakkakam, Varapuzha	South Indian Bank	Sponsor Bank	Titus K J	0484-2515035, 9961533523	flcpkuda@gmail.com	
11	Eranakulam	Angamaly	97002	27.04.2012	Semi Urban	Independent	FLC Angamaly, Federal Ashwas Financial Literacy Centre, Pala Jn, Mookkannur-683577	Federal Bank	Trust	M.O.Thomas	0484-2614180, 9446217465	federalashwasmmr@gmail.com	
12	Eranakulam	Angamaly	97003	19.01.2015	Semi Urban	Independent	No 5, Icon Towers, M.C. Road Angamaly-683572	Canara Bank	Trust	N.A Rajan	0484-2453635, 9446343824	flc.angamaly@gmail.com	
13	Eranakulam	Edappalli	97004	14.11.2012	Semi Urban	Independent	Union Bank FLC, Block Panchayat Building, Kusumagiri P.O. Edappally	Union Bank of India	Sponsor Bank	K.Sasidharan Nair	0484-2429133, 9895861641	flcedappally@gmail.com	
14	Eranakulam	Thrikkakkara	97005	02.09.2013	Urban	Independent	Union Bank FLC, Ground Floor, Old Block Collectorate, Kakkanad, Ernakulam	Union Bank of India	Sponsor Bank	T.C. John	0484-2421046, 9447465379	flckakkanad@gmail.com	
15	Eranakulam	Koovappady	97006	23.02.2011	Semi Urban	Independent	Union Bank FLC, 1st Floor, Union Bank Bhavan, A M Road, Perumbavoor	Union Bank of India	Sponsor Bank	Jayamohan Nair	0484-2596095, 9388853487	flccperumbavoor@gmail.com	
16	Eranakulam	Kothamangalam	97007	04.09.2012	Semi Urban	Independent	Federal Ashwas Vijnanbhavan, Bishop's House, Kothamangalam	Federal Bank	Trust	George K V	9447232121	federalashwasmm@gmail.com	
17	Eranakulam	Mulanthuruthy	97008	09.11.2012	Semi Urban	Independent	Union Bank FLC, Block Panchayat Building, Perumpilly P.O. Mulanthuruthy	Union Bank of India	Sponsor Bank	T.U.Ravi	0484-2741087, 9446328987	flcmulanthuruthy@gmail.com	
18	Eranakulam	Muvattupuzha	97009	07.07.2013	Semi Urban	Bank Branch	FLC Muvattupuzha, State Bank of India, Aramana Complex, Aramanappadi, Muvattupuzha	State Bank of India	Sponsor Bank	Sabu T A	9947104736	flc.mvpa@gmail.com	
19	Eranakulam	Paravur	97010	21.03.2015	Semi Urban	Bank Branch	Souhridha Financial Literacy Centre, Ernakulam District Co-operative Bank, North Parur	Eranakulam DCB	Sponsor Bank	Krishnakutty M R	0484-2441677, 9495676198	flcn.parur@gmail.com	
20	Eranakulam	Palluruthy	97011	01.08.2013	Urban	Bank Branch	FLC Palluruthy, Dhanlaxmi Bank, ASB Estate, Palluruthy Bid No. 5/567B, Mankidiyil Building, P O Road, Opp. SBI Piravom, Ernakulam	Dhanlaxmi Bank	Sponsor Bank	Sushama Devi. G.N	9539004468	flcpalluruthy@dhanbank.co.in	
21	Eranakulam	Pampakuda	97012	31.07.2013	Semi Urban	Independent		Canara Bank	Trust	Ashokkumar S	0485-2244230, 9446975243	flcpkuda@gmail.com	
22	Eranakulam	Pampakuda (Sub Urban)	97013	21.03.2015	Semi Urban	Bank Branch	Souhridha Financial Literacy Centre, Ernakulam District Co-operative Bank, Pampakuda	Eranakulam DCB	Sponsor Bank	K J Jose	0485-2242462, 9447984383	jose.karthulil@gmail.com	
23	Eranakulam	Parakadavu	97014	15.02.2013	Semi Urban	Independent	Union Bank FLC, Near Telephone Exchange, Moozhikkulam P.O. Ernakulam	Union Bank of India	Sponsor Bank	K.M John	9747556589	johnmarkose@gmail.com	
24	Eranakulam	Vadavucode	97015	25.03.2015	Semi Urban	Independent	FLC Vadavucode, Block Panchayat Building, Ernakulam-Muvattupuzha Road, Kolenchery	Punjab National Bank	Trust	Mohanakrishnaa	9633529818	flccvadavucode@gmail.com	
25	Eranakulam	Vazhakulam	97016	07.01.2014	Semi Urban	Independent	FLC Vazhakulam, Block Panchayat Building, South Vazhakulam, Aluva-683105	Syndicate Bank	Trust	Prabhakaran Pillai	9497727571	jnanajyotivazhakulam@gmail.com	
26	Eranakulam	Vypeen	97017	28.12.2012	Semi Urban	Independent	FLC Vypeen, Veliyathamparambu, Navarambalam, Ernakulam	State Bank of Travancore	Sponsor Bank	T A Remani	0484-2493565, 9995136591	flcvypeen@gmail.com	

8.39. Financial Literacy Centre (FLC) List with FLC Codes

Sl. No.	District	Block .ULB	FLC Code*	Date of opening	Location (Metro, Urban, Semi-urban or rural)	Premises (Bank branch, LDM office, RSETI, Independent)	Address of FLC	Sponsor Bank	Whether Run by Trust or run directly by sponsor bank	Name(s) of FL Counsellor(s)	Contact No(s)	Email	FLC Helpline
27	Idukki	Adimali	97601	15.09.2013	Semi Urban	Independent	FLC, Kannattu Shopping Complex, Kallarkutty Road, Adimaly, Idukki - 685561	Union Bank of India	Sponsor Bank	C V Rajan	04864-217684, 9447213515	fliccadimali@gmail.com	9447213515
28	Idukki	Azhutha	97602	24.12.2012	Semi Urban	Independent	FLC, C/o. State Bank of Travancore Peerumedu, PB. No.1, Rosappookandam Road, Kumily.P.O., Idukki- 685509	State Bank of Travancore	Sponsor Bank	V Dharmaraj	04869-232733, 04869 - 232033, 9446070208	dharmarajsbt@gmail.com	9446070208
29	Idukki	Devikulam	97603	12.01.2013	Rural	Bank Branch	SBT	State Bank of Travancore	Sponsor Bank	Not appointed			
30	Idukki	Elamdesam	97604	20.09.2013	Semi Urban	Independent	FLC, C/o. SBI Udumbanoor, Puthenpurayil Buildings, Udumbanoor, Idukki - 685595	State Bank of India	Sponsor Bank	Jincy Jose	04862- 272026 , 9495839361	sbi.08681@sbi.co.in	9495839361
31	Idukki	Idukki	97605	18.03.2013	Semi Urban	Independent	FLC, C/o South Indian Bank Idukki, Nayarupara P O, Idukki	South Indian Bank	Sponsor Bank	Chinchu Mol	04862-235476, 8547857763	thomaschinchu89@gmail.com	8547857763
32	Idukki	Kattappana	97606	16.08.2013	Semi Urban	Independent	FLC, C/o. SBI Kattappana ADB, Kattappana, Idukki - 685508	State Bank of India	Sponsor Bank	Sathish	04868 -274707, 9995753999	sbi.05560@sbi.co.in	9995753999
33	Idukki	Nedukandam	97607	19.03.2011	Semi Urban	RSETI	FLC, C/o. Union Bank of India RSETI, Block Panchayat Bldg, Nedumkandam, Idukki - 685553	Union Bank of India	Sponsor Bank	P. C. George	04868 -234357, 9447512417	fliccidukki@gmail.com	9447512417
34	Idukki	Thodupuzha	97608	28.01.2012	Semi Urban	Independent	Federal Ashwas FLC, TM/98A/28, Aniyaveetil Bldg., Vengaloor P.O, Thodupuzha, Idukki - 685608	Federal Bank	Trust	Sreekumar K	04862 -226023, 9446573013	federalashwastpz@gmail.com,	9446573013
35	Idukki	Thodupuzha	97609	14.01.2015	Semi Urban	Independent	FLC Amulya, 246 B2, SR Plaza, Kanjiramattam Bypass, Thodupuzha 685584	Canara Bank	Trust	Vijayakumar P K	04862-224177, 9497643248	flicthodupuzha@gmail.com,	9497643248
36	Idukki	Idukki	97610	01.01.2013	Semi Urban	Independent	Idukki DCB, HO, P B No.2, Idukki Colony PO, Idukki 685 602	Idukki DCB	Sponsor Bank	Gopinathan K P	8547800180	wdcidcb@gmail.com	8547800180
37	Kasaragod	Kasaraagad	98901	20.10.2010	Semi Urban	Independent	Jnana Jyothi FLC, Anangoor, Kasaragod.	Joint (Syndicate & Vijaya)	Trust	Narayana Rai, Kamalaksha	4994220389	jnanjyothi.mng@gmail.com,	9900710633
38	Kasaragod	Manjeswar	98902	29.04.2013	Semi Urban	Independent	Gramadeepam FLC, Badriya Towers, Hosangadi, Manjeshwar	Kerala Gramin Bank	Sponsor Bank	Krishna K	4998272437	flichsangadi@gmail.com	8943449819
39	Kasaragod	Parappa	98903	05.07.2012	Semi Urban	Independent	Federal Ashwas F LCC, Ist Floor, Santhom Shopping Complex, Chittarikkal P O 671314	Federal Bank	Trust	Francis K J	4672221330	federalashwasctl@gmail.com,	9497290396
40	Kasaragod	Nileshwar	98904	06.01.2014	Semi Urban	Independent	Sneha FLC, Near IOB, Nileshwar.	Indian Overseas Bank	Sponsor Bank	V K Damodaran	4672283188		9947124192
41	Kasaragod	Kanhangad	98905	21.03.2013	Semi Urban	Bank Branch	FLC, P.B.No.13, Main Road, Hosdurg (Kanhangad) P.O., Cannanore Dt., Kerala - 670315	State Bank of Travancore	Sponsor Bank	O.C.Chandran	9446060310		9446060310
42	Kottayam	Erattupetta	96801	10.09.2013	Semi Urban	Independent	Gramadeepam FLC, Block Office Annex, Aruvithura P O, Erattupetta	Kerala Gramin Bank	Sponsor Bank	Jolly Abraham	9946441326	jollyabraham1951@gmail.com	
43	Kottayam	Ettumanoor	96802	02.04.2013	Semi Urban	Bank Branch	SBI Ettumanoor, Rani Villa Complex, Opp. KSRTC, M C Road, Ettumanoor, Kottayam - 686631	State Bank of India	Sponsor Bank	Sunu Krishna	8606809098	sunookrishna@gmail.com	
44	Kottayam	Kaduthuruthy	96803	24.03.2013	Semi Urban	Bank Branch	Kallekkapally, Kattampak P O, Neezhoor, Kottayam	South Indian Bank	Sponsor Bank	Tom Jose	9446274970	tomjosekottukapally1952@gmail.com	
45	Kottayam	Kanjirappally	96804	31.07.2013	Semi Urban	Bank Branch	CSB Viswas, Catholic Syrian Bank, TMC Building, K K Road, Kanjirappally	Catholic Syrian Bank	Sponsor Bank	Joseph A C	9495525087	flicckanjirappally@gmail.com	
46	Kottayam	Pala	96805	17.05.2013	Semi Urban	Bank Branch	Federal Aswas FLCC, Sreevardhan Building, Near Alphonsa College, Arunapuram P O, Pala 686574	Federal Bank	Sponsor Bank	Tom Thomas	9447661680	federalashwaspala@gmail.com	
47	Kottayam	Madappally	96806	31.07.2013	Semi Urban	Independent	Canara Bank, Plamoottil Building, Perumpanachy P O, Thengana, Kottayam	Canara Bank	Trust	Annieamma Job	9495803746	amulyaflcmadappally@gmail.com,	
48	Kottayam	Kottayam	96807	02.05.2011	Semi Urban	RSETI	State Bank of Travancore Jawahar Balabhavan & Children's Library Building, Temple Road, Thirunakkara, Kottayam	State Bank of Travancore	Trust	Pappachan C K	9497324466	ckpappachan@gmail.com,	
49	Kottayam	Pampady	96808	26.07.2013	Semi Urban	Bank Branch	Indian Overseas Bank, 1st Floor, Chennattumattom Bldg, K K Road, Pampady 686504	Indian Overseas Bank	Sponsor Bank	Jacob	9400518912	flicpampady@gmail.com	
50	Kottayam	Uzhavoor	96809	08.01.2014	Semi Urban	Independent	Jnana Jyothi FLCC, Uzhavoor Block Panchayath Bldg, Kozha P.O, Kottayam	Syndicate Bank	Trust	P K Das	9747087765	fliccuzhavoor@gmail.com	
51	Kottayam	Vaikom	96810	30.09.2013	Semi Urban	Bank Branch	Dhanalekshmi Bank, NSS Building, West Gate, Vaikom 686141	Dhanlaxmi Bank	Sponsor Bank	Lekshmi T K	9539004884	flic.vai.com@dhanbank.co.in	
52	Kottayam	Kanjirappally	96811	25.06.2013	Semi Urban	Bank Branch	Union Bank of India, Ponkunnam Branch, KVMS Junction, Ponkunnam	Union Bank of India	Sponsor Bank	Rajendran A N	9496119268	flicvazhoor@gmail.com	

8.39. Financial Literacy Centre (FLC) List with FLC Codes

Sl. No.	District	Block .ULB	FLC Code*	Date of opening	Location (Metro, Urban, Semi-urban or rural)	Premises (Bank branch, LDM office, RSETI, Independent)	Address of FLC	Sponsor Bank	Whether Run by Trust or run directly by sponsor bank	Name(s) of FL Counsellor(s)	Contact No(s)	Email	FLC Helpline
53	Kozhikode	Vadakara	98001	15.03.2013	Semi Urban	Bank Branch	State Bank of Travancore, Vadakara Branch, Thilleri Complex, Convent Road, Vadakara, 673101	State Bank of Travancore	Trust	A.V. Sasidharan	0496-2522143, 9447686091	sruthi.sasi@yahoo.com	0496-2523063, 9447686091
54	Kozhikode	Thuner	98002	09.09.2013	Rural	Independent	FLC , Block Office Building,Thuner PO, 673505	Kerala Gramin Bank	Sponsor Bank	Prabhakaran .V	9446447261; 0496-2554554	fictuner@gmail.com	
55	Kozhikode	Kunnummal	98003	02.05.2015	Semi Urban	Independent	Financial Literacy Centre, Kunnummel Block, Parayullaparambath Building, Mokeri PO, 673507, Via Kakkattil.	Punjab National Bank	Trust	M N Vasu	9846065328	flickunnummel@gmail.com	
56	Kozhikode	Thodannur	98004	09.09.2013	Rural	Independent	Gramadeepam,Financial Literacy Centre Block Office bldg, Thodannur, Kozhikde, 673 541	Kerala Gramin Bank	Sponsor Bank	Suryanarayanan	9447232171	flicthodannur@gmail.com	9447232171
57	Kozhikode	Melady	98005	22.04.2015	Semi Urban	Bank Branch	SBT Financial Literacy Centre, Melady Block, C/o State Bank of Travancore Payyoli Branch, Benhur Plaza, Perambra Road,Payyoli, Kozhikode - PIN :673522;	State Bank of Travancore	Sponsor Bank	Raveendra nathan K. K	0496 2600441, 2600122; 9447006734	payyoli@sbt.co.in	
58	Kozhikode	Perambra	98006	27.10.2012	Semi Urban	Independent	Federal Ashwas ,Financial Literacy Centre Court Rd Perambra -673525 673525	Federal Bank	Trust	Alphonsa Bose	9446254364	federalashwasprb@gmail.com	
59	Kozhikode	Balusseri	98007	19.11.2011	Semi Urban	Independent	Room 41, Jayaa Arcade, Post Office Roadm Balusseri - 673612	Canara Bank	Trust	Radhakrishnan N P	9495032232 ; 4962237384	nprk123@gmail.com	
60	Kozhikode	Panthalayani	98008	25.03.2014	Urban	Bank Branch	FLC , State Bank of India, PB No. 4, Main Road, Quilandy	State Bank of India	Sponsor Bank	Bineesh T	9946029052	bineeshthayil@gmail.com	
61	Kozhikode	Chelannur	98009	23.01.2015	Rural	Bank Branch	C/o SBI Narikkuni, Narikkuni Post	State Bank of India	Sponsor Bank	Asokan M	9745467575	asokanpoovadi@gmail.com	
62	Kozhikode	Koduvally	98010	01.05.2015	Rural	Independent	StarNet, Pulloorampara PO, Thiruvambady 673603	South Indian Bank	Sponsor Bank	Ayona George	9562045155	ayonajemin@gmail.com ; ho2003fipcell@sib.co.in	
63	Kozhikode	Kunnamangalam	98011	31.07.2013	Semi Urban	Independent	Financial Literacy Centre Amulya,Lakshmi Apartments, Mukkom Road, Kunnamangalam, Kozhikode Dt.-673571	Canara Bank	Trust	K.P.P Nair	0495 2805777, 9447920020	amulyaknm@gmail.com	Nil
64	Kozhikode	Kozhikode	98012	25.03.2013	Urban	Independent	Federal Ashwas Financial Literacy Centre Kadheeja Apartment. Manipuram Lane East Nadakkavu. Kozhikode, 673011	Federal Bank	Trust	Rushda. TK	9645400999	kswsficc@gmail.com	
65	Malappuram	Areacode	98301	28.06.2013	Semi Urban	Independent	Near KSEB Office,Pathanapuram,Areacode	Union Bank of India	Sponsor Bank	Sasidharan M	9447637070	ficareakode@gmail.com	9447637070
66	Malappuram	Kondotty	98302	26.09.2013	Semi Urban	Independent	City Tower,Opposite Police Station,Kondotty	Vijaya Bank	Trust	O mohammed Ali	9446511704	jiflcktdt@gmail.com,	9446511704
67	Malappuram	Kuttiapuram	98303	17.05.2014	Semi Urban	Independent	Sneha FLC,PCM Building,Pattambi Road, Valancherry,Malappuram 676553	Indian Overseas Bank	Trust	Satheesh Babu M K	9446788878	flickuttiapuram@gmail.com	4342459218
68	Malappuram	Malappuram	98304	19.11.2010	Semi Urban	Independent	AMULYA FLC, Near Post OFFICE,Kalappadan Building, Mylappuram,Down Hill P.O.Malappuram	Canara Bank	Trust	P P Madhavan Namboodiri	9446248660	fliccmplm@gmail.com	4832732300
69	Malappuram	Mankada	98305	20.04.2013	Semi Urban	Independent	Grama Deepam FLC, Block Office Complex, Ramapuram, Mankada, Malappuram	Kerala Gramin Bank	Sponsor Bank	Vijayan V	9744377289	flicmankada@gmail.com	4933284992
70	Malappuram	Nilambur	98306	03.04.2012	Semi Urban	Independent	Federal Ashwas FLC, Eranad Development Society, Near St. Mary's Church, Chungathara P.O Malappuram – 679 334	Federal Bank	Trust	P Vidhya Vathi	9447631753	p.vidyavathi1953@gmail.com	4931231232
71	Malappuram	Perinthalmanna	98307	23.06.2014	Semi Urban	Independent	FLC,Kolathingal Complex,Near BSNL Service centre,Perinthalmanna	ICICI Bank	Sponsor Bank	Bala krishnan V	944600379	vbalakrishnan2013gmail.com	944600379
72	Malappuram	Perumpadappu	98308	01.06.2015	Semi Urban	Independent	FLC, Madeya Parambil,Velliyankode p oi, Perumpadappu, Malappuram	South Indian Bank	Sponsor Bank	Mohamedabdul Rehiman P	7736370466	rahmanficsib@gmail.com	7736370466
73	Malappuram	Ponnani	98309	19.07.2013	Semi Urban	Bank Branch	FLC, C/o. Dhanlaxmi Bank, Edappal Branch, Govinda Building, Malappuram - 679 576	Dhanlaxmi Bank	Sponsor Bank	Ragin A V	9526609069	flic.ponnani@dhanbank.co.in	4946450260
74	Malappuram	Tanur	98310	05.08.2013	Semi Urban	Bank Branch	CSB Viswas FLC, Parappanangadi Road, P O Tanur, Malappuram - 676302	Catholic Syrian Bank	Sponsor Bank	Paul Joseph Koola	9249891023	pauljosephkoola@gmail.com	9249891023
75	Malappuram	Tirur	98311	06.01.2014	Semi Urban	Bank Branch	FLC, SBI,Main branch,Thazhepalam,Tirur	State Bank of India	Sponsor Bank	Ramakrishnan K	9447637363	krk7363@gmail.com	9447637363
76	Malappuram	Parappanangadi	98312	18.06.2012	Rural	Independent	SAHAKARI FLC, Putherkal, Parappanangadi P.O, Malappuram - 676303	Malappuram DCB	Sponsor Bank	Narayanan E	9745306656	flicpgi@gmail.com	4942410181

8.39. Financial Literacy Centre (FLC) List with FLC Codes

Sl. No.	District	Block .ULB	FLC Code*	Date of opening	Location (Metro, Urban, Semi-urban or rural)	Premises (Bank branch, LDM office, RSETI, Independent)	Address of FLC	Sponsor Bank	Whether Run by Trust or run directly by sponsor bank	Name(s) of FL Counsellor(s)	Contact No(s)	Email	FLC Helpline
77	Malappuram	Oorakam	98313	01.04.2015	Semi Urban	Independent	175/XIII,I Floor Panchayath Padi,Oorakam P O,Melmuri	Punjab National Bank	Trust	A K K Namboothiri	9447317504	flcvengara@gmail.com	9447317504
78	Malappuram	Wandoor	98314	30.08.2013	Semi Urban	Independent	Gramadeepam FLC, Wandoor Block Office Building, Wandoor P.O., Malappuram	Kerala Gramin Bank	Sponsor Bank	Raveendran T	9447468990	flcwandoor@gmail.com	493124888
79	Malappuram	Kalikavu	98315	29.01.2013	Semi Urban	Bank Branch	FLC, Pattikadan Buildings, Kalikavu Road, Kizhakkethala, Karuvarakundu P.O. Malappuram - 676523	State Bank of Travancore	Trust	George V V	9447354116	vvg.vkdy@gmail.com,	9447354116
80	Palakkad	Alathur	97401	20.05.2015	Semi Urban	Independent	Pookkurussi House, Pullode PO, Tripalur , Palakkad	South Indian Bank	Sponsor Bank	Rajitha B	7558046472		
81	Palakkad	Attapadi	97402		Rural	Independent	Opposite Block Office, Agali	Canara Bank	Trust	Sugathan P	9447840873	agaliflc@gmail.com,	4923254046
82	Palakkad	Chittur	97403	03.03.2012	Urban	Independent	Federal Aswas, Sana Complex, Hospital Junction Chittur	Federal Bank	Sponsor Bank	Jose Abraham	9447943129	federalashwascur@gmail.com	0492 3221381
83	Palakkad	Kuzhalmannam	97404	30.10.2012	Rural	Bank Branch	SBT, Kuzhalmannam	State Bank of Travancore	Sponsor Bank	Now vacant			
84	Palakkad	Kollengode	97405	22.04.2015	Semi Urban	Bank Branch	Gayathri Complex, Kollengode	State Bank of Travancore	Sponsor Bank	N Sivasdas	9446512029	sivadasn54@gmail.com	04923 262238
85	Palakkad	Mannarkkadu	97406	09.02.2015	Semi Urban	Independent	PDC Bank, First Floor, PDC Bank Main Branch, Opposite Police Station, Mannarkkad	Palakkad DCB	Sponsor Bank	S Gopinath	9447942922		
86	Palakkad	Nenmara	97407	01.08.2013	Semi Urban	Bank Branch	FLC, Dhanlaxmi Bank, I. G. Towers, Vallanghi, Nemmara P.O., Palakkad - 678 508	Dhanlaxmi Bank	Sponsor Bank	Nisha Menon	8893293850	flc.nemmara@dhanbank.co.in	9287276715
87	Palakkad	Ottapalam	97408	12.06.2015	Semi Urban	Independent	Block Office, Ottapalam	Punjab National Bank	Sponsor Bank	Unnikrishnan	9446013676	irdccharity@gmail.com	
88	Palakkad	Palakkad	97409	19.11.2010	Urban	Independent	AMULYA, Room No.18, II floor, Opp Priyadarshini Theatre, Railway Station Road, Palakkad	Canara Bank	Sponsor Bank	Velayudhan M V	0491-2534264, 9495487762	flcpkd@gmail.com	0491-2534264
89	Palakkad	Pattambi	97410	20.09.2013	Semi Urban	Bank Branch	FLC, C/o. SBI Pattambi, Amritha Towers, Mele Pattambi, Palakkad - 679306	State Bank of India	Sponsor Bank	Vasudevan A N	9495565261	sbi.04404@sbi.co.in	0466 2213545
90	Palakkad	Sreekrishnapuram	97411	05.02.2015	Semi Urban	Bank Branch	SBI Branch, Kadambazhipuram	State Bank of India	Sponsor Bank	Sarang A R	9744523266	sarangraghavan88@gmail.com	
91	Palakkad	Pattambi	97412	05.08.2013	Semi Urban	Bank Branch	CSB Ltd, City Centre, Guruvayoor Road, Koottanad, Palakkad	Catholic Syrian Bank	Sponsor Bank	Now vacant		koottanad@csb.co.in	0466-2370494
92	Palakkad	Palakkad	97413	25.08.2013	Semi Urban	Independent	HDFC Bank Building, First Floor, 12/799, Chembalode, Trichur Bye Pass Road, NH 47, Chandra Nagar, Palakkad	ICICI Bank	Sponsor Bank	Venkiteswaran M V	9349605361	Venkiteswaran.Venkitaraman@hdfcbank.com	
93	Pathanamthitta	Elanthoor	97801	07.11.2013	Semi Urban	Bank Branch	CSB Viswas FLC, P B No. 16, A.A.T.T. Devaswom Building Opp. Panchayath Bus Stand Kozhencherry, Pathanamthitta - 689641	Catholic Syrian Bank	Sponsor Bank	Peter John K.	9946603382	kozhencherry@csb.co.in	
94	Pathanamthitta	Koipram	97802	18.03.2013	Semi Urban	Independent	Skylark Advertisers, Pullad	South Indian Bank	Sponsor Bank	Alexander Koshy	9447120170	skylarkadvts@gmail.com	
95	Pathanamthitta	Pathanamthitta	97803	01.05.2011	Semi Urban	Independent	SBT- FLC, Lead Bank, SNDP Yogam Bldg. Near Collectorate, Pathanamthitta	State Bank of Travancore	Sponsor Bank	K R Gopalakrishnan	9745048945	sbtflcpt@rediffmail.com;lbpathanam@sbt.co.in;	
96	Pathanamthitta	Mallappally	97804	01.07.2013	Semi Urban	Independent	SNEHA FLC, Block Off Bldg, Mallappally(W)PO, Pathanamthitta	Indian Overseas Bank	Sponsor Bank	K. Rajagopal	9495765251	flcmplpy@yahoo.co.in	
97	Pathanamthitta	Pandalam	97805	15.06.2013	Semi Urban	Independent	Gramadeepam FLC, Ayathilimukku, Pandalam, Mudiyoorkonam P.O. Pathanamthitta	Kerala Gramin Bank	Sponsor Bank	P N Gopalakrishna Pillai	9400881176	FLCpandalam@gmail.com	
98	Pathanamthitta	Parakkode	97806	29.09.2013	Semi Urban	Bank Branch	FLC, C/o. SBI Elamanoor, Pournami Buildings, Elamannur P.O., Pathanamthitta - 691524	State Bank of India	Sponsor Bank	Saraswathy	9562672089	sbi.07251@sbi.co.in	
99	Pathanamthitta	Pulikeezh	97807	15.11.2013	Semi Urban	Independent	CBI-FLC, C/O Akshaya Jana Seva Kendra, N.S.S. Building, Podiyadi (P.O), Thiruvalla, Pathanamthitta - 689110	Central Bank of India	Sponsor Bank	Bijoy p. Thomas	9847999205	NOT FUNCTIONING	
100	Pathanamthitta	Ranni	97808	09.04.2012	Rural	Independent	Federal Ashwas FLC, Catholic Centre, College Road, Pazhavangadi P.O, Ranni, Pathanamthitta – 689 673	Federal Bank	Sponsor Bank	George Mathew K	9495523089	federalashwasni@gmail.com	
101	Thrissur		97201			Withdrawn	Withdrawn	Bank of India					
102	Thrissur	Chalakudy	97202	01.04.2013	Semi Urban	Bank Branch	FLC,C/O SBI (ADB Branch) Chalakudy, South Junction, Chalakudy 680307	State Bank of India	Sponsor Bank	Naseebudeen K.S	9645734109	flcsbichalakudy@gmail.com	
103	Thrissur	Chalakudy	97203	22.02.2013	Rural	Independent	FLC C/O Service Cooperative Bank, Kuttikad Dt Thrissur	Kuttikkad Farmers SCB	Sponsor Bank	Jeslin Thomas	9539865221, 0480- 2746022	kuttikadscb@gmail.com	

8.39. Financial Literacy Centre (FLC) List with FLC Codes

Sl. No.	District	Block .ULB	FLC Code*	Date of opening	Location (Metro, Urban, Semi-urban or rural)	Premises (Bank branch, LDM office, RSETI, Independent)	Address of FLC	Sponsor Bank	Whether Run by Trust or run directly by sponsor bank	Name(s) of FL Counsellor(s)	Contact No(s)	Email	FLC Helpline
104	Thrissur	Chavakkad	97204	06.11.2013	Semi Urban	Independent	Sneha FLC 2nd Floor, N K Complex. Municipal Bus Stand, Chavakkad, Thrissur	Indian Overseas Bank	Sponsor Bank	T.K.Velayudhan	9497397594	iob387@iob.in	
105	Thrissur	Thrissur	97205	03.08.2013	Rural	Bank Branch	FLC C/O DhanLaxmi Bank, Ammadam Road, Palakkal Thrissur	Dhanlaxmi Bank	Sponsor Bank	Jomy Francis	9539004210	flc.cherpu@dhanbank.co.in	
106	Thrissur	Chowannur	97206	31.07.2013	Semi Urban	Independent	Amulya, FLC II/666 P K Shopping Complex Choondal Centre, Thrissur 680502	Canara Bank	Trust	K. Balachandra Menon	9447671332 04885-227838	flc.chowannur@gmail.com,	
107	Thrissur	Irinjalakuda	97207	13.11.2012	Semi Urban	Independent	Social Action Forum, Chanthakunnu Irinjalakuda, Thrissur 680121	Federal Bank	Trust	Joy K.P.	9446234923 0480-2834041	federalashwasijk@gmail.com,	
108	Thrissur	Kodakara	97208	11.06.2014	Semi Urban	Independent	Jnanajyothi Financial Literacy Centre, Kodakara Block Panchayat Bldg, C G Janardhanan Road, Pudukad, Thrissur	Joint (Syndicate Bank & Vijaya Bank)	Trust	Maniyam K.M.	9746567182 0480-2755241	jnanajyothikdkr@gmail.com,	
109	Thrissur	Mala	97209	30.09.2013	Rural	Bank Branch	C/O UBI Mala Branch, Mala, Thrissur	Union Bank of India	Sponsor Bank	Narayanan V.P.	9895507296 0480-2890223	cbsmala@unionbankofindia.com	
110	Thrissur	Kodungallur	97210	10.09.2013	Semi Urban	Bank Branch	HDFC Bank Ltd, LKB Founder's Memorial Bldg .1st Floor Snrangapuram, Kodungalore Thrissur Dt 680664	HDFC Bank	Sponsor Bank	Priyavatha Shenoy	9446237336	k.priyavatha@hdfcbank.com	
111	Thrissur	Mullaseri	97211	31.07.2013	Rural	Independent	CSB Viswas, Near CSB, Q8 Complex Mecherypadi P.O., Vengidangu, Thrissur 680510	Catholic Syrian Bank	Sponsor Bank	Jose P.P.	9847177156 0487-2264222	thoyakkavu@csb.co.in	
112	Thrissur	Thrissur	97212	19.11.2010	Urban	Independent	Amulya FLC, T C 29/670, Shornur Road, Near Kousthubham Auditorium, Thrissur 680022	Canara Bank	Trust	Ramachandran V.R.	9287534893 0487-2321116	flc.trc99@gmail.com,	
113	Thrissur	Pazhayannur	97213	02.09.2013	Semi Urban	Independent	FLC, Pazhayannur Grama Panchayat Bldg Pazhayannur PO Dt Thrissur 680587	Punjab National Bank	Trust	Saji Thomas	9847055533	saji.pznr@gmail.com,	
114	Thrissur	Puzhakkal	97214	01.08.2014	Semi Urban	Bank Branch	C/O Bank Of Baroda Peramangalam, Dt Thrissur	Bank Of Baroda	Sponsor Bank	Joseph Antony	9446931486	flcc.puzhakkal@bankofbaroda.co.in	
115	Thrissur	Talikulam	97215	06.09.2013	Semi Urban	Independent	Gramadeepam KGB, Nidhun Shopping Complex, Triprayar, Thrissur	Kerala Gramin Bank	Sponsor Bank	Vasudevan C P	0487-2397006 9847807574	thalikulamflc@gmail.com	
116	Thrissur	Vellangallur	97216	23.03.2015	Semi Urban	Independent	Kannampuzha, Arikadan Puthenchira East P.O., Thrissur - 680682	South Indian Bank	Sponsor Bank	Betty Johnson	9496167553	bettyjohnson140@gmail.com	
117	Thrissur	Wadakkanchery	97217	10.03.2015	Semi Urban	Bank Branch	C/O SBT Wadakkanchery Dt Thrissur	State Bank of Travancore	Trust	Joju John	9744953295 04884-234936	joju.john6@gmail.com,	
118	Trivandrum	Parassala	96001	16.12.2013	Semi Urban	Independent	Financial Literacy Counselor, C/o Indian Bank, Parassala Branch	INDIAN BANK	Sponsor Bank	Murugesan.R	9495280335	Murugesan9451@gmail.com	NA
119	Trivandrum	Perumkadavila	96002	13.6.2014	Semi Urban	Independent	Financial Literacy Counselor, Block Office Building, Perumkadavila Block, Trivandrum	Syndicate Bank	Sponsor Bank	R.Sasidharan & K.Kumara Das	9447975646, 9895507296	Jnanajyothi2010.pvila@gmail.com , Sasidharan2511@gmail.com	NA
120	Trivandrum	Athiyanloor	96003	31.7.2013	Semi Urban	Independent	Financial Literacy Counselor, "Canara Bank Amulya", AP 16/162 "ASHA BHAVAN", Kamukinkode, Kodangavila.P.O., Trivandrum 695 123	Canara Bank	Sponsor Bank	K.Sivaraman	9349836622 0471-2222423	athiyanoorflc@gmail.com	NA
121	Trivandrum	Nemom	96004	20.03.2013	Semi Urban	Independent	Financial Literacy Counselor, CSB Viswas, Simon Buildings, Convent Road, NEMOM.P.O. Pravachambalam, Trivandrum.	Catholic Syrian Bank	Sponsor Bank	Praveen .P	0471-2391738, 9447223558	ppraveen71@yahoo.co.in flccnemom@csb.co.in	NA
122	Trivandrum	Pothencode	96005	07.01.2015	Semi Urban	Independent	Financial Literacy Counselor, C/o State Bank of Travancore, Pothencode Branch, Trivandrum	State Bank of Travancore	Sponsor Bank	Sudharman S	0471-2419249, 9446367474	pothencode@sbt.co.in	NA
123	Trivandrum	Vellanadu	96006	01.04.2012	Semi Urban	Independent	Financial Literacy Counselor "Federal Aswas" Malankara Church Bldg Choondupalaka Jn, Kattakkada, Trivandrum	Federal Bank	Sponsor Bank	Jayakumar.D	0471-2290300 9446931486	federalashwasktk@gmail.com	NA
124	Trivandrum	Vamanapuram	96007	23.01.2014	Semi Urban	Independent	Financial Literacy Counselor, PGM Buildings, Opp. Manikkal Grama Panchayat Office, Pirappancode.P.O. Trivandrum-695 607	Union Bank of India	Sponsor Bank	M.E.Manzoor Sait	0472-2581090, 9447817086	flcubipirappancod@gmail.com	NA
125	Trivandrum	Kilimanoor	96008	20.03.2013	Semi Urban	Bank Branch	C/o State Bank of India, Thatathumala Branch, Kilimanoor, Trivandrum	State Bank of India	Sponsor Bank	Renjith. R	0470-2672328, 9446564333	renjith.ramachandran@sbi.co.in Sbi.08787@sbi.co.in	NA
126	Trivandrum	Chirayinkeezh	96009	18.03.2013	Semi Urban	Independent	Financial Literacy Counselor i/c, South Indian Bank, Kadakkavoor Nedumthuppu, Poothura, Anchuthengu.P.O. vandrum 695309	South Indian Bank	Sponsor Bank	Vacant	VACANT	VACANT	NA
127	Trivandrum	Varkala	96010	22.11.2013	Semi Urban	Bank Branch	Financial Literacy Counselor, Asst. Manager, Central Bank of India, Varkala Branch	Central Bank of India	Sponsor Bank	P.Unnikrishnan	9446313292	bmcoch3310@centralbank.co.in	NA

8.39. Financial Literacy Centre (FLC) List with FLC Codes

Sl. No.	District	Block .ULB	FLC Code*	Date of opening	Location (Metro, Urban, Semi-urban or rural)	Premises (Bank branch, LDM office, RSETI, Independent)	Address of FLC	Sponsor Bank	Whether Run by Trust or run directly by sponsor bank	Name(s) of FL Counsellor(s)	Contact No(s)	Email	FLC Helpline
128	Trivandrum	Trivandrum	96011	10.02.2011	Urban	RSETI	Financial Literacy Counselor, "IOB Sneha Trust", Forest Office Lane, Vazhuthacaud, Trivandrum-695 014	Indian Overseas Bank	Sponsor Bank	S.Sasikumar	0471-2320190, 9947812062	flcctvm@gmail.com	NA
129	Wayanad	Sultan Bathery	98801	19.11.2011	Semi Urban	Independent	AMULYA FLC, Karuna Building, GHSS Road, Meenangadi - 673 591	Canara Bank	Trust	T C Prabhakaran	9446259283	flcwayanad@gmail.com,	04936 246120
130	Wayanad	Sultan Bathery	98802	18.02.2012	Semi Urban	Independent	Federal Ashwas, Shreyas, S.Bathery	Federal Bank	Trust	Gili George	9747208927, 9048181139	federalashwassub@gmail.com,	04936 226223
131	Wayanad	Kalpetta	98803	02.07.2012	Semi Urban	Independent	Federal Ashwas, Kainatty Arcade, Kainatty, Kalpetta North	Federal Bank	Trust	Rinse Antony	8547806781	federalashwaswapt@gmail.com	04936 205058
132	Wayanad	Kalpetta	98804	03.07.2012	Semi Urban	Bank Branch	Pragathi FLC, Wayanad District Co-op. Bank, Head Office, Kalpetta-673 122	Wayanad DCB	Sponsor Bank	T Haritha	9037416938	harithatharippatt@gmail.com	
133	Wayanad	Panamaram	98805	25.09.2013	Semi Urban	Bank Branch	State Bank of India, Anjukunnu Branch, Panamaram-670 721	State Bank of India	Sponsor Bank	Sajna Unnikrishnan	9562577387		
134	Wayanad	Mananthavady	98806	07.01.2015	Semi Urban	Bank Branch	State Bank of Travancore, Mananthavady	State Bank of Travancore	Sponsor Bank	R Surendran	9495032071	rsurendran34@gmail.com	
135	Kannur	Kalliassery	98501	14.03.2012	Semi Urban	Independent	Federal Aswas, Cheruthazham, P O Pilathara, Kannur-670504	Federal Bank	Sponsor Bank	V Rajan	9496192137, 0497-280067	federalashwaswphr@gmail.com	
136	Kannur	Payyannur	98502	22.04.2015	Semi Urban	Bank Branch	C/o State Bank of Travancore, Payyannur, Kannur	State Bank of Travancore	Sponsor Bank	Mohanam P V	9446427805	Payyannur@sbt.co.in	
137	Kannur	Taliparamba	98503	13.06.2013	Semi Urban	Independent	Gramajyothi, Block Office, Taliparamba, Kannur	Kerala Gramin Bank	Sponsor Bank	E A V Namboodiri	9446536531	gramajyothictaliparamba@gmail.com	
138	Kannur	Irikkur	98504	01.07.2015	Semi Urban	Bank Branch	C/o South Indian Bank Ltd, Irikkur Branch, Irikkur, Kannur	South Indian Bank	Sponsor Bank	Karunakaran K P	9447436430	kpkarunakaran@gmail.com	
139	Kannur	Kannur	98505	26.09.2011	Urban	Independent	JJFLC, Podikundu, Kannur	Joint (Syndicate & Vijaya)	Sponsor Bank	C V Dhananjayan, Ramachandran	944705170, 9387366140	jflcckannur@gmail.com	
140	Kannur	Kannur	98506	04.10.2013	Semi Urban	Bank Branch	C/o Union Bank of India, Chovva Branch, Chovva, Kannur	Union Bank of India	Sponsor Bank	Purushothaman	7293111861		
141	Kannur	Thalassery	98507	05.05.2013	Semi Urban	Bank Branch	C/o State Bank of India, Thalassery Branch, Thalassery, Kannur	State Bank of India	Sponsor Bank	Ajitha	9947688603		
142	Kannur	Koothuparambu	98508	13.08.2013	Semi Urban	Independent	JJFLC, Vyapara Bhavan Building, Nedupuramchal, Poolakutty P O, Via Chittariparamba, Kannur-670650	Joint (Syndicate & Vijaya)	Sponsor Bank	K T Divakaran	9495802192	jflccperavoor@gmail.com	
143	Kannur	Koothuparamba	98509	01.05.2015	Semi Urban	Bank Branch	C/o Punjab National Bank, Kuthuparamba Branch,	Punjab National Bank	Sponsor Bank	Ramachandran M K	9447780534	ramachandran534@gmail.com	
144	Kannur	Panur	98510	09.06.2014	Semi Urban	Bank Branch	C/o Indian Overseas Bank, Kadirur Branch, Kadirur, Kannur	Indian Overseas Bank	Sponsor Bank	Narayanan K	9567406956		
145	Kannur	Iritty	98511	31.07.2013	Semi Urban	Independent	Chemmy Complex, Near Govt HSS, Chavasserry-670702	Canara Bank	Trust	K Vijayan	9895272775, 0490-2434200	flcirty@gmail.com,	
146	Kollam	kollam	96301	09.06.2011	Urban	Independent	FLC Counsellor, Indian Bank, 4th Floor, Indian Bank Towers, Main Road, Kollam	Indian bank	Trust	Ramakrishnan	9961058882	statshare@rediffmail.com,	
147	Kollam	Pathanapuram	96302	04.26.2015	Semi Urban	Bank Branch	FLC Counsellor, SBT, Pathanapuram Branch	State Bank of Travancore	Trust	C. Rajan	8589053394	crajan.sbt@gmail.com,	
148	Kollam	Vettikavala	96303	15.03.2013	Semi Urban	Independent	Sneha FLC, Melila Panchayat Building, Chengamanadu P.O, Vettikavala	Indian Overseas Bank	Trust	Santhosh Kumar .R	9744102401	flcvettikavala@gmail.com,	
149	Kollam	Chadayamangalam	96304	15.12.2013	Semi Urban	Bank Branch	C/o Indian Bank, M.C Road, Chadayamangalam	Indian bank	Trust	K. Vijaya krishnan	9847752220	keezhoot@gmail.com,	
150	Kollam	Ithikkara	96305	31.07.2013	Semi Urban	Independent	FLC, (Amulya), MLA Junction, Nedungolam P.O, Kollam 691334	Canara Bank	Trust	D. Rajkumar	9349758358	amulyaflcithikkara@gmail.com,	
151	Kollam	Chavara	96306	18.03.2015	Rural	Independent	FLC Counsellor, Cyber Tech, Thevalakkara, Kollam -90524	South Indian Bank	Sponsor Bank	Majeedkutty	9496105556	cybersameer400@gmail.com	
152	Kollam	Mukhathala	96307	06.06.2012	Semi Urban	Bank Branch	State Bank of India, Keralapuram Branch, Kollam	State Bank of India	Sponsor Bank	Rahumath	9961415131	flickeralapuram@gmail.com	
153	Kollam	Chittumala	96308	27.01.2014	Semi Urban	Independent	Union bank of India, FLC, Block Panchayat Office, Chittumala, Kollam -691502	Union Bank of India	Sponsor Bank	Savy Abraham	9895023740	flcchittumala@gmail.com	
154	Kollam	Kottarakkara	96309	11.02.2013	Semi Urban	Independent	Federal ashwas, govindamangalam Road, pulamon po Kottarakkara -691531	Federal Bank	Sponsor Bank	Alexander Jacob	9447404238	federalashwaska@gmail.com	
155	Kollam	Bharanikavu	96310	29.01.2013	Semi Urban	Independent	FLC Counsellor, Finacial Literacy Centre, Bharanikavu Kizhakkathil, Building, Bharanikavu, sasthanmotta, Poruvazhy P.O, Kollam	Catholic Syrian Bank	Sponsor Bank	Sasidharan Pillai	9446737222	Nil	