DRAFT RED HERRING PROSPECTUS
Dated: September 4, 2021
Please read Section 32 of the Companies Act, 2013
(*This Draft Red Herring Prospectus will be updated upon filing with the RoC*)
100% Book Built Offer

TAMILNAD MERCANTILE BANK LIMITED

Our Bank was incorporated in the name of 'Nadar Bank Limited' on May 11, 1921 at Thoothukudi, Tamil Nadu as a limited company under the Indian Companies Act, 1913 pursuant to a certificate of incorporation issued by the erstwhile Assistant Registrar of Joint Stock, Palamcottah. Our Bank commenced its business on November 11, 1921 at Thoothukudi, Tamil Nadu. Subsequently, the name of our Bank was changed to 'Tamilnad Mercantile Bank Limited', with effect from November 27, 1962, pursuant to a letter of approval from the Government of India dated November 14, 1962 and a fresh certificate of incorporation dated July 17, 1968 was issued by the Assistant Registrar of Companies, Madras. For further details in relation to the changes in the registered office, see "*History and Certain Corporate Matters*" beginning on page 155.

Registered and Corporate Office: No. 57, Victoria Extension Road, Thoothukudi – 628 002, Tamil Nadu, India; **Tel**: +91 461 2325136
Contact Person: Prakash Chandra Panda, Company Secretary and Compliance Officer; **Tel**: +91 461 2323666
E-mail: secretarial@tmbank.in; **Website**: www.tmb.in
Corporate Identity Number: U65110TN1921PLC001908

OUR BANK IS A PROFESSIONALLY MANAGED BANK AND DOES NOT HAVE AN IDENTIFIABLE PROMOTER

INITIAL PUBLIC OFFERING OF UP TO 15,840,000 EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH ("EQUITY SHARES") OF TAMILNAD MERCANTILE BANK LIMITED ("BANK" OR "ISSUER") FOR CASH AT A PRICE OF ₹ [•] PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ [•] PER EQUITY SHARE) (THE "OFFER PRICE") AGGREGATING UP TO ₹ [•] MILLION (THE "OFFER") COMPRISING A FRESH ISSUE OF 15,827,495 EQUITY SHARES AGGREGATING UP TO ₹ [•] MILLION (THE "FRESH ISSUE") AND AN OFFER FOR SALE OF UP TO 12,505 EQUITY SHARES AGGREGATING TO ₹ [•] MILLION (THE "OFFER FOR SALE"), COMPRISING AN OFFER FOR SALE OF UP TO 5,000 EQUITY SHARES AGGREGATING TO ₹ [•] MILLION BY D. PREM PALANIVEL, UP TO 5,000 EQUITY SHARES AGGREGATING TO ₹ [•] MILLION BY PRIYA RAJAN , UP TO 1,000 EQUITY SHARES AGGREGATING TO ₹ [•] MILLION BY PRABHAKAR MAHADEO BOBDE, UP TO 505 EQUITY SHARES AGGREGATING TO ₹ [•] MILLION BY NARASIMHAN KRISHNAMURTHY , UP TO 500 EQUITY SHARES AGGREGATING TO ₹ [•] MILLION BY M. MALLIGA RANI AND UP TO 500 EQUITY SHARES AGGREGATING TO ₹ [•] MILLION BY SUBRAMANIAN VENKITESHWARAN IYER (COLLECTIVELY, THE "SELLING SHAREHOLDERS", AND SUCH EQUITY SHARES, THE "OFFERED SHARES"). THE OFFER WILL CONSTITUTE 10.00% OF OUR POST-OFFER PAID-UP EQUITY SHARE CAPITAL.

THE PRICE BAND AND THE MINIMUM BID LOT WILL BE DECIDED BY OUR BANK, IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS AND WILL BE ADVERTISED IN [•] EDITIONS OF [•], A WIDELY CIRCULATED ENGLISH NATIONAL DAILY NEWSPAPER AND [•] EDITIONS OF [•], A WIDELY CIRCULATED HINDI NATIONAL DAILY NEWSPAPER AND [•] EDITIONS OF [•], A WIDELY CIRCULATED TAMIL DAILY NEWSPAPER WITH A WIDE CIRCULATION IN TAMIL NADU, (TAMIL BEING THE REGIONAL LANGUAGE OF THOOTHUKUDI, TAMIL NADU WHERE OUR REGISTERED AND CORPORATE OFFICE IS LOCATED) AT LEAST TWO WORKING DAYS PRIOR TO THE BID/OFFER OPENING DATE AND SHALL BE MADE AVAILABLE TO BSE LIMITED ("BSE") AND NATIONAL STOCK EXCHANGE OF INDIA LIMITED ("NSE" AND TOGETHER WITH BSE, THE "STOCK EXCHANGES") FOR THE PURPOSE OF UPLOADING ON THEIR RESPECTIVE WEBSITES.

In case of any revision to the Price Band, the Bid/Offer Period will be extended by at least three additional Working Days following such revision of the Price Band, provided that the Bid/Offer Period shall not exceed 10 Working Days. In cases of force majeure, banking strike or similar circumstances, our Bank in consultation with the BRLMs may, for reasons to be recorded in writing, extend the Bid/Offer Period for a minimum of three Working Days, subject to the Bid/Offer Period not exceeding 10 Working Days. Any revision in the Price Band and the revised Bid/Offer Period, if applicable, will be widely disseminated by notification to the Stock Exchanges by issuing a public notice, and also by indicating the change on the respective websites of the BRLMs and at the terminals of the Syndicate Members and by intimation to the Self Certified Syndicate Banks (the "**SCSBs**"), other Designated Intermediaries and the Sponsor Bank, as applicable.

The Offer is being made through the Book Building Process, in terms of Rule 19(2)(b) of the Securities Contracts (Regulation) Rules, 1957, as amended ("**SCRR**") read with Regulation 31 of the SEBI ICDR Regulations and in compliance with Regulation 6(2) of the SEBI ICDR Regulations, wherein not less than 75 % of the Offer shall be allotted on a proportionate basis to Qualified Institutional Buyers ("**QIBs**", the "**QIB Portion**"), provided that our Bank may, in consultation with the Book Running Lead Managers, allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis in accordance with the SEBI ICDR Regulations ("**Anchor Investor Portion**"), of which one-third shall be reserved for domestic Mutual Funds, subject to valid Bids being received from domestic Mutual Funds at or above the Anchor Investor Allocation Price. In the event of under-subscription, or non-allocation in the Anchor Investor Portion, the balance Equity Shares shall be added to the Net QIB Portion. Further, 5% of the Net QIB Portion shall be available for allocation on a proportionate basis only to Mutual Funds, and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIBs, including Mutual Funds, subject to valid Bids being received at or above the Offer Price. However, if the aggregate demand from Mutual Funds is less than 5% of the Net QIB Portion, the balance Equity Shares available for allocation in the Mutual Fund Portion will be added to the remaining Net QIB Portion for proportionate allocation to QIBs. Further, not more than 15% of the Offer shall be available for allocation on a proportionate basis to Non-Institutional Bidders and not more than 10% of the Offer shall be available for allocation to Retail Individual Bidders in accordance with the SEBI ICDR Regulations, subject to valid Bids being received at or above the Offer Price. All potential Bidders (except Anchor Investors) are required to mandatorily utilise the Application Supported by Blocked Amount ("**ASBA**") process providing details of their respective ASBA accounts, and UPI ID in case of RIBs using the UPI Mechanism, if applicable, in which the corresponding Bid Amounts will be blocked by the SCSBs or by the Sponsor Bank under the UPI Mechanism, as the case may be, to the extent of respective Bid Amounts. Anchor Investors are not permitted to participate in the Offer through the ASBA process. For details, see "*Offer Procedure*" beginning on page 327.

RISKS IN RELATION TO THE FIRST OFFER

This being the first public issue of the Equity Shares of our Bank, there has been no formal market for the Equity Shares. The face value of each Equity Share is ₹ 10. The Floor Price and the Cap Price (determined by our Bank in consultation with the BRLMs), and Offer Price (determined by our Bank in consultation with the BRLMs), in accordance with the SEBI ICDR Regulations and on the basis of the assessment of market demand for the Equity Shares by way of the Book Building Process, as stated under "*Basis for the Offer Price*" beginning on page 83, should not be taken to be indicative of the market price of the Equity Shares after the Equity Shares are listed. No assurance can be given regarding an active or sustained trading in the Equity Shares or regarding the price at which the Equity Shares will be traded after listing.

GENERAL RISKS

Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in this Offer unless they can afford to take the risk of losing their investment. Investors are advised to read the Risk Factors carefully before taking an investment decision in this Offer. For taking an investment decision, investors must rely on their own examination of our Bank and the Offer, including the risks involved. The Equity Shares have not been recommended or approved by the Securities and Exchange Board of India ("**SEBI**"), nor does SEBI guarantee the accuracy or adequacy of the contents of this Draft Red Herring Prospectus. Specific attention of the investors is invited to "*Risk Factors*" beginning on page 20.

BANK AND SELLING SHAREHOLDERS' ABSOLUTE RESPONSIBILITY

Our Bank, having made all reasonable inquiries, accepts responsibility for and confirms that this Draft Red Herring Prospectus contains all information with regard to our Bank and the Offer, which is material in the context of the Offer, that the information contained in this Draft Red Herring Prospectus is true and correct in all material aspects and is not misleading in any material respect, that the opinions and intentions expressed herein are honestly held and that there are no other facts, the omission of which makes this Draft Red Herring Prospectus as a whole or any of such information or the expression of any such opinions or intentions, misleading in any material respect.

Further, the Selling Shareholders accept responsibility for only such statements confirmed or undertaken by the Selling Shareholders in this Draft Red Herring Prospectus to the extent such statements pertain to itself and/or the Offered Shares and confirms that such statements are true and correct in all material respects and are not misleading in any material respect.

LISTING

The Equity Shares offered through the Red Herring Prospectus are proposed to be listed on BSE and NSE. We have received in-principle approvals from BSE and NSE for the listing of the Equity Shares pursuant to letters dated [•] and [•], respectively. For the purpose of this Offer, [•] is the Designated Stock Exchange. A signed copy of the Red Herring Prospectus and the Prospectus shall be filed with the RoC in accordance with Section 26(4) of the Companies Act, 2013. For details of the material contracts and documents available for inspection from the date of the Red Herring Prospectus up to the Bid/Offer Closing Date, see "*Material Contracts and Documents for Inspection*" beginning on page 351.

BOOK RUNNING LEAD MANAGERS			REGISTRAR TO THE OFFER
Axis Capital Limited 1st Floor, Axis House C 2, Wadia International Centre P.B. Marg, Worli Mumbai 400 025 Maharashtra, India **Tel:** +91 22 4325 2183 **E-mail:** tmb.ipo@axiscap.in **Website:** www.axiscapital.co.in **Investor grievance email:** complaints@axiscap.in **Contact person:** Ankit Bhatia/ Pavan Naik **SEBI registration no:** INM000012029	**Motilal Oswal Investment Advisors Limited** Motilal Oswal Tower, Rahimtullah, Sayani Road Opposite Parel ST Depot, Prabhadevi, Mumbai 400 025 Maharashtra, India **Tel:** +91 22 7193 4380 **E-mail:** tmb.ipo@motilaloswal.com **Website:** www.motilaloswalgroup.com **Investor grievance e-mail:** moiaplredressal@motilaloswal.com **Contact person:** Ritu Sharma **SEBI registration no.:** INM000011005	**SBI Capital Markets Limited** 202, Maker Tower 'E' Cuffe Parade, Mumbai 400 005 Maharashtra, India **Tel:** +91 22 2217 8300 **E-mail:** tmb.ipo@sbicaps.com **Website:** www.sbicaps.com **Investor grievance e-mail:** investor.relations@sbicaps.com **Contact person:** Karan Savardekar **SEBI registration no.:** INM000003531	**Link Intime India Private Limited** C-101, 1st Floor, 247, Lal Bahadur Shastri Marg, Vikhroli (West), Mumbai 400 083 Maharashtra, India **Tel:** +91 22 4918 6200 **E-mail:** tmb.ipo@linkintime.co.in **Website:** www.linkintime.co.in **Investor grievance e-mail:** tmb.ipo@linkintime.co.in **Contact person:** Shanti Gopalkrishnan **SEBI registration no.:** INR000004058

BID/OFFER PERIOD			
BID/OFFER OPENS ON*	[•]	**BID/OFFER CLOSES ON****	[•]

** Our Bank may, in consultation with the BRLMs, consider participation by Anchor Investors, in accordance with the SEBI ICDR Regulations. The Anchor Investor Bid/Offer Period shall be one Working Day prior to the Bid/Offer Opening Date.*
*** Our Bank may, in consultation with the BRLMs, decide to close the Bid/Offer Period for QIBs one Working Day prior to the Bid/Offer Closing Date.*

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SECTION I: GENERAL

DEFINITION AND ABBREVIATIONS

This Draft Red Herring Prospectus uses certain definitions and abbreviations which, unless the context otherwise indicates or implies, or unless otherwise specified, shall have the meaning as provided below. References to any legislations, acts, regulations, rules, guidelines, circulars, notifications, clarifications or policies shall be to such legislations, acts, regulations, rules, guidelines or policies as amended, updated, supplemented, re-enacted or modified, from time to time, and any reference to a statutory provision shall include any subordinate legislation made, from time to time, under such provision.

Offer related terms used but not defined in this Draft Red Herring Prospectus shall have the meaning ascribed to such terms under the General Information Document. Any other words and expressions used but not defined in this Draft Red Herring Prospectus shall have the meaning ascribed to such terms under the SEBI ICDR Regulations, the Companies Act, 2013, the SCRA, and the Depositories Act and the rules and regulations made thereunder.

The terms not defined herein but used in "Statement of Possible Special Tax Benefits","Industry Overview", "Key Regulations and Policies", "Selected Statistical Information","Financial Statements","Outstanding Litigation and Material Developments","Description of Equity Shares and Terms of Articles of Association" and "Offer Procedure" beginning on pages 86, 88, 137, 179, 204, 293, 345 and 327, respectively, shall have the meanings ascribed to such terms in these respective sections.

General Terms

Term	Particular
Our Bank/ the Bank/ the Issuer	Tamilnad Mercantile Bank Limited, a company incorporated under the Indian Companies Act, 1913 and registered as a bank with the RBI, having its Registered and Corporate Office at No. 57, Victoria Extension Road, Thoothukudi 628 002, Tamil Nadu, India
we/ us/ our	Unless the context otherwise indicates or implies, refers to our Bank

Bank Related Terms

Term	Description
Articles of Association/ AoA or Articles	Articles of association of our Bank, as amended
Audit Committee	Audit committee of our Board, as described in "*Our Management*" beginning on page 160
Board/ Board of Directors	Board of directors of our Bank
Chief Financial Officer / CFO	P.A. Krishnan, chief financial officer of our Bank
Company Secretary and Compliance Officer	Prakash Chandra Panda, company secretary and compliance officer of our Bank
Corporate Social Responsibility Committee	Corporate social responsibility committee of our Board, as described in "*Our Management*" beginning on page 160
Director(s)	The director(s) on our Board
Equity Shares	The equity shares of our Bank of face value of ₹ 10 each
Executive Director(s)	The executive director(s) of our Bank
Independent Directors	Independent directors on our Board, as described in "*Our Management*" beginning on page 160
Joint Statutory Central Auditors	M/s Suri & Co, Chartered Accountants, and M/s Abarna & Ananthan, Chartered Accountants, the current joint statutory central auditors of our Bank
Key Managerial Personnel or KMP	Key managerial personnel of our Bank shall have the meaning as set out under Regulation 2(1)(bb) of the SEBI ICDR Regulations and as described in "*Our Management*" beginning on page 160
Managing Director and Chief Executive Officer/ MD & CEO	K.V. Rama Moorthy, the managing director and chief executive officer of our Bank
Memorandum of Association or MoA	Memorandum of association of our Bank, as amended
Nomination and Remuneration Committee	Nomination and Remuneration Committee of our Board, as described in "*Our Management*" beginning on page 160

Term	Description
Non-executive Director(s)	Non-executive director(s) of our Bank
Registered and Corporate Office	The registered and corporate office of our Bank is situated at No. 57, Victoria Extension Road, Thoothukudi – 628 002, Tamil Nadu, India
Registrar of Companies or RoC	Registrar of Companies, Tamil Nadu at Chennai
Restated Financial Statements	Restated financial information of our Bank comprising the restated statement of assets and liabilities as at March 31, 2021, March 31, 2020 and March 31, 2019, the restated statements of profit and loss for the financial years ended March 31, 2021, March 31, 2020 and March 31, 2019 and the restated statement of cash flows for the financial years ended March 31, 2021, March 31, 2020 and March 31, 2019 and the summary statement of significant accounting policies, the notes forming part of the restated financial statements and other explanatory information and the statement of adjustments to audited financial statements prepared in accordance with the requirements of Section 26 of Part I of Chapter III of the Companies Act, 2013, the SEBI ICDR Regulations, the Guidance Note on Reports in Company Prospectuses (Revised 2019) issued by the ICAI, as amended from time to time
Selling Shareholders	D. Prem Palanivel, Narasimhan Krishnamurthy, M. Malliga Rani, Prabhakar Mahadeo Bobde, Priya Rajan and Subramanian Venkiteshwaran Iyer
Shareholders	Holders of Equity Shares of our Bank from time to time
Stakeholders' Relationship and Capital Planning Committee	Stakeholders' relationship and capital planning committee of our Bank, constituted in accordance with the applicable provisions of the Companies Act, 2013 and the Listing Regulations and as described in "*Our Management*" beginning on page 160

Offer Related Terms

Term	Description
Acknowledgment Slip	The slip or document issued by the relevant Designated Intermediary to a Bidder as proof of registration of the Bid cum Application Form
Allot/ Allotment/ Allotted	Unless the context otherwise requires, allotment of the Equity Shares pursuant to the Fresh Issue and transfer of Offered Shares pursuant to the Offer for Sale to the successful Bidders
Allotment Advice	Note or advice or intimation of Allotment sent to the successful Bidders who have been or are to be Allotted the Equity Shares after the Basis of Allotment has been approved by the Designated Stock Exchange
Allottee	A successful Bidder to whom the Equity Shares are Allotted
Anchor Investor	A Qualified Institutional Buyer, applying under the Anchor Investor Portion in accordance with the requirements specified in the SEBI ICDR Regulations and the Red Herring Prospectus and who has Bid for an amount of at least ₹ 100 million
Anchor Investor Allocation Price	Price at which Equity Shares will be allocated to Anchor Investors in terms of the Red Herring Prospectus and the Prospectus, which will be decided by our Bank, in consultation with the BRLMs, during the Anchor Investor Bid/Offer Period
Anchor Investor Application Form	Application form used by an Anchor Investor to make a Bid in the Anchor Investor Portion and which will be considered as an application for Allotment in terms of the Red Herring Prospectus and Prospectus
Anchor Investor Bid/Offer Period	One Working Day prior to the Bid/Offer Opening Date, on which Bids by Anchor Investors shall be submitted and allocation to Anchor Investors shall be completed
Anchor Investor Offer Price	Final price at which the Equity Shares will be Allotted to Anchor Investors in terms of the Red Herring Prospectus and the Prospectus, which price will be equal to or higher than the Offer Price but not higher than the Cap Price. The Anchor Investor Offer Price will be decided by our Bank, in consultation with the BRLMs
Anchor Investor Portion	Up to 60% of the QIB Portion which may be allocated by our Bank, in consultation with the BRLMs, to Anchor Investors on a discretionary basis in accordance with the SEBI ICDR Regulations. One-third of the Anchor Investor Portion shall be reserved for domestic Mutual Funds, subject to valid Bids being received from domestic Mutual Funds at or above the Anchor Investor Allocation Price, in accordance with the SEBI ICDR Regulations
Application Supported by Blocked Amount or ASBA	Application, whether physical or electronic, used by ASBA Bidders to make a Bid and authorizing an SCSB to block the Bid Amount in the ASBA Account and will include applications made by RIBs using the UPI Mechanism where the Bid Amount will be blocked upon acceptance of UPI Mandate Request by RIBs using the UPI Mechanism
ASBA Account	Bank account maintained with an SCSB by an ASBA Bidder, as specified in the ASBA Form submitted by ASBA Bidders for blocking the Bid Amount mentioned in the relevant ASBA Form and includes the account of an RIB which is blocked upon acceptance of a UPI Mandate Request made by the RIBs using the UPI Mechanism
ASBA Bid	A Bid made by an ASBA Bidder
ASBA Bidders	All Bidders except Anchor Investors
ASBA Form	Application form, whether physical or electronic, used by ASBA Bidders to submit Bids,

Term	Description
	which will be considered as the application for Allotment in terms of the Red Herring Prospectus and the Prospectus
Axis	Axis Capital Limited
Banker(s) to the Offer	Collectively, Escrow Collection Bank(s), Public Offer Account Bank(s), Sponsor Bank(s) and Refund Bank(s), as the case may be
Basis of Allotment	Basis on which Equity Shares will be Allotted to successful Bidders under the Offer and which is described in "*Offer Structure*" beginning on page 323
Bid	Indication to make an offer during the Bid/Offer Period by an ASBA Bidder pursuant to submission of the ASBA Form, or during the Anchor Investor Bid/Offer Period by an Anchor Investor, pursuant to submission of the Anchor Investor Application Form, to subscribe to or purchase the Equity Shares at a price within the Price Band, including all revisions and modifications thereto as permitted under the SEBI ICDR Regulations and in terms of the Red Herring Prospectus and the Bid cum Application Form. The term "Bidding" shall be construed accordingly
Bid Amount	The highest value of optional Bids indicated in the Bid cum Application Form and, in the case of RIBs Bidding at the Cut off Price, the Cap Price multiplied by the number of Equity Shares Bid for by such Retail Individual Bidder and mentioned in the Bid cum Application Form and payable by the Bidder or blocked in the ASBA Account of the Bidder, as the case may be, upon submission of the Bid
Bid cum Application Form	Anchor Investor Application Form or the ASBA Form, as the context requires
Bid Lot	[•] Equity Shares and in multiples of [•] Equity Shares thereafter
Bid/Offer Closing Date	Except in relation to any Bids received from the Anchor Investors, the date after which the Designated Intermediaries will not accept any Bids, which shall be notified in [•] editions of [•], a widely circulated English national daily newspaper and [•] editions of [•], a widely circulated Hindi national daily newspaper and [•] editions of [•], a widely circulated Tamil daily newspaper with a wide circulation in Tamil Nadu (Tamil being the regional language of Thoothukudi, Tamil Nadu where our Registered and Corporate Office is located), and in case of any such extension, the extended Bid/Offer Closing Date shall also be notified on the website and terminals of the Syndicate Members and communicated to the designated intermediaries and the Sponsor Bank Our Bank, in consultation with the BRLMs may, consider closing the Bid/Offer Period for QIBs one Working Day prior to the Bid/Offer Closing Date in accordance with the SEBI ICDR Regulations. In case of any revision, the extended Bid/Offer Closing Date shall also be notified on the websites of the BRLMs and at the terminals of the Syndicate Members, which shall also be notified in an advertisement in same newspapers in which the Bid/Offer Opening Date was published, as required under the SEBI ICDR Regulations
Bid/Offer Opening Date	Except in relation to any Bids received from the Anchor Investors, the date on which the Designated Intermediaries shall start accepting Bids, which shall be notified in [•] editions of [•] , a widely circulated English national daily newspaper and [•] editions of [•], a widely circulated Hindi national daily newspaper and [•] editions of [•], a widely circulated Tamil daily newspaper with a wide circulation in Tamil Nadu (Tamil being the regional language of Thoothukudi, Tamil Nadu where our Registered and Corporate Office is located)
Bid/Offer Period	Except in relation to Anchor Investors, the period between the Bid/Offer Opening Date and the Bid/Offer Closing Date, inclusive of both days, during which prospective Bidders can submit their Bids, including any revisions thereof
Bidder	Any prospective investor who makes a Bid pursuant to the terms of the Red Herring Prospectus and the Bid cum Application Form and unless otherwise stated or implied, includes an Anchor Investor
Bidding Centres	Centres at which the Designated Intermediaries shall accept the ASBA Forms, i.e., Designated Branches for SCSBs, Specified Locations for the Syndicate, Broker Centres for Registered Brokers, Designated RTA Locations for RTAs and Designated CDP Locations for CDPs
Book Building Process	Book building process, as provided in Schedule XIII of the SEBI ICDR Regulations, in terms of which the Offer is being made
Book Running Lead Managers/ BRLMs	The book running lead managers to the Offer, namely, Axis Capital Limited, SBI Capital Markets Limited and Motilal Oswal Investment Advisors Limited
Broker Centres	Centres notified by the Stock Exchanges where Bidders can submit the ASBA Forms to a Registered Broker. The details of such Broker Centres, along with the names and contact details of the Registered Brokers are available on the respective websites of the Stock Exchanges (www.bseindia.com and www.nseindia.com)
Confirmation Allocation Note/ CAN	Notice or intimation of allocation of the Equity Shares sent to Anchor Investors, who have been allocated the Equity Shares, after the Anchor Investor Bid/Offer Period
Cap Price	Higher end of the Price Band, above which the Offer Price and the Anchor Investor Offer

Term	Description
	Price will not be finalised and above which no Bids will be accepted
Cash Escrow and Sponsor Bank Agreement	Agreement to be entered amongst our Bank, the Selling Shareholders, the BRLMs, Syndicate Members, the Bankers to the Offer and Registrar to the Offer, *inter alia*, for collection of the Bid Amounts from Anchor Investors, transfer of funds to the Public Offer Account, transfer of funds from the Public Offer Account and where applicable, refunds of the amounts collected from Bidders, on the terms and conditions thereof
Client ID	Client identification number maintained with one of the Depositories in relation to demat account
Collecting Depository Participant/ CDP	A depository participant as defined under the Depositories Act, 1996 registered with SEBI and who is eligible to procure Bids at the Designated CDP Locations in terms of circular no. CIR/CFD/POLICYCELL/11/2015 dated November 10, 2015 issued by SEBI as per the list available on the websites of BSE and NSE, as updated from time to time
Cut-off Price	Offer Price, finalised by our Bank, in consultation with the BRLMs, which shall be any price within the Price Band. Only Retail Individual Bidders Bidding in the Retail Portion are entitled to Bid at the Cut-off Price. QIBs and Non-Institutional Bidders are not entitled to Bid at the Cut-off Price
Designated Branches	Such branches of the SCSBs which shall collect the ASBA Forms, a list of which is available on the website of SEBI at https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognised=yes or at such other website as may be prescribed by SEBI from time to time
Designated CDP Locations	Such centres of the CDPs where ASBA Bidders can submit the ASBA Forms. The details of such Designated CDP Locations, along with the names and contact details of the CDPs are available on the respective websites of the Stock Exchanges (www.bseindia.com and www.nseindia.com) and updated from time to time
Demographic Details	The details of the Bidders including the Bidder's address, name of the Bidder's father/husband, investor status, occupation, and bank account details and UPI ID, as applicable
Designated Date	The date on which the Escrow Collection Bank(s) transfer funds from the Escrow Account to the Public Offer Account or the Refund Account, as the case may be, and the instructions are issued to the SCSBs (in case of RIBs using UPI Mechanism, instruction issued through the Sponsor Bank) for the transfer of amounts blocked by the SCSBs in the ASBA Accounts to the Public Offer Account or the Refund Account, as the case may be, in terms of the Red Herring Prospectus and the Prospectus following which Equity Shares will be Allotted in the Offer
Designated Intermediary(ies)	In relation to ASBA Forms submitted by RIBs by authorising an SCSB to block the Bid Amount in the ASBA Account, Designated Intermediaries shall mean SCSBs. In relation to ASBA Forms submitted by RIBs where the Bid Amount will be blocked upon acceptance of UPI Mandate Request by such RIB using the UPI Mechanism, Designated Intermediaries shall mean Syndicate, sub-syndicate/agents, Registered Brokers, CDPs, SCSBs and RTAs. In relation to ASBA Forms submitted by QIBs and Non-Institutional Bidders, Designated Intermediaries shall mean Syndicate, Sub-Syndicate/ agents, SCSBs, Registered Brokers, the CDPs and RTAs
Designated RTA Locations	Such centres of the RTAs where Bidders (except Anchor Investors) can submit the Bid cum Application Forms. The details of such Designated RTA Locations, along with the names and contact details of the RTAs are available on the respective websites of the Stock Exchanges (www.nseindia.com and www.bseindia.com) and updated from time to time
Designated Stock Exchange	[•]
Draft Red Herring Prospectus/ DRHP	This draft red herring prospectus dated September 4, 2021 issued in accordance with the SEBI ICDR Regulations, which does not contain complete particulars of the price at which the Equity Shares will be Allotted and the size of the Offer, including any addenda or corrigenda thereto
Eligible NRI(s)	NRI(s) from jurisdictions outside India where it is not unlawful to make an Offer or invitation under the Offer and in relation to whom the ASBA Form and the Red Herring Prospectus will constitute an invitation to subscribe to or to purchase the Equity Shares
Escrow Account	Accounts to be opened with the Escrow Collection Bank(s) and in whose favour the Anchor Investors will transfer money through NACH/direct credit/NEFT/RTGS in respect of the Bid Amount when submitting a Bid
Escrow Collection Bank(s)	Bank(s) which are clearing members and registered with SEBI as banker(s) to an issue under the Securities and Exchange Board of India (Bankers to an Issue) Regulations, 1994 and with whom the Escrow Account will be opened, in this case being [•]
First or sole Bidder	Bidder whose name shall be mentioned in the Bid cum Application Form or the Revision Form and in case of joint Bids, whose name shall also appear as the first holder of the beneficiary account held in joint names
Floor Price	Lower end of the Price Band, subject to any revision(s) thereto, not being less than the face

Term	Description
	value of Equity Shares, at or above which the Offer Price and the Anchor Investor Offer Price will be finalised and below which no Bids will be accepted
Fresh Issue	Fresh issue of up to 15,827,495 Equity Shares aggregating up to ₹ [•] million by our Bank.
Fugitive Economic Offender	An individual who is declared a fugitive economic offender under Section 12 of the Fugitive Economic Offenders Act, 2018
General Information Document/ GID	The General Information Document for investing in public issues prepared and issued in accordance with the SEBI circular no. SEBI/HO/CFD/DIL1/CIR/P/2020/37 dated March 17, 2020 and the UPI Circulars, as amended from time to time. The General Information Document shall be available on the websites of the Stock Exchanges and the JGC-BRLMs and the BRLMs
Motilal Oswal	Motilal Oswal Investment Advisors Limited
NBFC	Non-banking financial company
Net Proceeds	Proceeds of the Fresh Issue less our Bank's share of the Offer expenses. For further details regarding the use of the Net Proceeds and the Offer expenses, see "*Objects of the Offer*" beginning on page 79
Net QIB Portion	The QIB Portion less the number of Equity Shares allocated to the Anchor Investors
Non-Institutional Bidders	All Bidders that are not QIBs or Retail Individual Bidders and who have Bid for Equity Shares for an amount of more than ₹ 200,000 (but not including NRIs other than Eligible NRIs)
Non-Institutional Portion	Portion of the Offer being not more than 15% of the Offer consisting of [•] Equity Shares which shall be available for allocation on a proportionate basis to Non-Institutional Bidders, subject to valid Bids being received at or above the Offer Price
Non-Resident	Person resident outside India, as defined under FEMA
Offer	The initial public offer of Equity Shares comprising the Fresh Issue and the Offer for Sale.
Offer Agreement	Agreement dated September 4, 2021 entered amongst our Bank, our Selling Shareholders and the BRLMs, pursuant to which certain arrangements have been agreed to in relation to the Offer
Offer for Sale/ OFS	The offer for sale of up to 12,505 Equity Shares aggregating up to ₹ [•] million by the Selling Shareholders in the Offer
Offer Price	The final price at which Equity Shares will be Allotted to ASBA Bidders in terms of the Red Herring Prospectus and the Prospectus. Equity Shares will be Allotted to Anchor Investors at the Anchor Investor Offer Price, which will be decided by our Bank in consultation with the BRLMs in terms of the Red Herring Prospectus and the Prospectus. The Offer Price will be decided by our Bank, in consultation with the BRLMs, on the Pricing Date in accordance with the Book Building Process and the Red Herring Prospectus
Offer Proceeds	The proceeds of the Fresh Issue, which shall be available to our Bank, and the proceeds of the Offer for Sale, which shall be available to our Selling Shareholders. For further information about use of the Offer Proceeds, see "*Objects of the Offer*" beginning on page 79
Offered Shares	Up to 12,505 Equity Shares offered as part of the Offer for Sale, comprising up to 5,000 Equity Shares by D. Prem Palanivel, up to 5,000 Equity Shares by Priya Rajan, up to 1,000 Equity Shares by Prabhakar Mahadeo Bobde, up to 505 Equity Shares by Narasimhan Krishnamurthy, up to 500 Equity Shares by M. Malliga Rani and up to 500 Equity Shares by Subramanian Venkiteshwaran Iyer
Price Band	Price band of a minimum price of ₹ [•] per Equity Share (Floor Price) and the maximum price of ₹ [•] per Equity Share (Cap Price) including any revisions thereof The Price Band and the minimum Bid Lot size for the Offer will be decided by our Bank, in consultation with the BRLMs, and will be advertised in [•] editions of [•], a widely circulated English national daily newspaper and [•] editions of [•], a widely circulated Hindi national daily newspaper and [•] editions of [•], a widely circulated Tamil daily newspaper with a wide circulation in Tamil Nadu (Tamil being the regional language of Thoothukudi, Tamil Nadu where our Registered and Corporate Office is located), and shall be made available to the Stock Exchanges for the purpose of uploading on their respective websites
Pricing Date	Date on which our Bank, in consultation with the BRLMs, will finalise the Offer Price
Prospectus	Prospectus to be filed with the RoC on or after the Pricing Date in accordance with Section 26 of the Companies Act, 2013, and the SEBI ICDR Regulations containing, *inter alia*, the Offer Price, the size of the Offer and certain other information, including any addenda or corrigenda thereto
Public Offer Account	Bank account to be opened with the Public Offer Account Bank, under Section 40(3) of the Companies Act, 2013 to receive monies from the Escrow Account and ASBA Accounts on the Designated Date
Public Offer Account Bank(s)	A bank which is a clearing member and registered with SEBI as a banker to an issue and with which the Public Offer Account will be opened, in this case being [•]
QIB Portion	The portion of the Offer (including the Anchor Investor Portion) being not less than 75% of the Offer consisting of [•] Equity Shares which shall be allotted to QIBs (including Anchor

Term	Description
	Investors), subject to valid Bids being received at or above the Offer Price or Anchor Investor Offer Price (for Anchor Investors)
Qualified Institutional Buyers/ QIBs/ QIB Bidders	Qualified institutional buyers as defined under Regulation 2(1)(ss) of the SEBI ICDR Regulations
Red Herring Prospectus/ RHP	Red Herring Prospectus to be issued in accordance with Section 32 of the Companies Act, 2013 and the provisions of the SEBI ICDR Regulations, which will not have complete particulars of the Offer Price and the size of the Offer, including any addenda or corrigenda thereto. The Red Herring Prospectus will be filed with the RoC at least three Working Days before the Bid/Offer Opening Date and will become the Prospectus upon filing with the RoC after the Pricing Date
Refund Account(s)	Account to be opened with the Refund Bank(s), from which refunds, if any, of the whole or part of the Bid Amount to the Bidders shall be made
Refund Bank(s)	Banker(s) to the Offer and with whom the Refund Account will be opened, in this case being [•]
Registered Brokers	Stock brokers registered under SEBI (Stock Brokers) Regulations, 1992, as amended with the Stock Exchanges having nationwide terminals, other than the BRLMs and the Syndicate Members and eligible to procure Bids in terms of Circular No. CIR/ CFD/ 14/ 2012 dated October 4, 2012 issued by SEBI
Registrar Agreement	Agreement dated August 27, 2021 entered by and amongst our Bank, our Selling Shareholders and the Registrar to the Offer, in relation to the responsibilities and obligations of the Registrar to the Offer pertaining to the Offer
Registrar/ Share Transfer Agents/ RTAs	Registrar and share transfer agents registered with SEBI and eligible to procure Bids at the Designated RTA Locations as per the list available on the websites of BSE and NSE, and the UPI Circulars
Registrar to the Offer/ Registrar	Link Intime India Private Limited
Retail Individual Bidder(s)/ RIB(s)	Individual Bidders, who have Bid for the Equity Shares for an amount not more than ₹ 200,000 in any of the bidding options in the Offer (including HUFs applying through their Karta and Eligible NRIs)
Retail Portion	Portion of the Offer being not more than 10% of the Offer consisting of [•] Equity Shares which shall be available for allocation to Retail Individual Bidders (subject to valid Bids being received at or above the Offer Price)
Revision Form	Form used by the Bidders to modify the quantity of the Equity Shares or the Bid Amount in any of their ASBA Form(s) or any previous Revision Form(s), as applicable. QIB Bidders and Non-Institutional Bidders are not allowed to withdraw or lower their Bids (in terms of quantity of Equity Shares or the Bid Amount) at any stage. Retail Individual Bidders can revise their Bids during the Bid/Offer Period and withdraw their Bids until Bid/Offer Closing Date
SBICAP	SBI Capital Markets Limited
Self-Certified Syndicate Bank(s)/ SCSB(s)	The banks registered with SEBI, offering services (i) in relation to ASBA (other than through UPI Mechanism), a list of which is available on the website of SEBI at https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=34 or https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=35, as applicable, or such other website as updated from time to time, and (ii) in relation to ASBA (through UPI Mechanism), a list of which is available on the website of SEBI at https://sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=40 or such other website as may be prescribed by SEBI and updated from time to time
Share Escrow Agent	Escrow agent to be appointed pursuant to the Share Escrow Agreement, namely, Link Intime India Private Limited
Share Escrow Agreement	Agreement dated August 28, 2021 entered amongst our Bank, our Selling Shareholders and the Share Escrow Agent in connection with the transfer of the Offered Shares by the Selling Shareholders and credit of such Equity Shares to the demat account of the Allottees
Specified Locations	Bidding Centres where the Syndicate shall accept ASBA Forms from Bidders
Sponsor Bank	[•] , being a Banker to the Offer, appointed by our Bank to act as a conduit between the Stock Exchanges and NPCI in order to push the mandate collect requests and / or payment instructions of the RIBs using the UPI and carry out other responsibilities, in terms of the UPI Circulars
Syndicate/ Members of the Syndicate	Together, the BRLMs and the Syndicate Members
Syndicate Agreement	Agreement to be entered amongst our Bank, Selling Shareholders, the BRLMs, the Registrar and the Syndicate Members, in relation to collection of Bids by the Syndicate
Syndicate Members	Intermediaries registered with SEBI who are permitted to carry out activities as an underwriter, namely, [•]
Systemically Important	Systemically important non-banking financial company as defined under Regulation 2(1)(iii)

Term	Description
NBFC	of the SEBI ICDR Regulations
Underwriters	[•]
Underwriting Agreement	Agreement to be entered amongst our Bank, our Selling Shareholders, the Underwriters and Registrar to the Offer to be entered into on or after the Pricing Date but prior to filing of the Prospectus with the RoC
UPI	Unified payments interface which is an instant payment mechanism, developed by NPCI
UPI Circulars	SEBI circular no. SEBI/HO/CFD/DIL2/CIR/P/2018/138 dated November 1, 2018, SEBI circular no. SEBI/HO/CFD/DIL2/CIR/P/2019/50 dated April 3, 2019, SEBI circular no. SEBI/HO/CFD/DIL2/CIR/P/2019/76 dated June 28, 2019, SEBI circular no. (SEBI/HO/CFD/DIL2/CIR/P/2019/85) dated July 26, 2019, circular no. SEBI/HO/CFD/DCR2/CIR/P/2019/133 dated November 8, 2019, circular no. (SEBI/HO/CFD/DIL2/CIR/P/2020/50) dated March 30, 2020 circular no. SEBI/HO/CFD/DIL2/CIR/P/2021/2480/1/M dated March 16, 2021, SEBI circular no. SEBI/HO/CFD/DIL1/CIR/P/2021/47 dated March 31, 2021, SEBI circular no. SEBI/HO/CFD/DIL2/P/CIR/2021/570 dated June 2, 2021 and any subsequent circulars or notifications issued by SEBI in this regard
UPI ID	ID created on the UPI for single-window mobile payment system developed by the NPCI
UPI Mandate Request	A request (intimating the RIB by way of a notification on the UPI application and by way of a SMS for directing the RIB to such UPI mobile application) to the RIB initiated by the Sponsor Bank to authorise blocking of funds on the UPI application equivalent to Bid Amount and subsequent debit of funds in case of Allotment
UPI Mechanism	Process for applications by RIBs submitted with intermediaries with UPI as mode of payment, in terms of the UPI Circulars
Working Day(s)	All days on which commercial banks in Mumbai, India are open for business, provided however, for the purpose of announcement of the Price Band and the Bid/Offer Period, "Working Day" shall mean all days, excluding all Saturdays, Sundays and public holidays on which commercial banks in Mumbai, India are open for business and the time period between the Bid/Offer Closing Date and listing of the Equity Shares on the Stock Exchanges, "Working Days" shall mean all trading days excluding Sundays and bank holidays in India, as per the circulars issued by SEBI

Technical/Industry Related Terms

Term	Description
AML	Anti- Money Laundering
ANBC	Adjusted Net Bank Credit
ATM	Automated Teller Machine
AUM	Asset under management
BC	Business Correspondent
CASA	Current Account and Savings Account
CBLO	Collateralized Borrowing on Lending Obligation
CCB	Capital Conservation Buffer
CFT	Combating Financing of Terrorism
Cost of deposit	Interest paid on deposit divided by fortnightly average of the deposit balances
Cost of Funds	Cost of funds is interest expended divided by total average interest bearing liabilities calculated on the basis of quarterly average
CRAR	Capital-to-Risk Weighted Asset Ratio
CRISIL Report	The report titled "Banking Industry in India" dated August 2021
CRR	Cash Reserve Ratio
DTL	Demand and Time Liabilities
FEDAI	Foreign Exchange Dealers' Association of India
FI	Financial Institutions
FITL	Funded Interest Term Loan
FMR-1(1)	Fraud Monitoring Return
GNPA	Gross Non-Performing Asset
GPRS	General Packet Radio Services
Gross Advances	Gross advances includes on-book advances (net off advance collections and interest due)
HTM	Held to Maturity
HQLA	High Quality Liquid Assets
LAP	Loan against property
LCR	Liquidity Coverage Ratio
LTRO	Long Term Repo Operations
MCLR	Marginal Cost of Funds based Lending Rate
MSME	Micro, small and medium enterprises

Term	Description
NDTL	Net Demand and Time Liabilities
Net Interest Income	Net Interest Income is difference of interest earned and interest expended.
Net Interest Margin	Net Interest Margin is the difference of interest earned and interest expended divided by the average interest-earning assets calculated on the basis of quarterly average balances
NNPA	Net Non-Performing Asset
NPA	Non-Performing Asset
NPS	National Pension Scheme
NSFR	Net Stable Funding Ratio
Ombudsman Scheme	The Banking Ombudsman Scheme, 2006, as amended up to July 1, 2017
Peer(s)	All listed old private sector banks with Total Business size of at least ₹ 200,000,000,000
POS	Point of Service
PMLA	Prevention of Money Laundering Act, 2002
PSL	Priority Sector Lending
RBI Compensation Guidelines	Guidelines on Compensation of Whole Time Directors/ Chief Executive Officers/ Material Risk Takers and Control Function Staff issued by the RBI on November 4, 2019
RDDBFI Act	The Recovery of Debts Due to Banks and Financial Institutions Act, 1993
TREPS	Overnight Triparty Repo Dealing Settlement
S4A	Scheme for Sustainable Structuring of Stressed Assets
SDR	Strategic Debt Restructuring
SLR	Statutory Liquidity Ratio
Spread	Spread is difference between yield on advances and Cost of Funds
Total Business	Sum of gross deposits and advances, including CASA
UFCE	Unhedged Foreign Currency Exposure

Conventional and General Terms or Abbreviations

Term	Description
₹/Rs./Rupees/INR	Indian Rupees
AIF	Alternative Investments Fund
Banking Regulation Act	Banking Regulation Act, 1949, as amended
BFSI	Banking, Financial Services and Insurance
BSE	BSE Limited
CAGR	Compound annual growth rate (as a %): (End Year Value/Base Year Value)^ (1/No. of years between Base year and end year) - 1 (^ denotes 'raised to')
Category I AIF	AIFs who are registered as "Category I Alternative Investment Funds" under the SEBI AIF Regulations
Category II AIF	AIFs who are registered as "Category II Alternative Investment Funds" under the SEBI AIF Regulations
Category II FPIs	FPIs who are registered as "Category II Foreign Portfolio Investors" under the SEBI FPI Regulations
Category III AIF	AIFs who are registered as "Category III Alternative Investment Funds" under the SEBI AIF Regulations
CDSL	Central Depository Services (India) Limited
CFO	Chief Financial Officer
CIN	Corporate Identity Number
Companies Act/ Companies Act, 2013	Companies Act, 2013, to the extent in force pursuant to the notification of the Notified Sections along with the relevant rules, clarifications and modifications made therein
Companies Act, 1956	Companies Act, 1956 (without reference to the provisions thereof that have ceased to have effect upon the notification of the Notified Sections) along with the relevant rules made thereunder
COVID-19	The novel coronavirus disease which was declared as a Public Health Emergency of International Concern on January 30, 2020, and a pandemic on March 11, 2020, by the World Health Organisation
CPA	Consumer Protection Act, 2019
Depositories	NSDL and CDSL
Depositories Act	Depositories Act, 1996
DIN	Director Identification Number
DPIIT	Department for Promotion of Industry and Internal Trade, Ministry of Commerce and Industry, Government of India (*earlier known as the Department of Industrial Policy and Promotion*)
DP ID	Depository Participant Identification
DP/ Depository Participant	Depository participant as defined under the Depositories Act

Term	Description
EBITDA	Earnings before interest (net), taxes, depreciation and amortisation
EGM	Extraordinary General Meeting
EPS	Earnings Per Share
FDI	Foreign Direct Investment
FDI Policy	Consolidated FDI Policy issued by the DPIIT (FDI Division), effective from October 15, 2020
FEMA	Foreign Exchange Management Act, 1999, read with rules and regulations there under
FEMA Non-debt Instruments Rules	Foreign Exchange Management (Non-debt Instruments) Rules, 2019
FEMA Regulations	The FEMA Non-debt Instruments Rules, the Foreign Exchange Management (Mode of Payment and Reporting of Non Debt Instruments) Regulations, 2019 and the Foreign Exchange Management (Debt Instruments) Regulations, 2019, as applicable
FMCG	Fast-Moving Consumer Goods
Financial Year/ Fiscal/ FY	Unless stated otherwise, the period of 12 months ending March 31 of that particular year
FIR	First Information Report
FPI(s)	Foreign portfolio investors as defined under the SEBI FPI Regulations
FVCI(s)	Foreign venture capital investors as defined and registered under the SEBI FVCI Regulations
Gazette	Gazette of India
GoI/ Government/ Central Government	Government of India
GST	Goods and services tax
High Court of Madras	High Court of Judicature at Madras
HUF	Hindu undivided family
IBC	Insolvency and Bankruptcy Code, 2016
ICAI	Institute of Chartered Accountants of India
IFRS	International Financial Reporting Standards
IFSC	Indian Financial System Code
Income Tax Act	Income Tax Act, 1961
Ind AS/ Indian Accounting Standards	Indian Accounting Standards notified under Section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015
India	Republic of India
Indian GAAP/ IGAAP	Accounting standards notified under section 133 of the Companies Act, 2013 read with Companies (Accounting Standards) Rules 2006 (as amended) and the Companies (Accounts) Rules, 2014 in so far as they apply to our Bank, applicable requirements of the Banking Regulation Act and guidelines and directions issued by the RBI from time to time
IPC	Indian Penal Code, 1860
IST	Indian Standard Time
IT	Information Technology
IT Act	The Income Tax Act, 1961
KYC	Know your customer
Listing Regulations	Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015
MCA	Ministry of Corporate Affairs
MICR	Magnetic Ink Character Recognition
Mutual Fund (s)	Mutual Fund(s) means mutual funds registered under the SEBI (Mutual Funds) Regulations, 1996
N/A/ N.A.	Not applicable
NACH	National Automated Clearing House
NCLT	National Company Law Tribunal
NBFC	Non-banking financial company
NAV	Net Asset Value
NEFT	National Electronic Funds Transfer
NIM	Net Interest Margin
Notified Sections	The sections of the Companies Act, 2013 that were notified by the Ministry of Corporate Affairs
NPCI	National Payments Corporation of India
NRI	Person resident outside India, who is a citizen of India or a person of Indian origin, and shall have the meaning ascribed to such term in the Foreign Exchange Management (Deposit) Regulations, 2016 or an overseas citizen of India cardholder within the meaning of section 7(A) of the Citizenship Act, 1955
NRE Account	Non-resident external rupee account
NRO Account	Non-resident ordinary account
NSDL	National Securities Depository Limited
NSE	National Stock Exchange of India Limited

Term	Description
OCB/Overseas Corporate Body	A company, partnership, society or other corporate body owned directly or indirectly to the extent of at least 60% by NRIs including overseas trusts, in which not less than 60% of the beneficial interest is irrevocably held by NRIs directly or indirectly and which was in existence on October 3, 2003 and immediately before such date had taken benefits under the general permission granted to OCBs under FEMA. OCBs are not allowed to invest in the Offer
p.a.	Per annum
P/E	Price/earnings
P/E Ratio	Price/earnings ratio
PAN	Permanent account number
PAT	Profit after tax
RBI	Reserve Bank of India
RBI Act	Reserve Bank of India Act, 1934
Repo	Re-purchase option rate; the annual rate at which RBI lends to other banks in India
Regulation S	Regulation S under the U.S. Securities Act
RoNW	Return on Net Worth
RTGS	Real Time Gross Settlement
SARFAESI	Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002
SCRA	Securities Contracts (Regulation) Act, 1956
SCRR	Securities Contracts (Regulation) Rules, 1957
SEBI	Securities and Exchange Board of India constituted under the SEBI Act
SEBI Act	Securities and Exchange Board of India Act, 1992
SEBI AIF Regulations	Securities and Exchange Board of India (Alternative Investments Funds) Regulations, 2012
SEBI FPI Regulations	Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2019
SEBI FVCI Regulations	Securities and Exchange Board of India (Foreign Venture Capital Investors) Regulations, 2000
SEBI ICDR Regulations	Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018
SEBI Merchant Bankers Regulations	SEBI (Merchant Bankers) Regulations, 1992
SEBI Takeover Regulations	Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011
SEBI VCF Regulations	Securities and Exchange Board of India (Venture Capital Fund) Regulations, 1996 as repealed pursuant to the SEBI AIF Regulations
State Government	The government of a state in India
Stock Exchanges	BSE and NSE
STT	Securities transaction tax
U.S. GAAP	Generally Accepted Accounting Principles (as adopted by the U.S. Securities and Exchange Commission)
U.S. Securities Act	U.S. Securities Act of 1933, as amended
U.S./USA/United States	United States of America
USD/US$	United States Dollars
VCFs	Venture Capital Funds as defined in and registered with SEBI under the SEB AIF Regulations
Wilful Defaulter	Wilful defaulter as defined under Regulation 2(1)(lll) of SEBI ICDR Regulations

OFFER DOCUMENT SUMMARY

The following is a general summary of the terms of the Offer, certain disclosures included in this Draft Red Herring Prospectus and is not exhaustive, nor does it purport to contain a summary of all the disclosures in this Draft Red Herring Prospectus or all details relevant to prospective investors. This summary should be read in conjunction with, and is qualified in its entirety by, the more detailed information appearing elsewhere in this Draft Red Herring Prospectus, including "Risk Factors","The Offer","Capital Structure","Objects of the Offer", "Industry Overview","Our Business", "Outstanding Litigation and Material Developments", "Offer Procedure" and "Description of Equity Shares and Terms of Articles of Association" beginning on pages 20, 56, 70, 79, 88, 112, 293, 327 and 345, respectively.

Summary of our primary business and the industry in which we operate

We are one of the oldest and leading old private sector banks in India with a history of almost 100 years (Source: *CRISIL Report*). We offer a wide range of banking and financial services primarily to micro, small and medium enterprises, agricultural and retail customers. As of June 30, 2021, we have 509 branches, of which 106 branches are in rural, 247 in semi-urban, 80 in urban and 76 in metropolitan centres. As of June 30, 2021, our overall customer base was approximately 4.93 million of which 69.96% comprised customers who had been associated with us for over five years.

Summary of the industry in which we operate

The Indian banking sector is significantly under-penetrated which provides immense opportunities for banks and other financial institutions. The banking sector enjoyed healthy deposit growth of ~10% CAGR between Fiscals 2015 and 2020. Traditionally, public banks have accounted for the major proportion of the banking credit outstanding. However, low profitability, weak capital position, low operational efficiency, and increase in stressed loans in the past few years led to slowdown in their loan growth. As a result, public banks gradually lost market share to private banks, which were relatively well capitalised and had higher degree of operational efficiency.

Our Promoter

Our Bank is a professionally managed bank and does not have an identifiable promoter or promoter group in terms of SEBI ICDR Regulations and the Companies Act, 2013.

Offer Size

Offer	Up to 15,840,000 Equity Shares aggregating up to ₹ [•]
The Offer consists of:	
Fresh Issue[(1)]	Up to 15,827,495 Equity Shares aggregating up to ₹ [•]
Offer for Sale[(2)] comprises:	Up to 12,505 Equity Shares aggregating up to ₹ [•]

[(1)] The Offer has been authorized by our Board pursuant to its resolution dated February 24, 2020 and by a special resolution of our Shareholders adopted at the meeting held on October 28, 2020.

[(2)] The Selling Shareholders have confirmed that their respective Offered Shares have been held by them for a period of at least one year prior to the filing of this Draft Red Herring Prospectus with SEBI in accordance with Regulation 8 of the SEBI ICDR Regulations and accordingly, are eligible for being offered for sale in the Offer in accordance with the provisions of the SEBI ICDR Regulations. The Selling Shareholders have confirmed and authorized their participation in the Offer for Sale. For details on the authorization by the Selling Shareholders in relation to the Offered Shares, see "The Offer" on page 56.

The Offer shall constitute 10.00% of the post Offer paid up Equity Share capital of our Bank.

The above table summarises the details of the Offer. For further details of the Offer, see "*The Offer*" and "*Offer Structure*" on pages 56 and 323, respectively.

Objects of the Offer

Particular	Amount (in ₹ million)
Augmenting our Bank's Tier-I capital base to meet its future capital requirements	[•]

For details, see "*Objects of the Offer*" beginning on page 79.

Pre-Offer Shareholding of the Selling Shareholders

The equity shareholding of the Selling Shareholders as on the date of this Draft Red Herring Prospectus is set forth below:

S. No.	Selling Shareholders	Number of Equity Shares	% of total paid up Equity Share capital
1.	D. Prem Palanivel	35,078	0.02
2.	Priya Rajan	31,062	0.02
3.	Prabhakar Mahadeo Bobde	2,000	0.00
4.	Narasimhan Krishnamurthy	1,285	0.00
5.	M. Malliga Rani	501	0.00
6.	Subramanian Venkiteshwaran Iyer	500	0.00

Summary of Restated Financial Statements

The following details of our capital, net worth, the net asset value per Equity Share and total borrowings for Fiscals 2021, 2020, 2019, are derived from the Restated Financial Statements:

(*₹ in million, except per share data*)

Particulars	As at March 31,		
	2021	2020	2019
Equity Share capital	1,425.11	1,425.11	1,425.11
Net worth*	45,799.82	39,796.46	36,182.55
Net asset value per Equity Share**	321.38	279.25	253.89
Total borrowings	0	3,240	0

**Capital + Reserves*

*** Net worth at the end of the period / Total number of Equity Shares outstanding at the end of period*

The following details of our total income, net profit and earnings per Equity Share (basic and diluted) for the Fiscals 2021, 2020, 2019 are as per the Restated Financial Statements:

(*₹ in million, except per share data*)

Particulars	As at March 31,		
	2021	2020	2019
Total Income	42,534.02	39,925.29	36,387.98
Net Profit / (Loss)	6,033.29	4,076.94	2,585,80
Earnings per Equity Share			
- Basic (in ₹)	42.34	28.61	18.14
- Diluted (in ₹)	42.34	28.61	18.14

** Not annualized*

Qualifications of the Joint Statutory Central Auditors, which have not been given effect to in the Restated Financial Statements

There are no auditor qualifications, which have not been given effect to in the Restated Financial Statements.

Summary of Outstanding Legal Proceedings

A summary of outstanding litigation or legal proceedings involving our Bank and our Directors as of the date of this Draft Red Herring Prospectus is provided below:

	No. of cases outstanding	Amount involved (₹ million)
Legal proceedings involving our Bank		
Litigation involving Equity Shares of our Bank	25	Not determinable
Actions by regulatory and statutory authorities	13	254.09**
Criminal proceedings against our Bank	2	-
Criminal proceedings by our Bank	250	9,101.47
Direct and indirect tax proceedings	21	4,832.86
Material civil proceedings	4,554*	62,091.95*
Legal proceedings involving our Directors		
Actions by regulatory and statutory authorities	2	5.00
Criminal proceedings against our Directors	4	-
Criminal proceedings by our Directors	-	-
Direct and indirect tax proceedings	-	-
Material civil proceedings	-	-

	No. of cases outstanding	Amount involved (₹ million)
Total	**4,871**	**76,285.37**

**In certain instances we have initiated proceedings under SARFAESI, IBC and before DRT/civil courts against a single defaulting borrower.*

*** Total amount involved to the tune of ₹ 10,373.97 million under show cause notice dated November 9, 2017 issued by the Directorate of Enforcement not included, since adjudication is not completed.*

For details, see "*Outstanding Litigation and Material Developments*" beginning on page 293.

Risk Factors

For details in relation to certain risks applicable to us, see "*Risk Factors*" beginning on page 20.

Summary of Contingent Liabilities of our Bank

As of March 31, 2021, our contingent liabilities, as provided for in our Restated Financial Statements, are as follows:

(in ₹ million)

S. No.	Particulars	As at March 31, 2021
1.	Claims not acknowledged as debts	1,353.21
2.	Liability on account of outstanding forward exchange contracts	91,886.91
3.	Guarantee given on behalf of constituents in India	11,630.02
4.	Acceptances, endorsements and other obligations	8,099.07
5.	Estimated amount of contracts remaining to be executed on capital account not provided for and liable under DEAF	901.61
6.	**Total:**	113,870.82

For details on the contingent liabilities of our Bank as reported in the Restated Financial Statements, see "*Financial Statements*" beginning on page 204.

Summary of Related Party Transactions

A summary of related party transactions as per the requirements under Indian GAAP "*Related Party Disclosures*" issued by the ICAI, read with the SEBI ICDR Regulations entered into by our Bank with related parties as at and for the years ended March 31, 2021, March 31, 2020 and March 31, 2019 are as follows:

(in ₹ million)

Particulars		As at March 31,		
Nature of transaction	Related parties with whom transactions have taken place	2021	2020	2019
Salary	K.V. Rama Moorthy	4.50	4.50	4.50
Bank contribution to provident fund	K.V. Rama Moorthy	0.54	0.54	0.54
Other benefits	K.V. Rama Moorthy	0.24	0.21	0.20
Total		5.28	5.25	5.24
Payment made for CSR expenditure	TMB Foundation	56	174.28	160.20

For details on the related party transactions of our Bank as reported in the Restated Financial Statements, see "*Financial Statements*" beginning on page 204.

Issuances of Equity Shares made in the last one year for consideration other than cash

Our Bank has not issued any Equity Shares through bonus issue or for consideration other than cash in the one year preceding the date of this Draft Red Herring Prospectus.

Financing Arrangements

There have been no financing arrangements whereby our Directors and their relatives have financed the purchase by any other person of securities of our Bank other than in the normal course of the business of the relevant financing entity during a period of six months immediately preceding the date of this Draft Red Herring Prospectus.

Weighted average price at which the Equity Shares were acquired by the Selling Shareholders in the one year preceding the date of this Draft Red Herring Prospectus

No Selling Shareholder has acquired Equity Shares in the one year preceding the date of this Draft Red Herring Prospectus.

Average Cost of Acquisition for the Selling Shareholders

The average cost of acquisition per equity share to the Selling Shareholders as at the date of this Draft Red Herring Prospectus is:

S. No.	Selling Shareholders	Number of Equity Shares acquired	Average cost of acquisition per Equity Share (in ₹)*
1.	D Prem Palanivel	35,078	Nil**
2.	Priya Rajan	31,062	Nil**
3.	Prabhakar Mahadeo Bobde	2,000	252.00
4.	Narasimhan Krishnamurthy	1,285	420.24
5.	M. Malliga Rani	501	129.74
6.	Subramaniam Venkiteshwaran Iyer	500	400

**As certified by our Joint Statutory Central Auditors, by way of their certificate dated September 4, 2021. The average cost of acquisition has been calculated based on the cost of equity shares acquired/allotted/purchased.*
***Received through transmission.*

Details of pre-IPO Placement

Our Bank does not contemplate any issuance or placement of Equity Shares by way of pre-Offer Placement from the date of this Draft Red Herring Prospectus until the listing of the Equity Shares.

Split or Consolidation of Equity Shares in the last one year

Our Bank has not undertaken a split or consolidation of the Equity Shares in the one year preceding the date of this Draft Red Herring Prospectus.

CERTAIN CONVENTIONS, PRESENTATION OF FINANCIAL, INDUSTRY AND MARKET DATA AND CURRENCY OF PRESENTATION

Certain Conventions

All references in this Draft Red Herring Prospectus to "**India**" are to the Republic of India. All references in this Draft Red Herring Prospectus to the "**U.S.**", "**USA**" or "**United States**" are to the United States of America.

Unless indicated otherwise, all references to page numbers in this Draft Red Herring Prospectus are to the page numbers of this Draft Red Herring Prospectus.

Financial Data

Unless stated otherwise or the context otherwise requires, the financial data in this Draft Red Herring Prospectus is derived from the Restated Financial Statements. The Restated Financial Statements included in this DRHP are as at and for the years ended March 31, 2021, March 31, 2020 and March 31, 2019 and have been prepared in terms of the requirements of Section 26 of Part I of Chapter III of the Companies Act, 2013, the SEBI ICDR Regulations and the Guidance Note on Reports in Company Prospectuses (Revised 2019) issued by the ICAI, as amended from time to time. For further details, see "*Financial Statements*" beginning on page 204.

Our Bank's Fiscal commences on April 1 of the immediately preceding calendar year and ends on March 31 of that particular calendar year. Accordingly, all references to a particular fiscal or financial year are to the 12-month period commencing on April 1 of the immediately preceding calendar year and ending on March 31 of that particular calendar year.

There are significant differences between the Ind AS, the IFRS, the U.S. GAAP and the Indian GAAP. The Restated Financial Statements included in this Draft Red Herring Prospectus have been compiled by the management of our Bank from the audited financial statements as at and for the years ended March 31, 2021, March 31, 2020 and March 31, 2019 prepared by our Bank in accordance with the applicable accounting standards specified under the Section 133 of the Companies Act, 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014 to the extent applicable and current practices prevailing in the banking industry in India. Our Bank has not attempted to explain those differences or quantify their impact on the financial data included in this Draft Red Herring Prospectus and it is urged that you consult your own advisors regarding such differences and their impact on our Bank's financial data. For risks in this regard, see "*Risk Factors – Banking companies in India, are currently required to report financial statements as per Indian GAAP. However, we may be required to prepare our financial statements in accordance with Ind AS in the future. Differences exist between Ind AS and Indian GAAP, which may be material to investors' assessment of our financial condition. The Ind AS financial information that we may be required to prepare in the future may not be comparable to the Indian GAAP financial information we currently prepare*" on page 39.

Accordingly, the degree to which the financial information included in this Draft Red Herring Prospectus will provide meaningful information is entirely dependent on the reader's level of familiarity with Indian accounting practices. Any reliance by persons not familiar with accounting standards in India, the Companies Act, 2013 and the SEBI ICDR Regulations, on the financial disclosures presented in this Draft Red Herring Prospectus should accordingly be limited. We have not attempted to quantify the differences between the financial data prepared under IFRS and U.S. GAAP, nor have we provided a reconciliation thereof. We urge you to consult your own advisors regarding such differences and their impact on our financial data.

Non-GAAP Financial Measures

Certain non-GAAP financial measures and certain other statistical information relating to our operations and financial performance have been included in this section and elsewhere in this Draft Red Herring Prospectus. We compute and disclose such non-GAAP financial measures and such other statistical information relating to our operations and financial performance as we consider such information to be useful measures of our business and financial performance, and because such measures are frequently used by securities analysts, investors and others to evaluate the operational performance of financial services businesses, many of which provide such non-GAAP financial measures and other statistical and operational information when reporting their financial results. Such non-GAAP measures are not measures of operating performance or liquidity defined by generally accepted accounting principles. These non-GAAP financial measures and other statistical and other information relating to our operations and financial performance may not be computed on the basis of any standard methodology that is applicable across the industry and therefore may not be comparable to financial measures

and statistical information of similar nomenclature that may be computed and presented by other banks in India or elsewhere. These non-GAAP financial measures have been reconciled to their nearest GAAP measure in "*Our Business*", "*Selected Statistical Information*", "*Other Financial Information*" *and* "*Capitalisation Statement*" beginning on pages 112, 179, 263 and 291, respectively.

Unless the context otherwise indicates, any percentage amounts, as set forth in "*Our Business*", "*Other Financial Information*" and "*Capitalisation Statement*" beginning on pages 112, 263 and 291, respectively, and elsewhere in this Draft Red Herring Prospectus have been calculated on the basis of our Restated Financial Statements.

Certain figures contained in this Draft Red Herring Prospectus, including our financial statements, have been subject to rounding-off adjustments. All decimals have been rounded off to two decimal points. In this Draft Red Herring Prospectus, any discrepancies in any table between the sums of the amounts listed in the table and totals are due to rounding off. However, where any figures that may have been sourced from third-party industry sources are rounded off to other than two decimal points in their respective sources, such figures appear in this Draft Red Herring Prospectus as rounded-off to such number of decimal points as provided in such respective sources.

Industry and Market Data

Unless otherwise indicated, industry and market data used throughout this Draft Red Herring Prospectus has been obtained or derived from various industry publications and sources, including the report titled "Banking Industry in India" dated August 2021, issued by CRISIL which has been commissioned and paid by our Bank, and which is subject to the following disclaimer:

"*CRISIL Research, a division of CRISIL Limited (CRISIL) has taken due care and caution in preparing this report (Report) based on the Information obtained by CRISIL from sources which it considers reliable (Data). However, CRISIL does not guarantee the accuracy, adequacy or completeness of the Data / Report and is not responsible for any errors or omissions or for the results obtained from the use of Data / Report. This Report is not a recommendation to invest / disinvest in any entity covered in the Report and no part of this Report should be construed as an expert advice or investment advice or any form of investment banking within the meaning of any law or regulation. CRISIL especially states that it has no liability whatsoever to the subscribers / users / transmitters/ distributors of this Report. Without limiting the generality of the foregoing, nothing in the Report is to be construed as CRISIL providing or intending to provide any services in jurisdictions where CRISIL does not have the necessary permission and/or registration to carry out its business activities in this regard. Tamilnad Mercantile Bank Limited will be responsible for ensuring compliances and consequences of non-compliances for use of the Report or part thereof outside India. CRISIL Research operates independently of, and does not have access to information obtained by CRISIL's Ratings Limited / CRISIL Risk and Infrastructure Solutions Ltd (CRIS), which may, in their regular operations, obtain information of a confidential nature. The views expressed in this Report are that of CRISIL Research and not of CRISIL's Ratings Limited / CRIS. No part of this Report may be published/reproduced in any form without CRISIL's prior written approval.*"

The extent to which the market and industry data used in this Draft Red Herring Prospectus is meaningful depends on the reader's familiarity with and understanding of the methodologies used in compiling such data. There are no standard data gathering methodologies in the industry in which the business of our Bank is conducted, and methodologies and assumptions may vary widely among different industry sources. Industry publications generally state that the information contained in such publications has been obtained from publicly available documents from various sources believed to be reliable but their accuracy and completeness are not guaranteed and their reliability cannot be assured. The data used in these sources may have been reclassified by us for the purpose of presentation. Data from these sources may also not be comparable.

Accordingly, no investment decision should be made solely on the basis of such information. Such data involves risks, uncertainties and numerous assumptions and is subject to change based on various factors, including those disclosed in "*Risk Factors – We have commissioned and paid for the CRISIL Report which has been used for industry related data in this Draft Red Herring Prospectus*" on page 42.

In accordance with SEBI ICDR Regulations, "*Basis for the Offer Price*" beginning on page 83 includes information relating to our peer group companies. Such information has been derived from publicly available sources. Accordingly, no investment decision should be made solely on the basis of such information.

Currency and Units of Presentation

All references to "**Rupees**" or "**₹**" or "**INR**" or "**Rs.**" are to Indian Rupees, the official currency of the Republic of India; and "**U.S. Dollar**" or "**USD**" or "**US$**" or "**$**" are to United States Dollar, the official currency of the United States of America.

In this Draft Red Herring Prospectus, our Bank has presented certain numerical information. All figures have been expressed in millions, except where specifically indicated. One million represents 10 lakhs or 1,000,000 and ten million represents 1 crore or 10,000,000. However, where any figures that may have been sourced from third party industry sources are expressed in denominations other than millions in their respective sources, such figures appear in this Draft Red Herring Prospectus expressed in such denominations as provided in such respective sources.

Exchange Rates

This Draft Red Herring Prospectus contains translations of U.S. Dollar into Indian Rupees. These convenience translations should not be construed as a representation that those U.S. Dollars could have been, or can be converted into Indian Rupees, at any particular rate or at all.

The following table sets forth as of the dates indicated, information with respect to the exchange rate between the Indian Rupee and the U.S. Dollar:

(in ₹)

Currency	Exchange Rate as on March 31, 2021	Exchange Rate as on March 31, 2020	Exchange Rate as on, March 31, 2019*
1 US$	73.50	75.39	69.17

Source: www.rbi.org.in and www.fbil.org.in

**Exchange rate as on March 29, 2019, as FBIL reference rate is not available for March 31, 2019 and March 30, 2019 being a Sunday and Saturday, respectively.*

FORWARD LOOKING STATEMENTS

This Draft Red Herring Prospectus contains certain "forward-looking statements". All statements regarding our expected financial condition and results of operations, business, plans and prospects are forward looking statements, which include statements with respect to our business strategy, our revenue and profitability, our goals and other matters discussed in this Draft Red Herring Prospectus regarding matters that are not historical facts. These forward looking statements include statements with respect to our business strategy, our expected revenue and profitability, our goals and other matters discussed in this Draft Red Herring Prospectus regarding matters that are not historical facts. These forward looking statements can generally be identified by words or phrases such as *"aim", "anticipate", "believe", "expect", "estimate", "intend", "likely to", "objective", "plan", "propose", "project", "will continue", "seek to", "will pursue"* or other words or phrases of similar import. Similarly, statements which describe our strategies, objectives, plans or goals are also forward-looking statements.

These forward-looking statements, whether made by us or any third parties in this Draft Red Herring Prospectus, are based on our current plans, estimates and expectations and actual results may differ materially from those suggested by such forward-looking statements. All forward looking statements are subject to risks, uncertainties and assumptions about us that could cause actual results to differ materially from those contemplated by the relevant forward-looking statement. This could be due to risks or uncertainties associated with our expectations with respect to, but not limited to, regulatory changes in the banking industry in which we operate in and our ability to respond to them, our ability to successfully implement our strategy, our growth and expansion, technological changes, our exposure to market risks, general economic and political conditions in India that may have an impact on our business or investments, monetary and fiscal policies of India, inflation, deflation, unanticipated turbulence in interest rates, foreign exchange rates, equity prices or other rates and prices, the general performance of Indian and global financial markets, changes in the competitive landscape and incidence of any natural calamities and/or violence. Significant factors that could cause our actual results to differ materially from our expectations include, but are not limited to:

- Our inability to convene Annual General Meetings without obtaining prior approval of the High Court of Madras, which limits our ability to obtain approval of our shareholders in a timely manner or at all;

- Any adverse developments in proceedings involving 37.61% of our paid up equity share capital or 53.59 million Equity Shares which are subject to outstanding legal proceedings which are pending at various forums and, in connection with which, complaints against our Bank have been filed with various regulatory authorities, including the RBI, the Directorate of Enforcement and the ROC, some of whom have imposed and sought to impose penalties on us in the past, as well as any adverse developments arising from the writ petition filed by our former director before the High Court of Madras seeking to prevent our Bank from undertaking the Offer;

- Our inability to open new branches unless we are listed and the prior permission required from the RBI to open new branches;

- Any adverse effects on our business, operations, cash flows and financial condition from the COVID-19 pandemic including any continuing impacts of COVID-19;

- Our dependence on Retail, MSME and Agri-financing, customers and any adverse developments in these segments;

- Any increase in our portfolio of NPAs;

- Our ability to maintain or grow our CASA ratio in accordance with our strategy, which may result in higher cost of funds, and which may materially affect our financial condition and results of operations;

- Our ability to generate income from the fee based activities we undertake;

- Our regional concentration in southern India, especially Tamil Nadu; and

- Our exposure to sectors comprising both traditional general banking activities and micro banking activities.

For a further discussion of factors that could cause our actual results to differ, see "*Risk Factors*", "*Our Business*" and "*Management's Discussion and Analysis of Financial Condition and Results of Operations*" on pages on pages 20, 112 and 265, respectively. By their nature, certain market risk disclosures are only estimates and could be materially different from what actually occurs in the future. As a result, actual future gains or losses could materially differ from those that have been estimated. Forward-looking statements reflect our current views as of the date of this Draft Red Herring Prospectus and are not a guarantee of future performance. Although we believe that the assumptions on which such statements are based are reasonable, any such assumptions as well as the statements based on them could prove to be inaccurate.

We cannot assure investors that the expectations reflected in these forward-looking statements will prove to be correct. Given these uncertainties, investors are cautioned not to place undue reliance on such forward-looking statements and not to regard such statements as a guarantee of future performance.

Neither our Bank, Selling Shareholders, nor the BRLMs, or any of their respective affiliates have any obligation to update or otherwise revise any statements reflecting circumstances arising after the date hereof or to reflect the occurrence of underlying events, even if the underlying assumptions do not come to fruition. In accordance with the requirements of SEBI, our Bank will ensure that investors in India are informed of material developments until the receipt of final listing and trading approvals for the Equity Shares pursuant to the Offer. Our Selling Shareholders will ensure that investors in India are informed of material developments in relation to the statements relating to and undertakings confirmed or undertaken by our Selling Shareholders and the Offered Shares in the Red Herring Prospectus, from the date thereof, until the receipt of final listing and trading approvals from the Stock Exchanges.

SECTION II: RISK FACTORS

An investment in the Equity Shares involves a high degree of risk. Prospective investors should carefully consider all the information in this Draft Red Herring Prospectus, including the risks and uncertainties described below, before evaluating our business and making an investment in our Equity Shares pursuant to the Offer. This section should be read in conjunction with "Industry Overview", "Our Business", "Selected Statistical Information", "Summary of Financial Information", "Financial Statements", and "Management's Discussion and Analysis of Financial Condition and Results of Operations" on pages 88, 112, 179, 58, 204 and 265, respectively, before making an investment decision in relation to the Equity Shares.

The risks and uncertainties described in this section are not the only risks that are relevant to us or the Equity Shares or industry and segment in which we operate. Additional risks and uncertainties not currently known to us or that we currently believe to be immaterial may also have an adverse effect on our business, financial condition, results of operations and cash flows. If any of the following risks or other risks that are not currently known or are now deemed immaterial actually occur, our business, financial condition, results of operations and cash flows could be adversely affected and the trading price of the Equity Shares could decline and you may lose all or part of your investment. The financial and other related implications of risks concerned, wherever quantifiable, have been disclosed in the risk factors described below. However, there are certain risk factors where such implications are not quantifiable, and hence any quantification of the underlying risks has not been disclosed in such risk factors.

In making an investment decision, prospective investors must rely on their own examination of our business and the terms of the Offer, including the merits and risks involved. You should consult your tax, financial and legal advisors about the particular consequences to you of an investment in the Equity Shares.

This Draft Red Herring Prospectus also contains forward-looking statements that involve risks and uncertainties. Our actual results could differ materially from those anticipated in such forward-looking statements as a result of certain factors, including the considerations described below and elsewhere in this Draft Red Herring Prospectus. For details, see "Forward-Looking Statements" on page 18.

Unless otherwise indicated, industry and market data used in this section has been derived from the CRISIL Report prepared and released by CRISIL and commissioned and paid for by us for the purposes of understanding the industry in connection with the Offer. Unless otherwise indicated, all financial, operational, industry and other related information derived from the CRISIL Report and included herein with respect to any particular year refers to such information for the relevant Fiscal.

Our Fiscal commences on April 1 and ends on March 31 of the subsequent year, and references to a particular Fiscal are to the 12 months ended March 31 of that year. Unless otherwise indicated or the context otherwise requires, the financial information included herein is derived from the Restated Financial Statements, which are included in this Draft Red Herring Prospectus.

INTERNAL RISK FACTORS

1. *We are unable to convene Annual General Meetings without obtaining prior approval of the High Court of Madras, which limits our ability to obtain approval of our shareholders in a timely manner or at all which may adversely affect our Bank's reputation, business, results of operations and financial conditions.*

On account of litigation pending before different High Courts in relation to certain transfers of Equity Shares, Annual General Meetings of our Bank from 1997 onwards could not be conducted regularly, or were convened only under the supervision of the High Court of Madras, after obtaining prior approval of the High Court of Madras. We are yet to conduct Annual General Meetings for Fiscal 2020 and Fiscal 2021 and have filed an application before the High Court of Madras seeking its permission for the conduct of Annual General Meetings for such years.

As a result, our ability to obtain approval of our shareholders for any resolution is subject to obtaining the approval of the High Court of Madras to convene a meeting of the shareholders. We cannot assure you that we will be able to obtain such approval in a timely manner. Shareholder approval is prescribed for a

number of actions both generally under the Companies Act, 2013 and the rules issued thereunder, which is the primary Indian corporate law legislation, as well more specifically for companies in the financial sector under the Banking Regulation Act and the gamut of directions, circulars, regulations and rules issued by the RBI. For instance, under the Banking Regulation Act, shareholder approval is required for schemes of amalgamation and under the Companies Act, 2013, shareholder approval is required for making amendments in Memorandum and Articles of Association, appointment of directors on our Board and adoption of annual accounts. Accordingly, we are yet to obtain the approval of our shareholders for, *inter alia*, the regularisation of the appointments of our directors, K.V. Rama Moorthy, Ezhil Jothi S, Balakrishnan Prabaharan and Chiranjeevi Raj C. We are also yet to obtain the approval of our shareholders for amendments to our Articles of Association that have been approved by our Board and for adoption of our financial statements for Fiscal 2020 and Fiscal 2021. We may face delays in undertaking and completing such corporate actions and filings in a timely manner, which may also expose us to regulatory action and result in penal action being taken against us and the members of our Board.

For instance, we are contesting a show cause notice before the High Court of Madras, which was issued to us in 2019 by the Ministry of Corporate Affairs for failure to conduct our Annual General Meetings for the year 2017. Pursuant to such petition, an interim stay was granted to us which is still in force. During the pendency of our Bank's cases regarding convening of AGMs, of the said case, our Bank had convened Annual General Meetings for the year 2016, 2017, 2018 and 2019 as permitted by the High Court of Madras under the chairmanship of a retired justice on October 28, 2020. Our Bank had also filed an application for convening the pending Annual General Meetings for the year 2020 and 2021 before the Madras High court and the same is pending. We cannot assure you that our petition before the High Court seeking to quash this show cause notice will be successful or that the Ministry of Corporate Affairs will not choose to initiate other action against us in the future. Any adverse orders could result in our Bank being subjected to regulatory action including the imposition of penalties and we cannot assure you that our reputation, business, results of operations and financial conditions will not be adversely affected by this or other actions such as this.

For details, *see* "*Outstanding Litigation and Material Developments – Litigation involving Equity Shares of our Bank*" on page 293, as well as "*Outstanding Litigation and Material Developments – Litigation Involving our Bank – Actions by regulatory and statutory authorities*" on page 300.

2. ***37.61% of our paid up equity share capital or 53.59 million Equity Shares are subject to outstanding legal proceedings which are pending at various forums and, in connection with which, proceedings against our Bank have been initiated by various regulatory authorities, including the RBI, the Directorate of Enforcement, some of whom have imposed and sought to impose penalties on us in the past. We cannot assure you that these matters will be resolved in a timely manner or at all and any adverse developments in such proceedings could result in the imposition of injunctions or penalties or require us to incur significant costs to contest any of which could have a material impact on our reputation, business, financial condition and results of operation.***

We are involved in several ongoing legal proceedings following disputes among or in relation to our shareholders, primarily arising out of a transfer of 95,418 Equity Shares on May 13, 2007, subsequent transfers of Equity Shares on December 26, 2011 and June 11, 2012 and a bonus issuance on May 26, 2016 in the ratio of 1:500. Such legal proceedings include challenges to the validity of the transfers themselves, allegations of mismanagement on the part of our Bank in connection with such transfers, allegations that the transferees were not fit and proper persons, and that the transfers were effected in the absence of requisite approvals from the RBI or were done in contravention of approvals received. Persons involved in these matters have sought various reliefs including seeking release of the disputed Equity Shares from escrow, seeking directions to be issued to our Bank to pay dividend and/or issue bonus Equity Shares against such disputed Equity Shares, seeking injunctions to restrain voting rights against the Equity Shares under dispute and/or restricting calling of shareholder meetings, seeking investigations into the transfers by regulatory authorities, and seeking imposition of penalties against our Bank and the transferees. For details of these ongoing proceedings see "*Outstanding Litigation and Material Developments – Litigation involving Equity Shares of our Bank*" on page 293. Investigations into the transfers have been conducted by the RBI and the Directorate of Enforcement against our Bank and certain Directors and former directors for contravention of provisions of Regulation 4 of Foreign Exchange Management (Transfer or Issue of Security by Person Resident outside India) Regulations, 2000, and in this respect, the RBI imposed a

penalty of ₹ 60.00 million on our Bank on the ground of violations of Section 46(4)(i) of the Banking Regulation Act, 1949. Such penalty has been paid by our Bank on June 26, 2018. The Directorate of Enforcement imposed penalties of ₹ 113.32 million for registration of transfer of 46,862 Equity Shares of seven non-resident entities and ₹ 56.66 million for subsequent transfer of 27,289 shares. Further, monetary penalties have also been imposed on certain former directors, including the former Chairman, Managing Director and CEO. Our Bank has made a provision of ₹ 169.98 million for Fiscal 2021 in the Restated Financial Statements for the penalty imposed by the Directorate of Enforcement which has also been noted by our Joint Statutory Central Auditors as 'emphasis of matter' in the Restated Financial Information. For details, see "*Financial Statements*" on page 204.

Our Bank and members of our senior management including certain of our Directors also received a show cause notice dated November 9, 2017 for imposition of penalties of ₹ 5,314.22 million and ₹ 5,059.75 million in relation to contravention of Section 6(3)(b) of the FEMA read with Regulation 4 and Regulation 6A of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident outside India) Regulations, 2000. Following correspondence with the RBI, we responded to the show cause notice through our letter dated March 7, 2018. The RBI, in its Risk Assessment Report ("**RAR**") dated March 31, 2018 for Fiscal 2018 and March 31, 2019 for Fiscal 2019 observed that while our Bank discussed the preparation of a reply, no other steps were taken to address the possibility of such penalty being imposed. Our Bank currently has not made a provision in respect of the November 9, 2017 show cause notice in the Restated Financial Statements.

For details of the various penalties imposed and sought to be imposed on our Bank, see "*Outstanding Litigation and Material Developments – Actions by regulatory and statutory authorities*" on page 300. We cannot assure you that we will not be subject to further penalties in the future, whether on account of regulatory authorities taking action against us or on account of regulatory authorities accepting our request for compounding. Specifically, we have by our letter dated October 12, 2020 sought compounding of offences arising out of a transfer of 46,862 Equity Shares on May 13, 2007, transfer as well as two sets of transfers which took place thereafter on December 26, 2011 and June 11, 2012, in an effort to resolve all of these matters. The RBI, by its letter dated January 27, 2021, declined our request for compounding of such offences, to which we have replied by a letter dated February 22, 2021 requesting the RBI to reconsider its decision. Further, we have also sent a letter dated July 26, 2021 requesting regularization of these Equity Shares to the Foreign Exchange Department, RBI. For details of these ongoing proceedings see "*Outstanding Litigation and Material Developments – Litigation involving Equity Shares of our Bank*" on page 293.

In addition, 1,900 of our Equity Shares (not accounting for bonus shares issued on such Equity Shares), of our paid-up Equity Share capital are also the subject matter of disputes, including amongst heirs to demised shareholders, together with disputes over partition of property as well as over joint ownership of Equity Shares in certain instances. We are also involved in matters where shareholders have claimed issuance of duplicate certificates, non-receipt of Equity Shares and/or dividends.

We also continue to receive notices and complaints from various persons and authorities regarding such disputes relating to our Bank's shareholding, to which we are required to respond, on a regular basis. For instance, a complaint had been lodged against our Bank by Ms. P. Ambika with the Office of Registrar of Companies, Tamil Nadu on March 16, 2018, alleging that certain shares over which she claimed ownership were being illegally held in escrow. Subsequently, we filed a reply with the RoC on April 20, 2018, disputing such allegations. Similarly, a complaint dated April 25, 2018 had been lodged against our Bank by Thiru R. Nirmal Krishnan with the Central Bureau of Investigation, Bengaluru ("**CBI**") and the RBI, alleging mismanagement of our bank with specific reference to the transfers of Equity Shares on May 13, 2007. Such complaints were forwarded to us by the CBI and RBI. We have replied to such complaints by way of our letters dated July 13, 2018.

We cannot assure you that these matters will be resolved in a timely manner or at all and until such resolution we may be required to divert the attention of management, allocate resources, create provisions for adverse outcomes in these matters and at times be forced to operate with temporary or interim injunctions in connection with our Equity Shares all of which could interfere with our ability to conduct our business and operations in an efficient and effective manner. For instance, as a result of such multiple proceedings involving our Equity Shares, we require prior approval of the High Court of Madras to

convene meetings of our shareholders. See "– *We are unable to convene Annual General Meetings without obtaining prior approval of the High Court of Madras, which limits our ability to obtain approval of our shareholders in a timely manner or at all which may adversely affect our Bank's reputation, business, results of operations and financial conditions*" above on page 20.

Any adverse outcomes in such matters could result in changes to our shareholding, require us to incur additional costs, alter our records, or require us to pay compensation or issue additional Equity Shares. We may also be required undertake actions which we have not accounted or be required to incur unexpected costs and we cannot assure you that our estimate of such costs and our preparedness to incur such costs will be sufficient. Any of which could have an adverse impact on our reputation, business, financial condition and results of operation.

In addition, as on the date of this Draft Red Herring Prospectus, there are 41 members of our Bank, whose allotment of 15,132,000 Equity Shares (constituting 10.62% of the paid-up Equity Share capital of the Bank), by way of a bonus issue of Equity Shares dated May 26, 2016 approved by our Shareholders and Board respectively on January 29, 2016 and May 26, 2016, in the ratio of 1:500, continues to be held in abeyance due to reasons including, among others death of the members, outstanding legal proceedings, discrepancies in transfer deed and non-registration of instrument of transfers by our Bank. We have also been unable to distribute dividends to the holders of such disputed shares and such dividends have also been kept in abeyance. These legal proceedings are pending at different levels of adjudication before various courts, tribunals and statutory, regulatory and other judicial authorities in India. For details in relation to such legal proceedings, see "*Outstanding Litigation and Material Developments – Litigation involving Equity Shares of our Bank*" on page 293. As a result of these various proceedings, 2,544 shareholders holding 49,963,275 Equity Shares representing 35.06% of our paid up Equity Share capital, which comprise (a) Equity Shares deposited with the IEPF, pursuant to Section 125 of the Companies Act, 2013; (b) Equity Shares under outstanding legal proceedings; and (c) Equity Shares which were purchased during last the one year prior to filing of this DRHP, have not been invited to participate in the Offer for Sale.

In the event the claimants to such Equity Shares kept in abeyance on account of ongoing legal proceedings initiate further action against our Bank, whether as part of existing proceedings or as fresh proceedings, or otherwise by way of complaints before regulators, we cannot assure you that we will be able to resolve such proceedings in our favour or in a timely manner. In any such events, we may be forced to incur additional costs or if they are successful in obtaining adverse orders against us, we may be compelled to comply, any of which could have an adverse impact on our reputation, business, financial condition and results of operation. As a result, 55.41 million Equity Shares or 38.88% of our paid-up Equity Share capital (as on the date of this DRHP) will not be available for trading on Stock Exchanges even when our Equity Shares are listed on the Stock Exchanges which may adversely affect the liquidity of our stock.

3. *Our former director has filed a writ petition before the High Court of Madras seeking to prevent our Bank from undertaking the Offer.*

T. Rajakumar, our former director, alleging mismanagement in our Bank, and citing ongoing proceedings against our Bank by the Directorate of Enforcement and violations of banking regulations and the FEMA 1999, has filed a writ petition dated June 30, 2021 before the High Court of Madras, and sought directions to be issued to the SEBI to stop the initial public offer of our Bank until these proceedings are concluded. Rajakumar has also alleged inter alia that: (i) the persons who are allegedly in control of our Bank have not been disclosed as such in our Bank's annual report; (ii) there was a spurt in our Bank's business in Fiscal 2021; and (iii) there is no requirement for our Bank to undertake an initial public offering considering that it has sufficient capital adequacy. Our Bank has filed a counter affidavit dated August 6, 2021 before the High Court of Madras denying all allegations and seeking an injunction to restrain T. Rajakumar from interfering with the affairs of our Bank relating to the ongoing initial public offering and from writing to the authorities with false imputations. For details in relation to such legal proceedings, see "*Outstanding Litigation and Material Developments – Litigation involving Equity Shares of our Bank*" on page 293. In the event that Rajakumar's petition is successful, our Bank will not be able to undertake the Offer.

4. *We will be unable to open new branches unless we are listed and are also required to obtain prior permission from the RBI to open new branches.*

At our Bank's annual general meeting held on January 29, 2016, our shareholders approved an increase in our Bank's authorised share capital to ₹ 5,000 million. However, our subscribed capital was not increased to atleast one-half of our authorized capital and consequently, we failed to comply with Section 12(1)(i). Further, the maximum time period of two years allowed by the RBI for complying with such requirement had also expired on January 29, 2018. Pursuant to a letter dated June 11, 2019, RBI imposed certain restrictions on us on the ground of non-compliance with Section 12(1)(i) of the Banking Regulation Act, 1949. Subsequently, our Bank's authorised share capital was reduced to ₹ 2,800 million in the Annual General Meeting held on October 28, 2020.

The restrictions pursuant to the letter dated June 11, 2019 which were imposed on us include (a) withdrawal of the general permission to open new branches by our Bank branches, without prior approvals of RBI, (b) freezing of the remuneration of the MD & CEO of our Bank, (c) restriction on entering into any new lines of business which are listed under Section 6(1) of the Banking Regulation Act, 1949 and (d) restriction on declaration and distribution of dividends. Our Bank had by way of its letter dated March 15, 2021 requested the RBI to lift the restrictions imposed on us. Through letter dated March 25, 2021, while RBI acceded to our requests relating to (b), (c) and (d) above, subject to the condition that our Bank shall list its Equity Shares on Stock Exchange(s) by December 31, 2021. However, the restriction on opening new branches was not revoked and it was stated that RBI will review such restriction upon completion of listing of our Equity Shares on the Stock Exchanges.

There can be no assurance that this restriction will be lifted upon listing of Equity Shares on the Stock Exchanges or in the event that there is any delay in listing of Equity Shares on the Stock Exchange(s) beyond December 31, 2021, that RBI will give us approval to open new branches in the future, or that the RBI will not impose similar restrictions on us in the future, as a result of which our expansion strategy and business prospects could be adversely affected.

5. ***The COVID-19 pandemic has had and may continue to have certain adverse effects on our business, operations, cash flows and financial condition and the continuing impacts of COVID-19 are unpredictable and cannot be predicted. The Joint Statutory Central Auditors have also noted the impact of COVID-19 pandemic as 'emphasis of matter' in the Restated Financial Statements.***

The global impact of the COVID-19 pandemic has been rapidly evolving and public health officials and governmental authorities have responded by taking measures, including in India where our operations are based, such as prohibiting people from assembling in large numbers, instituting quarantines, restricting travel, issuing "stay-at-home" orders and restricting the types of businesses that may continue to operate, among many others. On March 14, 2020, India declared COVID-19 as a "notified disaster" for the purposes of the Disaster Management Act, 2005 and imposed a nationwide lockdown beginning in March 2020. The initial lockdown lasted until the end of May 2020, and was extended periodically by varying degrees by state governments and local administrations. The lifting of the lockdown across various regions has been regulated with limited and progressive relaxations being granted for movement of goods and people, and calibrated re-opening of businesses and offices, in certain places. Recently, throughout March and April 2021, due to an increase in the number of daily COVID-19 cases, several state governments in India re-imposed lockdowns, curfews and other restrictions to curb the spread of the virus. As a result of the detection of new strains and subsequent waves of COVID-19 infections in several states in India as well as throughout various parts of the world, we may be subject to further reinstatements of lockdown protocols or other restrictions, which may adversely affect our business operations.

In an effort to contain the impact of the COVID-19 pandemic on the financial services sector and provide some relief to borrowers, the RBI released guidelines relating to the COVID-19 regulatory package on March 27, 2020, April 17, 2020 and May 23, 2020. This included a three-month moratorium on the payment of all principal amounts and interest falling due between March 1, 2020 and May 31, 2020. The RBI subsequently extended the moratorium on loan instalments by another three months, from June 1, 2020 to August 31, 2020. We offered moratorium on the payment of all instalments and/or interest, as applicable, falling due between March 1, 2020 and August 31, 2020 to all eligible borrowers. Moratoriums were availed by a total of 88,836 borrowers against loans amounting to ₹ 159,745.50 million in respect of which we made two separate provisions of ₹ 70.10 million for our quarters ending March 31, 2020 and June 30, 2020. In addition, in May 2020 our Bank offered an 'Emergency Line of Credit' under which it sanctioned 13,652 working capital term loans aggregating to ₹ 15,714 million up to June 30, 2021 and as

on June 30, 2021, an amount of ₹ 15,560 million is outstanding under this scheme. On April 7, 2021, the RBI issued further instructions to the banks to refund or adjust 'interest on interest' for all borrowers during the moratorium period, in effect cancelling any charge of compound interest during the moratorium period. Accordingly, we refunded the interest for 75,041 borrowers against outstanding interest of ₹ 122.40 million. As at March 31, 2021, a provision of ₹ 123.50 million was made to meet our obligation towards refunding interest to eligible borrowers as prescribed by the RBI, which was marginally higher than the amount of the provision arrived at as per the mechanism prepared by the IBA. Further, the Joint Statutory Central Auditors have noted uncertainties due to the outbreak of COVID-19 as 'emphasis of matter' in the Restated Financial Information.

The IBC was also amended effective June 5, 2020 to impose an embargo on initiation of corporate insolvency resolution proceedings for defaults arising on or after March 25, 2020 for a period of six months, which was initially extended until December 24, 2020 and thereafter until March 24, 2021. The Amendments to the IBC also restricted resolution professional from filing applications before the NCLT in relation to fraudulent or wrongful trading in respect of such defaults against which the initiation of corporate insolvency resolution process was suspended on account of the above embargo during such period. On August 6, 2020, the RBI permitted lenders to implement a resolution plan, with asset classification benefits, for eligible corporate and individual borrower segments impacted by COVID-19. Through a circular dated August 6, 2020, the RBI permitted the restructuring of loans for micro, small and medium enterprises ("**MSMEs**") while continuing to classify such assets as standard. On May 5, 2021 following the second wave, the RBI permitted lending institutions to offer a limited window to individual borrowers and small businesses to implement resolution plans in respect of their credit exposures while classifying such credit exposures as 'standard' upon implementation of the resolution plan. Restructuring under such framework may be invoked up to September 30, 2021 and implemented within 90 days thereafter. As of March 31, 2021, we had restructured advances to 158 borrowers for whom the outstanding amount was ₹ 2,311.39 million, of which 133 borrowers with outstanding amounts of ₹ 2,125.71 million were MSMEs. Our provisions for such restructuring as of March 31, 2021 was a total of ₹ 388.20 million, of which ₹ 366.72 million was in respect of MSMEs. On September 3, 2020, the Supreme Court of India ordered a standstill on NPA recognition due to a number of pleas filed before it regarding issues relating to the extension of the loan moratorium and interest charges. On March 23, 2021, in response to various writ petitions filed by corporate bodies, business associations and individuals, the Supreme Court of India issued a judgment rejecting pleas for, among other things, the extension of the moratorium and the ordering of a complete interest waiver. The Supreme Court of India also lifted the temporary freeze on NPA classification by banks and financial institutions.

The COVID-19 pandemic has affected and may continue to affect our business, financial condition, results of operations and cash flows in a number of ways, including, among others, the following:

- it may lead to closure of our branches for unpredictable periods of time or require us to operate with limited personnel, all of which would restrict our ability to engage with existing and new customers to market our product and services offerings, carry out KYC and other customer due diligence processes, process loan applications and disbursements and collect loan repayments. Although, banks were declared essential services, some of our branches were temporarily closed during the initial wave of the COVID-19 pandemic, while others operated with reduced working hours and a limited workforce during this time as per instructions received from local authorities;

- it may lead to an overall deterioration in the economy with decreased business activity which could adversely affect our business as a whole, and in particular our revenue from fee based services;

- it may lead to a reduction in the value of collateral provided for our Bank's loans, leading to higher than anticipated losses on default;

- it may result in a decline in disbursements on account of our target customers' (amongst others, daily wage earners, self-employed individuals and street vendors) operations being disrupted;

- there could be potential increase in our NPA levels due to possible deterioration in the credit quality of our customers;

- there could be uncertainty regarding the conditions that must be satisfied before government authorities completely lift "stay-at-home" orders and further imposition of such orders;

- the potential negative impact on the health and safety of our personnel, particularly because a number of them were and could in future be afflicted by COVID-19, could result in a deterioration in our ability to ensure business continuity during this disruption; and

- we may face increased risks emanating from an increase in number of individuals working from home such as issues relating to productivity, connectivity and oversight challenges.

The extent to which the COVID-19 pandemic impacts our business and results will depend on future developments, which are highly uncertain and cannot be predicted, such as new information which may emerge concerning the severity of the coronavirus, the actions taken globally to contain the coronavirus or treat its impact and vaccine distribution and effectiveness rates, among others. Further, the effect on our business, operations and financial performance may be difficult to predict and may vary significantly from that estimated by our management from time to time, and any action to contain or mitigate such effect, whether government-mandated or opted by us may not have the anticipated impact or may fail to achieve its intended purpose altogether. Existing insurance coverage may not provide protection for all costs that may arise from all such possible events.

As India is a developing country with limited medical resources and certain places with dense populations, the effects of COVID-19 in India are of a greater magnitude, scope and duration than those experienced to date in other countries. To the extent that the COVID-19 pandemic adversely affects our business and operations, it may also have the effect of heightening many of the other risks described in this section. Any intensification of the COVID-19 pandemic or any future outbreak of another highly infectious or contagious disease may adversely affect our business, results of operations and financial condition.

6. ***We are currently significantly dependent on Retail, MSME and Agri-financing, customers and any adverse developments in these segments could adversely affect our business, results of operations, financial condition and cash flows.***

We offer banking products and services to retail, MSME, agricultural and corporate customers. Our retail asset products include home loans, personal loans, auto loans, educational loans, business loans as well as security-backed loans of various types to our retail customers. Our MSME portfolio consists primarily of various loan products to our MSME customers such as manufacturing, traders and services sector. Our loans to the agricultural sector include loans to individual farmers, group of farmers, agriculture businesses and agriculture corporates. For corporate customers, we offer various loans to corporates, in textiles and other industries, with our assortment of banking products and services including working capital, term financial, trade financial, structured finance services, foreign exchange business funding in domestic and foreign currencies.

Our lending products are primarily focused on Retail, MSME and Agri-financing ("**RAM**") customers. Our RAM portfolio has increased at a CAGR of 15.21% over the last three Fiscals from ₹ 206,951.77 million in Fiscal 2019 to ₹ 274,673.88 million in Fiscal 2021, and represents 88.41% of our net advances as on March 31, 2021.

Accordingly, a reduction in or failure to grow our RAM customer base could lead to losses and adversely affect our business and results of operations. Additionally, any decline in business, or in demand for our banking products could adversely affect our business, results of operations, financial condition and cash flows.

7. ***An increase in our portfolio of NPAs may materially and adversely affect our business and results of operations.***

Our management of credit risk involves having appropriate credit policies, underwriting standards, approval processes, loan portfolio monitoring, collection and remedial management and an overall architecture for managing credit risk in our business. If the credit quality of our borrowers, the growth of our loan portfolio or our provisioning levels deteriorate due to various factors in either division, this could

have a material adverse effect on our overall business, results of operations, financial condition, cash flows and prospects. Although we have credit monitoring and risk mitigation policies and procedures in place for our business, these policies and procedures may not be accurate, properly designed, or appropriately implemented, and we could suffer material credit losses. For example, if the value of the collateral securing our credit portfolio is insufficient (including through a decline in its value after the obtaining of such collateral) or if we face practical or legal impediments in enforcing collateral, then we will be exposed to greater credit risk and an increased risk of non-recovery if related credit exposures fail to perform. In addition, even if our policies and procedures are accurate and appropriate, we may not be able to anticipate future economic or financial developments or downturns, which could lead to an increase in our NPAs.

For Fiscals 2019, 2020, and 2021, our net NPAs were ₹ 6,365.19 million, ₹ 4,974.66 million, and ₹ 6,138.26 million, which represented 2.40%, 1.80%, and 1.98% of our net advances respectively. Our gross NPAs represented 4.32%, 3.62%, and 3.44% of our total advances for Fiscals 2019, 2020 and 2021, respectively. Although our Bank is making efforts to improve collections and to foreclose on existing impaired loans in a timely manner, there cannot be any assurance that we will be successful in our efforts or that the overall quality of our Bank's loan portfolio will improve or will not deteriorate in the future. If our Bank is unsuccessful in controlling or reducing its impaired loans, or if there is a significant increase in impaired loans or deterioration in the quality of the assets that our Bank holds as security, our Bank's future financial performance could be materially and adversely affected.

Provisions for NPAs are created by a charge to our profit and loss account and are currently subject to minimum provision requirements set by the RBI and our internal provisioning policies. The determination of an appropriate level of loan losses and provisions involves a degree of subjectivity and requires that we make estimates of current credit risks and future trends, all of which may be subject to material changes. Any incorrect estimation of risks may result in our provisions not being adequate to cover any further increase in the amount of NPAs or any further deterioration in our NPA portfolio.

Stress in certain sectors of the economy could impact our customers and result in higher levels of NPAs and restructured assets in the future. Further, certain assets classified as restructured may subsequently be classified as delinquent or non-performing in case borrowers fail to restore their financial viability and honour their loan servicing obligations. There can be no assurance that the debt restructuring criteria approved by us will be adequate or successful and that borrowers will be able to meet their obligations under restructured advances. Any resulting increase in delinquency levels may adversely impact our business, financial condition, and results of operations.

We may face asset and liability mismatches and we cannot assure you that we will always be successful in maintaining a positive asset-liability gap. We may rely on funding options with a short-term maturity period for extending long-term loans, which may lead to negative asset-liability gap. Further, mismatches between our assets and liabilities are compounded in case of pre-payments of the financing facilities we grant to our customers. Further, asset-liability mismatches may also result in liquidity crunch or liquidity surplus situations and depending upon the interest rate movement, such situations may adversely affect our Net Interest Income. If we are unable to manage our assets and liabilities in a timely and cost-effective manner, it may lead to mismatch in our assets and liabilities, leading to a liquidity risk which may have a material adverse effect on our operations and profitability.

8. ***We may not be able to maintain or grow our CASA ratio in accordance with our strategy, which may result in higher cost of funds, and which may materially affect our financial condition and results of operations.***

Our CASA ratio improved from 24.64% as on March 31, 2019 to 25.85% as on March 31, 2020 and to 28.52% as on March 31, 2021. We have followed a segmental approach to grow our CASA ratio by revamping our existing CASA products and introducing of new products like TASC (Trust, Association, Society, Club) accounts, CASA accounts of central and state government schemes with Public Financial Management System facility enabled. However, attracting customer deposits in the Indian market is competitive. Recently, apart from public and private sector banks, we have also started facing competition from small finance banks and payment banks. Banks are now free to fix differential interest rates on savings deposits for various value buckets. Though we have introduced differential pricing mechanism by

offering differential rate of interest to savings bank customers having balance more than ₹ 1.00 million at 3.25% p.a. and 3.00% for accounts maintaining balance of ₹ 1.00 million and below, there is no assurance that we can successfully sustain this mechanism, and that we will be successful in growing our CASA base. In future, we may also be forced to increase interest rates for our CASA products further to remain competitive and there is no guarantee that from such move we will be able to enhance our customer base enough to compensate for the increase in interest rates. If we fail to maintain or grow our CASA ratio, it will result in a higher cost of funds, and will impact our Bank's financial condition and results of operations may be materially and adversely affected.

9. ***We undertake fee based activities and our financial performance may be adversely affected by an inability to generate income from such activities.***

One of the primary drivers of our revenue are the fees that we charge for our products and services, and the volume of such fees. The fees we charge our customers can depend upon a number of factors that are, in part, within our control, which can include our overall business strategy, our expenses related to a particular transaction type, the volume of transactions for a product or service (where the greater the number of expected transactions will typically result in us getting a smaller fee, and vice versa), or promotions that we may be running at any given time. Further, they are also dependent upon a number of external factors, which can include general macro-economic conditions, the supply or demand for a product and service, regulatory instructions (such as in the case of interchange fees), changes in general banking activity and competitive factors. Competitive factors in particular, have and may continue to have an adverse effect on our ability to charge higher fees to improve our margins.

In addition, as our fee charges are primarily on per transaction basis, the volume of transactions that we record is a primary driver of our revenue. The volume of transactions depend upon a number of factors that are, in part, within our control, which can include the number of and availability of customer touchpoints (i.e., ATMs, e-Lobbies, BCs, and POS, Mobile Banking, internet Banking in addition to our 509 branches as on June 30, 2021), the usability of our customer facing technology and the reliability and capacity of such technology to handle large volumes of transactions, our marketing efforts and customer care initiatives, and the extent to which our customer touchpoints represent our brand in a positive manner. Our Bank is continuously upgrading its technology platform to enhance user experience through alternate channel to facilitate to handle large volume of transactions and generate fee income through digital channels. For instance, our Bank has launched a mobile banking application "TMB MConnect" on June 23, 2016 and is in the process of launching our new mobile banking application "TMB MBank". Further, the volume of transactions also depends upon a number of external factors, which can include general macro-economic conditions, critical technology and power infrastructure, government initiatives regarding financial inclusion, digitization of transactions and payments in India, changes in general banking activity and competition.

If we are unable to manage and plan for the factors within and out of our control, we may not adequately set our fee structure to cover all or some of our costs or miss revenue generating opportunities, or even where adequately set, we may miss opportunities to increase volume, each of which may adversely affect our business, financial condition, results of operations and cash flows.

10. ***We have regional concentration in southern India, especially Tamil Nadu. Any adverse change in the economic, political, or geographical conditions of Tamil Nadu and other states in which we operate can impact our results of operations.***

As of March 31, 2019, 2020 and 2021, our deposits and advances in the state of Tamil Nadu contributed to 71.62%, 75.93%, and 76.33% of our Total Business. As of March 31, 2021, we had 4.18 million customers in the State of Tamil Nadu comprising 85.07% of our overall customer base. While we have a presence in the states of Gujarat, Maharashtra, Karnataka and Andhra Pradesh, we have an especially strong regional concentration in southern India, and in particular, in Tamil Nadu.

Our concentration in the southern India, and specifically in Tamil Nadu, exposes us to many adverse economic or political circumstances in the region as compared to other public and private sector banks that have a more diversified national presence. Any change in regulatory framework, political unrest, disruption, disturbance, or sustained downturn in the economy of Tamil Nadu and other states in southern

India could adversely affect the ability or our borrowers to repay loans or the ability our customers to deposit funds or avail of our services, and may impact our business, financial condition, and results of operations. Instances of floods or other natural calamities in India, particularly in Tamil Nadu, could have an adverse effect on our business, financial condition, and results of operations. Such events may result in a temporary decline in the number of our customers or in our employees' ability to perform their duties.

11. ***Our business comprises both traditional general banking activities and micro banking activities that exposes our business overall to the risks faced by each sector, which may negatively impact our performance.***

We offer a wide range of traditional banking, financial products and services primarily to retail, agricultural, MSME and corporates covering general banking segments. We also offer micro banking activities, i.e. providing loans of small amounts to low income individuals/groups. For instance, we provide loans of up to ₹ 10,000 under PM Svanidhi scheme that are repayable in monthly instalments. Traditional banking and micro banking activities undertaken by us are exposed to different risks that may impact their operations and performance, including but not limited to regulatory requirements, geographic and industry concentration risks, varied customer demographics and borrower profiles, risks associated with secured and unsecured lending practices, and the ability to offer different types of financial products to attract customers. Our presence in each of the general banking and micro banking sectors uniquely exposes us overall to the risks present in each. Accordingly, such exposure to each may result in events that materially adversely impact our operations and financial performance.

12. ***We have received and may in the future receive multiple anonymous whistle blower complaints, which may adversely affect our reputation which could consequently adversely impact our business, financial condition and results of operation.***

We have received and may in the future receive multiple anonymous whistle blower complaints, which may adversely affect our reputation which could consequently adversely impact our business, financial condition and results of operation. For instance, we received a complaint alleging that unauthorized loans had been sanctioned and disbursed by a former branch head of one of our branches. We have conducted a special audit and disciplinary action is in progress against branch manager. Further, during June 2021 an undated anonymous complaint was also received alleging that loans had been improperly sanctioned at one of our other branches, specifically that the processes to be followed for deposit of title deeds had not been undertaken. Our Bank has initiated enquiries in relation to this anonymous complaint and which is to be placed before an internal advisory committee for directions.

We have a policy for addressing whistle blower complaints received. The policy lays down the procedure for reporting any event/information in relation to any unethical practices, and the process to be followed for handling such reports is also detailed. Further, the policy also provides for protection of whistle blowers' identity. However, we face the risk of inadvertently dismissing allegations which may prove to be plausible, at a later date.

In some instances, the RBI has written to our Bank to look into certain matters, for instance, matters relating to interference by non-executive directors in the Bank's management and corruption involving the Bank's employees. Our Bank has responded to the RBI in such cases.

The final findings from the inquiries for these complaints, as well as from other anonymous letters and whistle blower complaints that we may receive may result in fines and/or corrective actions, and adversely impact our reputation, which could consequently adversely impact our business, financial condition and results of operation.

13. ***We are required to lend a minimum percentage of our Adjusted Net Bank Credit ("ANBC") to certain priority sectors. Any adverse performance by such priority sectors or any change in the RBI's regulations relating to priority sector lending or our Bank's inability to meet the priority sector lending targets could attract punitive action from the regulator which may have an adverse impact.***

The Reserve Bank of India (Priority Sector Lending – Targets and Classification) Directions, 2020 dated September 4, 2020 ("**PSL Regulations**") sets out the broad policy in relation to priority sector lending. The Priority Sector Lending Regulations apply to all commercial banks licensed to operate in India by the

RBI. In terms of the PSL Regulations, the sectors categorised as priority sectors are agriculture, micro, small and medium enterprises ("**MSME**"), export credit, education, housing, social infrastructure, renewable energy and other sectors. Further, the PSL Regulations stipulate that domestic commercial banks will have to allocate 40.00% of the adjusted net bank credit to PSL or credit equivalent of off-balance sheet exposures, whichever is higher. Further, for agriculture sector, micro enterprises and advance to weaker sections, the targets are 18.00%, 7.50% and 12.00% of the adjusted net bank credit or credit equivalent of off-balance sheet exposures, whichever is higher, respectively. It has also prescribed sub-targets for small and marginal farmers, micro-enterprises and weaker sections.

Our priority sector advances include advances for agricultural, MSME, educational, housing, renewable energy, and social infrastructure sectors. As on March 31, 2021, our lending to priority sectors constituted ₹ 225,403.2 million or 79.07% of our ANBC, which comprised ₹ 86,456.1 million or 30.33% of our ANBC from agriculture, ₹ 1,20,357.4 million or 42.22% of our ANBC from MSME, and the balance ₹ 78,251.36 million or 27.45% of our ANBC from educational, housing, renewable energy, and social infrastructure sectors. Our total priority sector credit amounted to ₹ 2,25,403.1 million as on March 31, 2021, of which our other priority sector credit amounted to ₹ 18,589.7 million. Our ANBC amounted to ₹ 2,85,064.85 million as on March 31, 2021.

Non-achievement of lending targets to priority sectors may, in addition to other consequences, also be considered as a factor by the RBI while deciding grant of regulatory clearances and approvals for various purposes. For a list of the material approvals and licenses required from the RBI under the Banking Regulation Act and the RBI Act, see "*Government and Other Approvals*" beginning on page 304. We cannot assure you that we will be able to meet the lending targets towards priority sectors. In case we are unable to meet such targets, we may have to deposit the shortfall with any one of the specified agencies, and failure to do so may result in refusal of the RBI to grant us regulatory clearances and approvals in the future. Further, any change in the RBI's guidelines may require us to increase our lending to the priority sectors, and inability of borrowers from the priority sectors to repay loans may result in an increase in NPAs, which may materially and adversely affect our business, results of operations, and financial condition.

14. ***Our business is vulnerable to interest rate related risks. Volatility in interest rates could adversely affect our net interest margin, the value of our fixed income portfolio, our security receipts, our income from treasury operations, the quality of our loan portfolio, and our financial performance.***

Our interest income amounted to 84.85 % of our total income in Fiscal 2021. Net interest income represents the excess of interest earned from interest-earning assets (such as performing loans and investments) over the interest paid on interest bearing customer deposits and borrowings. Our net interest margin for Fiscals 2019, 2020, and 2021 was 3.65%, 3.64%, and 3.77%, respectively.

Interest rates are sensitive to many factors beyond our control, including the RBI's monetary policy and domestic and international economic and political conditions, as well as other factors. Volatility and changes in market interest rates could disproportionately affect the interest we earn on our assets as compared to the interest we pay on our liabilities. The difference could result in an increase in interest expense relative to interest income leading to a reduction in net interest income. Accordingly, volatility in interest rates could materially and adversely affect our business and financial performance. An increase in interest rates may also adversely affect the rate of growth of important sectors of the Indian economy, such as corporate, retail, and agricultural sectors, which may materially and adversely impact our business. Such increase in the interest rates may lead to inability of the borrowers to repay the loan amount. Any consequent increase in the delinquency rates will mean that the interest income from such advances will no longer accrue and this will further affect our net interest income.

Our sources of funding has primarily been capital, borrowings and deposits. The borrowings of our Bank are by way of short term borrowings such as repo from the RBI which we rely on for our day to day requirements. We also rely on deposits as a source of funds for our Bank. Our deposits may be retail or bulk deposits, though we favour retail deposits as it has a wide base and is well disbursed. The quality of deposit is high when the renewal percentage is high. Our Bank has a large retail deposit base with a renewal percentage in excess of 75.00% for deposits below ₹ 10 million. Accordingly, our cost of funds is sensitive to interest rate fluctuations, which exposes us to the risk of reduction in spreads. In addition,

attracting customer deposits in the Indian banking industry is competitive. The rates that we must pay to attract deposits are determined by numerous factors such as the prevailing interest rate structure, competitive landscape, Indian monetary policy, and inflation. If we fail to achieve or sustain continued growth of our deposit base, we may be forced to rely more heavily on more expensive sources of funding, such as the wholesale market, which could materially and adversely affect our profitability and business. In addition, interest-earning assets tend to re-price more quickly than interest-bearing liabilities. Increases in interest rates applicable to our liabilities, without concurrent or corresponding increases in interest rates applicable to our interest bearing assets, may result in a decline in our net interest income, which could materially and adversely affect our business and financial results.

Furthermore, in the event of rising interest rates, our borrowers may not be willing to pay correspondingly higher interest rates on their borrowings and may choose to repay/pre-pay their loans with us, particularly if they are able to switch to more competitively priced loans offered by other banks. Our inability to retain customers as a result of rising interest rates may adversely impact our earnings in future periods. Similarly, in the event of falling interest rates, we may face more challenges in retaining our customers if we are unable to offer competitive rates on deposits as compared to other banks in the market which could materially and adversely affect our business and financial results.

15. ***Our business, reputation and financial results could be impacted by adverse results in legal proceedings.***

Legal proceedings involving our Bank and its directors, are pending at different levels of adjudication before various courts, tribunals and appellate tribunals. We cannot assure you that these proceedings will be decided in our/ respective directors' favour. Brief details of outstanding litigation that have been initiated by and against us and our directors are set forth below:

	No. of cases outstanding	**Amount involved (₹ million)**
Legal proceedings involving our Bank		
Legal proceedings involving Equity Shares of our Bank	25	Not determinable
Actions by regulatory and statutory authorities	13	254.09**
Criminal proceedings against our Bank	2	-
Criminal proceedings by our Bank	250	9,101.47
Direct and indirect tax proceedings	21	4,832.86
Material civil proceedings	4,554*	62,091.95*
Legal proceedings involving our Directors		
Actions by regulatory and statutory authorities	2	5.00
Criminal proceedings against our Directors	4	-
Criminal proceedings by our Directors	-	-
Direct and indirect tax proceedings	-	-
Material civil proceedings	-	-
Total	**4,871**	**76,285.37**

**In certain instances we have initiated proceedings under SARFAESI, IBC and before DRT/civil courts against a single defaulting borrower.*

*** Total amount involved to the tune of ₹ 10,373.97 million under show cause notice dated November 9, 2017 issued by the Directorate of Enforcement not included, since adjudication is not completed.*

The amounts claimed in these proceedings have been disclosed to the extent ascertainable. We have set aside provisions for legal claims, other than recovery related cases, aggregating to ₹ 11.63 million when payments associated with claims become probable and the costs can be reasonably estimated. We may still incur legal costs for a matter even if we have not established provisions or if our provisions are insufficient to cover such costs. In addition, the actual cost of resolving a legal claim may be substantially higher than any amounts reserved for that matter. If any new developments arise, such as a change in Indian law or rulings against us by appellate courts or tribunals, we may need to make provisions in our financial statements that could increase our expenses and current liabilities. Any adverse decision in any of these proceedings may have an adverse effect on our business, reputation, results of operations, financial condition and cash flows.

For details, see "*Outstanding Litigation and Material Developments*" beginning on page 293.

16. ***We are required to maintain CRR and SLR and capital adequacy ratios and any increase in these***

requirements could materially and adversely affect our business, financial condition, and results of operations.

As a result of the statutory reserve requirements stipulated by the RBI, we may be more exposed structurally to interest rate risk than banks in other countries. Under the Reserve Bank of India (Cash Reserve Ratio (CRR) and Statutory Liquidity Reserve Ratio (SLR)) Directions, 2021 dated July 20, 2021 and the notifications issued by the RBI, we are subject to a CRR requirement under which we are currently required to keep 4.00% of our net demand and time liabilities in current account with the RBI. We do not earn interest on cash reserves maintained with the RBI. The RBI may further increase the CRR requirement as a monetary policy measure and has done so on numerous occasions in the past. Increases in the CRR requirement could materially and adversely affect our business, net interest income, results of operations, and financial condition.

In addition, under the RBI's regulations, our liabilities are subject to a SLR requirement, according to which 18.00% of our net demand and time liabilities need to be invested in government securities, treasury bills and other securities approved by the RBI from time to time. When the interest rate rises, the value of these fixed coupon securities depreciates.

We cannot assure you that investment in such securities will provide returns better than other market instruments or whether we will be able to maintain the CRR and the SLR in future. Further, any increase in the CRR and the SLR requirements would reduce the amount of funds available for lending, which may materially and adversely affect our business, financial condition, and results of operations.

In case the CRR falls below the minimum prescribed regulatory requirements in future, we may be constrained in further expanding our business. The RBI or any other relevant authority may implement a package of reforms, including the terms which capital securities are required to have, in a manner that is different from what is currently envisaged, or may impose more onerous requirements. There can be no assurance that we will be able to comply with such requirements or that any breach of applicable laws and regulations will not adversely affect our reputation, business, financial condition, and result of operations.

The RBI has issued guidelines based on the Basel III reforms on capital regulation on May 2, 2012, to the extent applicable to banks operating in India. The Basel III capital regulation was implemented from April 1, 2013 in India in a phased manner and was scheduled to be fully implemented by April 1, 2021. However, the last tranche of such implementation was further deferred until October 1, 2021. Accordingly, minimum capital conservation ratios as applicable from March 31, 2018 (1.875%) continues to apply until the CCB attains the level of 2.50%. As of March 31, 2021, banks are required to maintain a common equity Tier-I adequacy ratio of 5.50%, minimum Tier-I capital ratio of 7.00%, minimum total capital ratio of 9.00%. In addition, banks are required to maintain a capital conservation buffer ("**CCB**") of 2.5%. As of March 31, 2021 we have maintained a CRAR of 18.94%, which includes the minimum requirement of 2.5% CCB as prescribed by the RBI. If we fail to meet capital adequacy requirements, as may be prescribed by RBI from time to time, RBI may take certain actions, including restricting our lending and investment activities, further balance sheet growth, and the payment of dividends by us. These actions could also materially and adversely affect our reputation, results of operations and financial condition.

17. ***Our Bank is subject to stringent regulatory requirements and prudential norms and our inability to comply with such laws, regulations and norms may have an adverse effect on our business, results of operations, financial condition and cash flows.***

Banks in India, including our Bank, are subject to compliance with various circulars, guidelines and regulations prescribed by the RBI and the Banking Regulation Act. In particular, we are required to comply with prudential norms on income recognition, asset classification and provisioning pertaining to advances, prudential norms for classification, valuation and operation of investment portfolio by banks, regulations governing the opening of new branches, limits for shareholding, digital payment security controls directions and interest rate on deposits directions. For further details on the regulatory requirements, see "*Key Regulations and Policies*" on page 137.

The RBI may also impose additional conditions or impose penalties on us, and may terminate our banking license, if there is a material breach in compliance with applicable requirements.

In addition, we are also subject to periodic inspections by the RBI under the Banking Regulation Act and the RBI Act, pursuant to which the RBI issues observations, directions and monitorable action plans, on issues related to various operational risks and regulatory non-compliances. For details, see "*Risk Factors – We are subject to supervision and inspection by authorities such as the RBI. Any adverse observations from RBI or non-compliance with RBI inspection/ observations or other regulatory requirements could have an adverse effect on our business, financial condition, results of operation and cash flows*" on page 34.

We are also required to comply with the Companies Act, 2013 along with rules and regulations made thereunder. The Ministry of Corporate Affairs ("**MCA**"), may from time to time, call for information and issue directions, as required. For instance, our Bank received an email dated May 23, 2018 from the MCA calling for information under Section 206 of the Companies Act, 2013 regarding compliance of Corporate Social Responsibility ("**CSR**") for the Fiscal 2015-16. We provided the required information and documents for examination of compliance by way of reply dated July 2, 2018. Subsequently, in its reply email dated February 15, 2019, MCA directed us to either utilize the unspent CSR amount by contributing to specified Central Government funds or provide a concrete plan for utilization of unspent CSR amount. In reply to this email on March 2, 2019, we provided details of correct calculation of CSR and informed the MCA that our Board had approved the transfer of unspent CSR amounts for the Fiscal 2015-16 to the TMB Foundation. Further, there have been certain instances in the past wherein certain filings, such as Form DIR-12 have not been filed within the due date with the MCA. Further, we had received show cause notices dated November 4, 2019 and November 28, 2019 from the MCA in reference to non-compliance with Sections 204 and 96(1) of the Companies Act, 2013 regarding submission of secretarial audit report and convening of Annual General Meeting ("**AGM**"), respectively. We replied to the show cause notice dated November 4, 2019 detailing the manner in which the secretarial audit report had been submitted through our letter dated November 14, 2019. Subsequently, in relation to the non-compliance with Section 96(1) we replied to the show cause notices through letters dated November 30, 2019 and December 7, 2019, detailing the reasons for such non-compliance, including, pendency of dispute relating to previous AGMs before the Madras High Court. An interim stay was granted by an order dated December 18, 2019 of the High Court which is still in force, pursuant to which our Bank has been conducting Annual General Meetings with the special permission, and under the supervision, of the High Court of Madras. Since then, we have duly conducted the necessary Annual General Meeting for 2017.

Separately, during Fiscal 2002, the SEBI had issued a warning to our Bank, which had acted in the capacity as a banker to an issue, for irregularities relating to the acceptance of applications in the public offering of Rajesh Exports Limited. The Bank has received no further correspondence from SEBI in relation to the warning letter.

In addition to the above, a private sector bank, as an entity operating in the banking sector in India, is required to comply with applicable banking and securities laws in India, including, amongst others, the master circulars and master directions issued by the RBI, from time to time, the SCRA and the Indian Contract Act, 1872. A private sector bank is also required to comply with the provisions of the Companies Act, FEMA, labour laws, and various state specific shops and establishment legislations, various tax related legislations and other applicable regulations, notifications, circulars and guidelines, and other applicable statutes and policies along with the rules formulated thereunder for its day-to-day operations. In case of any failure to comply with the applicable directives and reporting requirements or to meet the prescribed prudential norms, the RBI may charge penalties, penalize our management, restrict our banking activities or otherwise enforce increased scrutiny and control over our banking operations, including by way of withholding approvals, or issuing conditional approvals in respect of any proposed actions for which we may seek approval in the future, or even cancel our banking license.

18. ***Our contingent liabilities exceed our net worth, which, if they materialize, may adversely affect our results of operations, financial condition and cash flows.***

As of March 31, 2021, our contingent liabilities, as provided for in our Restated Financial Statements, are as follows:

(in ₹ million)

S. No.	Particulars	As at March 31, 2021
1.	Claims not acknowledged as debts	1,353.21
2.	Liability on account of outstanding forward exchange contracts	91,886.91

S. No.	Particulars	As at March 31, 2021
3.	Guarantee given on behalf of constituents in India	11,630.02
4.	Acceptances, endorsements and other obligations	8,099.07
5.	Estimated amount of contracts remaining to be executed on capital account not provided for and liable under DEAF	901.61
6.	**Total:**	113,870.82

Our contingent liabilities exceed our net worth, which, if they materialize, may adversely affect our results of operations, financial condition and cash flows.

For details on the contingent liabilities of our Bank as reported in the Restated Financial Statements, see "*Financial Statements*" beginning on page 204.

19. ***We are subject to supervision and inspection by authorities such as the RBI. Any adverse observations from RBI or non-compliance with RBI inspection/ observations or other regulatory requirements could have an adverse effect on our business, financial condition, results of operation and cash flows.***

We are subject to regulation and supervision by the RBI. We are subject to certain legal and regulatory risks which are inherent and substantial in our business. As we operate under several regulators, we are subject to actions that may be taken by such regulators in the event of any non-compliance with any applicable policies, guidelines, circulars, notifications, and regulations issued by the relevant regulators. Accordingly, we are required to comply with the Banking Regulation Act, 1949, RBI guidelines and directions, Foreign Exchange Management Act, 1999 and other regulations in India.

The RBI as a part of its supervisory processes, conducts periodic inspections under the Banking Regulation Act, pursuant to which the RBI issues observations, directions and monitorable action plans, on issues related to, amongst other things, our operations, risk management systems, internal controls and regulatory compliance and monitoring systems. During the course of finalizing the inspection reports, the RBI inspection team shares its findings and recommendations with us and provides us an opportunity to provide clarifications, additional information and, where necessary, justification for a different position, if any, than that observed by the RBI. The RBI incorporates such findings in its final inspection report and, upon final determination by the RBI of the inspection results, we are required to take actions specified therein by the RBI to its satisfaction.

For instance, following the RBI's on site and inspection for supervisory evaluation carried out between September 16, 2019 to October 18, 2019, RBI by its letters dated November 25, 2019 issued a risk assessment report and a letter dated January 13, 2020 highlighting, *inter alia:* (i) certain issues with our governance and oversight, including failure to hold AGMs, failure to hold election of directors, lack of transparency, opaque disclosures to regulators and involvement of senior management in irregularities; (ii) risks related to our business and operations, including increasing levels of stressed accounts, non-performing assets, high slippage ratio and lack of comprehensive analysis at the time of sanction, review and renewal of accounts; (iii) concerns relating to internal controls including in system driven NPA identification, repeated short reviews and sanctioning of overdrafts on the basis of old stock statements; (iv) concerns relating to compliance including on account of conflicts of interest within our Bank and delays in reporting of frauds; (v) operational risks including increase in external frauds, KYC deficiencies, pending risk categorization in accounts, delay and lack of coordination in board level committees as regards classification of non-cooperative / wilful defaulters; and (vi) information technology, cyber security and strategic planning. The RBI accordingly provided a risk mitigation plan containing action points for us to follow and the timelines to be adhered for compliance. Due to the on-going COVID-19, the RBI has not conducted its annual inspections for the year 2020. While the RBI inspection is yet to be undertaken for the year 2021, there is no assurance that such inspection will be conducted.

During a statutory inspection for supervisory evaluation conducted by RBI with reference to our financial position as on March 31, 2017, RBI has made certain observations pursuant to the RBI Master Directions on Classification and Reporting by commercial banks and select FIs and Sections 35, 46 and 47A of the Banking Regulation Act. We received a show cause notice dated April 22, 2019 regarding violations observed, including: (i) divergence in asset classification; (ii) delay was observed in reporting of frauds in several cases; (iii) issuance of multiple customer IDs to customers having same PAN number and deficiencies in Know Your Customer ("**KYC**") compliance; and (iv) failure to conduct periodical review of risk categorization in a large number of accounts. Subsequently, while a lenient view was taken with

respect to other violations, the RBI imposed a penalty of ₹ 3.50 million by an order dated October 24, 2019 for delay in reporting of frauds.

Further, pursuant to review by the RBI of our Annual Report for Fiscal 2018, we received a letter from RBI dated November 13, 2018 directing our Bank to make full provision on the unabsorbed mark-to-market ("**MTM**") losses for the quarters ended December 31, 2017 and March 31, 2018. Our Bank had, pursuant to the RBI Circulars dated April 2, 2018 and dated June 15, 2018 ("**MTM Circulars**"), availed relaxations in relation to staggering of provisioning on MTM losses. Subsequently, our Bank received an email from the RBI on July 27, 2021, to which we replied by a letter dated July 28, 2021 informing the RBI that there were no unabsorbed losses as on September 30, 2018 and December 31, 2018 after making full provision for MTM losses. Our Bank also received a show cause notice on May 10, 2021 from RBI for failure to comply with KYC norms which our Bank is in the process of addressing by updating its AML Software "AMLock".

We are required to comply with certain regulatory guidelines issued by the RBI from time to time. Any non-compliance with regulatory guidelines and directions may result in substantial penalties and reputational impact, which may affect the price of our Equity Shares. For instance, on February 25, 2019, the RBI imposed a penalty of ₹ 10.00 million on our Bank for non-adherence to timeline specified for implementation and strengthening of SWIFT related operational controls. Further, RBI by an order dated June 19, 2018, had imposed a penalty of ₹ 60.00 million on our Bank, in relation to violation of RBI guidelines on issuance of bonus Equity Shares. Our Bank paid the above penalties on March 13, 2019 and June 26, 2018 respectively.

The RBI, under the Supervisory Program for Assessment of Risk and Capital ("**SPARC**"), prepared a Risk Assessment Report ("**RAR 2016**") dated March 31, 2016 of our Bank for Fiscal 2016 observing that our Bank did not have a system of reporting and analyzing the difference in the realized value of the collateral vis-à-vis the last evaluation. In compliance with this observation, details in relation to auction sale of properties was submitted to the Board on May 14, 2020.

We may be subject to inspections from RBI in the future. Non-compliance with the observations of relevant regulators, institution of similar proceedings against out Bank and penalties being imposed by the RBI on our Bank could materially adversely affect our reputation, business, financial condition, results of operations and cash flows. Any significant deficiencies identified by the RBI that we are unable to rectify to the RBI's satisfaction could lead to penalties imposed by the RBI against us and our management, as well as expose us to increased risks. While we have responded to such observations, directions and monitorable action plans in the past, we cannot assure you that RBI will not make similar or other observations in the future.

20. ***An inability to obtain, renew or maintain our statutory and regulatory permits and approvals required to operate our business may adversely affect our business, financial condition, results of operation and cash flows.***

We are required to obtain various statutory and regulatory permits and approvals to operate our business which requires us to comply with certain terms and conditions to continue our operations. For instance, we require approvals from various regulatory authorities for various aspects of our operations (including foreign exchange license, demat services) licenses. Failure to obtain these permits and approvals may result in imposition of fines and penalties by the relevant regulator. Further it is possible that the RBI may place stringent restrictions on our operations. There can be no assurance that any approval or extension sought by us will be granted without onerous conditions being imposed on us, or at all if any such conditions are not complied with.

In addition, we are required to obtain certain approvals in the normal course of our business such as employee provident fund, employees' state insurance corporation registration and tax registrations. See "*Government and Other Approvals – Material approvals in relation to the business operations of our Bank*" beginning on page 304. We may also need to apply for new licenses and approvals, which may expire from time to time. In the event that we are unable to obtain, renew or maintain other statutory permits and approvals or comply with regulatory requirements, it may result in the interruption of all or some of our operations, imposition of penalties and could materially and adversely affect our business, financial performance and reputation. Further, our approvals and licenses are subject to numerous conditions, some of which are onerous and may require us to incur substantial expenditure in order to

comply with such conditions. We may not, at all times, have all approvals required for our business. We can also not assure that the approvals, licenses, registrations or permits issued to us will not be suspended or revoked, or that applicable penalties will not be imposed on us in the event of non-compliance with any terms and conditions. We may also incur substantial costs related to litigation if we are subject to significant regulatory action, which may adversely affect our business, future financial performance and results of operations.

21. ***We have issued notices and initiated various recovery proceedings against defaulting borrowers under the SARFAESI Act and failure by such borrowers to repay the outstanding borrowings pursuant to such notices and proceedings may adversely affect our business.***

As on the date of this Draft Red Herring Prospectus, 996 notices, have been issued by our Bank under the SARFAESI Act against defaulting borrowers, involving an aggregate amount, to the extent quantifiable, of ₹ 7,597.10 million. Our Bank has also initiated 3,527 recovery proceedings before Debt Recovery Tribunals and civil courts, involving an aggregate amount, to the extent quantifiable, of approximately ₹ 33,539.59 million.

There can be no assurance that the defaulting borrowers would repay the outstanding borrowings pursuant to the notices, or that we would succeed in these suits. As on March 31, 2021, we have made provisions to the tune of ₹ 4,709.52 million in relation to these defaulting loans. Any significant increase in write-offs and/or provisions would materially and adversely impact our Bank's financial performance.

Out of the above pending civil suits, certain insolvency proceedings have been initiated against certain borrowers of our Bank, under the Insolvency and Bankruptcy Code, 2016, as amended ("**IBC**") before various National Company Law Tribunal ("**NCLT**") benches. As on the date of this Draft Red Herring Prospectus, 26 insolvency proceedings have been initiated against defaulting borrowers, involving an aggregate amount, to the extent quantifiable, of ₹ 20,571 million. Our Bank has submitted its claims in respect of the corporate insolvency resolution processes initiated against our borrowers in our capacity as financial creditors. Any adverse order in relation to these insolvency proceedings may adversely impact our Bank's financial performance.

22. ***We rely extensively on our information technology systems and any weakness, disruption or failure in such systems, or breach of data, could adversely affect our operations and reputation. Further, our success depends on our ability to innovate, upgrade and respond to new technological advances.***

We are highly dependent on our information technology systems and our ability to efficiently and reliably process a high volume of transactions across numerous locations and delivery channels. As organizations extend out to clouds and mobile devices, IT departments have to radically change how they operate, including how they procure products and services, how they manage technology and data assets, and IT's own role within the organization.

To ensure a robust and secure technology platform for our Bank, suitable internal policies and procedures have been adopted. Our Information Technology consists of several other policies such as the information security policy, IT network policy and IT procurement policy. The information security policy further lays down a set of standards and procedures in relation to data leakage, network security, incident response management. We also outsource some of our IT services like technology infrastructure management, maintenance and support, software development maintenance and testing, and business processes.

If these service providers are unable to fulfil their contractual obligations or if we encounter any failure in the timely implementation, performance or integration of such systems, we may experience interruptions in our operations, loss of customers, damaged reputation and weakening of our competitive position. See "*Our Business – Information Technology*" on page 133.

Our information technology systems are subject to potential internal and external weaknesses, disruptions and failures such as damage or incapacitation by human error, natural disasters, electrical or telecommunication outages, nation/ region-wide interruptions in the infrastructure, sabotage, computer viruses, hacking, cyber-attacks or similar events, or loss of support services from other third parties, or failures to timely upgrade our information technology systems.

On September 14, 2020, RBI released guidelines on automation of income recognition, asset classification

and provisioning processes in banks pursuant to which banks have been advised to put in place and upgrade their systems by June 30, 2021 to, inter alia, recognize and derecognize income in case of impaired assets, calculate provisioning requirement and classify assets as NPAs and NPIs in the system, in each case, without any manual intervention. Our Bank has duly complied with and implemented the RBI guidelines. Certain exceptions have been granted from system driven classification in cases which are expected to be minimum and temporary subject to certain conditions. In such cases, the banks are required to maintain system generated logs for all exceptions for a minimum period of three years. Any failure to comply with such guidelines, or any other information technology related guidelines, circulars or notifications issued by the RBI from time to time, may expose us to potential regulatory action and penalties, thereby adversely affecting our financial condition, reputation and cash flow.

23. ***We are susceptible to operational risks, including fraud, petty theft, negligence and embezzlement by our employees or our customers, which could harm our results of operations and financial position.***

Our employees at our branches are responsible for handling, collection and depositing of cash, thereby exposing us to the risks of loss, fraud, misappropriation, theft, assault, negligence and unauthorized transactions by our such parties. While we seek to prevent or mitigate such risks through internal control measures including, among others: (i) formulating operational guidelines for staff members for handling cash at counters; (ii) provision of gun to security guards at our branches (iii) provision of 24x7 CCTV coverage at various locations inside and outside branch premises; (iv) training given to all the staff members in handling cash operations along with the other areas at frequent intervals; and (v) blanket insurance policy which covers the risk of cash movement, cash stored at branches and handled by cashiers; etc., we may be unable to adequately prevent or deter such activities in all cases. In the past, we have experienced acts of fraud (as defined under the applicable RBI guidelines), theft, forgery and misappropriation committed by or involving merchants, customers and employees. The Bank has inititated 242 criminal cases amounting to ₹ 8,626.57 million. Out of which, 30 FIRs have been registered aggregating to ₹ 3,756.85 million and we have written 212 letters to various police and regulatory authorities amounting to ₹ 4,869.72 million in relation to diversion of funds, improper end use of funds, embezzlement, falsification of records, fraud, etc. For details see "*Outstanding Litigation and Material Developments*" beginning on page 293.

Although, we have an Internal Advisory Committee, a dedicated team to identify and examine all complaints/staff accountability report/special audit report, there could be instances of fraud and misconduct by our employees which may go unnoticed for certain periods of time before corrective action is taken. In addition, we may be subject to regulatory or other proceedings in connection with any such unauthorized transaction, fraud or misappropriation, which could adversely affect our goodwill, business prospects, reputation and future financial performance. Even when we identify instances of fraud and other misconduct and pursue legal recourse or file claims with our insurance carriers, we cannot assure you that we will recover any amounts lost through such fraud or other misconduct. Further, there have been several instances relating to fraudulent card and ATM transactions, unauthorized UPI transactions and counterfeit notes, robberies and discovery of spurious jewelry at our Bank's branches. In addition, our dependence upon automated and digital systems to record and process online and face-to-face transactions may further increase the risk that technical system flaws or employee tampering or manipulation of those systems will result in losses that are difficult to detect.

24. ***Our industry is very competitive and our growth strategy depends on our ability to compete effectively***.

The banking and financing sector in India is highly competitive and we face competition in all our principal areas of business. We face strong competition from much larger government controlled public sector banks, Indian and foreign commercial banks, non-banking financial companies, payment banks, small finance banks and other financial services companies as well. Public sector banks, which generally have a much larger customer and deposit base, larger branch networks and Government support for capital augmentation, pose strong competition to us. Traditionally, public banks have accounted for the major proportion of the banking credit outstanding. However, low profitability, weak capital position, low operational efficiency, and increase in stressed loans in the past few years led to slowdown in their loan growth. As a result, public banks gradually lost market share to private banks, which were relatively well capitalised and had higher degree of operational efficiency. Public banks which accounted for 71% share in credit outstanding in Fiscal 2015, account for only 59% share in Fiscal 2021. (*Source: CRISIL Report)* Mergers among public sector banks, including those encouraged and facilitated by Government efforts, may result in enhanced competitive strengths in pricing and delivery channels for the merged entities.

Our ability to continue to meet customer demand for new loans will depend primarily on our ability to raise funds through deposits and refinancing on suitable interest rates and terms, and in a timely manner. Our ability to raise such funds on competitive terms in the future will depend on various factors including our credit ratings, macroeconomic factors, the regulatory environment and policy initiatives in India, developments in the international markets affecting the Indian economy, outbreak of an infectious disease, such as the COVID-19 pandemic, investors' and/or lenders' perception of demand for debt and equity securities of scheduled commercial banks, and our current and future results of operations, financial condition and cash flows.

The success of our banking operations depends on a number of factors, including the demand for our services and our ability to compete with other banks and financial institutions effectively. There are multiple players in the banking sector with varied organisational structures. Loans in the microfinance sector are provided by banks, small finance banks, non-banking finance company-microfinance institutions, other non-banking finance companies, and non-profit organisations. They also provide loans under the self-help group model. However, they also give microfinance loans directly or through business correspondents to meet their priority-sector lending targets. In addition, many of our potential customers in economically weaker segments do not have access to any form of organized institutional lending, and rely on loans from informal sources, especially moneylenders, landlords, local shopkeepers and traders, at higher interest rates.

If the number of scheduled commercial banks, public sector banks, private sector banks, payment banks, small finance banks, and foreign banks with branches in the country increases, we will face increased competition in the businesses, which could have a material adverse effect on our financial condition, results of operations and cash flows.

In addition, we have faced and may face in the future attrition and difficulties in hiring at senior management, specialized functions and other levels due to competition from existing banking entities, as well as new banks and banking entities entering the market. Due to such intense competition, we may be unable to execute our growth strategy successfully and offer competitive products and services, which would have a material adverse effect on our business, financial condition, results of operations and cash flows.

See "*Our Business – Competition*" on page 135.

25. *Our risk management measures may not be fully effective in mitigating our risks in all market environments or against all types of risks, which may adversely affect our business and financial performance.*

We have adopted various risk management policies, including operational risk management policy, credit risk management policy, credit risk mitigation techniques and collateral management policy and fraud risk management policy. The RBI guidelines have mandated Banks to implement the operational risk management requirements. Our Bank has also constituted a risk management committee and an Operational Risk Management Committee of Executives to effectively take decisions for handling and mitigating any risks we may face.

However, we may not be able to effectively mitigate all our risk exposures. While we have risk management policies, our policies and procedures to identify, assess, monitor and manage risks may not be fully effective. Some of our risk management systems are not automated and are subject to human error. Some of our methods of assessing and managing risks are based on the use of observed historical market behavior. As a result, these methods may not accurately predict future risk exposures which could be significantly greater than those indicated by the historical measures. Management of operations, legal and regulatory risks requires, among other things, policies and procedures to properly record and verify a large number of transactions and events, and these policies and procedures may not be fully effective. As we seek to expand the scope of our operations, we also face the risk that we may not be able to develop risk management policies and procedures that are properly designed for new business areas or to manage the risks associated with the growth of our existing businesses effectively. Implementation and monitoring may prove particularly challenging with respect to businesses that we plan on developing. An inability to develop and implement effective risk management policies may adversely affect our business, financial condition, results of operations and cash flows.

Further, some of our risk management strategies may not be effective in a difficult market environment, where other market participants may be attempting to use the same or similar strategies to deal with the difficult market conditions. In such circumstances, it may be difficult for us to reduce our risk positions due to the activity of such other market participants or government actions. Other risk management methods depend upon an evaluation of information regarding markets, customers and counterparties or other matters. This information may not in all cases be accurate, complete, up-to-date or properly evaluated.

We are exposed to operational risks arising from inadequacy or failure of internal processes or systems such as employee negligence, data theft, fraud and embezzlement by customers and/ or third parties, and our actions may not be sufficient to result in an effective internal control environment. Given our high volume of transactions and changing technology and digital and physical payments landscape, errors may be repeated or compounded before they are discovered and rectified. Our management information systems and internal control procedures that are designed to monitor our operations and overall compliance may not be able to identify non-compliance or suspicious transactions in a timely manner, or at all. Where internal control weaknesses are identified, our actions may not be sufficient to fully correct such internal control weaknesses. In addition, certain processes are carried out manually, which may increase the risk that human error, tampering, frauds or manipulation will result in losses that may be difficult to detect. As a result, we may suffer monetary losses, which may not be recoverable or covered by our insurance policies. Any failure or material weakness in our risk management architecture could adversely affect our business, results of operations, financial condition and cash flows.

26. ***Our insurance coverage may be inadequate to cover claims. If we incur substantial uninsured loss or loss that exceeds our insurance coverage, it could have an adverse effect on our business, cash flows, results of operations and financial condition.***

While we are covered by a range of insurance including group life insurance, group personal accident, group health insurance and directors' and officers' liability insurance. Additionally, our deposits are insured by the Deposit Insurance and Credit Guarantee Corporation. We believe such coverage is consistent with industry practice in India and in accordance with the guidelines provided by RBI to cover risks associated with our business, we cannot assure you that the existing coverage will insure us completely against all risks and losses that may arise in the future. We may not have insurance to cover all of the risks associated with our business, as insurance coverage is either unavailable for certain risks or is prohibitively expensive. In addition, even if such losses are insured, we may be required to contribute a substantial deductible on any claim for recovery of such a loss, or the amount of the loss may exceed our coverage for the loss. In addition, our insurance policies are generally subject to annual renewal, and our ability to renew these policies on similar or otherwise acceptable terms, cannot be assured. If we incur a serious uninsured loss or a loss that significantly exceeds the limits of our insurance policies, it could have an adverse effect on our business, cash flows, results of operations and financial condition.

27. ***Our operations could be adversely affected by strikes, work stoppages or increased wage demands by our employees, changes in labour laws, or any other change in the relationship we have with our employees.***

We are exposed to the risk of strikes and other industrial actions by our employees as well as trade unions that our employees are a part of. As on June 30, 2021, out of our 4,317 employees, 4,228 were members of the two trade unions that have been recognized by us, Tamilnad Mercantile Bank Employee's Association and Tamilnad Mercantile Bank Officers' Association. We have entered into memoranda of settlement with such association recording our agreement with such associations with respect to issues of scale of pay and terms and conditions of service which are valid until October 31, 2022. We cannot assure you that we will be able to renew such memoranda on favorable conditions after the expiry of their current term. We cannot assure you that we will not experience disruptions in work due to disputes or other problems with our work force in the future. Any labour unrest directed against us, including with respect to increased wage demands, could prevent or hinder our normal operating activities, and, if not resolved in a timely manner, could lead to disruptions in our operations. These actions are impossible for us to predict or control and could adversely affect our business, results of operations, financial condition and cash flows.

28. ***Banking companies in India, are currently required to report financial statements as per Indian GAAP. However, we may be required to prepare our financial statements in accordance with Ind AS in the future. Differences exist between Ind AS and Indian GAAP, which may be material to investors'***

assessment of our financial condition. The Ind AS financial information that we may be required to prepare in the future may not be comparable to the Indian GAAP financial information we currently prepare.

The Ministry of Corporate Affairs, in its press release dated January 18, 2016, issued a roadmap for implementation of Ind AS for scheduled commercial banks, insurance companies and NBFCs, which are applicable to us. Such roadmap provided that these institutions were required to prepare Ind AS financial statements for accounting periods commencing April 1, 2018 (including comparative financial statements for the corresponding periods in the previous year). The RBI, by its circular dated February 11, 2016, required all scheduled commercial banks to comply with Ind AS for financial statements commencing April 1, 2018 and also required such entities to prepare and submit proforma Ind AS financial statements to the RBI since the six months ended September 30, 2016. However, the RBI, through its notification dated March 22, 2019, decided to defer the implementation of Ind AS until further notice for all scheduled commercial banks (except regional rural banks). Under applicable regulations, scheduled commercial banks, are not permitted to undertake early adoption of Ind AS. Accordingly, we continue to prepare and present our financial statements under Indian GAAP.

We have not determined with any degree of certainty the impact that such adoption will have on our financial reporting. Furthermore, the new accounting standards will change, among other things, our methodology for estimating allowances for probable loan losses and for classifying and valuing our investment portfolio and revenue recognition policy. For estimation of probable loan losses, the new accounting standards may require us to calculate the present value of the expected future cash flows realizable from our loans, including the possible liquidation of collateral (discounted at the loan's effective interest rate). This may result in us recognizing allowances for probable loan losses in the future which may be higher or lower than under current Indian GAAP.

Therefore, there can be no assurance that our financial condition, results of operations, cash flows or changes in shareholders' equity will not appear materially worse under Ind AS than under Indian GAAP. In our transition to Ind AS reporting, when applicable, we may encounter difficulties in the ongoing process of implementing and enhancing management information systems. Further, there is no significant body of established practice on which to draw in forming judgments regarding the new system's implementation and application. There can be no assurance that our adoption of Ind AS will not adversely affect our reported results of operations or financial condition and any failure to successfully adopt Ind AS could adversely affect our business and the trading price of the Equity Shares.

29. ***We may face cyber threats attempting to exploit our network to disrupt products and support services to customers and/ or theft of sensitive internal data or customer information, which may cause damage to our reputation and adversely affect our business and financial performance.***

We interact with and offer our products and services to our customers through a range of digital channels including our website, mobile phones and ATMs.

Our information technology systems are subject to potential internal and external weaknesses, disruptions and failures such as damage or incapacitation by human error, natural disasters, electrical or telecommunication outages, nation/ region-wide interruptions in the infrastructure, sabotage, computer viruses, hacking, cyber-attacks or similar events, or loss of support services from other third parties, or failures to timely upgrade our information technology systems. For instance, our Bank had reported four incidents at the Cyber Security and Information Technology Examination Cell of RBI ("**CSITE**") Data Collector Portal during October 12, 2019 to October 18, 2019. Examination of the cyber incident reports revealed that our Bank had not complied with the RBI Directions on Charges levied by Banks for Sending SMS Alerts dated November 26, 2013 and Cyber Security Framework in Banks dated June 2, 2016 and a show cause notice dated December 16, 2020 was issued to our Bank. Since we had taken steps to rectify the issues and avoid future incidents, the RBI and under Sections 46 and 47A of the Banking Regulation Act levied an aggregate penalty of ₹ 10.00 million on our Bank.

We are exposed to many types of operational risk, including fraud or other misconduct by employees, customers, or outsiders involving our Bank, products and services, documentation, and operations. For instance, in the past, there have been instances where we have had to take disciplinary action against our employees for downloading confidential information without authorization.

Cyber security risks for technology-focused companies and banking organizations have significantly increased in recent years in part because of the proliferation of new technologies, increased digitization of our products and services and the use of the internet and telecommunications technologies to conduct financial transactions. For example, cyber security risks may increase in the future as we continue to increase our mobile-payment and other digital-based services and product offerings and expand our internal usage of digital/ web-based services/products and applications.

In addition, cyber security risks have significantly increased in recent years in part due to the increased sophistication and activities of organized crime affiliates, terrorist organizations, hostile foreign governments, disgruntled employees or vendors, activists and other external parties, including those involved in corporate espionage. Our Bank has its own Cyber Security Operation Centre ("**CSOC**") which is tasked with protecting us from multiple cyber attacks. Even the most advanced internal control environment may be vulnerable to compromise. Targeted social engineering attacks and "spear phishing" attacks are becoming more sophisticated and are extremely difficult to prevent. Persistent attackers may succeed in penetrating defenses given enough resources, time, and motive. The techniques used by cyber criminals change frequently, may not be recognized until launched and may not be recognized until well after a breach has occurred. Additionally, the existence of cyber-attacks or security breaches at third party vendors with access to our data may not be disclosed to us in a timely manner.

Our customers could also be exposed to increased phishing attacks that could result in a financial loss to them, and in turn lead to claims for compensation from us or damage to our reputation. Moreover, in the absence of any data protection laws in India, such private information stored in our database may be vulnerable and susceptible to data breaches.

30. ***The majority of our business premises are leased. Accordingly, we are exposed to risks typical to leasing of commercial real estate, including risk of being required to relocate certain of our premises from time to time.***

As on June 30, 2021, we had 509 branches and 1,131 ATMs, of which 465 branches and 1,111 ATMs were located on leased premises.

As on June 30, 2021, 31 of our branch leases had expired out of which 9 are in the process of being renewed and for 10 branch leases, the sanction for renewal of lease has been granted by the Bank to the relevant branch. Further, 51 of our ATM leases had expired, out of which 6 are in the process of being renewed. Termination of or failure to renew lease agreements may require us to shift the concerned branch offices or the ATMs to new premises. Further, in case of non-renewal of our leases or if such agreements are renewed on unfavorable terms and conditions, we may be forced to procure alternative space for our existing branches and incur additional costs for such relocation. We may also face the risk of being evicted in the event that our landlords allege a breach on our part of any terms under these lease agreements and there is no assurance that we will be able to identify suitable locations to re-locate our operations. This may cause a disruption in our operations or result in increased costs, or both, which may materially and adversely affect our business, financial condition, results of operations, and cash flows in respect of such premises. Some of the lease agreements entered into by us may be inadequately stamped or may not be registered. In such event, these agreements may be inadmissible as evidence before a court of law. Further, some of the immoveable properties used by us and taken on lease from time to time may have one or more irregularities of title such as non-registration of lease deeds. We cannot assure you that we would be able to enforce our rights under such agreements or in respect of such immovable properties, and any inability to do so, could impair our operations and adversely affect our financial condition.

For further details, see "*Our Business – Properties*" on page 136.

31. ***Some of our corporate records are not traceable and we have limited knowledge and records of documents relating to corporate actions undertaken by our Bank. These corporate records may not be available in future and we may be subject to penalty imposed by the competent regulatory authority in this respect.***

We are unable to trace copies of certain corporate records and filings made by our Bank in the past. In particular, we have been unable to trace: (i) resolutions for issue and allotments of Equity Shares from our incorporation on May 11, 1921 till June 23, 1989; (ii) filings with the RoC from incorporation of our Bank on May 11, 1921 till December 16, 1982 in relation to changes in our issued, subscribed and paid up share

capital; (iii) resolutions passed and filings with RoC in relation to change to the registered office of our Bank on February 10, 1936 and resolutions passed in relation the change in the registered office of our Bank on June 7, 1991; (iv) any records in relation to the commencement of business on November 11, 1921; (v) letter of intimation from RBI for inclusion of the name of our Bank in the Second Schedule of the RBI Act; and (vi) copies of the RBI approvals obtained for opening of certain branches of our Bank. The relevant documents are also not available at the office of the Registrar of Companies, Tamil Nadu, based on the search performed by a practicing company secretary. Consequently, disclosures in this DRHP in relation to changes in our issued, subscribed and paid up share capital at the time of incorporation and on December 16, 1982, December 29, 1982, May 20, 1989 and June 23, 1989 have been made in reliance of the Memorandum of Association, the relevant Form-2 filings made by our Bank with the RoC and our balance sheet as at December 31, 1982.

In addition, our Bank had received a show cause notice from the RBI for failure to properly complete KYC norms in opening accounts, which was also stated in the RBI's press release dated April 26, 2006. Pursuant to this, we paid a penalty of ₹ 0.5 million on May 3, 2006. In relation to this matter, we are unable to trace the (i) show cause notice received from RBI; (ii) written reply by our Bank to the RBI; and (iii) order imposing penalty by the RBI.

In respect of the approval for opening of our branches, we have written to the RBI to verify the code numbers of such branches and confirm that such branches are reflected in the RBI's records. In addition, information relating to actions taken by any regulatory authorities prior to Fiscal 2012 is not available with our Bank.

We cannot assure you that these form filings and corporate records will be available in the future or that we will not be subject to any penalty imposed by the competent regulatory authority in this respect or that we will not incur additional expenses arising from our inability to furnish correct particulars in respect of the RoC filings or other corporate records, or for misrepresentation of facts which may occur due to non-availability of documents.

32. ***We have commissioned and paid for the CRISIL Report which has been used for industry related data in this Draft Red Herring Prospectus.***

We have commissioned, paid for and relied on the CRISIL Report titled "Banking Industry in India" dated August 2021, which has been paid for and used by us for the purpose of confirming our understanding of the industry in connection with the Offer, for industry related data that has been disclosed in this Draft Red Herring Prospectus.

The CRISIL Report uses certain methodologies for market sizing and forecasting. This report is subject to various limitations and based upon certain assumptions that are subjective in nature. Accordingly, investors should read the industry related disclosure in this Draft Red Herring Prospectus in this context. Such commissioned report has been paid for by our Bank for an agreed amount.

Industry reports and publications are also prepared based on information as of specific dates and may no longer be current or reflect current trends. Statements from third parties that involve estimates are subject to change, and actual amounts may differ materially from those included in this Draft Red Herring Prospectus. Industry sources and publications may also base their information on estimates, projections, forecasts and assumptions that may prove to be incorrect. While industry experts take due care and caution while preparing their reports, they do not guarantee the accuracy, adequacy or completeness of the data. Accordingly, investors should not place undue reliance on, or base their investment decision solely on this information.

33. ***We depend on the accuracy and completeness of information about customers and counterparties. Our financial condition and results of operations could be negatively affected by relying on financial statements of customers that do not comply with generally accepted accounting principles or on other information that is incorrect or materially misleading.***

In deciding whether to extend credit or enter into other transactions with customers and counterparties, we may rely on information furnished to us by or on behalf of such customers and counterparties, including financial statements and other financial information and opinions on title deeds and valuation of property. We may also rely on certain representations as to the accuracy and completeness of that information. With

respect to financial statements, we rely on reports of independent auditors of the borrowers. For instance, in deciding whether to extend credit, we may assume that a customer's audited financial statements conform to generally accepted accounting principles and present fairly, in all material respects, the financial condition, results of operations, and cash flows of that customer. Although we have taken steps to strengthen our internal processes, our results of operations, financial condition and cash flows could be negatively impacted by reliance on missing information or information provided by third-parties that is inaccurate or materially misleading. This may affect the quality of information available to us about the credit history of our borrowers, especially individuals and small businesses. As a consequence, our ability to effectively manage our credit risk may be adversely affected. Our financial condition and results of operations could be negatively affected by relying on financial statements of customers that do not comply with generally accepted accounting principles or on other information that is incorrect or materially misleading.

34. ***We are dependent on our Key Managerial Personnel, and the loss of, or our inability to attract or retain, such persons could adversely affect our business, financial condition, results of operations and cash flows.***

Our performance and success depends largely on the efforts and abilities of our Key Managerial Personnel. We believe that the inputs and experience of our Key Managerial Personnel are valuable for the development of our business and operations and the strategic directions taken by our Bank. For details on our Key Managerial Personnel, see "*Our Management – Key Managerial Personnel*" on page 174. Our ability to sustain our growth depends upon our ability to attract and retain such personnel, developing managerial experience to address emerging business and operating challenges and ensuring a high standard of customer service. We cannot assure you that these individuals or any other member of our management team will not leave us or join a competitor or that we will be able to retain such personnel or find adequate replacements in a timely manner, or at all. We may require a long period of time to hire and train replacement personnel when qualified personnel terminate their employment with our Bank. We may also be required to increase our levels of employee compensation more rapidly than in the past to remain competitive in attracting employees that our business requires. The loss of the services of such persons may have an adverse effect on our business, results of operations and financial condition. Additionally, the RBI reserves the right under the Banking Regulation Act to remove managerial persons from office and/ or supersede the Board in order to protect interests of depositors of our Bank.

Attracting and retaining talented professionals is a key element to our growth strategy. We may also face attrition of our existing workforce as a result of increased competition or other factors relating to our businesses. For instance, our attrition rate in Fiscals 2019, 2020 and 2021, was 1.66%, 1.23%, 1.32%, respectively, calculated for each period by dividing the number of resignations during such period by the average of number of employees as of the first day and last day of such period.

In addition, if the banking industry increasingly moves toward incentive-based pay schemes, attrition rates could increase and we could be forced to alter our remuneration scheme. The resultant pressures may result in diminished profitability, especially if rates of return do not experience a commensurate rise. An inability to attract and retain such talented professionals or the resignation or loss of such professionals may have an adverse impact on our business and future financial performance.

In addition, we may experience difficulties in managing our expanding workforce. If we cannot hire additional qualified personnel or retain them, our ability to expand our business will be impaired and our revenue could decline. We will need to recruit new employees, who will have to be trained and integrated into our operations. We will also have to train existing employees to adhere properly to internal controls and risk management procedures. Failure to train and motivate our employees properly may result in an increase in employee attrition rates, require additional hiring, erode the quality of customer service, divert management resources, increase our exposure to high-risk credit and impose significant costs on us.

35. ***We have entered into certain related party transactions, and in future we shall continue to enter into related party transactions in the ordinary course of our business on an arm's length basis.***

We have entered into and may in the ordinary course of our business continue to enter into certain transactions with related parties, including with our MD & CEO. For details of the related party transactions during the last three Fiscals, see "*Financial Statements – Annexure 21 – Note 6.5 Related Party Disclosures*" beginning on page 254. Certain related party transactions also require the approval of

our shareholders, where the interested related parties are required to abstain from voting on such resolutions. While we have entered into related party transactions on an arm's length basis and have obtained the relevant corporate authorizations as required from time to time, we cannot assure you that any related party transactions in future, individually or in aggregate, will not be perceived negatively or will always have a positive effect on our results of operations and financial condition.

36. ***Any non-compliance with mandatory AML, KYC and CFT laws and regulations could expose us to liability and harm our business and reputation.***

In accordance with the requirements applicable to banks in India, we are mandated to comply with applicable anti-money laundering ("**AML**"), know your client ("**KYC**") and combating financing of terrorism ("**CFT**") regulations. These laws and regulations require us, among other things, to adopt and enforce AML, KYC and CFT policies and procedures. We are also required to undertake constant review and assessment of existing control processes and programs to meet the increased regulatory expectation. We face significant challenges with system upgradation to meet the requirements of such regulatory developments. Our reputation and business could suffer if any such parties use or attempt to use us for money-laundering or illegal or improper purposes and such attempts are not detected or reported to the appropriate authorities in compliance with applicable regulatory requirements. Although we believe that we have adequate internal policies, processes and controls in place to prevent and detect AML and CFT activity and ensure KYC compliance, there may be significant inconsistencies in the manner in which specific operational and KYC, AML, CFT policies are actually interpreted and implemented at an operational level in each of our branches. If we fail to comply with such laws and regulations, we may be subject to regulatory actions, including imposition of fines and other penalties by the relevant government agencies to whom we report.

Our Bank received a show cause notice on May 10, 2021 from RBI for failure to comply with KYC norms. Our Bank had accordingly submitted due reply on May 24, 2021 detailing necessary clarifications. Further, our Bank has by a letter dated June 22, 2021, provided information in relation to our Bank's AMLock system, transaction specific alerts system and has assured the RBI that we are in the process of updating our AML Software AMLock, through which all necessary risk parameters would be added.

37. ***If we are unable to manage our large network or implement our growth strategies, our operations may suffer and our performance may be adversely affected.***

Since our incorporation, our growth strategy has been anchored in Tamil Nadu. As of March 31, 2019, 2020 and 2021, our deposits and advances in the state of Tamil Nadu contributed to 71.62%, 75.93%, and 76.33% of our Total Business. As of March 31, 2021, we had 4.18 million customers, 85.07% of our overall customer base, contributing to our deposits and advances portfolios in the State of Tamil Nadu. Apart from our home state, Tamil Nadu, we will focus on diversifying our reach in our already existing network including in the states Gujarat, Maharashtra, Karnataka and Andhra Pradesh. As of March 31, 2021, our businesses, including the deposits and advances portfolios, in the state of Tamil Nadu, Maharashtra, Andhra Pradesh, Karnataka and Gujarat contributed 76.33%, 5.47%, 3.60%, 3.15% and 2.89% to our Total Business.

Any such growth in our branches or services that we pursue may not be profitable immediately or at all, or may take more time than is planned to break even, and failure to do so within a reasonable period may adversely affect our profitability. Historical growth and the speed of such growth is not indicative of any future growth or speed of such growth.

We will need to enhance, improve and monitor our financial, accounting, information technology, administrative and operational infrastructure and internal capabilities in order to manage the future growth of our business. We cannot assure you that we will succeed in doing so, as it is subject to many factors beyond our control. Factors such as competition, customer requirements, regulatory regimes, culture and business practices in these new markets may differ from those in our existing markets.

We may face risks associated with our large number of banking outlets and extensive network. Further, as we plan to expand our geographic footprint in India, our business may be exposed to additional challenges, including obtaining additional governmental or regulatory approvals, identifying and collaborating with local businesses and other third parties with whom we may have no existing relationship, successfully marketing our products and services in markets in which we have no or low familiarity, preserving our

asset quality as our geographical presence increases and our customer profile changes, attracting customers in a market in which we do not have significant experience or visibility, maintaining standardized systems and procedures across the network, adapting our marketing strategy and operations to new markets in India in which different languages are spoken, higher technology costs, developing and improving our products and delivery channels, upgrading, expanding and securing our technology platform in physical locations, operational risks including integration of internal controls and procedures, compliance with KYC, AML Foreign Account Tax Compliance Act and other regulatory norms, ensuring customer satisfaction, recruiting, training and retaining skilled personnel for the branches, failure to manage service providers in relation to any outsourced services. To address these challenges, we may have to make significant investments that may not yield desired results or incur costs that we may not be able to recover. If we are unable to implement our planned growth strategies, our business, results of operations, financial condition and cash flows will be adversely affected.

38. ***Prospective Investors will not, without prior RBI approval, be able to acquire Equity Shares if such acquisition would result in an individual or group holding 5.00% or more of our share capital or voting rights; you may not be able to exercise voting rights in excess of 26.00% of the total voting rights of our Bank.***

The Banking Regulation Act, and RBI (Prior approval for acquisition of shares or voting rights in private sector banks) Directions, 2015, requires that a person must obtain prior approval of the RBI, before acquiring or agreeing to acquire shares or voting rights of a bank, either directly or indirectly, beneficial or otherwise, by himself or acting in concert with other persons, wherein such acquisition (taken together with shares or voting rights held by him or his relative or associate enterprise or persons acting in concert with him) results in the aggregate shareholding of such persons to be 5.00% or more of the paid-up share capital of a bank or entitles him to exercise 5.00% or more of the voting rights in a bank. An approval may be granted by the RBI if it is satisfied that the applicant meets the fit and proper criteria laid down by the RBI. The RBI may require the proposed acquirer to seek further RBI approval for subsequent acquisitions in accordance with the provisions of applicable law. Further, the RBI may restrict any person holding more than 5.00% of our total voting rights from exercising voting rights in excess of 5.00%, if such person is deemed to be not fit and proper by the RBI. We have, in the past, been subject to regulatory action on account of a failure to comply with such requirement.

For instance, the current combined shareholding of Shri Kannan Adityan Group and Shri Balasubramanian Adityan Group in our Bank is 0.1132%. Certain bonus shares are yet to be issued to these shareholders, since their shareholding is disputed. Our Bank has filed a petition filed a petition before the High Court of Madras seeking a clarification in this regard. Upon the allotment of the disputed bonus shares, such groups may be categorized as a "major shareholder" of our Bank. The RBI, by way of its letter dated April 8, 2020 has advised us that since the individual and combined shareholding of the groups in our Bank is currently less than 5.00% of the paid-up share capital, it does not cross the threshold for them to be treated as "major shareholder". For details in relation to risks involving Equity Shares which are under dispute pursuant to outstanding legal proceedings, see "*– 37.61% of our paid up equity share capital or 53.59 million Equity Shares are subject to outstanding legal proceedings which are pending at various forums and, in connection with which, proceedings against our Bank have been initiated by various regulatory authorities, including the RBI, the Directorate of Enforcement, some of whom have imposed and sought to impose penalties on us in the past. We cannot assure you that these matters will be resolved in a timely manner or at all and any adverse developments in such proceedings could result in the imposition of injunctions or penalties or require us to incur significant costs to contest any of which could have a material impact on our reputation, business, financial condition and results of operation*" on page 21.

Further, as per the Banking Regulation Act, no shareholder in a bank can exercise voting rights on poll in excess of 26.00% of the total voting rights of all the shareholders of our Bank. For details, see "*Key Regulations and Policies*" on page 137.

39. ***Certain portion of our investments are in the form of debt instruments that are unsecured.***

As part of our business operations we have taken exposure in the form of debt instruments that are unsecured. As the risk profile of unsecured exposures are usually higher than secured exposures, these are subject to a higher degree of diligence and stricter credit filters as compared to other exposures. Unsecured exposures are governed by product-specific criteria on selection of counterparties, exposure ceilings and commensurate with the risk associated with these products.

As the risk profile of each of these products vary, we calculate and monitor our exposure to each such product. As of March 31, 2021, our unsecured exposures represent 0.76% of our total loans (gross advances) and investments. We will continue to take such exposures in the future in the ordinary course of our business. Failure to recover our investments, in whole or in part, may result in our business, prospects, financial condition and results of operations being adversely affected impacted.

40. ***The RBI may remove any employee, managerial personnel or may supersede our Bank's Board of Directors in certain circumstances, which may materially affect our Bank's business, results of operations, and financial conditions.***

The Banking Regulation Act confers powers on the RBI to remove from office any chairman, chief executive officer, director or other officers or employees of a bank in certain circumstances, such as, the RBI being satisfied that such act is in public interest or required to prevent the affairs of our Bank from being conducted in a manner detrimental to the interests of the depositors. Further, the RBI, in consultation with the central government, also has the powers to supersede the board of directors of a bank and appoint an administrator to manage our Bank for a period of up to 12 months in certain circumstances. Should any of the steps indicated herein be taken by RBI for any reason in the future, our reputation, business, results of operations, financial conditions and cash flows would be materially and adversely affected.

41. ***We depend on our brand recognition, and failure to maintain and enhance awareness of our brand would adversely affect our ability to retain and expand our base of customers.***

Reputational risk is inherent in our business. The reputation of the financial services industry in general has been closely monitored as a result of the financial crisis and other matters affecting the financial services industry globally and within India. We believe that any damage to the "TMB" brand or to our reputation could substantially impair our ability to maintain or grow our business, or could have an adverse effect on our overall business, financial condition, results of operations and cash flows. If we fail to maintain this brand recognition with our existing and target customers due to any issues with our services and product offerings, a deterioration in distribution or service quality, or otherwise, or if any premium in value attributed to our business or to the brands under which our services are provided declines, market perception and acceptance of our brands by customers may also decline. We also distribute our products and services and facilitate transactions via strategic commercial relationships with external organizations, where in each case we have limited or no control over such third party external organizations. Any negative publicity/ press affecting any of these external organizations can result from actual or alleged conduct in any number of activities and might also affect our reputation and brand value. Although we take steps to minimize reputational risks when dealing with third party organization, in such circumstances, we may not be able to compete for customers effectively, or third party organizations may not want to align themselves with us, and accordingly our business, financial condition and growth prospects may be adversely affected.

During Fiscal 2019, we altered the tagline in our logo to "BE A STEP AHEAD IN LIFE" from "BE A STEP AHEAD OF LIFE" and our application for the revised logo is currently pending with the Trade Marks Registry of India. There can be no assurance that we will be able to successfully renew the registration in a timely manner or at all. As a result, we may not be able to prevent infringement of our trademarks and a passing off action may not provide sufficient protection until such time that this registration is granted. We may also be harmed by the actions of or negative press relating to entities which have similar names. Any unauthorized or inappropriate use of our brand, trademarks and other related intellectual property rights by others in their corporate names or product brands or otherwise could harm our brand image, competitive advantages and business, and dilute or harm our reputation and brand recognition.

42. ***Our Directors are interested in our Bank in addition to the remuneration and reimbursement of expenses.***

Our Directors are interested in our Bank, in addition to regular sitting fees or benefits and reimbursement of expenses, as applicable, and to the extent of Equity Shares held by them and their relatives, directly or indirectly in our Bank, in us as well as to the extent of any dividends or other distributions on such shareholding. We cannot assure you that our Directors will exercise their rights as shareholders to the benefit and best interest of our Bank. Our Directors may take or block actions with respect to our business which may conflict with the best interests of our Bank or that of minority shareholders. For further information on the interest of our Directors, other than reimbursement of expenses incurred or normal

remuneration or benefits, see "*Our Management*" on page 160 and "*Capital Structure*" on page 70.

43. *We have had negative cash flows in the past and may continue to have negative cash flows in the future.*

We have in the past three Fiscals had, and may in the future, have negative cash flows. The following table sets forth a summary of our cash flows for the periods indicated:

(₹ in million)

Particulars	Fiscal 2021	Fiscal 2020	Fiscal 2019
Net cash used in operating activities	(6,703.63)	5,673.51	14,978.26
Net cash used in investing activities	(371.11)	(201.79)	(336.12)
Net cash generated from financing activities	(3,240.00)	2,690.22	(5,473.61)

Negative cash flows over extended periods, or significant negative cash flows in the short term, may materially impact our ability to operate our business and implement our growth plans. As a result, our business, financial condition, results of operations, cash flows and prospects may be materially and adversely affected. For further details, see "*Financial Statements*" and "*Management's Discussion and Analysis of Financial Condition and Results of Operations*" on pages 204 and 265, respectively.

44. *We will not receive any proceeds from the Offer for Sale.*

The Offer consists of a Fresh Issue and an Offer for Sale. The object of the Fresh Issue is to meet the capital adequacy requirements of our Bank. We will not receive any proceeds from the Offer for Sale. See "*Objects of the Offer*" on page 79.

EXTERNAL RISK FACTORS

Risks Related to India

45. *Political, economic or other factors that are beyond our control may have an adverse effect on our business, results of operations, financial condition and cash flows.*

The Indian economy and capital markets are influenced by economic, political and market conditions in India and globally. We currently operate only in India and, as a result, are dependent on prevailing economic conditions in India. Our results of operations are significantly affected by factors influencing the Indian economy. Factors that may adversely affect the Indian economy, and hence our results of operations, may include:

- the macroeconomic climate, including, any increase in Indian interest rates or inflation;
- any scarcity of credit or other financing in India, resulting in an adverse effect on economic conditions in India and scarcity of financing for our expansions;
- prevailing income conditions among Indian consumers and Indian corporates;
- volatility in, and actual or perceived trends in trading activity on, India's principal stock exchanges;
- changes in India's tax, trade, fiscal or monetary policies;
- political instability, terrorism or military conflict in India or in countries in the region or globally, including in India's various neighbouring countries;
- occurrence of natural or man-made disasters (such as tsunami, typhoons, flooding, earthquakes and fires) which may cause us to suspend some or all of our operations;
- civil unrest, acts of violence, terrorist attacks, regional conflicts or situations or war;

- epidemic, pandemic or any other public health issue in India or in countries in the region or globally, including in India's various neighbouring countries, such as the highly pathogenic H7N9, H5N1 and H1N1 strains of influenza in birds and swine and more recently, the COVID-19 pandemic;
- prevailing regional or global economic conditions,
- any downgrading of India's credit rating by a domestic or international rating agency;
- international business practices that may conflict with other customs or legal requirements to which we are subject, including anti-bribery and anti-corruption laws;
- protectionist and other adverse public policies, increased regulations or capital investment requirements;
- logistical and communications challenges;
- financial instability in financial markets;
- difficulty in developing any necessary partnerships with local businesses on commercially acceptable terms or on a timely basis;
- being subject to the jurisdiction of foreign courts, including uncertainty of judicial processes and difficulty enforcing contractual agreements or judgments in foreign legal systems or incurring additional costs to do so; and
- other significant regulatory or economic developments affecting India

Any slowdown or perceived slowdown in the Indian economy, or in specific sectors of the Indian economy, could adversely affect our business, results of operations and financial condition and the price of the Equity Shares.

46. ***Changing laws, rules and regulations and legal uncertainties, including adverse application of corporate and tax laws, may adversely affect our business, prospects and results of operations.***

The regulatory and policy environment in which we operate is evolving and subject to change. Such changes, including the instances mentioned below, may adversely affect our business, results of operations and prospects, to the extent that we are unable to suitably respond to and comply with any such changes in applicable law and policy.

For instance, the Taxation Laws (Amendment) Act, 2019, a tax legislation issued by India's Ministry of Finance effective as of September 20, 2019, prescribes certain changes to the income tax rate applicable to companies in India. According to this legislation, companies can henceforth voluntarily opt in favour of a concessional tax regime (subject to no other special benefits/exemptions being claimed), which reduces the rate of income tax payable to 22% subject to compliance with conditions prescribed, from the erstwhile 25% or 30% depending upon the total turnover or gross receipt in the relevant period. Any such future amendments may affect our other benefits such as exemption for income earned by way of dividend from investments in other domestic companies and units of mutual funds, exemption for interest received in respect of tax free bonds, and long-term capital gains on equity shares if withdrawn by the statute in the future, and the same may no longer be available to us. Any adverse order passed by the appellate authorities/ tribunals/ courts would have an effect on our profitability.

The Finance Act, 2020 ("**Finance Act**"), amongst others things, provided a number of amendments to the direct and indirect tax regime, including, without limitation, a simplified alternate direct tax regime and that dividend distribution tax ("**DDT**"), will not be payable in respect of dividends declared, distributed or paid by a domestic company after March 31, 2020, and accordingly, such dividends would not be exempt in the hands of the shareholders, both resident as well as non-resident and likely be subject to tax deduction at source. We may or may not grant the benefit of a tax treaty (where applicable) to a non-resident shareholder for the purposes of deducting tax at source from such dividend. Investors should consult their own tax advisors about the consequences of investing or trading in the Equity Shares.

Further, the Government of India has announced the union budget for Fiscal 2021, pursuant to which the Finance Bill, 2021 ("**Finance Bill**"), has introduced various amendments. The Finance Bill has received assent from the President of India on March 28, 2021, and has been enacted as the Finance Act, 2021. With the assent of the Finance Act 2021, there is a possibility that we may become subject to *inter alia* additional compliances and increased associated costs. For instance, with effect from July 1, 2021, higher tax deducted at source may become applicable in the event of a failure of certain compliances such as linking Aadhar with permanent account numbers. We have not fully determined the impact of these recent and proposed laws and regulations on our business.

Uncertainty in the applicability, interpretation or implementation of any amendment to, or change in, governing law, regulation or policy in the jurisdictions in which we operate, including by reason of an absence, or a limited body, of administrative or judicial precedent may be time consuming as well as costly for us to resolve and may impact the viability of our current business or restrict our ability to grow our business in the future. Further, if we are affected, directly or indirectly, by the application or interpretation of any provision of such laws and regulations or any related proceedings, or are required to bear any costs in order to comply with such provisions or to defend such proceedings, our business and financial performance may be adversely affected.

47. ***Any downgrading of India's debt rating by an international rating agency could have a negative impact on our business and financial performance.***

India's sovereign debt rating could be downgraded due to various factors, including changes in tax or fiscal policy or a decline in India's foreign exchange reserves, which are outside our Bank's control. Any adverse revisions to India's credit ratings by international rating agencies may adversely affect our ratings, terms on which we are able to raise additional finances or refinance any existing indebtedness. This could have an adverse effect on our business growth and financial performance, ability to obtain financing and the price of the Equity Shares. A decline in India's foreign exchange reserves may affect liquidity and interest rates in the Indian economy, which could adversely impact us.

48. ***If inflation were to rise in India, we might not be able to increase the prices of our products at a proportional rate in order to pass costs on to our merchants, partners and customers and our profits might decline.***

Inflation rates could be volatile and we may face high inflation in the future as India had witnessed in the past. Increased inflation can contribute to an increase in interest rates and increased costs to our business, including increased costs of salaries, and other expenses relevant to our business. Further, high inflation leading to higher interest rates may also lead to a slowdown in the economy and adversely impact credit growth. Consequently, we may also be affected and fall short of business growth and profitability.

High fluctuations in inflation rates may make it more difficult for us to accurately estimate or control our costs. Any increase in inflation in India can increase our operating expenses, which we may not be able to pass on to our customers, whether entirely or in part, and the same may adversely affect our business and financial condition. In particular, we might not be able to reduce our costs or pass the increase in costs on to our customers. In such case, our business, results of operations, cash flows and financial condition may be adversely affected.

While the India Government through the RBI has previously initiated economic measures to combat high inflation rates, it is unclear whether these measures will remain in effect, and there can be no assurance that Indian inflation levels will not rise in the future.

49. ***We may be affected by competition law in India and any adverse application or interpretation of the Competition Act could in turn adversely affect our business.***

The Competition Act prohibits any anti competition agreement or arrangement, understanding or action in concert between enterprises, whether formal or informal, which causes or is likely to cause an appreciable adverse effect on competition in India.

The Competition Act also prohibits abuse of a dominant position by any enterprise. The combination regulation (merger control) provisions under the Competition Act require acquisitions of shares, voting rights, assets or control or mergers or amalgamations that cross the prescribed asset and turnover based

thresholds to be mandatorily notified to, and pre-approved by, the Competition Commission of India, or CCI. Any breach of the provisions of Competition Act, may attract substantial monetary penalties.

The Competition Act aims to, among other things, prohibit all agreements and transactions, which may have an appreciable adverse effect in India. Consequently, all agreements entered into by us could be within the purview of the Competition Act. Further, the CCI has extra-territorial powers and can investigate any agreements, abusive conduct or combination occurring outside of India if such agreement, conduct or combination has an appreciable adverse effect in India.

50. ***Financial instability in other countries may cause increased volatility in Indian financial markets which could harm our business, our future financial performance, and the prices of the Equity Shares.***

The Indian market and the Indian economy are influenced by economic and market conditions in other countries, particularly emerging market countries in Asia. Although economic conditions are different in each country, investors' reactions to developments in one country can have adverse effects on the securities of companies in other countries, including India. A loss of investor confidence in the financial systems of other emerging markets may cause increased volatility in Indian financial markets, and indirectly, in the Indian economy in general. Any worldwide financial instability could also have a negative impact on the Indian economy. Financial disruptions may occur again and could harm our business, our future financial performance, and the prices of the Equity Shares.

51. ***We are subject to regulatory, economic, social, and political uncertainties and other factors beyond our control. Any slowdown or perceived slowdown in the Indian economy, or in specific sectors of the Indian economy, could materially and adversely affect our business, results of operations, financial condition, cash flows, and the price of the Equity Shares.***

We are incorporated in India and we conduct our corporate affairs and our business in India. Our Equity Shares are to be listed on the BSE and the NSE. Consequently, our business, operations, financial performance, and the market price of our Equity Shares will be affected by interest rates, government policies, taxation, social and ethnic instability, and other political and economic developments affecting India.

Factors that may adversely affect the Indian economy, and hence our results of operations may include:

- any exchange rate fluctuations, imposition of currency controls, and restrictions on the right to convert or repatriate currency or export assets;
- any scarcity of credit or other financing in India, resulting in an adverse effect on economic conditions in India, and scarcity of financing for our expansions;
- prevailing income conditions among Indian customers and Indian corporations; epidemic or any other public health issue in India or in countries in the region or globally, including in India's various neighbouring countries;
- macroeconomic factors and central bank regulations, including in relation to interest rate movements which may in turn adversely impact our access to capital and increase our borrowing costs;
- political instability, including terrorism or military conflict in India or in countries in the region or globally, including in India's various neighbouring countries; civil unrest, acts of violence, regional conflicts or situations or war may adversely affect the financial markets;
- international business practices that may conflict with other customs or legal requirements to which we are subject, including anti-bribery and anti-corruption laws;
- logistical and communication challenges;
- downgrading of India's sovereign debt rating by rating agencies;

- changes in government policies, including taxation policies, social and civil unrest and other political, social and economic developments in or affecting India;

- occurrence of natural calamities and force majeure events;

- difficulty in developing any necessary partnerships with local businesses on commercially acceptable terms and/or on a timely basis; and

- being subject to the jurisdiction of foreign courts, including uncertainty of judicial processes and difficulty in enforcing contractual agreements or judgments in foreign legal systems or incurring additional costs to do so.

52. ***Financial difficulty and other problems in certain financial and other non-banking financial institutions in India could materially adversely affect our business and the price of our Equity Shares.***

We are exposed to the risks of the Indian financial system. The financial difficulties faced by certain Indian financial and non-banking financial institutions could materially adversely affect our business because the commercial soundness of many financial institutions may be closely related as a result of credit, trading, clearing or other relationships. Such "systemic risk" may materially adversely affect financial intermediaries, such as clearing agencies, banks, NBFCs, securities firms and exchanges with which we routinely interact on a daily basis. Any such difficulties or instability of the Indian financial system in general could create an adverse market perception about Indian financial institutions and banks and materially adversely affect our business. Our transactions with these financial institutions and other non-banking financial institutions expose us to various risks in the event of default by a counterparty, which can be exacerbated during periods of market illiquidity.

Risks Related to the Offer

53. ***Our Equity Shares have never been publicly traded, and may experience price and volume fluctuations following the completion of the Offer. We cannot be certain that an active trading market for the Equity Shares will develop or be sustained after this Offering, and, following the Offering, the price of the Equity Shares may fluctuate significantly, which could cause you to suffer substantial losses.***

Prior to the Offer, there has been no public market for our Equity Shares, and an active trading market may not develop or be sustained after the Offer. We cannot guarantee that an active trading market will develop or be sustained after the offering. Nor can we predict the prices at which the Equity Shares may trade after the offering.

The Offer Price of our Equity Shares may not be indicative of the market price for the Equity Shares after the Offer. If you purchase the Equity Shares in our initial public offering, you may not be able to resell them at or above the Offer Price. We cannot assure you that the initial public offering price of the Equity Shares, or the market price following the Offer, will equal or exceed prices in privately negotiated transactions of our shares that may have occurred from time to time prior to our initial public offering. The market price of the Equity Shares may decline or fluctuate significantly due to a number of factors, some of which may be beyond our control, including:

- developments with respect to the spread or worsening of the COVID-19 pandemic;

- the impact of COVID-19 on our business operations and our ability to be able to provide products to or service customers, and the consequential impact on our results of operations;

- actual or anticipated fluctuations in our results of operations;

- announcements about our earnings that are not in line with analyst expectations;

- the public's reaction to our press releases, other public announcements and filings with the regulator;

- changes in senior management or key personnel;

- macroeconomic conditions in India;

- fluctuations of exchange rates;
- the operating and stock price performance of comparable companies;
- changes in our shareholder base;
- changes in our dividend policy;
- issuances, exchanges or sales, or expected issuances, exchanges or sales;
- changes in accounting standards, policies, guidance, interpretations or principles;
- changes in the regulatory and legal environment in which we operate; and
- market conditions in the banking industry and the domestic and worldwide economies as a whole, including in relation to the COVID-19 crisis.

Any of these factors may result in large and sudden changes in the volume and trading price of the Equity Shares. Following periods of volatility in the market price of a company's securities, shareholders may institute securities class action litigation against that company. If we were involved in a class action suit, it could divert the attention of management, and, if adversely determined, have an adverse effect on our business, results of operations and financial condition.

54. ***Investors can be subject to Indian taxes arising out of capital gains on the sale of the Equity Shares or dividend paid thereon.***

Under current Indian tax laws and regulations, unless specifically exempted, capital gains arising from the sale of equity shares in an Indian company are generally taxable in India. A securities transaction tax ("**STT**") is levied on and collected by an Indian stock exchange on which equity shares are sold. Any gain realized on the sale of equity shares held for more than 12 months, which are sold using any other platform other than on a recognized stock exchange and on which no STT has been paid, are subject to long-term capital gains tax in India. Until March 31, 2018, any gain realized on the sale of equity shares, listed on a stock exchange and held for more than 12 months was not subject to capital gains tax in India if STT was paid on the transaction. However, with the enactment of the Finance Act, 2018 the exemption previously granted in respect of payment of long-term capital gains tax has been withdrawn and such taxes are now payable by the investors with effect from April 1, 2018. The Finance Act, 2018 provides that existing investors are eligible for relief on such capital gains accrued until January 31, 2018 and any long-term capital gains made after January 31, 2018 shall be subject to taxation.

Further, any gain realized on the sale of listed equity shares held for a period of 12 months or less will be subject to short-term capital gains tax in India. In cases where the seller is a non-resident, capital gains arising from the sale of the equity shares will be partially or wholly exempt from taxation in India in cases where the exemption from taxation in India is provided under a treaty between India and the country of which the seller is resident.

Historically, Indian tax treaties do not limit India's ability to impose tax on capital gains. As a result, residents of other countries may be liable for tax in India as well as in their own jurisdiction on a gain upon the sale of the equity shares.

The Finance Act, 2019 amended the Indian Stamp Act, 1899 with effect from July 1, 2020 clarified that, in the absence of a specific provision under an agreement, the liability to pay stamp duty in case of sale of securities through stock exchanges will be on the buyer, while in other cases of transfer for consideration through a depository, the onus will be on the transferor. The stamp duty for transfer of securities other than debentures on a delivery basis is specified at 0.015% and on a non-delivery basis is specified at 0.003% of the consideration amount.

Further, we cannot predict whether any tax laws or other regulations impacting it will be enacted, or predict the nature and impact of any such laws or regulations or whether, if at all, any laws or regulations would have an adverse effect on our business, financial condition, results of operations and cash flows.

55. ***Any future issuance of Equity Shares, or convertible securities or other equity linked securities by us may dilute your shareholding and may adversely affect the trading price of the Equity Shares.***

Any future issuance of the Equity Shares or securities linked to the Equity Shares by us, may dilute your shareholding. Any such future issuance of the Equity Shares or future sales of the Equity Shares by any of our significant shareholders may also adversely affect the trading price of the Equity Shares and impact our ability to raise funds through an offering of our securities. Any perception by investors that such issuances or sales might occur could also affect the trading price of the Equity Shares. Additionally, the disposal, pledge or encumbrance of the Equity Shares by any of our significant shareholders, or the perception that such transactions may occur, may affect the trading price of the Equity Shares. There can be no assurance that we will not issue further Equity Shares or that our existing Shareholders will not dispose of further Equity Shares after the completion of the Offer (subject to compliance with the lock-in provisions under the SEBI ICDR Regulations) or pledge or encumber their Equity Shares. Any future issuances could also dilute the value of shareholder's investment in the Equity Shares and adversely affect the trading price of our Equity Shares. Such securities may also be issued at prices below the Offer Price. We may also issue convertible debt securities to finance our future growth or fund our business activities. In addition, any perception by investors that such issuances or sales might occur may also affect the market price of our Equity Shares.

56. ***Our ability to pay dividends in the future will depend on our earnings, financial condition, working capital requirements, capital expenditures and any restrictive covenants of our financing arrangements.***

Our ability to pay dividends in the future will depend on our earnings, financial condition, cash flow, working capital requirements, capital expenditure and restrictive covenants of our financing arrangements, if any. Any future determination as to the declaration and payment of dividends will be at the discretion of our Board and will depend on factors that our Board deems relevant, including among others, our future earnings, financial condition, cash requirements, business prospects and any other financing arrangements. In addition, the declaration and payment of dividends is subject to relevant RBI regulations (including RBI circular dated May 4, 2005, as amended). RBI may also restrict the payment of dividends through circulars. For instance, with a view that banks conserve capital in an environment of heightened uncertainty caused by COVID-19, RBI through its circulars dated April 17, 2020 and December 4, 2020 prohibited banks from paying dividends for Fiscal 2020. More recently, RBI through its circular dated April 22, 2021, has allowed payment of dividend of not more than 50% of the dividend payout ratio determined under the RBI's circular dated May 4, 2005. Similar restrictions may be imposed in the future and we cannot assure you that we will be able to pay dividends in the future.

Further, RBI by way of its letter dated June 11, 2019 in relation to non-compliance of Section 12(1) of the Banking Regulation Act, had imposed certain restrictions, *inter alia*, (a) on declaration and distribution of interim or final dividend by our Bank until further orders from the RBI; and (b) on opening of new branches without prior approval of RBI. For details, see "– *We will be unable to open new branches unless we are listed and are also required to obtain prior permission from the RBI to open new branches*" on page 23.

57. ***Investors will not be able to sell immediately on an Indian stock exchange any of the Equity Shares they purchase in the Offer.***

The Equity Shares will be listed on the Stock Exchanges. Pursuant to applicable Indian laws, certain actions must be completed before the Equity Shares can be listed and trading in the Equity Shares may commence. Investors' book entry, or 'demat' accounts with depository participants in India, are expected to be credited within one working day of the date on which the Basis of Allotment is approved by the Stock Exchanges. The Allotment of Equity Shares in this Offer and the credit of such Equity Shares to the applicant's demat account with depository participant and trading in the Equity Shares upon receipt of final listing and trading approvals from the Stock Exchanges is expected to take six Working Days of the Bid Closing Date. There could be a failure or delay in listing of the Equity Shares on the Stock Exchanges. Any failure or delay in obtaining the approval or otherwise commence trading in the Equity Shares would restrict investors' ability to dispose of their Equity Shares. There can be no assurance that the Equity Shares will be credited to investors' demat accounts, or that trading in the Equity Shares will commence, within the time periods specified in this risk factor. We could also be required to pay interest at the applicable rates if allotment is not made, refund orders are not dispatched or demat credits are not made to investors within the prescribed time periods.

58. ***We are a professionally managed bank and do not have any identifiable promoter in terms of the SEBI ICDR Regulations and the Companies Act, 2013.***

Our Bank is a professionally managed bank and does not have any identifiable promoter in terms of the SEBI ICDR Regulations and the Companies Act 2013. Accordingly, in terms of Regulation 14(1) of the SEBI ICDR Regulations, there is no requirement of minimum promoter's contribution in the Offer and as a result, none of the Equity Shares will be locked in for a period of eighteen months pursuant to the Offer.

59. ***Our funding requirements and the proposed deployment of Net Proceeds have not been appraised, and our management will have broad discretion over the use of the Net Proceeds.***

We intend to utilize the Net Proceeds to augment our Tier-I capital base to meet our future capital requirements, which are expected to arise out of growth in our assets, primarily our loans/advances and investment portfolio, and to ensure regulatory requirements on capital adequacy prescribed by the RBI from time to time. For further details, see "*Objects of the Offer*" on page 79. As stipulated in Regulation 41 of the SEBI ICDR Regulations, we are not required to appoint a monitoring agency for the use of the Net Proceeds, and we do not intend to do so. Our proposed deployment of the Net Proceeds has not been appraised and it is based on management estimates. Under the SEBI ICDR Regulations, we are not required to appoint a monitoring agency for the Offer and deployment of the Fresh Offer proceeds will be entirely at our discretion. Our management will therefore have broad discretion to use the Net Proceeds. Various risks and uncertainties, including those set forth in this section, may limit or delay our efforts to use of the Net Proceeds to achieve profitable growth in our business. Accordingly, the use of the Net Proceeds may not result in the growth of our business or increased profitability.

60. ***QIBs and Non-Institutional Investors are not permitted to withdraw or lower their Bids (in terms of quantity of Equity Shares or the Bid Amount) at any stage after submitting a Bid.***

Pursuant to the SEBI ICDR Regulations, QIBs and Non-Institutional Investors are not permitted to withdraw or lower their Bids (in terms of quantity of Equity Shares or the Bid Amount) at any stage after submitting a Bid. Retail Individual Investors can revise their Bids during the Bid/Offer Period and withdraw their Bids until Bid/Offer Closing Date. While we are required to complete Allotment pursuant to the Offer within six Working Days from the Bid/Offer Closing Date, events affecting the Bidders' decision to invest in the Equity Shares, including adverse changes in international or national monetary policy, financial, political or economic conditions, our business, results of operation or financial condition may arise between the date of submission of the Bid and Allotment. We may complete the Allotment of the Equity Shares even if such events occur, and such events limit the Bidders' ability to sell the Equity Shares Allotted pursuant to the Offer or cause the trading price of the Equity Shares to decline on listing.

61. ***Under Indian law, foreign investors are subject to investment restrictions that limit our ability to attract foreign investors, which may adversely affect the trading price of the Equity Shares.***

Under foreign exchange regulations which are currently in force in India, transfer of shares between non-residents and residents are freely permitted (subject to certain restrictions), if they comply with the valuation and reporting requirements specified under applicable law. If a transfer of shares is not in compliance with such requirements and does not fall under any of the exceptions, then prior approval of the relevant regulatory authority is required. Additionally, shareholders who seek to convert Rupee proceeds from a sale of shares in India into foreign currency and repatriate that foreign currency from India require a no-objection or a tax clearance certificate from the Indian income tax authorities. Further, this conversion is subject to the shares having been held on a repatriation basis and, either the security having been sold in compliance with the pricing guidelines or, the relevant regulatory approval having been obtained for the sale of shares and corresponding remittance of the sale proceeds. Further, acquisition of shares in a bank are subject to applicable law and additional requirements prescribed by the RBI. For details, see "*– Prospective Investors will not, without prior RBI approval, be able to acquire Equity Shares if such acquisition would result in an individual or group holding 5.00% or more of our share capital or voting rights; you may not be able to exercise voting rights in excess of 26.00% of the total voting rights of our Bank*" on page 44. We cannot assure you that any required approval from the RBI or any other governmental agency can be obtained with or without any particular terms or conditions. For further details, see "*Restrictions on Foreign Ownership of Indian Securities*" on page 344. Our ability to raise any foreign capital under the FDI route is therefore constrained by Indian law, which may adversely affect our business, financial condition, cash flows, results of operations and prospects.

As an Indian bank, we are subject to exchange controls that regulate borrowing in foreign currencies. Such regulatory restrictions limit our financing sources and could constrain our ability to obtain financings on competitive terms and refinance existing indebtedness. In addition, we cannot assure you that any required regulatory approvals for borrowing in foreign currencies will be granted to us without onerous conditions, or at all. Limitations on foreign debt may have an adverse effect on our business growth, financial condition and results of operations.

SECTION III: INTRODUCTION

THE OFFER

The following table summarizes details of the Offer:

Offer	Up to 15,840,000 Equity Shares aggregating up to ₹ [•] million
The Offer consists of:	
Fresh Issue[(1)]	Up to 15,827,495 Equity Shares aggregating up to ₹ [•] million
Offer for Sale[(2)] comprises:	Up to 12,505 Equity Shares aggregating up to ₹ [•] million
The Offer consists of:	
A. QIB Category[(3)(4)]	Not less than [•] Equity Shares
Of which:	
Anchor Investor Portion[(4)]	Up to [•] Equity Shares
Net QIB Portion (assuming the Anchor Investor Portion is fully subscribed)	Up to [•] Equity Shares
Of which:	
Available for allocation to Mutual Funds only (5% of the QIB Category (excluding Anchor Investor Portion))	[•] Equity Shares
Balance of QIB Portion for all QIBs including Mutual Funds	[•] Equity Shares
B. Non-Institutional Category	Not more than [•] Equity Shares
C. Retail Category	Not more than [•] Equity Shares
Pre and post-Offer Equity Shares	
Equity Shares outstanding prior to the Offer (as of the date of this Draft Red Herring Prospectus)	142,511,454 Equity Shares
Equity Shares outstanding after the Offer	[•] Equity Shares
Utilisation of Net Proceeds	See "*Objects of the Offer*" beginning on page 79 for information about the use of the Net Proceeds. Our Bank will not receive any proceeds from the Offer for Sale.

(1) The Offer has been authorized by our Board pursuant to its resolution dated February 24, 2020 and by a special resolution of our Shareholders adopted at the meeting held on October 28, 2020.

(2) The Selling Shareholders have confirmed that their respective Offered Shares have been held by them for a period of at least one year prior to the filing of this Draft Red Herring Prospectus with SEBI in accordance with Regulation 8 of the SEBI ICDR Regulations and accordingly, are eligible for being offered for sale in the Offer in accordance with the provisions of the SEBI ICDR Regulations. The Selling Shareholders have confirmed and authorized their participation in the Offer for Sale. The Selling Shareholders have, severally and not jointly, confirmed and approved the inclusion of their respective portions of the Offered Shares in the Offer for Sale as set out below:

S. No.	Selling Shareholder	Date of Selling Shareholder's Consent Letter	Number of Offered Shares	% of shareholding
1.	D. Prem Palanivel	July 31, 2021	5,000	0.00
2.	Priya Rajan	July 31, 2021	5,000	0.00
3.	Prabhakar Mahadeo Bobde	July 30, 2021	1,000	0.00
4.	Narasimhan Krishnamurthy	August 4, 2021	505	0.00
5.	M. Malliga Rani	July 30, 2021	500	0.00
6.	Subramanian Venkiteshwaran Iyer	July 23, 2021	500	0.00

(3) Subject to valid bids being received at or above the Offer Price, under-subscription, if any, in any category, except the QIB Category, would be met with spill-over from any other category or combination of categories, as applicable, at the discretion of our Bank in consultation with the BRLMs and the Designated Stock Exchange, subject to applicable laws. In the event of under-subscription in the Offer, Equity Shares offered pursuant to the Fresh Issue shall be allocated prior to Equity Shares offered pursuant to the Offer for Sale.

(4)Our Bank may, in consultation with the BRLMs, allocate up to 60% of the QIB Category to Anchor Investors on a discretionary basis in accordance with the SEBI ICDR Regulations. The QIB Category will accordingly be reduced for the Equity Shares allocated to Anchor Investors. One-third of the Anchor Investor Portion shall be reserved for domestic Mutual Funds, subject to valid Bids being received from domestic Mutual Funds at or above the Anchor Investor Allocation Price, which price shall be determined by our Bank in consultation with the BRLMs. In the event of under subscription or non-Allotment in the Anchor Investor Portion, the balance Equity Shares in the Anchor Investor Portion shall be added back to the QIB Category. 5% of the Net QIB Portion shall be available for allocation on a proportionate basis to Mutual Funds only, and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIB

Bidders, including Mutual Funds, subject to valid Bids being received at or above the Offer Price. However, if the aggregate demand from Mutual Funds is less than [•]. Equity Shares, the balance Equity Shares available for allotment in the Mutual Fund Portion will be added to the QIB Category and allocated proportionately to the QIB Bidders (other than Anchor Investors) in proportion to their Bids. For further details, see "Offer Procedure" beginning on page 327.

Allocation to all categories, except the Anchor Investor Portion and the Retail Portion, shall be made on a proportionate basis subject to valid Bids received at or above the Offer Price, as applicable. The allocation to each Retail Individual Bidder shall not be less than the minimum Bid Lot, subject to availability of Equity Shares in the Retail Portion and the remaining available Equity Shares, if any, shall be allocated on a proportionate basis. Allocation to Anchor Investors shall be on a discretionary basis in accordance with the SEBI ICDR Regulations. For further details, see "*Offer Structure*" on page 323. For details of the terms of the Offer, see "*Terms of the Offer*" beginning on page 317.

SUMMARY OF FINANCIAL INFORMATION

The summary financial information presented below should be read in conjunction with "Financial Statements" and "Management's Discussion and Analysis of Financial Condition and Results of Operations" beginning on pages 204 and 265, respectively.

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Restated Statement of Assests and Liabilities

(₹ in millions)

	As on 31.03.2021	As on 31.03.2020	As on 31.03.2019
CAPITAL & LIABILITIES :			
Capital	1,425.11	1,425.11	1,425.11
Reserves & Surplus	44,374.71	38,371.35	34,757.44
Deposits	409,704.16	368,250.27	351,362.47
Borrowings	-	3,240.00	-
Other Liabilities and Provisions	19,767.71	16,301.24	17,782.94
TOTAL	**475,271.69**	**427,587.97**	**405,327.96**
ASSETS :			
Cash and balances with Reserve Bank of India	16,802.90	14,144.05	17,353.43
Balances with Banks and Money at Call and Short Notice	10,247.86	23,221.45	11,850.13
Investments	117,032.09	94,673.30	91,065.86
Advances	310,696.03	277,157.64	264,879.41
Fixed Assets	1,371.76	1,284.53	1,383.81
Other Assets	19,121.05	17,107.00	18,795.32
TOTAL	**475,271.69**	**427,587.97**	**405,327.96**
Contingent Liabilities	113,870.82	73,096.20	72,040.95
Bills for Collection	8,959.15	7,975.03	8,222.14
Basis of preparation and significant accounting policies Notes forming part of the restated financial statements			

Restated Statement of Profit and Loss

(₹ in millions)

		Year ended		
		31.03.2021	**31.03.2020**	**31.03.2019**
I.	**INCOME**			
	Interest earned	36,090.53	34,661.12	32,244.57
	Other Income	6,443.49	5,264.17	4,143.41
	TOTAL	**42,534.02**	**39,925.29**	**36,387.98**
II.	**EXPENDITURE**			
	Interest Expended	20,715.25	21,465.92	19,943.05
	Operating Expenses	9,796.54	8,509.11	7,602.26
	Provisions & Contingencies	5,988.94	5,873.32	6,256.87
	TOTAL	**36,500.73**	**35,848.35**	**33,802.18**
III.	**PROFIT / LOSS**			
	Net Profit for the year	6,033.29	4,076.94	2,585.80
	Add : Profit brought forward	507.14	571.98	360.39
	TOTAL	**6,540.43**	**4,648.92**	**2,946.19**
IV.	**APPROPRIATIONS**			
	Transfer to Statutory Reserve	1,810.00	1,230.00	780.00
	Transfer to Other Reserves	3,100.00	1,620.00	610.00
	Transfer to Capital Reserve	384.80	207.10	30.70
	Transfer to Investment Reserve	Nil	Nil	58.30
	Transfer to Investment Fluctuation Reserve	95.70	294.90	291.60
	Transfer to Special Reserve 36(1)(viii)	350.00	240.00	260.00
	Dividend			
	Interim Dividend & Dividend tax paid	-	549.78	343.61
	Balance carried over to Balance Sheet	799.93	507.14	571.98
	Face value of the equity share is ₹10/-			
	TOTAL	**6,540.43**	**4,648.92**	**2,946.19**
Earning per share (Basic and Diluted) (Rs)		**42.34**	**28.61**	**18.14**
Basis of preparation and significant accounting policies Notes forming part of the restated financial statements				

Restated Statement of Cash Flows

(₹ in millions)

	Year ended		
	31.03.2021	**31.03.2020**	**31.03.2019**
Cash flow from operating activities			
Net profit for the year	6,033.29	4,076.94	2,585.80
Adjustments for:			
Loss/(Profit) on sale of assets	(1.76)	0.29	(0.35)
Depreciation on Fixed assets	285.64	300.80	355.62
Provisions & Contingencies (incl. Deferred tax adjustments)	5,988.94	5,873.32	6,256.87
	12,306.11	**10,251.35**	**9,197.94**
Adjustments for:			
Increase/(Decrease) in liabilities			
Deposits	41,453.89	16,887.79	27,079.16
Other liabilities & Provisions	(2,552.40)	(7,268.26)	(4,319.79)
(Increase)/Decrease in assets			
Advances	(33,538.39)	(12,278.24)	(27,192.21)
Investments	(22,358.79)	(3,607.43)	12,570.26
Other assets	(2,014.05)	1,688.30	(2,357.10)
Net cash flow from operating activities	**(6,703.63)**	**5,673.51**	**14,978.26**
Cash flow from investing activities			
Sale/disposal of fixed assets	4.79	2.02	4.67
Purchase of fixed assets	(375.90)	(203.81)	(340.79)
Net Cash flow from investing activities	**(371.11)**	**(201.79)**	**(336.12)**
Cash flow from financing activities			
Interim Dividend incl.tax	-	(549.78)	(343.61)
Borrowings	(3,240.00)	3,240.00	(5,130.00)
Net Cash flow from financing activities	**(3,240.00)**	**2,690.22**	**(5,473.61)**
Total increase/(decrease) in cash and cash equivalents during the	**10,314.74**	**8,161.94**	**9,168.53**
Cash & Cash equivalents as at the beginning of the year			
Cash & bank balances with RBI	14,144.05	17,353.43	17,017.78
Balances with banks & money at call & short notice	23,221.45	11,850.13	3,017.25
Total	**37,365.50**	**29,203.56**	**20,035.03**
Cash & Cash equivalents as at the end of the year			
Cash & bank balances with RBI	16,802.90	14,144.05	17,353.43
Balances with banks & money at call & short notice	10,247.86	23,221.45	11,850.13
Total	**27,050.76**	**37,365.50**	**29,203.56**
Total increase/(decrease) in cash and cash equivalents during the	**(10,314.74)**	**8,161.94**	**9,168.53**

GENERAL INFORMATION

For details on our incorporation and changes to our name and registered office, see "*History and Certain Corporate Matters*" on page 155.

Registered and Corporate office address of our Bank

No. 57, Victoria Extension Road
Thoothukudi – 628 002
Tamil Nadu, India
Tel.: +91 461 2325136
Email: secretarial@tmbank.in
Website: www.tmb.in
CIN: U65110TN1921PLC001908
Registration number: 001908

Address of the Registrar of Companies

Our Bank is registered with the Registrar of Companies, Tamil Nadu at Chennai, located at the following address:

Block No.6, B Wing 2nd Floor,
Shastri Bhawan 26,
Haddows Road,
Chennai – 600 034,
Tamil Nadu, India

Board of Directors

As of the date of this Draft Red Herring Prospectus, the composition of our Board is as disclosed below:

Name and Designation	DIN	Address
Balakrishnan Prabaharan* *Designation:* Independent Director, part – time chairman of the Board**	00209875	Old No.4/3A New No.28, Kasthuribai Road, Virudhunagar 626 001, Tamil Nadu, India
K.V. Rama Moorthy* *Designation:* MD & CEO	07034994	5/T/4, Ganesh Nagar, TMB Pearl House, Thoothukudi 628008, Tamil Nadu, India
Niranjan Sankar A. *Designation:* Non – Executive Director	00084014	Pioneer Avenue, 239/2, New Natham Road, Narayanapuram Madurai 625014, Tamil Nadu, India
S.R. Ashok *Designation:* Non – Executive Director	07933713	No.45, Brahmin colony, New colony, Thoothukudi 628003, Tamil Nadu, India
Asok Kumar P.C.G. *Designation:* Non – Executive Director	05142860	48/B, Gnanagiri Road, Sivakasi 626123, Tamil Nadu, India
Nirranjan Kani D.N. *Designation:* Non – Executive Director	00455352	B3, Le Grande, Plot 28-30, AK Block, Tas Enclave, 10th Main Road Ext, Anna Nagar, Chennai - 600040, Tamil Nadu, India
Chiranjeevi Raj C.* *Designation:* Independent Director	08730382	124(Old No 31A)Velayutham Road, Sivakasi 626123, Tamil Nadu, India
Ezhil Jothi S.* *Designation:* Independent Director	07772888	No.12, Mahilampoo Street, First Floor, Ezhil Nagar, Iyyer Bunglow, Madurai 625 014, Tamil Nadu, India
Nagarajan K. *Designation:* Independent Director	02274426	C-3, Pandian Avenue, 123, New Market Street, Off – Choolaimedu High Road, Chennai - 600094, Tamil Nadu, India
Vijayadurai B. *Designation:* Independent Director	07403509	35, P K S A, Arumugam Road, East, Sivakasi Virudhunagar, Sivakasi 626189, Tamil Nadu, India
Babu Suresh Kumar S. *Designation:* RBI Nominee Director	08914364	Flat No 12 3rd Floor Dev Apts, 100ft Bypass Road, Velacherry, Chennai – 600042, Tamil Nadu, India
Natarajan Gopal *Designation:* RBI Nominee Director	08268954	No. 19, 9th cross, Telecom Layout, Srirampura, Avalahalli, Jakkur Post, Bengaluru 560064, Karnataka, India

* *Appointment / reappointment is pending approval of our Shareholders.*
** *RBI confirmation of appointment as part – time chairman is pending.*

For brief profiles and further details in respect of our Directors, see "*Our Management*" beginning on page 160.

Company Secretary and Compliance Officer

Prakash Chandra Panda
Tamilnad Mercantile Bank Limited
No. 57, Victoria Extension Road
Thoothukudi – 628 002
Tamil Nadu, India
Tel.: +91 461 2323666
E-mail: secretarial@tmbank.in

Book Running Lead Managers

Axis Capital Limited
1st Floor, Axis House
C 2 Wadia International Centre
P. B. Marg, Worli
Mumbai 400 025
Maharashtra, India
Tel: +91 22 4325 2183
Email: tmb.ipo@axiscap.in
Investor grievance e-mail: complaints@axiscap.in
Website: www.axiscapital.co.in
Contact Person: Ankit Bhatia/ Pavan Naik
SEBI Registration No.: INM000012029

Motilal Oswal Investment Advisers Limited
Motilal Oswal Tower
Rahimtullah Sayani Road
Opposite Parel, ST Depot, Prabhadevi
Mumbai 400 025
Maharashtra, India
Tel: +91 22 7193 4380
Email: tmb.ipo@motilaloswal.com
Investor grievance e-mail: moiaplredressal@motilaloswal.com
Website: www.motilaloswalgroup.com
Contact Person: Ritu Sharma
SEBI Registration No.: NM000011005

SBI Capital Markets Limited
202, Maker Tower 'E'
Cuffe Parade
Mumbai 400 005
Maharashtra, India
Tel: +91 22 2217 8300
E-mail: tmb.ipo@sbicaps.com
Investor grievance e-mail: investor.relations@sbicaps.com
Website: www.sbicaps.com
Contact Person: Karan Savardekar
SEBI Registration No.: INM000003531

Syndicate Members

[•]

Registrar to the Offer

Link Intime India Private Limited
C-101, 1st Floor, 247
Lal Bahadur Shastri Marg, Vikhroli (West)
Mumbai 400 083
Maharashtra, India
Tel: +91 22 4918 6200

E-mail: tmb.ipo@linkintime.co.in
Investor grievance e-mail: tmb.ipo@linkintime.co.in
Website: www.linkintime.co.in
Contact person: Ms. Shanti Gopalkrishnan
SEBI registration number: INR000004058

Legal Advisors to the Offer

Legal Counsel to our Bank as to Indian Law

Shardul Amarchand Mangaldas & Co
24th Floor, Express Towers
Nariman Point,
Mumbai 400 021
Maharashtra, India
Tel: +91 22 4933 5555

Legal Counsel to the BRLMs as to Indian Law

S&R Associates
One World Center
1403 Tower 2 B
841 Senapati Bapat Marg, Lower Parel
Mumbai 400 013
Maharashtra, India
Tel: +91 22 4302 8000

Joint Statutory Central Auditors of our Bank

M/s Suri & Co.
No. 20, Park Circle,
2nd Floor, Moores Road, Thousand Lights,
Chennai 600 006
Tamil Nadu, India
Tel.: +91 44 28251140
E-mail: chennai@suriandco.com
Peer review no.: 013321
Firm registration no.: 004283S

M/s Abarna & Ananthan
521, III Main, VI Block,
II Phase, Banashankari, III Stage,
Bengaluru 560 085
Karnataka, India
Tel.: +91 80 26426022
E-mail: audit@abarna-ananthan.com
Peer review no.: 011767
Firm registration no.: 000003S

Changes in Joint Statutory Central auditors

Except as disclosed below, there has been no change in the statutory auditors of our Bank during the last three years:

Name of the Joint Statutory Central Auditors	Date of change	Reason for change
M/s G Balu Associates LLP Jammi Building, V M Street No. 123, Royapettah High Road, Mylapore, Chennai 600 004 Tamil Nadu, India **E-mail**: ravishankar@gbaca.in **Peer review no.**: 011578	June 23, 2021	Due to completion of the mandatory three-year period, as per the RBI circular, dated April 27, 2021.

Name of the Joint Statutory Central Auditors	Date of change	Reason for change
Firm registration no.: 000376S/S200073		
M/s Suri & Co. No.20, Park Circle, 2nd Floor, Moores Road, Thousand Lights, Chennai 600 006 Tamil Nadu, India **Tel.:** +91 44 28251140 **E-mail:** chennai@suriandco.com **Peer review no.:** 013321 **Firm registration no.:** 004283S **M/s Abarna & Ananthan** 521, III Main, VI Block, II Phase, Banashankari, III Stage, Bengaluru 560 085 Karnataka, India **Tel.:** +91 80 26426022 **E-mail:** audit@abarna-ananthan.com **Peer review no.:** 011767 **Firm registration no.:** 000003S	June 23, 2021	Appointment as Joint Statutory Central Auditors to fill the vacancy caused by the completion of office of G Balu & Associates LLP, as per the RBI circular dated April 27, 2021

Banker(s) to the Offer

Escrow Collection Bank(s)

[•]

Refund Bank(s)

[•]

Public Offer Bank(s)

[•]

Sponsor Bank

[•]

Statement of inter se allocation of responsibilities among the Book Running Lead Managers

The following table sets forth the *inter-se* allocation of responsibilities for various activities among the BRLMs:

Sr. No.	Activity	Responsibility	Co-ordinator
1.	Capital structuring, positioning strategy and due diligence of the Company including its operations/management/business plans/legal etc. Drafting and design of the Draft Red Herring Prospectus, Red Herring Prospectus, Prospectus, abridged prospectus and application form. The BRLMs shall ensure compliance with stipulated requirements and completion of prescribed formalities with the Stock Exchanges, RoC and SEBI including finalization of Prospectus and RoC filing	Axis, SBICAP, Motilal Oswal	Axis
2.	Drafting and approval of statutory advertisements	Axis, SBICAP, Motilal Oswal	Axis
3.	Drafting and approval of all publicity material other than statutory advertisement as mentioned above including corporate advertising, brochure, etc. and filing of media compliance report.	Axis, SBICAP, Motilal Oswal	Motilal Oswal
4.	Appointment of intermediaries viz., Registrar's, Printers, Advertising Agency, Syndicate, Sponsor Bank, Bankers to the Issue and other intermediaries, including coordination of all agreements to be entered into with such intermediaries	Axis, SBICAP, Motilal Oswal	Motilal Oswal
5.	Preparation of road show marketing presentation and frequently asked questions	Axis, SBICAP, Motilal Oswal	Motilal Oswal

Sr. No.	Activity	Responsibility	Co-ordinator
6.	International Institutional marketing of the Offer, which will cover, inter alia: • Institutional marketing strategy; • Finalizing the list and division of international investors for one-to-one meetings; and • Finalizing international road show and investor meeting schedule	Axis, SBICAP, Motilal Oswal	Axis
7.	Domestic Institutional marketing of the Offer, which will cover, inter alia: • Institutional marketing strategy; • Finalizing the list and division of domestic investors for one-to-one meetings; and • Finalizing domestic road show and investor meeting schedule	Axis, SBICAP, Motilal Oswal	SBICAP
8.	Retail marketing of the Offer, which will cover, inter alia: • Formulating marketing strategies, preparation of publicity budget; • Finalizing media, marketing and public relations strategy; • Finalizing centres for holding conferences for brokers, etc.; • Finalizing collection centres; • Arranging for selection of underwriters and underwriting agreement; and • Follow-up on distribution of publicity and offer material including form, Prospectus and deciding on the quantum of the offer material	Axis, SBICAP, Motilal Oswal	Motilal Oswal
9.	Non-Institutional marketing of the Offer, which will cover, inter alia: • Finalizing media, marketing and public relations strategy; and • Finalizing centres for holding conferences for brokers, etc.	Axis, SBICAP, Motilal Oswal	SBICAP
10.	Managing the book and finalization of pricing in consultation with the Company and the Selling Shareholders.	Axis, SBICAP, Motilal Oswal	SBICAP
11.	Coordination with Stock-Exchanges for book building software, bidding terminals, mock trading, payment of 1% security deposit, anchor co-ordination and intimation of anchor allocation.	Axis, SBICAP, Motilal Oswal	Motilal Oswal
12.	Post- Issue activities, which shall involve essential follow-up with bankers to the Issue and SCSBs to get quick estimates of collection and advising our Company about the closure of the Issue, based on correct figures, finalization of the basis of allotment or weeding out of multiple applications, listing of instruments, dispatch of certificates or demat credit and refunds, payment of STT on behalf of the Selling Shareholders and coordination with various agencies connected with the post-Issue activity such as Registrar to the Issue, Bankers to the Issue, SCSBs including responsibility for underwriting arrangements, as applicable and submission of all post Offer reports including the final post Offer report to SEBI, co-ordination with designated exchange and SEBI for release of 1% security deposit.	Axis, SBICAP, Motilal Oswal	SBICAP

Designated Intermediaries

Self Certified Syndicate Banks

The list of SCSBs notified by SEBI for the ASBA process is available at http://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognised=yes, or at such other website as may be prescribed by SEBI from time to time. A list of the Designated SCSB Branches with which an ASBA Bidder (other than a RIB using the UPI Mechanism), not bidding through Syndicate/Sub Syndicate or through a Registered Broker, RTA or CDP may submit the Bid cum Application Forms, is available at https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=34, or at such other websites as may be prescribed by SEBI from time to time.

SCSBs and mobile applications enabled for UPI Mechanism

In accordance with SEBI Circular No. SEBI/HO/CFD/DIL2/CIR/P/2019/76 dated June 28, 2019 and SEBI Circular No. SEBI/HO/CFD/DIL2/CIR/P/2019/85 dated July 26, 2019, Retail Individual Bidders Bidding using the UPI Mechanism may apply through the SCSBs and mobile applications whose names appears on the website

of the SEBI (https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=40) and (https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=43) respectively, as updated from time to time. A list of SCSBs and mobile applications, which are live for applying in public issues using UPI mechanism is provided as 'Annexure A' for the SEBI circular number SEBI/HO/CFD/DIL2/CIR/P/2019/85 dated July 26, 2019.

Syndicate SCSB Branches

In relation to Bids (other than Bids by Anchor Investor) submitted to a member of the Syndicate, the list of branches of the SCSBs at the Specified Locations named by the respective SCSBs to receive deposits of Bid cum Application Forms from the members of the Syndicate is available on the website of SEBI (https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=35) as updated from time to time. For more information on such branches collecting Bid cum Application Forms from the Syndicate at Specified Locations, see the website of SEBI at https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=35, as updated from time to time.

Broker Centres/Designated CDP Locations/Designated RTA Locations

In accordance with SEBI Circular No. CIR/CFD/14/2012 dated October 4, 2012 and CIR/CFD/POLICYCELL/11/2015 dated November 10, 2015, Bidders (other than Anchor Investors) can submit Bid cum Application Forms with the Registered Brokers at the Broker Centres, CDPs at the Designated CDP Locations or the RTAs at the Designated RTA Locations, respective lists of which, including details such as address and telephone number, are available at the websites of the Stock Exchanges at www.bseindia.com and www.nseindia.com and at the website of SEBI at http:// www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognised=yes. The list comprising the details of branches of the SCSBs at the Broker Centres, named by the respective SCSBs to receive deposits of the Bid cum Application Forms from the Registered Brokers will be available on the website of the SEBI at http:// www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognised=yes and updated from time to time.

IPO Grading

No credit rating agency registered with SEBI has been appointed for grading of the Offer.

Appraising Entity

None of the objects for which the Net Proceeds will be utilised have been appraised by any agency.

Monitoring Agency

In terms of the proviso to Regulation 41(1) of the SEBI ICDR Regulations, our Bank is not required to appoint a monitoring agency for this Offer.

Expert to the Offer

Except as stated below, our Bank has not obtained any expert opinions:

Our Bank has received written consent dated September 4, 2021 from our Joint Statutory Central Auditors, M/s Suri & Co., Chartered Accountants and M/s Abarna & Ananthan, Chartered Accountants to include their name as required under Section 26(5) of the Companies Act, 2013 read with SEBI ICDR Regulations in this Draft Red Herring Prospectus as an "expert" as defined under Section 2(38) of the Companies Act, 2013 in relation to the Restated Financial Statements and in respect of their (i) examination report dated August 3, 2021 on our Restated Financial Statements; and (ii) their report dated September 4, 2021 on the statement of possible special tax benefits in this Draft Red Herring Prospectus and such consent has not been withdrawn as on the date of this Draft Red Herring Prospectus.

Credit Rating

As the Offer is of Equity Shares, the appointment of a credit rating agency is not required.

Debenture Trustees

As the Offer is of Equity Shares, the appointment of debenture trustees is not required.

Green Shoe Option

No green shoe option is contemplated under the Offer.

Filing of this Draft Red Herring Prospectus

A copy of this Draft Red Herring Prospectus has been submitted to SEBI on cfddil@sebi.gov.in in accordance with SEBI circular dated March 27, 2020, in relation to "*Easing of Operational Procedure –Division of Issues and Listing –CFD*"; and has been filed with SEBI electronically on the platform provided by SEBI at https://siportal.sebi.gov.in, in accordance with SEBI circular bearing reference SEBI/HO/CFD/DIL1/CIR/P/2018/011 dated January 19, 2018.

A copy of the Red Herring Prospectus, along with the material contracts and documents required to be submitted under Section 32 of the Companies Acty, 2013 would be filed with the RoC and a copy of the Prospectus to be filed under Section 26 of the Companies Act, 2013 would be delivered for filing at the office of the RoC at Block No.6, B Wing 2nd Floor, Shastri Bhawan 26, Haddows Road, Chennai - 600034, Tamil Nadu, India.

Book Building Process

Book building, in the context of the Offer, refers to the process of collection of Bids from investors on the basis of the Red Herring Prospectus and the Bid cum Application Forms within the Price Band. The Price Band will be decided by our Bank, in consultation with the BRLMs, and advertised in [•] editions of [•], a widely circulated English national daily newspaper and [•] editions of [•], a widely circulated Hindi national daily newspaper and [•] editions of [•], a widely circulated Tamil daily newspaper (Tamil being the regional language of Thoothukudi, Tamil Nadu where our Registered and Corporate Office is located), at least two Working Days prior to the Bid/Offer Opening Date and shall be made available to the Stock Exchanges for the purposes of uploading on their respective websites. Pursuant to the Book Building Process, the Offer Price shall be determined by our Bank in consultation with the BRLMs after the Bid/Offer Closing Date.

All Bidders (other than Anchor Investors) can participate in this Offer only through the ASBA process. Anchor Investors are not permitted to participate in the Offer through the ASBA process. In addition to this, the Retail Individual Bidders may participate through the ASBA process by either (a) providing the details of their respective ASBA Account in which the corresponding Bid Amount will be blocked by the SCSBs; or (b) through the UPI Mechanism.

In terms of the SEBI ICDR Regulations, QIBs and Non-Institutional Bidders are not permitted to withdraw their Bid(s) or lower the size of their Bid(s) (in terms of quantity of Equity Shares or the Bid Amount) at any stage. Retail Individual Bidders can revise their Bid(s) during the Bid/Offer Period and withdraw their Bid(s) until the Bid/Offer Closing Date. Anchor Investors are not allowed to revise or withdraw their Bids after the Anchor Investor Bid/Offer Period. Except for Allocation to Retail Individual Bidders and the Anchor Investors, Allocation in the Offer will be on a proportionate basis. For further details on book building procedure and method and process of Bidding, see "*Offer Structure*" and "*Offer Procedure*" on pages 323 and 327, respectively.

Each Bidder by submitting a Bid in the Offer, will be deemed to have acknowledged the above restrictions and the terms of the Offer.

The Book Building Process is in accordance with guidelines, rules and regulations prescribed by SEBI and is subject to change from time to time. Investors are advised to make their own judgment about an investment through this process prior to submitting a Bid.

Investors should note the Offer is also subject to obtaining final listing and trading approvals of the Stock Exchanges, which our Bank shall apply for after Allotment.

Underwriting Agreement

After the determination of the Offer Price and allocation of Equity Shares but prior to the filing of the Prospectus with the RoC, our Bank and our Selling Shareholders will enter into an underwriting agreement with the Underwriters for the Equity Shares proposed to be offered through the Offer. The extent of underwriting

obligations and the Bids to be underwritten by each BRLM shall be as per the Underwriting Agreement. Pursuant to the terms of the Underwriting Agreement, the obligations of the Underwriters will be several and will be subject to certain conditions to closing, as specified therein.

The Underwriting Agreement is dated [•]. The Underwriters have indicated their intention to underwrite the following number of Equity Shares:

This portion has been intentionally left blank and will be filled in before filing of the Prospectus with the RoC.

Name, address, telephone and e-mail of the Underwriters	Indicative Number of Equity Shares to be Underwritten	Amount Underwritten (₹ in million)
[•]	[•]	[•]
[•]	[•]	[•]
[•]	[•]	[•]

The abovementioned amounts are provided for indicative purposes only and will be finalised after the pricing and actual allocation and subject to the provisions of Regulation 40(2) of the SEBI ICDR Regulations.

In the opinion of our Board of Directors, the resources of the Underwriters are sufficient to enable them to discharge their respective underwriting obligations in full. The Underwriters are registered with the SEBI under Section 12(1) of the SEBI Act or registered as brokers with the Stock Exchange(s). Our Board, at its meeting held on [•], has approved the Underwriting Agreement mentioned above on behalf of our Bank.

Allocation among the Underwriters may not necessarily be in proportion to their underwriting commitments set forth in the table above.

Notwithstanding the above table, the Underwriters shall be severally responsible for ensuring payment with respect to Equity Shares allocated to investors procured by them in accordance with the Underwriting Agreement. The Underwriting Agreement has not been executed as on the date of this Draft Red Herring Prospectus and will be executed after determination of the Offer Price and allocation of Equity Shares, but prior to the filing of the Prospectus with the RoC.

CAPITAL STRUCTURE

The share capital of our Bank, as of the date of this Draft Red Herring Prospectus, is set forth below:

(in ₹ except share data)

Particulars	Aggregate nominal value	Aggregate value at Offer Price[1]
A) AUTHORIZED SHARE CAPITAL[2]		
280,000,000 Equity Shares of face value of ₹ 10 each	2,800,000,000	-
B) ISSUED, SUBSCRIBED AND PAID-UP SHARE CAPITAL BEFORE THE OFFER		
142,511,454 Equity Shares of face value of ₹ 10 each	1,425,114,540	-
C) OFFER		
Offer of up to 15,840,000 Equity Shares of face value of ₹ 10 each	158,400,000	[●]
Of which:		
Fresh Issue of up to 15,827,495 Equity Shares[3]	158,274,950	[●]
Offer for Sale of up to 12,505 Equity Shares by the Selling Shareholders[4]	125,050	[●]
D) ISSUED, SUBSCRIBED AND PAID-UP SHARE CAPITAL AFTER THE OFFER[1]		
[●] Equity Shares of face value of ₹10 each	[●]	[●]
E) SECURITIES PREMIUM ACCOUNT		
Before the Offer (in ₹ million)		Nil
After the Offer (in ₹ million)		[●]

[1] To be updated upon finalisation of the Offer Price.

[2] For details in relation to changes in the authorized share capital of our Bank, see "History and Certain Corporate Matters – Amendments to the Memorandum of Association" on page 156.

[3] The Offer has been authorized by our Board pursuant to its resolution dated February 24, 2020 and by a special resolution of our Shareholders adopted at the meeting held on October 28, 2020.

[4] The Selling Shareholders confirm that their respective Offered Shares have been held by them for a period of at least one year prior to the filing of this Draft Red Herring Prospectus with SEBI in accordance with Regulation 8 of the SEBI ICDR Regulations and accordingly, are eligible for being offered for sale in the Offer in accordance with the provisions of the SEBI ICDR Regulations. The Selling Shareholders have confirmed and authorized their participation in the Offer for Sale. For details on the authorization by the Selling Shareholders in relation to the Offered Shares, see "The Offer" on page 56.

Equity Shares held in Abeyance

As on the date of this Draft Red Herring Prospectus, there are 41 members of our Bank, whose allotment of 15,132,000 Equity Shares, by way of a bonus issue approved by our Shareholders on January 29, 2016 and our Board on May 26, 2016 in the ratio of 1:500, continues to be held in abeyance due to reasons including, among others death of the members, outstanding legal proceedings, discrepancies in transfer deed and non-registration of instrument of transfers by our Bank. For details, see "*Risk Factors – 37.61% of our paid up equity share capital or 53.59 million Equity Shares are subject to outstanding legal proceedings which are pending at various forums and, in connection with which, proceedings against our Bank have been initiated by various regulatory authorities, including the RBI, the Directorate of Enforcement, some of whom have imposed and sought to impose penalties on us in the past. We cannot assure you that these matters will be resolved in a timely manner or at all and any adverse developments in such proceedings could result in the imposition of injunctions or penalties or require us to incur significant costs to contest any of which could have a material impact on our reputation, business, financial condition and results of operation*" on page 21 and "*Outstanding Litigation and Material Developments – Litigation involving Equity Shares of our Bank*" on page 293.

Further, 95,418 Equity Shares of our Bank were transferred to 216 members of our Bank on May 13, 2007. Out of these 95,418 Equity Shares, 46,862 Equity Shares were transferred to seven non-resident entities. The Deputy Governor of the RBI, by way of an order dated March 31, 2011, classified 18 transferees (to whom transfers had been effected on May 13, 2007) as a 'group' holding more than 5.00% of the total paid-up share capital of our Bank, in terms of the Guidelines for Acknowledgment of Transfer/Allotment of Shares in Private Sector Banks dated February 3, 2004 issued by the RBI. The Guidelines lay down the criteria for 'fit and proper' status for the acquirers of equity shares of banks (now governed by Section 12B of the Banking Regulation Act, 1949) and the Reserve Bank of India (Prior Approval for Acquisition of Shares or Voting Rights in Private Sector Banks Directions, 2015 dated November 19, 2015.) As per the aforesaid order, our Bank was to bring down the shareholding of the group of 18 members below 5.00% of the total paid-up capital of our Bank. Subsequently, our Bank effected share transfers of 27,289 Equity Shares (out of the 46,862 Equity Shares) on December 26, 2011 and June 11, 2012 to two other persons resident outside of India. The Directorate of Enforcement, through

its order dated August 14, 2020, has imposed a penalty on our Bank for effecting transfers: (i) on May 13, 2007 to seven non-resident entities in violation of the permission granted by the RBI; and (ii) on December 26, 2011 and June 11, 2012, without the prior permission of the RBI. For details, see "*Risk Factors – 37.61% of our paid up equity share capital or 53.59 million Equity Shares are subject to outstanding legal proceedings which are pending at various forums and, in connection with which, proceedings against our Bank have been initiated by various regulatory authorities, including the RBI, the Directorate of Enforcement, some of whom have imposed and sought to impose penalties on us in the past. We cannot assure you that these matters will be resolved in a timely manner or at all and any adverse developments in such proceedings could result in the imposition of injunctions or penalties or require us to incur significant costs to contest any of which could have a material impact on our reputation, business, financial condition and results of operation*" on page 21 and "*Outstanding Litigation and Material Developments – Litigation involving Equity Shares of our Bank*" on page 293.

Notes to Capital Structure

1. **Share Capital History of our Bank**

(a) ***History of Equity Share capital of our Bank***

We have been unable to trace the complete set of corporate resolutions from incorporation of our Bank on May 11, 1921 until June 23, 1989, filings with the RoC in relation to the incorporation of our Bank, filings with the RoC till the year 1982, more specifically relation to changes in our issued, subscribed and paid up share capital. Further, existing records in relation to certain allotments made on May 20, 1989 are incomplete. The relevant documents are also not available at the office of the Registrar of Companies, Tamil Nadu, at Chennai, as certified by SPNP & Associates, Company Secretaries pursuant to their certificate dated August 18, 2021 (the "**RoC Search Report**"), based on the search performed by them. For further details, see "*History and Certain Other Corporate Matters*" on page 155 and "*Risk Factors – Some of our corporate records are not traceable and we have limited knowledge and records of documents relating to corporate actions undertaken by our Bank. These corporate records may not be available in future and we may be subject to penalty imposed by the competent regulatory authority in this respect*" on page 41. Consequently, disclosures in relation to changes in our issued, subscribed and paid up share capital at the time of incorporation and on December 16, 1982, December 29, 1982, May 20, 1989 and June 23, 1989 have been made in reliance on the Memorandum of Association, the relevant form-2 filings made by our Bank with the RoC and our balance sheet as at December 31, 1982.

The following table sets forth the history of the equity share capital of our Bank.

Date of allotment	No. of Equity Shares allotted	Reason / nature of allotment	Face value per Equity Share (₹)	Offer price per Equity Share (₹)	Nature of consideration
May 11, 1921	11,505	Initial subscription to the Memorandum of Association [(1)]	10	10	Cash
132,268 shares were allotted between May 11, 1921 and December 31, 1981. As at December 31, 1981, the issued, subscribed and paid-up share capital as per the balance sheet of our Bank as at December 31, 1981 was ₹ 1,437,730 divided into 143,773 Equity Shares of face value of ₹10 each.[(2)]					
December 16, 1982	45,819	Rights Issue[(3)]	10	10	Cash
December 29, 1982	49	Preferential Allotment[(4)]	10	10	Cash
May 20, 1989	94,580	Rights Issue[(5)]	10	10	Cash
June 23, 1989	233	Rights Issue[(6)]	10	10	Cash
May 26, 2016	142,227,000	Bonus issue in the ratio of 1:500, being 500 Equity Shares for every one Equity Share held as on May 25, 2016 [(7)]	10	N.A	N.A.

(1) 2,500 Equity Shares were allotted to M.V. Shunmugavel, 1,001 Equity Shares each were allotted to A.R.A.S. Arumugasamy Nadar, K.A.M.A. Kaliappa Nadar, A.M.M. Sinnamani Nadar, P.K.S.A. Arumuga Nadar and A.R.A. Shenbaga Nadar, 1,000 Equity Shares

each were allotted to M.V.E. Ratnasamy Nadar, M.V.E. Kasisamy Nadar, W.P.A. Marimuthoo Nadar and T.V. Balagurusamy Nadar pursuant to subscription to the Memorandum of Association.

(2) Our Bank has been unable to trace any corporate records in relation to these allotments. For further details, see "Risk Factors – Some of our corporate records are not traceable and we have limited knowledge and records of documents relating to corporate actions undertaken by our Bank. These corporate records may not be available in future and we may be subject to penalty imposed by the competent regulatory authority in this respect" on page 41.

*(3) Rights issue of 45,819 Equity Shares to existing shareholders of our Bank. See **Annexure A** (Table 6) for the complete list of allottees and the number of Equity Shares allotted. Our Bank has been unable to trace any corporate resolutions in relation to this allotment. For further details, see "Risk Factors – Some of our corporate records are not traceable and we have limited knowledge and records of documents relating to corporate actions undertaken by our Bank. These corporate records may not be available in future and we may be subject to penalty imposed by the competent regulatory authority in this respect" on page 41.*

(4) 19 Equity Shares each were allotted to R. Sivan and R. Ramakrishnan and 11 Equity Shares each were allotted to G. Vettivel. Our Bank has been unable to trace any corporate resolutions in relation to this allotment. For further details, see "Risk Factors – Some of our corporate records are not traceable and we have limited knowledge and records of documents relating to corporate actions undertaken by our Bank. These corporate records may not be available in future and we may be subject to penalty imposed by the competent regulatory authority in this respect" on page 41.

(5) Rights issue of 94,580 Equity Shares to existing shareholders of our Bank. Our Bank has been unable to trace any further corporate records in relation to this allotment. For further details, see "Risk Factors – Some of our corporate records are not traceable and we have limited knowledge and records of documents relating to corporate actions undertaken by our Bank. These corporate records may not be available in future and we may be subject to penalty imposed by the competent regulatory authority in this respect" on page 41.

(6) 100 Equity Shares were allotted to N. Murugesan and N. Nagarajan and 133 Equity Shares were allotted to Baby Dayal Gnanamuthu & others. Our Bank has been unable to trace any corporate resolutions in relation to this allotment. For further details, see "Risk Factors – Some of our corporate records are not traceable and we have limited knowledge and records of documents relating to corporate actions undertaken by our Bank. These corporate records may not be available in future and we may be subject to penalty imposed by the competent regulatory authority in this respect" on page 41.

(7) Bonus issue of 142,227,000 Equity Shares pursuant to capitalisation of ₹ 1,422,270,000 out of the reserves and surplus of our Bank. The original return of allotment dated May 31, 2016 for the bonus issue filed with the RoC failed to separately classify Equity Shares issued to Gokul Patnaik and Vector Program Private Limited, which ought to have been held in abeyance in terms of Section 126(b) of the Companies Act, 2013 as disputed shares. Our Bank has subsequently filed a revised return of allotment dated September 19, 2016 with the RoC classifying the abovementioned Equity shares as disputed shares. For further details, see "Risk Factors – 37.61% of our paid up equity share capital or 53.59 million Equity Shares are subject to outstanding legal proceedings which are pending at various forums and, in connection with which, proceedings against our Bank have been initiated by various regulatory authorities, including the RBI, the Directorate of Enforcement, some of whom have imposed and sought to impose penalties on us in the past. We cannot assure you that these matters will be resolved in a timely manner or at all and any adverse developments in such proceedings could result in the imposition of injunctions or penalties or require us to incur significant costs to contest any of which could have a material impact on our reputation, business, financial condition and results of operation" on page 21.

(b) *History of preference share capital of our Bank*

Our Bank has not issued any preference shares since its incorporation.

(c) *Equity Shares issued for consideration other than cash or by way of bonus issue*

Details of Equity Shares issued pursuant to a bonus issue are as follows:

Date of allotment	No. of Equity Shares allotted	Reason / nature of allotment	Face value per Equity Share (₹)	Offer price per Equity Share (₹)	Allottees	Benefits accrued to our Bank
May 26, 2016	142,227,000	Bonus issue in the ratio of 1:500	10	N.A.	Shareholders of our Bank as on May 25, 2016*	N.A.

* *See **Annexure A** (Table 5) for the complete list of allottees and the number of Equity Shares allotted to them pursuant to the bonus issue.*

(d) *Equity Shares issued out of revaluation reserves*

Our Bank has not issued any Equity Shares out of revaluation reserves since its incorporation.

(e) *Allotment of Equity Shares pursuant to scheme of arrangement*

Our Bank has not allotted any Equity Shares pursuant to a scheme of arrangement approved under Section 391 to 394 of the Companies Act, 1956 or Sections 230 to 234 of the Companies Act, 2013.

(f) ***Issue of Equity Shares under employee stock option schemes***

Our Bank does not have any employee stock option scheme/employee stock purchase scheme as on date of this Draft Red Herring Prospectus.

(g) ***Issue of Equity Shares at a price lower than the Offer Price in the last one year***

Our Bank has not issued any Equity Shares in the last one year immediately preceding the date of this Draft Red Herring Prospectus at a price, which may be lower than the Offer Price.

2. **History of build-up of our Promoter's shareholding and lock-in of Promoter's shareholding in our Bank**

Our Bank is a professionally managed bank and does not have an identifiable promoter in terms of the SEBI ICDR Regulations and the Companies Act, 2013. Accordingly, in terms of the proviso to Regulation 14(1) of the SEBI ICDR Regulations, there is no requirement of minimum promoter's contribution in this Offer and accordingly, none of the Equity Shares shall be locked-in as part of promoter's contribution pursuant to the Offer.

(a) Details of Equity Shares locked-in for six months

In terms of Regulation 17 of the SEBI ICDR Regulations, the entire pre-Offer equity share capital will be locked-in for a period of six months from the date of Allotment, other than Equity Shares that are successfully transferred as part of the Offer for Sale. Any unsubscribed portion of the Offer for Sale by the Selling Shareholder(s), will be locked-in for a period of six months from the date of Allotment. Further, Equity Shares held by Category-I and Category-II AIFs or VCFs, subject to the conditions specified in Regulation 17 of the SEBI ICDR Regulations, shall be exempt from the above lock-in.

Lock-in of Equity Shares Allotted to Anchor Investors

Any Equity Shares Allotted to Anchor Investors in the Anchor Investor Portion shall be locked in for a period of 30 days from the date of Allotment.

(b) Other Requirements in respect of Lock-in

In terms of Regulation 22 of the SEBI ICDR Regulations, Equity Shares held by our Shareholders prior to the Offer and locked-in for a period of six months may be transferred to any other person holding Equity Shares which are locked-in along with the Equity Shares proposed to be transferred, subject to the continuation of the applicable lock-in and the transferee being ineligible to transfer such Equity Shares until expiry of the lock-in period, and compliance with the provisions of the SEBI Takeover Regulations.

3. **Shareholding pattern of our Bank**

The table below represents the equity shareholding pattern of our Bank as on the date of this Draft Red Herring Prospectus:

Category (I)	Category of Shareholder (II)	Number of Shareholders (III)	No. of fully paid up Equity Shares held (IV)	No. of partly paid-up Equity Shares held (V)	No. of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+(VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of voting rights held in each class of securities (IX)				No. of Shares Underlying Outstanding convertible securities (including warrants) (X)	Shareholding as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2)	Number of locked in shares (XII)		Number of Shares pledged or otherwise encumbered (XIII)		Number of equity shares held in dematerialised form (XIV)
								No of Voting Rights[#]						No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	
								Class	Class	Total	Total as a % of (A+B+C)							
(A)	**Promoters and Promoter Group**	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
(B)	**Public**	20,934	142,511,454	Nil	Nil	142,511,454	100%	N.A.	N.A.	N.A.	N.A.	N.A.	100%	N.A.	N.A.	N.A.	N.A.	60,681,912
(C)	**Non Promoter - Non Public**	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
(C) (1)	Shares underlying Custodian/ Depositary Receipts	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
(C) (2)	Shares held by Employee Trusts	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	Total (A) + (B) + (C)	20,934	142,511,454	Nil	Nil	142,511,454	100%	N.A.	N.A.	N.A.	N.A.	N.A.	100%	N.A.	N.A.	N.A.	N.A.	60,681,912

[#]Pursuant to the Banking Regulation Act read with the gazette notification DBR.PSBD. No. 1084/16.13.100/2016-17 dated July 21, 2016, no shareholder can exercise voting rights in excess of 26% of the total share capital of a bank.

4. As on the date of this Draft Red Herring Prospectus, our Bank has 20,934 Shareholders.

5. None of the BRLMs or their respective associates (as defined under the SEBI Merchant Bankers Regulations) hold any Equity Shares of our Bank as on the date of this Draft Red Herring Prospectus.

6. **Shareholding of our Directors and Key Managerial Personnel in our Bank**

Except as stated below, none of our Directors or Key Managerial Personnel hold any Equity Shares in our Bank.

Sr. No.	Director/KMP	Number of Equity Shares	Percentage of equity share capital held (%)
1.	Asok Kumar P.C.G.	1,599,504	1.12
2.	Nirranjan Kani D.N.	1,053,727	0.74
3.	Niranjan Sankar A.	84,168	0.06
4.	S.R. Ashok	47,595	0.03
5.	Balakrishnan Prabaharan	14,523	0.01
6.	Vijayadurai B.	14,023	0.01
7.	Nagarajan K.*	10,506	0.01
8.	Ezhil Jothi S.	1,000	0.00
	Total	**2,825,048**	**1.98**

**Eight Equity Shares were sold by Nagarajan K on July 31, 2014. However, at its meeting held on August 5, 2014, the Board declined to approve such transfer on account of such transfer being made to a person who was classified as a part of a 'group' holding more than 5%. While the Equity Shares continue to be registered in the name of Nagarajan K, the share certificates and signed transfer forms for effecting such transfer are in the possession of the transferee.*

7. **Details of equity shareholding of the major Shareholders of our Bank**

(a) Set forth below are details of our Shareholders holding 1% or more of the paid-up share capital of our Bank as on date of this Draft Red Herring Prospectus:

Sr. No.	Shareholder	Number of Equity Shares	Percentage of equity share capital held (%)
1.	Robert and Ardis James Company Limited	7,054,080	4.95
2.	Starship Equity Holdings Limited	6,727,500	4.72
3.	Subcontinental Equities Limited	6,617,709	4.64
4.	East River Holdings Limited	5,305,089	3.72
5.	Swiss Re Investors (Mauritius) Limited	5,072,124	3.56
6.	Shanmuga Priya	3,382,273	2.37
7.	FI Investments (Mauritius) Limited	2,704,899	1.90
8.	C.S. Rajendran	2,097,213	1.47
9.	Hibiscus Enterprises LLP	1,994,982	1.40
10.	Investor Education and Protection Fund Authority*	1,912,818	1.34
11.	Meenakshi R.	1,899,792	1.33
12.	Senthil G.M.	1,735,181	1.21
13.	Asok Kumar P.C.G.	1,599,504	1.12
14.	Others*	65,918,597	46.25
	Total	114,021,761	80.00

***The Equity Shares in respect of which dividend has not been paid or claimed for seven consecutive years have been transferred by our Bank in the name of the Investor Education and Protection Fund Authority in accordance with Section 124(6) of the Companies Act, 2013 and the rules made thereunder.*

** See **Annexure A** (Table 1) for the remaining list of shareholders and the respective Equity Shares held by them.*

(b) Set forth below are details of our Shareholders holding 1% or more of the paid-up share capital of our Bank as of 10 days prior to the date of this Draft Red Herring Prospectus:

Sr. No.	Shareholder	Number of Equity Shares	Percentage of Equity Share Capital held (%)
1.	Robert and Ardis James Company Limited	7,054,080	4.95
2.	Starship Equity Holdings Limited	6,727,500	4.72
3.	Subcontinental Equities Limited	6,617,709	4.64
4.	East River Holdings Limited	5,305,089	3.72
5.	Swiss Re Investors (Mauritius) Limited	5,072,124	3.56
6.	Shanmuga Priya	3,382,273	2.37
7.	FI Investments (Mauritius) Limited	2,704,899	1.90

Sr. No.	Shareholder	Number of Equity Shares	Percentage of Equity Share Capital held (%)
8.	Rajendran C.S.	2,097,213	1.47
9.	Hibiscus Enterprises LLP	1,994,982	1.40
10.	Investor Education and Protection Fund Authority[*]	1,912,818	1.34
11.	Meenakshi R.	1,899,792	1.33
12.	Senthil G.M.	1,735,181	1.21
13.	Asok Kumar P.C.G.	1,599,504	1.12
14.	Others[**]	65,906,517	46.25
	Total	114,009,681	80.00

[*]*The Equity Shares in respect of which dividend has not been paid or claimed for seven consecutive years have been transferred by our Bank in the name of the Investor Education and Protection Fund Authority in accordance with Section 124(6) of the Companies Act, 2013 and the rules made thereunder.*

[**] *See **Annexure A** (Table 2) for the remaining list of shareholders and the respective Equity Shares held by them.*

(c) Set forth below are details of Shareholders holding 1% or more of the paid-up share capital of our Bank as of one year prior to the date of this Draft Red Herring Prospectus**:**

Sr. No.	Shareholder	No. of Equity Shares	Percentage of Equity Share capital held (%)
1.	Robert and Ardis James Company Limited	7,054,080	4.95
2.	Starship Equity Holdings Limited	6,727,500	4.72
3.	Subcontinental Equities Limited	6,617,709	4.64
4.	East River Holdings Limited	5,305,089	3.72
5.	Swiss Re Investors (Mauritius) Limited	5,072,124	3.56
6.	FI Investments (Mauritius) Limited	2,704,899	1.90
7.	Rajendran C.S.	2,094,210	1.47
8.	Hibiscus Enterprises LLP	1,994,982	1.40
9.	Meenakshi R.	1,899,792	1.33
10.	Investor Education and Protection Fund Authority[*]	1,820,133	1.28
11.	Senthil G.M.	1,815,181	1.27
12.	Asok Kumar P.C.G.	1,582,000	1.11
13.	Others[**]	69,348,387	48.66
	Total	114,036,086	80.01

[*]*The Equity Shares in respect of which dividend has not been paid or claimed for seven consecutive years have been transferred by our Bank in the name of the Investor Education and Protection Fund Authority in accordance with Section 124(6) of the Companies Act, 2013 and the rules made thereunder.*

[**]*See **Annexure A** (Table 3) for the remaining list of shareholders and the respective Equity Shares held by them.*

(d) Set forth below are details of Shareholders holding 1% or more of the paid-up share capital of our Bank as of two years prior to the date of this Draft Red Herring Prospectus:

Sr. No.	Shareholder	No. of Equity Shares	Percentage of Equity Share capital held (%)
1.	Robert and Ardis James Company Limited	7,054,080	4.95
2.	Starship Equity Holdings Limited	6,727,500	4.72
3.	Subcontinental Equities Limited	6,617,709	4.64
4.	East River Holdings Limited	5,305,089	3.72
5.	Swiss Re Investors (Mauritius) Limited	5,072,124	3.56
6.	FI Investments (Mauritius) Limited	2,704,899	1.90
7.	Rajendran C.S.	2,088,910	1.47
8.	Hibiscus Enterprises LLP	2,016,024	1.41
9.	Meenakshi R.	1,899,792	1.33
10.	Senthil G.M.	1,870,181	1.31
11.	Investor Education and Protection Fund Authority[*]	1,709,412	1.20
12.	Asok Kumar P.C.G.	1,580,000	1.11
13.	Others[**]	69,383,454	48.69
	Total	114,029,174	80.01

[**]*The Equity Shares in respect of which dividend has not been paid or claimed for seven consecutive years have been transferred by our Bank in the name of the Investor Education and Protection Fund Authority in accordance with Section 124(6) of the Companies Act, 2013 and the rules made thereunder.*

[*]*See **Annexure A** (Table 4) for the remaining list of shareholders and the respective Equity Shares held by them.*

8. **Sales or purchases of Equity Shares or other specified securities of our Bank by our Directors and their relatives during the six months immediately preceding the date of this Draft Red Herring Prospectus.**

Except as disclosed below, our Directors or their relatives have not sold or purchased any Equity Shares of our Bank during the six months preceding the date of this Draft Red Herring Prospectus:

Sr. No.	Shareholder	Directors/ Relative of Directors	Sale/Purchase/Allotment	No. of Equity Shares	Face value per equity share (₹)	Price per equity share (₹)	Date of Sale/Purchase/Allotment
Directors							
1.	Nirranjan Kani D.N.	Director	Received pursuant to family settlement	47,500	10	N.A.	March 4, 2021
2.	Nagarajan K.	Director	Transferred as gift	4,000	10	N.A.	March 9, 2021
3.	Asok Kumar P.C.G.	Director	Purchase	2,000	10	300	April 23, 2021
4.	Ezhil Jothi S.	Director	Purchase	1,000	10	480	April 20, 2021
5.	Nirranjan Kani D.N.	Director	Purchase	3,000	10	480	April 20, 2021
6.	Nirranjan Kani D.N.	Director	Purchase	2,000	10	480	April 21, 2021
7.	Nirranjan Kani D.N.	Director	Purchase	10,000	10	600	July 7, 2021
8.	Nirranjan Kani D.N.	Director	Purchase	1,000	10	530	July 15, 2021
Relatives of Directors							
9.	Sriraam N.	Son of Nagarajan K.	Received as gift	4,000	10	N.A.	March 9, 2021
10.	Lakshmi Anumolu	Wife of Niranjan Sankar A.	Purchase	10,000	10	475	March 15, 2021
11.	Arumugasamy R.P.	Father of Ezhil Jothi S.	Purchase	500	10	496	April 9, 2021
12.	C.S. Rajendran	Father of S.R. Ashok	Purchase	1,500	10	400	March 24, 2021
13.	Sriraam N.	Son of Nagarajan K.	Sale	1,500	10	300	April 22, 2021
14.	C.S. Rajendran	Father of S.R. Ashok	Purchase	501	10	420	May 24, 2021
15.	C.S. Rajendran	Father of S.R. Ashok	Purchase	501	10	440	June 25, 2021
16.	Sriraam N.	Son of Nagarajan K.	Sale	1,000	10	300	July 22, 2021
17.	Anuradha N.	Wife of Nagarajan K.	Sale	400	10	300	July 22, 2021

9. There have been no financing arrangements whereby our Directors or any of their relatives have financed the purchase by any other person of securities of our Bank (other than in the normal course of the business of the relevant financing entity) during the six months immediately preceding the date of filing of this Draft Red Herring Prospectus.

10. Our Bank, our Directors and the BRLMs have not entered into any buy-back or other arrangements for the purchase of Equity Shares.

11. No person connected with the Offer, including, but not limited to, BRLMs, the Syndicate Members, our Bank, or our Directors, shall offer any incentive, whether direct or indirect, in any manner, whether in cash or kind or services or otherwise to any Bidder for making a Bid, except for fees or commission for services rendered in relation to the Offer.

12. The Equity Shares are fully paid-up and there are no partly paid-up Equity Shares. The Equity Shares to be issued or transferred pursuant to the Offer shall be fully paid-up at the time of Allotment.

13. Our Bank has no outstanding warrants, options to be issued or rights to convert debentures, loans or other convertible instruments into Equity Shares. There are no outstanding convertible securities or any other right which would entitle any person with any option to receive Equity Shares of our Bank.

14. Except for the allotment of Equity Shares pursuant to the Fresh Issue, there will be no further issuance of Equity Shares whether by way of an issue of bonus shares, preferential allotment, rights issue or in any other manner during the period commencing from the date of filing of the Draft Red Herring Prospectus with SEBI until the Equity Shares have been listed on the Stock Exchanges or all application monies have been refunded, as the case may be.

15. Except for the allotment of Equity Shares pursuant to the Fresh Issue, our Bank presently does not intend or propose to alter the capital structure for a period of six months from the Bid/Offer Opening Date, by way of split or consolidation of the denomination of Equity Shares, or further issue of Equity Shares (including issue of securities convertible into or exchangeable for, directly or indirectly into Equity Shares), whether on a preferential basis or by issue of bonus or rights or further public issue of Equity Shares.

16. There shall be only one denomination of the Equity Shares, unless otherwise permitted by law. Our Bank will comply with such disclosure and accounting norms as may be specified by SEBI from time to time.

17. The BRLMs and any person related to the BRLMs or Syndicate Members cannot apply in the Offer under the Anchor Investor Portion, except for Mutual Funds sponsored by entities which are associates of the BRLMs or insurance companies promoted by entities which are associates of the BRLMs or a FPI (other than individuals, corporate bodies and family offices) sponsored by entities which are associates of the BRLMs.

OBJECTS OF THE OFFER

The Offer is comprised of the Fresh Issue and the Offer for Sale.

Offer for Sale

The Selling Shareholders shall be entitled to the proceeds from the sale of their respective Offered Shares in the Offer for Sale, net of their share of the Offer related expenses. Our Bank will not receive any proceeds from the Offer for Sale.

Objects of the Offer

Our Bank proposes to utilize the Net Proceeds from the Fresh Issue towards augmenting its Tier–I capital base to meet its future capital requirements. Further, the Gross Proceeds from the Fresh Issue will also be used towards meeting the expenses in relation to the Offer.

Additionally, our Bank expects to receive the benefits of listing the Equity Shares on the Stock Exchanges.

Fresh Issue

The details of the Net Proceeds from the Fresh Issue are summarized in the following table:

Particulars	Estimated amount (₹ in million)
Gross proceeds of the Fresh Issue	[•]
(Less) Fresh Issue expenses[(1)]	[•]
Net Proceeds	[•]

[(1)] *To be finalised upon determination of the Offer Price and updated in the Prospectus prior to filing with the RoC.*

Requirement of Funds and Utilization of Net Proceeds

The Net Proceeds are proposed to be utilised towards augmentation of our Bank's Tier-I capital base to meet our Bank's future capital requirements which are expected to arise out of growth in our Bank's assets, primarily our Bank's loans/advances and investment portfolio and to ensure compliance with regulatory requirements on capital adequacy prescribed by the RBI from time to time.

As of March 31, 2021, we were required to maintain a minimum CRAR of 10.875, based on the total capital to risk-weighted assets. Further, as of March 31, 2021, our Tier-I capital adequacy ratio is 17.93% and our Tier-I capital is ₹ 44,864.27 million. The amount to be funded from Net Proceeds and proposed to be deployed in Fiscal 2023 towards augmentation of our Bank's Tier-I capital base is ₹ [•] million.

Post receipt of such Net Proceeds, our Tier-I capital adequacy ratio will be [•]% and our Tier-I capital will be ₹ [•] million, which we intend to deploy towards augmentation of our Bank's Tier-I capital base to meet our Bank's future capital requirements. Considering our Tier-I position, our Bank has no plans to augment the Tier–II capital in the near future. In the event that our Bank decides to augment its Tier–II capital in the future, it shall be in compliance with the applicable RBI directions and guidelines.

Offer Expenses

The total expenses of the Offer are estimated to be approximately ₹ [•] million.

The Offer related expenses primarily include fees payable to the BRLMs and legal counsels, fees payable to advisors including the Joint Statutory Central Auditors, fees and expenses of the SEBI, the Stock Exchanges, the RoC and any other governmental authority, brokerage and selling commission, underwriting commission, commission payable to Registered Brokers, RTAs, CDPs, SCSBs' fees, Sponsor Bank's fees, Registrar's fees, printing and stationery expenses, advertising and marketing expenses and all other incidental and miscellaneous expenses for listing the Equity Shares on the Stock Exchanges.

Our Bank shall bear all costs, charges, fees and expenses that are associated with and incurred in connection with the Offer, provided that such costs specifically relating to the Offered Shares by the Selling Shareholders (other than costs which directly accrue to our Bank) in the Offer shall be borne by the Selling Shareholders. Our Bank shall advance the cost and expenses of the Offer and will be reimbursed by the Selling Shareholders (*from their respective portion of Offer proceeds*) for their respective proportion of such costs and expenses, except for

such costs and expenses in relation to the Offer directly attributable to the Selling Shareholders which are paid for directly by the Selling Shareholders.

The estimated Offer related expenses are as under:

Activity	Estimated expenses[(1)] (₹ in million)	As a % of the total estimated Offer expenses[(1)]	As a % of the total Offer size[(1)]
BRLMs fees	[•]	[•]	[•]
Commission/processing fee for SCSBs and the Banker to the Offer. Brokerage, underwriting commission and selling commission and bidding charges for Members of the Syndicate, Registered Brokers, RTAs and CDPs	[•]	[•]	[•]
Brokerage and selling commission and bidding charges for Members of the Syndicate, Registered Brokers, RTAs and CDPs [(2)(3)(4)(5)(6)]	[•]	[•]	[•]
Fees payable to the Registrar to the Offer	[•]	[•]	[•]
Fees payable to the other advisors to the Offer	[•]	[•]	[•]
Others			
Listing fees, SEBI filing fees, upload fees, BSE and NSE processing fees, book building software fees and other regulatory expenses	[•]	[•]	[•]
Printing and stationery	[•]	[•]	[•]
Advertising and marketing expenses	[•]	[•]	[•]
Fee payable to legal counsel	[•]	[•]	[•]
Miscellaneous	[•]	[•]	[•]
Total estimated Offer expenses	[•]	[•]	[•]

[(1)]Amounts will be finalised and incorporated in the Prospectus on determination of Offer Price.

[(2)] Selling commission payable to the SCSBs on the portion for Retail Individual Bidders and Non-Institutional Bidders which are directly procured by the SCSBs, would be as follows:

*Portion for Retail Individual Bidders**	*[•]% of the Amount Allotted (plus applicable taxes)*
*Portion for Non-Institutional Bidders**	*[•]% of the Amount Allotted (plus applicable taxes)*

**Amount Allotted is the product of the number of Equity Shares Allotted and the Offer Price. Selling commission payable to the SCSBs will be determined on the basis of the bidding terminal ID as captured in the Bid Book of BSE or NSE.*

[(3)] No processing fees shall be payable by our Bank and Selling Shareholders to the SCSBs on the applications directly procured by them. Processing fees payable to the SCSBs on the portion for Retail Individual Bidders and Non-Institutional Bidders which are procured by the members of the Syndicate/sub-Syndicate/Registered Broker/RTAs/ CDPs and submitted to SCSB for blocking, would be as follows:

*Portion for Retail Individual Bidders**	*₹ [•] per valid Bid cum Application Form* (plus applicable taxes)*
*Portion for Non-Institutional Bidders**	*₹ [•] per valid Bid cum Application Form* (plus applicable taxes)*

**Amount Allotted is the product of the number of Equity Shares Allotted and the Offer Price.*

[(4)] Selling commission on the portion for Retail Individual Bidders (using the UPI mechanism) and Non-Institutional Bidders which are procured by Members of the Syndicate (including their sub-Syndicate Members), RTAs and CDPs or for using 3-in-1 type accounts- linked online trading, demat & bank account provided by some of the Registered Brokers which are Members of the Syndicate (including their Sub-Syndicate Members) would be as follows:

*Portion for Retail Individual Bidders**	*[•]% of the Amount Allotted (plus applicable taxes)*
*Portion for Non-Institutional Bidders**	*[•]% of the Amount Allotted (plus applicable taxes)*

**Amount Allotted is the product of the number of Equity Shares Allotted and the Offer Price*

Processing fees payable for applications made by Retail Individual Bidders using the UPI Mechanism would be as follows:

Sponsor Bank	*[•]% of the Amount Allotted (plus applicable taxes)*

The selling commission payable to the Syndicate / sub-Syndicate Members will be determined on the basis of the *application form number / series, provided that the application is also bid by the respective Syndicate / sub-Syndicate Member. For clarification, if a Syndicate ASBA application on the application form number / series of a Syndicate / sub-Syndicate Member, is bid by an SCSB, the selling commission will be payable to the SCSB and not the Syndicate / Sub-Syndicate Member.*

Uploading charges payable to Members of the Syndicate (including their sub-Syndicate Members), RTAs and CDPs on the applications

made by RIBs using 3-in-1 accounts and Non-Institutional Bidders which are procured by them and submitted to SCSB for blocking or using 3-in-1 accounts, would be as follows: ₹ [•] plus applicable taxes, per valid application bid by the Syndicate (including their sub-Syndicate Members), RTAs and CDPs.

The selling commission and bidding charges payable to Registered Brokers, the RTAs and CDPs will be determined on the basis of the bidding terminal ID as captured in the bid book of BSE or NSE.

(5) Selling commission/ uploading charges payable to the Registered Brokers on the portion for RIBs procured through UPI Mechanism and Non Institutional Bidders which are directly procured by the Registered Broker and submitted to SCSB for processing, would be as follows:

*Portion for Retail Individual Bidders**	₹ [•] *per valid Bid cum Application Form* (plus applicable taxes)*
*Portion for Non-Institutional Bidders**	₹ [•] *per valid Bid cum Application Form* (plus applicable taxes)*

**For each valid application*

(6) Uploading charges/ processing fees for applications made by RIBs using the UPI Mechanism would be as under:

Payable to Members of the Syndicate (including their sub-Syndicate Members)/ RTAs / CDPs	₹ [•] *per valid Bid cum Application Form (plus applicable taxes)*
Payable to Sponsor Bank	₹ [•] *per valid Bid cum Application Form* (plus applicable taxes)* *The Sponsor Bank shall be responsible for making payments to third parties such as remitter bank, NPCI and such other parties as required in connection with the performance of its duties under applicable SEBI circulars, agreements and other applicable laws*

All such commissions and processing fees set out above shall be paid as per the timelines in terms of the Syndicate Agreement and Escrow and Sponsor Bank Agreement.

Means of finance

The fund requirements set out for the aforesaid objects of the Offer are proposed to be met entirely from the Net Proceeds. Accordingly, our Bank confirms that there is no requirement to make firm arrangements of finance through verifiable means towards at least 75% of the stated means of finance, excluding the amount to be raised from the Fresh Issue and existing identifiable accruals as required under the SEBI ICDR Regulations.

Interim use of Net Proceeds

The Net Proceeds shall be retained in the Public Offer Account until receipt of the listing and trading approvals from the Stock Exchanges by our Bank. Post receipt of the listing and trading approvals from the Stock Exchanges, the Net Proceeds will be applied by our Bank towards meeting its capital requirements in accordance with the objects stated herein.

Pending utilization for the purposes described above, we undertake to temporarily invest the funds from the Net Proceeds only with scheduled commercial banks included in the second schedule of the RBI Act.

In accordance with Section 27 of the Companies Act, 2013, our Bank confirms that it shall not use the Net Proceeds for buying, trading or otherwise dealing in the equity shares of any other listed company or for any investment in equity markets.

Bridge Financing Facilities

Our Bank has not raised any bridge loans from any bank or financial institution, as on the date of this Draft Red Herring Prospectus, which are proposed to be repaid from the Net Proceeds.

Appraising Entity

None of the objects of the Offer for which the Net Proceeds will be utilised have been appraised by any bank/ financial institution.

Monitoring of Utilization of Funds

In terms of the proviso to Regulation 41(1) of the SEBI ICDR Regulations, our Bank is not required to appoint a monitoring agency for this Offer. To the extent applicable, our Bank will disclose the utilization of the Net Proceeds under a separate head in our balance sheet along with the relevant details, for all such amounts that have not been utilised.

Our Bank will indicate investments, if any, of unutilised Net Proceeds in the balance sheet of our Bank for the relevant Fiscals subsequent to receipt of listing and trading approvals from the Stock Exchanges.

Pursuant to Regulations 18(3) and 32(3) of the Listing Regulations, the uses and applications of the Net Proceeds shall be placed before the Audit Committee at the end of the relevant quarter(s). The Audit Committee shall make recommendations to the Board for further action, if appropriate.

In the event the funds are utilized for purposes other than those stated in the Red Herring Prospectus and Prospectus, our Bank shall, on an annual basis, prepare a statement of funds and place it before the Audit Committee and make other disclosures as may be required until such time as the Net Proceeds remain unutilized The statement shall be certified by the Joint Statutory Central Auditors of our Bank.

Further, in accordance with Regulation 32(1) of the Listing Regulations, our Bank shall furnish to the Stock Exchanges on a quarterly basis, a statement indicating (i) deviations, if any, in the actual utilization of the Net Proceeds of the Fresh Issue from the objects of the Fresh Issue as stated above; and (ii) details of category wise variations in the actual utilization of the proceeds of the Fresh Issue from the objects of the Fresh Issue as stated above.

Variation in Objects

In accordance with Sections 13(8) and 27 of the Companies Act, 2013 and applicable rules, our Bank shall not vary the objects of the Offer without our Bank being authorised to do so by our Shareholders by way of a special resolution through postal ballot. In addition, the notice issued to our Shareholders in relation to the passing of such special resolution ("**Postal Ballot Notice**") shall specify the prescribed details as required under the Companies Act, 2013 and applicable rules.

The Postal Ballot Notice shall simultaneously be published in the newspapers, one in English and one in Tamil, being the vernacular language of Thoothukudi, Tamil Nadu where the Registered and Corporate Office is situated in accordance with the Companies Act, 2013 and applicable rules. Since our Bank does not have any identifiable promoters, no exit opportunity is required to be provided to such Shareholders who do not agree to the proposal to vary the objects in accordance with Regulation 59 of the SEBI ICDR Regulations.

Other Confirmations

No part of the Net Proceeds will be paid by us as consideration to our Directors and Key Managerial Personnel.

Our Bank has not entered into and is not planning to enter into any arrangement/ agreements with the Selling Shareholders, Directors and Key Managerial Personnel in relation to the utilisation of the Net Proceeds. Further, there is no existing or anticipated interest of such individuals in the objects of the Fresh Issue as set out above.

BASIS FOR THE OFFER PRICE

The Price Band and Offer Price will be determined by our Bank, in consultation with the BRLMs, on the basis of assessment of market demand for the Equity Shares offered through the Book Building Process and on the basis of quantitative and qualitative factors as described below. The face value of the Equity Shares is ₹ 10 each and the Offer Price is [•] times the Floor Price and [•] the Cap Price.

Investors should refer to "*Risk Factors*", "*Our Business*", "*Financial Statements*" and "*Management's Discussion and Analysis of Financial Condition and Results of Operations*" on pages 20, 112, 204 and 265, respectively, to have an informed view before making an investment decision.

Qualitative Factors

Some of the qualitative factors which form the basis for the Offer Price are:

- Strong legacy, loyal customer base and focus on improving servicing framework;
- Strong presence in Tamil Nadu with focus to increase presence in other strategic regions;
- Advances with focus on MSME, agricultural and retail segments;
- Consistently growing deposit base with focus on low-cost retail CASA;
- Professionally managed Bank with experienced senior management team and board of directors;
- Strong asset quality, underwriting practices and risk management policies and procedures; and
- Consistent financial performance.

For further details, see "*Risk Factors*" and "*Our Business*" on pages 20 and 112, respectively.

Quantitative Factors

Some of the information presented below relating to our Bank is derived from the Restated Financial Statements. For details, see "*Financial Statements*" on page 204.

Some of the quantitative factors which may form the basis for computing the Offer Price are as follows:

1. Basic and Diluted Earnings per Equity Share at face value of ₹ 10 each

Fiscal / period ended	Basic EPS (₹)	Diluted EPS (₹)	Weight
March 31, 2021	42.34	42.34	3
March 31, 2020	28.61	28.61	2
March 31, 2019	18.14	18.14	1
Weighted Average	**33.73**	**33.73**	

Notes: The ratios have been computed as under:

Basic and diluted EPS:

Basic Earnings per Share and Diluted Earnings per Share calculations are done in accordance with the notified Indian Accounting Standard 20 "Earnings Per Share" ("AS 20") as notified under section 133 of the Companies Act 2013, read together with paragraph 7 of the Companies (Accounts) Rules 2014 as per Restated Financial Information, as follows:

$$\text{Basic Earnings per Share} = \frac{\text{Net Profit After Tax, as restated, attributable to equity shareholders}}{\text{Weighted average number of equity shares outstanding during the year/period}}$$

$$\text{Diluted Earnings per Share} = \frac{\text{Net Profit After Tax, as restated, attributable to equity shareholders}}{\text{Weighted average number of diluted equity shares outstanding during the year/period}}$$

2. Price/Earning ("P/E") Ratio in relation to the Price Band of ₹ [•] to ₹ [•] per Equity Share:

Particulars	P/E at Floor Price (no. of times)	P/E at Cap Price (no. of times)
Based on basic EPS of ₹ [•]	[•]	[•]
Based on diluted EPS of ₹ [•]	[•]	[•]

Industry Peer Group Price / Earning (P/E) ratio*

Particulars	P/E
Highest	27.71
Lowest	3.36
Average	14.50

**Source: The highest, lowest and average Industry P/E shown above is based on the industry peer set provided below under "- Comparison with Industry Peers" on page 84.*

3. Return on Net Worth ("RoNW")

Fiscal	RoNW (%)	Weight
March 31, 2021	13.17	3
March 31, 2020	10.24	2
March 31, 2019	7.15	1
Weighted Average	**11.19**	

Notes: The ratios have been computed as under:
Return on net worth %:
Return on Net Worth (%) is calculated as Profit after tax for the relevant year/period as a percentage of Net Worth as of the last day of the relevant year/period
Net worth:
Net Worth as of the last day of the relevant year/period represents net worth which includes paid up share capital and all reserves and surplus and securities premium account as per the Restated Financial Statements.

4. Net Asset Value ("NAV") per Equity Share of face value of ₹ 10 each

Net Asset Value per Equity Share	(₹)
As on March 31, 2021	321.38
After the Offer	[•]
Offer Price	[•]

Notes: The ratios have been computed as under:
Net assets value per share (in ₹):
Net Asset Value per Share represents Net Asset Value per Equity Share as per Restated Financial Information. It is calculated as Net Worth as of the end of relevant year/period divided by the number of Equity Shares outstanding at the end of such year/period.

5. Comparison with Listed Industry Peers

Following is the comparison with our peer group companies listed in India and in the same line of business as our Bank:

Name of the Company	Total Revenue (₹ in million)	Face Value (₹)	P/E	EPS (Basic) (₹)	Return on Net Worth (%)	NAV per share (₹)
Bank*	42,534.02	10	[•]	42.34	13.17	321.38
Peer Group						
City Union Bank Limited	48,394.52	1.00	18.26	8.03	10.15%	79.08
CSB Bank Limited	22,731.11	10.00	23.49	12.59	10.02%	125.67
DCB Bank Limited	39,167.10	10.00	8.00	10.82	8.94%	121.00
Federal Bank Limited	1,62,719.40	2.00	9.61	8.34	9.98%	82.67
Karur Vysya Bank Limited	65,270.70	2.00	8.97	4.50	5.16%	87.07
Karnataka Bank Limited	77,274.80	10.00	3.36	15.52	7.26%	213.67
RBL Bank Limited	1,06,098.70	10.00	16.64	9.75	4.18%	211.80
South Indian Bank Limited	84,909.30	1.00	27.71	0.34	1.07%	27.75

Source: All the financial information for listed industry peers mentioned above is on a consolidated basis (unless otherwise available only on standalone basis) and is sourced from the financial results of the respective company for the year ended March 31, 2021 submitted to stock exchanges

Notes:

** Based on Restated Financial Statements as on and period ended March 31, 2021*

1. Basic EPS

Basic EPS refers to the Basic EPS sourced from the financial results of the respective company for the year ended March 31, 2021

2. P/E Ratio

P/E Ratio has been computed based on the closing market price of equity shares on BSE on August 24, 2021 divided by the Basic EPS provided under Note 1.

3. Return on net worth %

Return on Net Worth (%) is calculated as Profit after tax for March 31, 2021 as a percentage of Net Worth as of March 31, 2021

4. Net worth

Net Worth as of March 31, 2021 represents net worth which includes paid up share capital and all reserves and surplus and securities premium account as per the financial results of the respective company for the year ended March 31, 2021.

5. Net Asset Value

Net Asset Value is computed as the Net Worth as of March 31, 2021 divided by the equity shares outstanding as on March 31, 2021.

6. The Offer price is [●] times of the face value of the Equity Shares

The Offer Price of ₹[●] has been determined by our Bank, in consultation with the BRLMs, on the basis of market demand from investors for Equity Shares through the Book Building Process and is justified in view of the above qualitative and quantitative parameters.

The trading price of the Equity Shares could decline due to the factors mentioned in the section titled "*Risk Factors*" on page 20 and any other factors that may arise in the future and you may lose all or part of your investments.

Investors should read the abovementioned information along with "*Risk Factors*", "*Our Business*", "*Management's Discussion and Analysis of Financial Condition and Results of Operations*" and "*Financial Statements*" beginning on pages 20, 112, 265 and 204, respectively, to have a more informed view.

STATEMENT OF POSSIBLE SPECIAL TAX BENEFITS

STATEMENT OF POSSIBLE SPECIAL TAX BENEFITS AVAILABLE TO TAMILNAD MERCANTILE BANK LIMITED AND ITS SHAREHOLDERS UNDER THE APPLICABLE TAX LAWS IN INDIA

Date: September 4, 2021

The Board of Directors
Tamilnad Mercantile Bank Limited
57, Victoria Extension Road
Thoothukudi 628 002
Tamil Nadu, India

Dear Sir/Ma'am,

Re: Proposed initial public offering of equity shares of face value of INR 10 each (the "Equity Shares") of Tamilnad Mercantile Bank Limited (the "Bank" and such initial public offering, the "Offer")

We, **M/s Suri & Co** and **M/s Abarna &Ananthan**, Joint Statutory Central Auditors of the Bank, hereby confirm that the enclosed **Annexure**, prepared by the Bank, provide the possible special tax benefits under direct tax and indirect tax laws available to the Bank and to the shareholders of the Bank under the Income Tax Act, 1961, the Central Goods and Services Act, 2017, the Integrated Goods and Services Act, 2017, and the Union Territory Goods and Services Act, 2017.

Yours faithfully,

For Suri & Co
Chartered Accountants
Firm Registration Number: 004283S

Name: M.Sivaram
Designation: Partner
Membership No.: 211916
UDIN: 21211916AAAAQQ6520
Place: Thoothukudi

For Abarna & Ananthan
Chartered Accountants
Firm Registration Number: 000003S

Name: S. Ananthan
Designation: Partner
Membership No.: 026379
UDIN: 21026379AAAABF7681
Place: Thoothukudi

ANNEXURE 1

Statement of Special Tax Benefits

SPECIAL TAX BENEFITS TO THE BANK

A. UNDER THE INCOME TAX LAWS

1. Under Section 36(1)(viia) of the Income Tax Act, 1961 ("the Act") a deduction is allowable in respect of any provision made for bad and doubtful debts, by an amount not exceeding 8.5% of total income (computed before making any deduction under this Clause and Chapter VIA) and an amount not exceeding 10% of the aggregate average advances made by rural branches of the Bank computed in the prescribed manner.

2. In terms of Section 36(1)(viii) of the Act, the bank is allowed deduction in respect of any special reserve created and maintained by the Bank for an amount not exceeding 20% of the profits (before making any deduction under this clause) derived from the business of long term finance for industrial or agricultural development or development of infrastructure facility in India or development of housing in India. Further, if the aggregate amount carried to the Special Reserve account from time to time exceeds twice the paid-up capital and general reserves, no deduction shall be allowed on the excess amount under the Section. The amount withdrawn from such a Special Reserve Account would be chargeable to income tax in the year of withdrawal, in accordance with the provisions for Section 41(4A) of the Act.

3. Interest income on certain categories of bad and doubtful debts, as specified in Rule 6EA of the Income tax Rules, 1962, is chargeable to tax only in the year of receipt or credit to the Profit & Loss Account of the Bank whichever is earlier, in accordance with the provisions of Section 43D of the Act.

B. UNDER THE INDIRECT TAX LAWS

No special tax benefits available to the Bank

C. SPECIAL TAX BENEFITS TO SHAREHOLDERS OF THE BANK

There are no special direct and indirect tax benefits available to the shareholders of the Bank.

Notes:

1. The above Statement sets out the provisions of law in a summary manner only and is not a complete analysis or listing of all potential tax consequences of the purchase, ownership and disposal of shares.

2. The above Statement covers only relevant direct and indirect special tax benefits and does not cover other benefits available under direct and indirect tax laws and any other law.

3. The above Statement of possible special tax benefits is as per the current direct and indirect tax laws relevant for the financial year 2021-22. Several of these benefits are dependent on the Bank fulfilling the conditions prescribed under the relevant tax laws.

4. This Statement is intended only to provide general information to the investors and is neither designed nor intended to be a substitute for professional tax advice. In view of the individual nature of tax consequences, each investor is advised to consult his / her own tax advisor with respect to specific tax consequences of his/her investment in the shares of the Bank.

5. No assurance is given that the revenue authorities/courts will concur with the views expressed herein. Our views are based on the existing provisions of law and its interpretation, which are subject to change from time to time. We do not assume responsibility to update the views consequent to such changes.

SECTION IV ABOUT OUR BANK

INDUSTRY OVERVIEW

*The information contained in this section, unless otherwise indicated, industry and market data used in this section has been derived from 'Banking Industry in India' dated August 2021 issued by CRISIL Research ("**CRISIL Report**"). We have commissioned the CRISIL Report for the purposes of confirming our understanding the industry in connection with the Offer and the CRISIL Report has been paid for by our Bank for an agreed amount. Unless otherwise indicated, all financial, and other related information derived from the Restated Financial Information and included herein with respect to any particular year refers to such information for the relevant Fiscal. For further information, see "Certain Conventions, Presentation of Financial, Industry and Market Data and Currency of Presentation – Industry and Market Data" on page 16.*

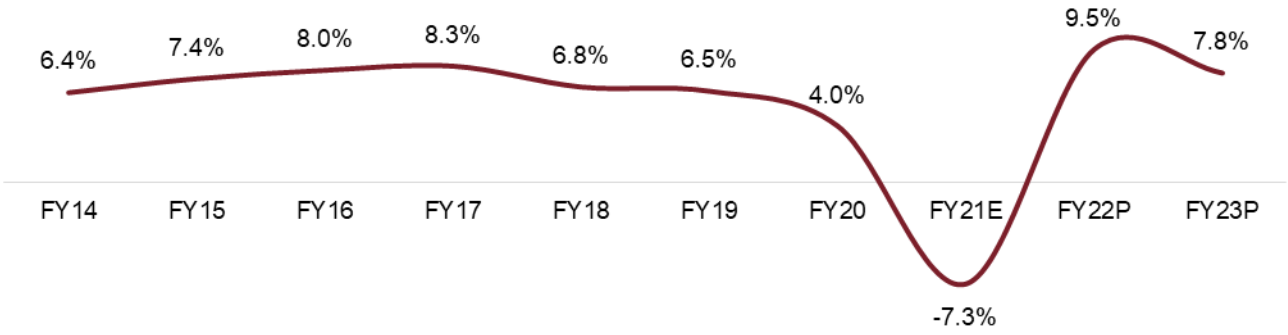
Overview of the Indian economy

Review and outlook of gross domestic product (GDP)

According to the provisional estimates released by the National Statistical Office, India's GDP contracted 7.3% (in real terms) in the previous Fiscal, after having grown 4.0% in Fiscal 2020. At ₹ 135.1 trillion in Fiscal 2021, Indian GDP in absolute terms went below even the Fiscal 2019 level of ₹ 140.0 trillion.

While there was growth in agriculture (3.6%) and utilities (1.9%), trade, hotels, transport, communication, and services related to the broadcasting sector declined the most (-18.2%), followed by construction (-8.6%), mining (-8.5%) and manufacturing (-7.2%). Government final consumption expenditure (GFCE) grew 2.9% in Fiscal 2021, limiting the overall decline in GDP growth. Fresh investments or gross fixed capital formation (GFCF), on the other hand, declined by a massive 10.8%, followed by a 9.1% decline in private final consumption expenditure.
Sequentially, economic growth further improved in the fourth quarter (1.6% on-year real GDP growth), after returning to positive trajectory in the third (0.5%), helped largely by the 28.3% on-year rise in GFCE. On the supply side, however, the slowdown persisted in some sectors in the fourth quarter as well. While overall gross value added (GVA) grew 3.7%, mining GVA declined 5.7% and trade, hotels, transport, communication and services related to broadcasting fell by 2.3%.

GDP change % y-o-y



Note: E - Provisional estimates, P - Projected
Source: National Statistical Office (NSO), CRISIL Research

The second Covid-19 wave has thrown cold water over the Indian economy that was beginning to warm up after the most severe contraction since Independence. The rash of afflictions that followed forced lockdown in states, hurting consumer and business confidence yet again. Mercifully, the second wave has abated now. However, the risks of another wave and tardy vaccinations mean states would be chary of fully unlocking.

Consequently, CRISIL estimates GDP growth for India at 9.5% for the current Fiscal. We base this on the evident hit to the two engines of growth – private consumption and investment – by the second wave. The forecast assumes restrictions will continue and mobility will remain affected in some form or other, at least till August.

The pace of recovery will also be a function of the pace of vaccination in the coming months. Countries with over 40% of their population vaccinated are seeing a faster and more broad-based economic recovery. The government plans to vaccinate India's entire adult population (68% of total population) by this December.

Risks

- **A third wave this Fiscal:** This could bring further disruption to mobility and economic recovery
- **Slower pace of vaccination:** Insufficient pick-up in the pace of vaccinations may heighten risks of a third wave
- **Elevated inflation:** Significant cost-push pressures owing to surging international commodity prices and supply disruptions have raised cost of production for manufacturing firms. Pass-through to consumer prices could pose as a headwind to recovery in demand
- **Premature tightening of global monetary policies**: Resurgence of inflation globally could lead major central banks to unwind their extraordinary easy monetary policies sooner than expected. This could hit sentiment, possibly leading to capital outflows from the Indian economy and some tightening in domestic financial conditions

Macroeconomic outlook

Macro variable	FY20	FY21E	FY22P	Rationale for outlook
Real GDP (%, y-o-y)	4.0	-7.3	9.5	The second wave and the resultant localised lockdowns have impeded the path to economic recovery. That said, the expected pick-up in economic activity post vaccination and support from global growth would act as positives
Consumer price index-linked (CPI) inflation (%, y-o-y)	4.8	6.2	5.3	Upside risks on inflation are growing from surging international commodity prices. While producers are bearing the greater burden of rising input costs for now, these could be passed to retail prices once demand recovers. Food inflation could also face pressure from disruptions to the rural economy due to the pandemic's spread, and rising global prices
10-year government security (G-sec) yield (%, March-end)	6.2	6.2	6.5	The Reserve Bank India's (RBI) unconventional policy measures have been instrumental in keeping government security (G-sec) yields at decadal lows at a time when the bond market is facing an unprecedented rise in government borrowing. Supply pressures could have a bearing on yields once the RBI starts normalising liquidity. Adverse global developments such as premature withdrawal of monetary easing by the United States (US) Federal Reserve could further add pressure
Current account balance/ GDP (%)	-0.9	1.3	-1.2	The trajectory of Covid-19 infections, pace of the vaccination drive and duration of state lockdowns will have an important bearing on domestic demand and, consequently, import growth. Increased prices of commodities, especially crude oil – India's largest import item – will drive imports. External demand will support exports, backed by strong economic recovery among India's major trading partners in the US, Europe and Asia
₹/$. (March average)	74.4	72.8	75	With the second wave adversely impacting India's economic recovery amid inflationary pressures, the rupee may weaken against the dollar. The current account balance turning into deficit (from a surplus in the previous Fiscal), will exert further downside pressure on the rupee. Some support may be seen due to the RBI's interventions to mitigate volatility. Record high forex reserves, and foreign investor inflows owing to interest rate differential between India and global economies, will also prop up the rupee

Note: P - Projected

Source: RBI, NSO, CRISIL Research

India's GDP rebound sharper than other countries in Fiscal 2022

India was one of the fastest-growing economies in the world pre-Covid-19. Over the past few years prior to the onset of the pandemic, India's macroeconomic situation had gradually improved. The twin deficits (current account and fiscal) were narrowing and the growth-inflation mix improving, and durably so. The government adopted an inflation-targeting framework to provide an institutional mechanism for inflation control, while modernising central banking. While economic growth in 2020 has been dented due to Covid-19, we expect the economy to rebound and India to regain its tag of one of the fastest-growing economies globally in the medium term.

Real GDP change (% y-o-y)

Country	2015	2016	2017	2018	2019	2020	2021	2022	2023	Trend
China	7.0	6.9	6.9	6.7	6.1	2.3	8.3	5.1	5.0	
Germany	1.5	2.2	2.6	1.3	0.6	-4.9	3.5	4.9	2.2	
India*	8.0	8.3	6.8	6.5	4.0	-7.3	9.5	7.8	5.7	
Indonesia	4.9	5.0	5.1	5.2	5.0	-2.1	4.4	5.2	5.3	
Japan	1.6	0.8	1.7	0.6	0.3	-4.8	2.5	2.1	1.0	
Korea, Republic of	2.8	2.9	3.2	2.9	2.0	-0.9	4.0	2.8	2.5	
Malaysia	5.0	4.5	5.8	4.8	4.3	-5.6	4.1	6.3	5.0	
Thailand	3.1	3.4	4.2	4.2	2.4	-6.1	2.8	4.9	4.6	
United Kingdom	2.4	1.7	1.7	1.3	1.4	-9.9	7.0	5.2	1.9	
United States	3.1	1.7	2.3	3.0	2.2	-3.5	6.7	3.7	2.6	

Note: Forecast for calendar year, while for India, it is Fiscal, i.e. 2020=FY21, 2021= FY22
Source: IMF, S&P Global Ratings, CRISIL, MoSPI

Banking

The RBI, which is the country's central and banking authority, regulates and supervises the banking sector. Over the years, the banking sector has undergone a number of reforms aimed at promoting a diversified, efficient, and competitive financial market, besides giving operational freedom to banks:

1) Merging of public sector banks

2) Introduction of the Prompt Corrective Action (PCA) framework

3) Refining supervisory practices

4) Tightening of risk weights/provisioning norms (for sectors witnessing high credit growth)

5) Introducing best international practices and norms such as Basel III

6) Guidelines to deal with overall asset-liability mismatches

7) Greater market discipline brought about by higher than stipulated capitalisation level

8) Interest rate deregulation and scaling down of statutory pre-emptions

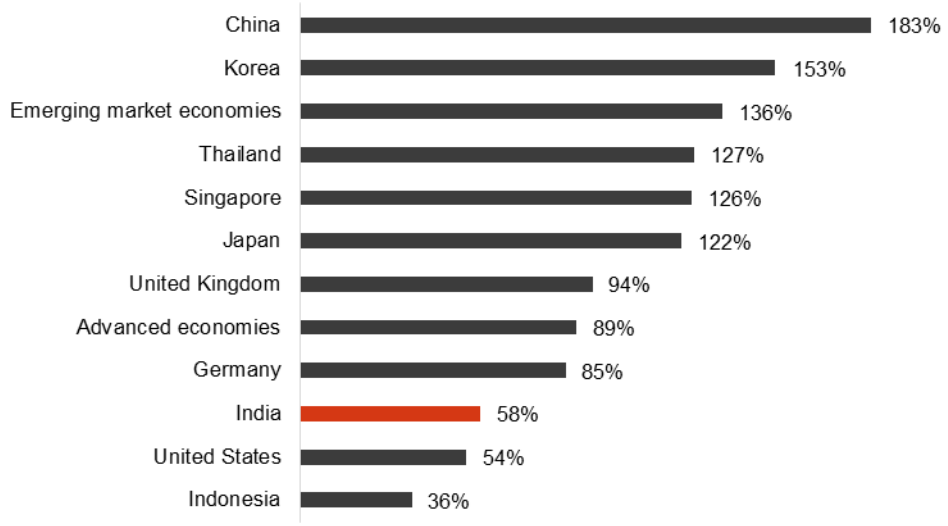
9) Timely support measures to the financial sector

These measures have cumulatively strengthened the banking system, engendered confidence in depositors, and aided overall financial stability.

Under-penetration of the Indian banking sector provides opportunities

The Indian banking sector is significantly under-penetrated which provides immense opportunities for banks and other financial institutions. The current bank credit-to-GDP ratio stands at 58% as of Q4 2020.

Bank credit to private non-financial sector as % of GDP ratio for major economies (as of 2020-Q4)

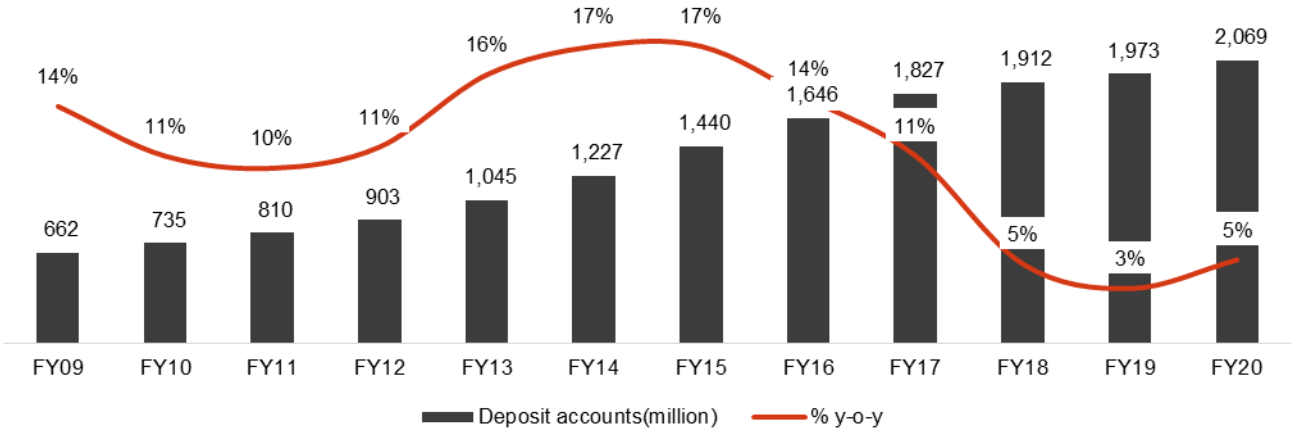


Note: Emerging market economies comprise Argentina, Brazil, Chile, China, Colombia, the Czech Republic, Hong Kong SAR, Hungary, India, Indonesia, Israel, Korea, Malaysia, Mexico, Poland, Russia, Saudi Arabia, Singapore, South Africa, Thailand, and Turkey. Advanced economies comprise Australia, Canada, Denmark, the euro area, Japan, New Zealand, Norway, Sweden, Switzerland, the United Kingdom, and the United States.

Source: BIS Data

Financial inclusion has been one of the key priorities of the government as well as banks over the past decade. Pradhan Mantri Jan Dhan Yojana (PMJDY), launched in August 2014, is aimed at ensuring affordable access to financial services – banking/savings and deposit accounts, remittances, credit, insurance, and pension. PMJDY focuses on household coverage as compared with the earlier schemes that focused on coverage of villages. It aims to extend banking facilities to all within a reasonable distance in each sub-service area (consisting of 1,000-1,500 households) across India. As on March 31, 2021, 422 million PMJDY accounts had been opened; of these 65% were in rural and semi-urban areas.

Total number of deposit accounts (including current, savings, term, others) in Scheduled Commercial Banks

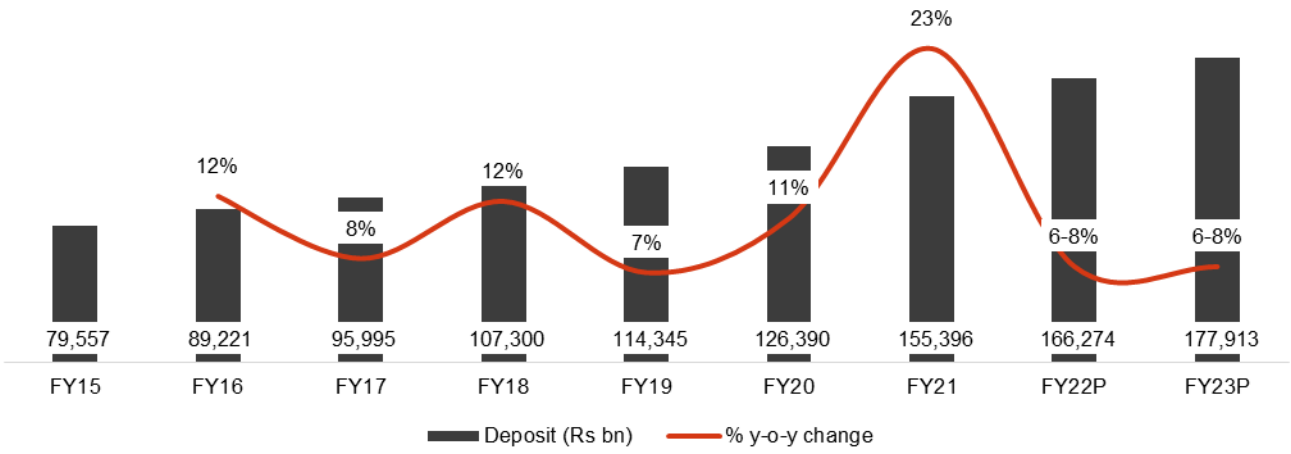


Source: RBI

Deposit growth to be lower this Fiscal as economy picks up owing to higher consumption

The banking sector enjoyed healthy deposit growth of ~10% compound annual growth rate (CAGR) between Fiscals 2015 and 2020. With the outbreak of the pandemic in Fiscal 2021, conserving money became a priority and households reduced their private consumption. The same is reflected in the 23% deposit growth in Fiscal 2021 (% y-o-y), despite low deposit interest rates. On average, deposit rates declined ~100 basis points (bps) since April 2020. Households have become vary of investing in shares and debentures because of uncertainty in equities. Deposit growth is expected to slow to 6-8% in Fiscal 2022 due to households moving away from bank deposits and increasing consumption. Also, expenses due to the second wave are likely to result in deposit growth slowdown in Fiscal 2022.

Deposit (₹ billion) and % y-o-y change in India

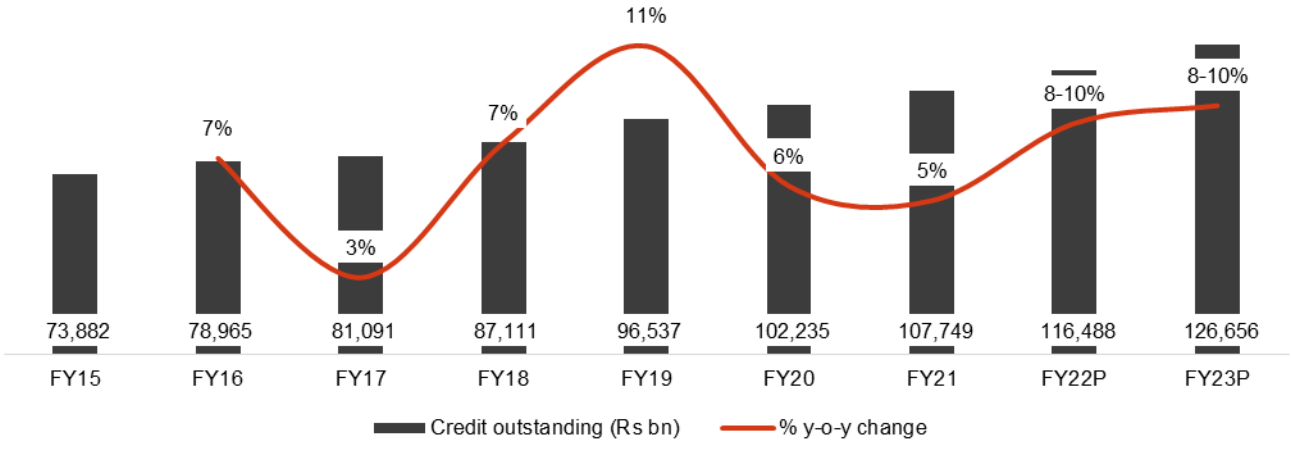


Source: RBI

Credit growth to revive sharply in Fiscal 2022 despite Covid-19 second wave

Bank credit outstanding (including international credit) grew at 7% CAGR from Fiscals 2015-20. After healthy 10.8% growth in Fiscal 2019, credit growth slowed to 5.9% in Fiscal 2020 due to a slowdown in economic growth. With Covid-19, this deteriorated further in Fiscal 2021; bank credit grew only 5.4% to reach ₹ 107,749 billion.

Bank credit outstanding (including international credit – ₹ billion) and % y-o-y change



Source: RBI, CRISIL Research

Much of this growth was realised in second half of Fiscal 2021, as the pandemic forced both borrowers and lenders to tread cautiously in the first half. A faster-than-expected uptick in economic activity since relaxation of lockdowns, and pent-up and festive season demand, helped after September 2020. In addition, the government and central bank has taken several initiatives to provide relief to borrowers during such challenging times. Major

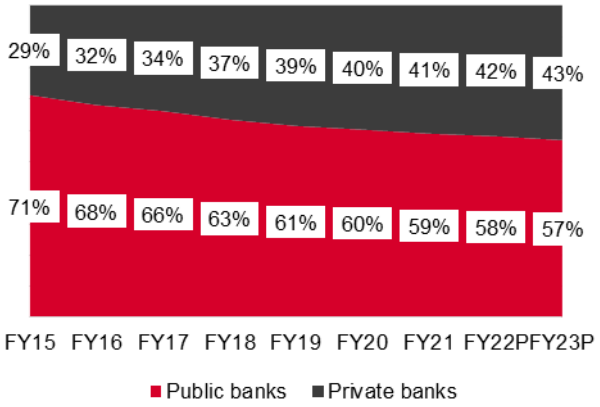
initiatives include ₹ 3 trillion Emergency Credit Line Guarantee Scheme (ECLGS), provision of moratorium and allowing restructuring to corporates, micro, small and medium enterprises (MSMEs) as well as individual borrowers.

Earlier, credit growth in Fiscal 2022 was expected to be much higher due to faster economic revival. However, the second wave led to realignment in growth expectations for Fiscal 2022. Overall, bank credit outstanding is expected to grow 8-10% in Fiscal 2022. Much of this growth would be mainly driven by retail and agri loans.

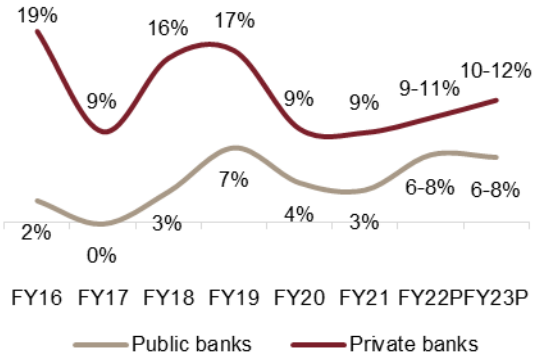
Private bank credit growth continues to outpace public bank growth in the medium term

Traditionally, public banks have accounted for the major proportion of the banking credit outstanding. However, low profitability, weak capital position, low operational efficiency, and increase in stressed loans in the past few years led to slowdown in their loan growth. As a result, public banks gradually lost market share to private banks, which were relatively well capitalised and had higher degree of operational efficiency. Public banks which accounted for 71% share in credit outstanding in Fiscal 2015, account for only 59% share in Fiscal 2021. While credit growth picked up significantly in Fiscal 2019 for public banks, private banks also witnessed minor improvement in growth. Partial economic slowdown resulted in lower credit growth in Fiscal 2020 for both public and private banks. In Fiscal 2021, public banks growth slowed to 3%, while private banks were able to grow 9% due to better capital buffers. Therefore, the latter were able to gain further market share. As merged banks focus on integration and banks placed under corrective action come out of the PCA framework, credit growth of public banks is expected to lag that of private banks in the medium term. Public banks are expected to grow by 6-8% in Fiscal 2022, whereas private banks are expected to grow 9-11%.

Bank group-wise share in credit outstanding



Bank group-wise % y-o-y change in credit outstanding



Source: RBI, Company Reports, CRISIL Research

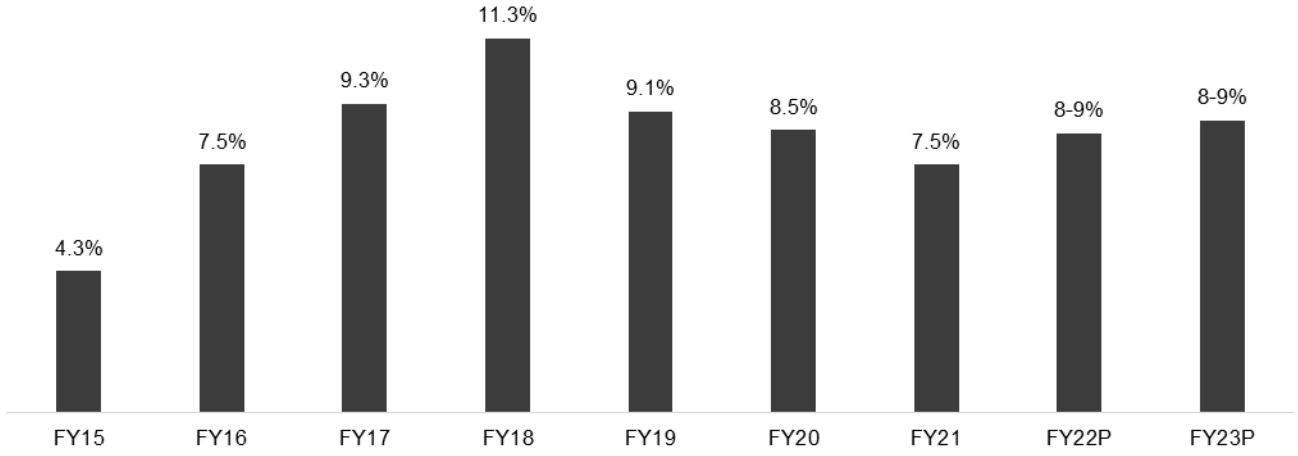
Merging banks: In Fiscal 2019, public banks picked up growth because of improving asset quality and capital infusion by government, which in turn improved the capital position of number of banks and also helped most PCA banks come out of the framework. Also, there was increase in operational efficiency due to economies of scale after the SBI group merger (April 2017).

After the merger of Bank of Baroda-Dena Bank-Vijaya Bank (April 2019), the Ministry of Finance announced the next round of public bank mergers by consolidating 10 banks into four banks (merging banks) w.e.f April 1, 2020. These are Punjab National Bank with Oriental Bank of Commerce and United Bank, Union Bank of India with Corporation Bank and Andhra Bank, Canara Bank with Syndicate Bank, and Indian Bank with Allahabad Bank. This exercise of consolidating public banks is likely to offer improved operating efficiency with economies of scale and speedier resolution of assets in the long run. Unlike the SBI group merger, where the banks were from the same group, these merging banks form a part of a heterogeneous group and may take 12-18 months to return to business as usual, thus delaying immediate credit growth. As Covid-19 further delayed credit growth, merging banks are expected to grow at a higher rate from second half of Fiscal 2022.

Gross non-performing asset (GNPA) of banks to increase by 50-100 bps in fiscal 2022

The pandemic resulted in one of the worst economic declines in decades. Airlines, hospitality, travel, gems and jewellery, auto dealers, and real estate were hit hardest, given the discretionary nature of these sectors. Both collections and disbursements were impacted significantly in the first half of Fiscal 2021.

GNPA of all banks (%)



Source: RBI, Company Reports, CRISIL Research

The RBI announced a host of measures to enhance liquidity, ease financial market conditions, address cash flow concerns, and improve market sentiment following a near-halt in economic activity. Measures such as moratorium provided relief to the borrowers till August 2020 and restructuring helped the customers who were financially impacted due to pandemic in rest of the Fiscal 2021. These relief measures helped shield the asset quality deterioration.

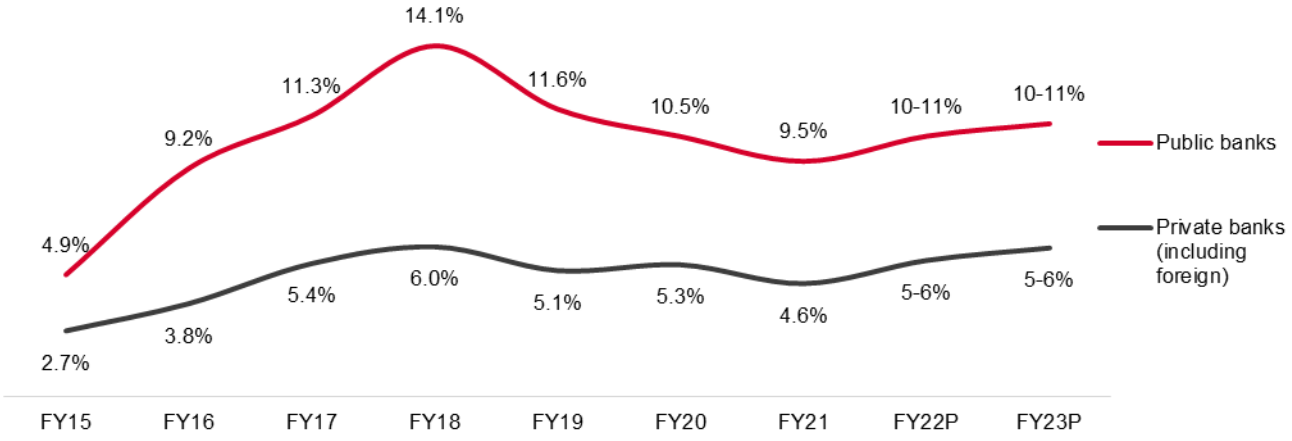
About 0.9% of the total credit outstanding was restructured as of March 2021, which is significantly lower than previous estimates. In case of public banks, majority of the restructuring has come from the corporate sector. In case of large and mid-size private sector banks, the proportion of retail assets in total restructuring (invoked + implemented) is relatively higher.

CRISIL Research expects the entire stress (other than new developments on the restructured portfolio) would be recognised till Fiscal 2022-end; Fiscal 2023 would witness typical slippages and recoveries. We also expect the restructuring would be undertaken for two years and the behaviour of the restructured portfolio would be clear post Fiscal 2023.

GNPA of both public and private banks to increase in fiscal 2022

Public bank GNPAs started declining since 2019 due to resolution of stressed assets. In Fiscal 2021, the GNPA of these banks reduced by almost 100 bps to 9.5% due to support from asset classification standstill, moratorium and restructuring. Analyzing a sample of public banks, corporate stressed accounts are likely to form approximately 2/3rd of the restructuring. In Fiscal 2022, public banks are expected to witness GNPA increase of ~100 bps due to stress on account of the second wave in Q1 of this Fiscal. Segments such as MSME, micro-finance institutions (MFIs) and personal loans are expected to see higher stress. As public banks act as primary industry financiers, impact of resolutions from NCLT-referred (National Company Law Tribunal) cases in Fiscal 2022, along with the resolution framework 2.0 announced by the RBI would limit the further increase in GNPA levels.

GNPA of Public and Private banks (%)



Source: RBI, Company Reports, CRISIL Research

Private banks are well capitalised and can utilise their capital for increasing provisions and absorbing losses amid difficult times. However, private banks are expected to marginally face the brunt of increasing stress on MSMEs and retail unsecured portfolio. Private banks also witnessed GNPA decline of ~125 bps in Fiscal 2021. In Fiscal 2022, the GNPA of these banks is expected to increase ~100 bps mainly in their retail portfolio.

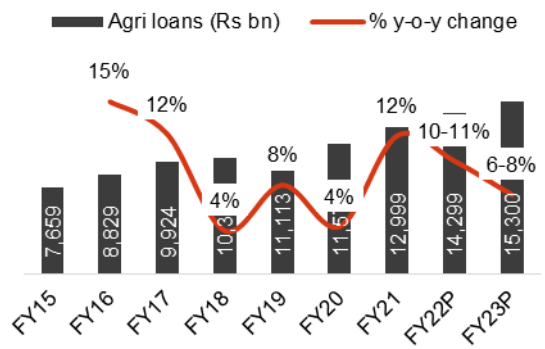
Product-wise

Agri-loans to increase at healthy pace in Fiscal 2022

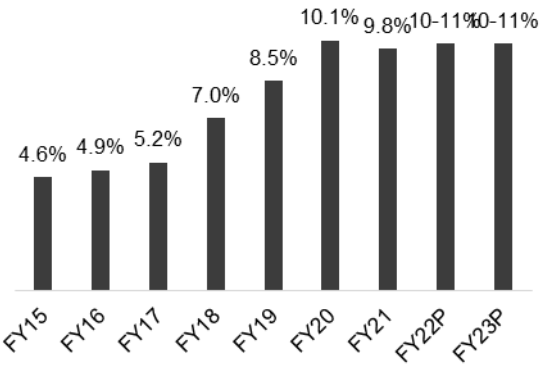
Loans outstanding to agriculture and allied activities (collectively agri-loans) in India grew at 9% CARG over Fiscals 2015 to 2020, supported by good monsoons and increase in banking penetration. In Fiscal 2018, though, farm loan waiver by many states led to a deceleration in growth to 4% on-year. But, in Fiscal 2019, the pace picked up again to 8% over a low base amid banks' priority sector lending targets and a normal monsoon. A normal monsoon in Fiscal 2021 offset the impact of the Covid-19 pandemic as well. However, the pandemic affected allied activities, such as horticulture and cash crops, because of lower exports. Nevertheless, as of March 2021, agri-loans rose a sharper by 12% on-year, with loans outstanding of banks at ₹ 12,999 billion.

In Fiscal 2022, agri-loans are expected to increase 10-11% on-year provided the monsoon is normal and on expectations of higher food grain and horticulture production, and support from the agri-fund. In addition, the finance minister in Union Budget 2021-22 presented a plan to revive the farm and agriculture sectors, encouraging states to take up model agricultural laws, and also announced comprehensive measures for 100 water-stressed districts.

Credit outstanding and % on-year change



GNPA % of agri-financing



P: Projected
Source: RBI, CRISIL Research

Concerns about asset quality, though, remains a key monitorable amid credit growth. After Fiscal 2017, GNPA of agri-loans rose sharply to 10.1% in Fiscal 2020. Covid-19 had limited impact on the sector, with GNPA range-bound at 9.8% in Fiscal 2021. In Fiscal 2022 as well, we expect the GNPA to remain range-bound as the second wave of Covid-19 infections has had limited impact on agri and allied activities, and the economy is expected to recover sharply in the Fiscal.

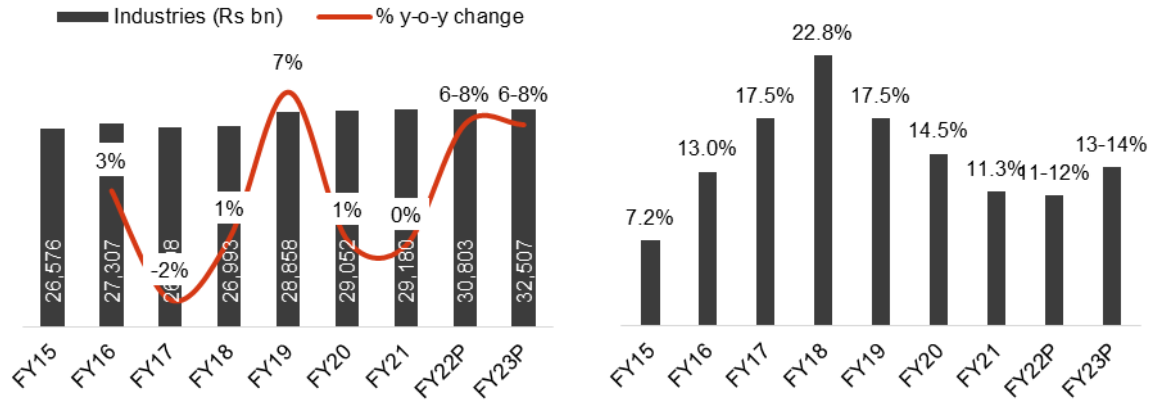
Industry segment significantly affected in Fiscal 2021 because of Covid-19

Credit to industry grew at a low 2% CAGR between Fiscals 2015 and 2020 owing to asset quality concerns. However, it rose sharply in Fiscal 2019, led by lending to the infrastructure segment.

In Fiscal 2021, though, credit growth weakened as most underlying sectors, such as metals and metal products, chemicals, engineering, and construction, were significantly affected amid challenges heaped by the pandemic, with credit outstanding in several sectors declining 6-8% on-year. Limited fiscal headroom for public spending as a result of strained fiscal position of the Centre and the state governments owing to increased spending on health and social needs, along with weak economic activity and muted demand, impacted the space. In the Fiscal 2022, we expect credit to rise 6-8% on-year, with growth driven by infrastructure, construction and chemicals segments.

However, recent reforms could accelerate credit growth in the medium term. The government's Production-Linked Incentive Scheme, which is a concerted push to drive manufacturing with greater focus on large employment-generating and export-oriented sectors, is a positive for industry. Simultaneous focus on easing physical and infrastructure bottlenecks would reap benefits.

Credit outstanding of industry loans at banks and % on-year change GNPA % of industry segment



Source: RBI, Company Reports, CRISIL Research

Meanwhile, GNPA declined in Fiscal 2021, owing to resolution of stressed assets via NCLT and restructuring. Because of restructuring 2.0, industry GNPA is expected to be range bound at 11-12% in Fiscal 2022.

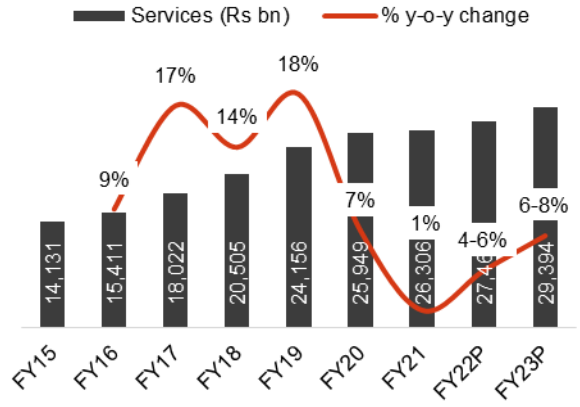
Services segment to rebound in Fiscal 2022 with increase in discretionary spending

Credit outstanding in the services segment grew 13% CAGR from Fiscals 2015 to 2020, led by lending to non-bank financial institutions (NBFCs). In Fiscal 2021, though, credit outstanding declined amid slowdown in lending to NBFCs and decline across trade, tourism and other services. In fact, other services, such as transport operators, tourism, hotels, restaurants, professional services, etc, were among the sectors worst affected by the pandemic, which collectively led to a decline of 7% on-year in bank credit outstanding in Fiscal 2021; as of March 2021, credit outstanding in the services segment was ₹ 26,306 billion. A further decline was cushioned by the government's ECLGS of ₹ 3 trillion, which drove MSME credit growth.

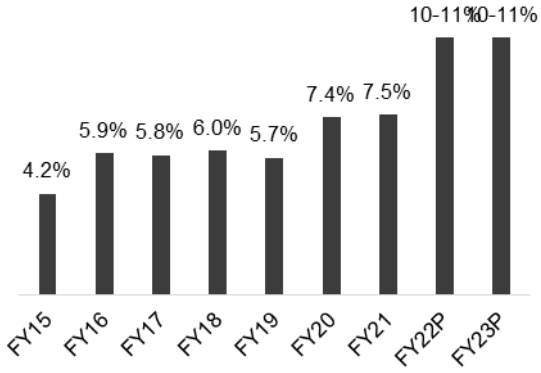
In Fiscal 2022, growth is expected to be marginally higher, owing to improved discretionary spending by households. ECLGS (extended till September 2021), which has included more sectors under its coverage, is, however, expected to continue to drive growth in the MSME segment. Overall, the services segment is expected to grow 4-6% on-year in Fiscal 2022, led by increased lending to MSMEs and NBFCs.

In the medium term, with NBFCs' access to capital market funding being low, dependence on banking funds is likely to increase further. Credit to NBFCs, though, will be much lower than the 21% CAGR printed during Fiscals 2015 and 2020. This is because NBFCs are expected to be cautious in fresh disbursements, in terms of incremental lending, owing to existing asset quality concerns and are expected to clock lower credit growth rate than banks, therefore reducing their borrowing from banks. In addition, banks are expected to be risk-averse towards certain non-banks, as there are stress points in segments such as developer real estate book, wholesale loans and loan against property.

Credit outstanding of services loans at banks and % on-year change



GNPA % of services segment



P: Projected

Source: RBI, Company Reports, CRISIL Research

Covid-19 disruption, lockdowns and sluggish economic activity significantly affected services sectors, such as transport operators, tourism, hospitality, commercial real estate, and trade. As the government has provided one-time restructuring schemes to MSMEs, asset quality deterioration, though, was restricted in Fiscal 2021. Nevertheless, in Fiscal 2022, GNPA is expected to rise sharply as stress continues in MSME and trade segments, leading to slippages.

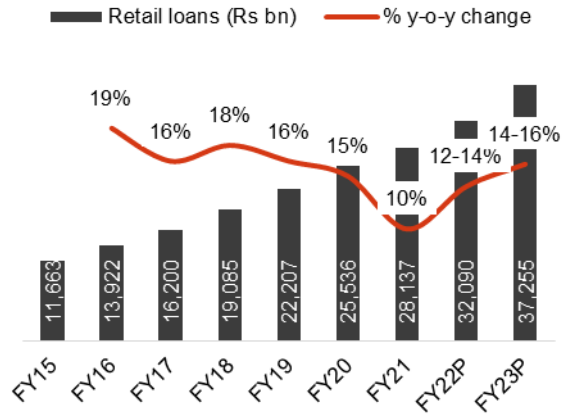
Retail loans to rise sharply in Fiscal 2022 owing to growth in housing and vehicle loans

The retail loan portfolio of banks, which grew at 17% CAGR during Fiscals 2015 to 2020, rose a lower 10% on-year to ₹ 28,137 billion in Fiscal 2021. A large part of the slower rise was because of low growth in the first half of Fiscal 2021, given muted private consumption. It bounced back in the second half. Much of this growth was led by the housing finance segment, which revived significantly amid low interest rates and state government support in the form of stamp duty cuts. With a pick-up in economic activity, and given the pent up demand, vehicle and other personal loans also improved sharply. In the fiscal, housing and vehicle loans rose 9% and 10%, respectively.

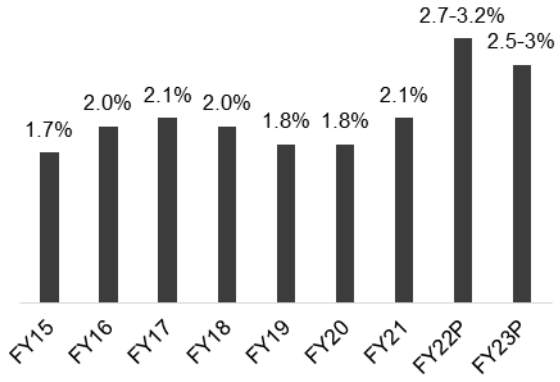
In Fiscal 2022, while the second wave impacted disbursements in the first quarter, revival in demand is expected to be faster than in the previous Fiscal. Hence, overall credit growth in the Fiscal is expected to be 12-14% on-year.

Within retail loans, Housing loans contributed to approximately 52% share in Fiscal 2021 compared to 54% in Fiscal 2015. During the same period, vehicle loans also lost share from 11% to 9% due to the faster growth in other loans like personal, gold, consumer durables etc.

Credit outstanding of retail loans at banks and % on-year change



GNPA % of retail segment



P: Projected

Source: RBI, Company Reports, CRISIL Research

That said, the GNPA of retail loans was at 1.8% in Fiscal 2020. Because of the Covid-19 fallout and deterioration in asset quality in the segment by 30 bps, with GNPA reaching 2.1% as of March 2021. Further spike in GNPA was shielded be the restructuring of loans, as 0.7% of retail outstanding loans were restructured in the Fiscal. In Fiscal 2022, GNPA of this segment is expected to increase further to 2.7-3.2% as the second wave impacts unsecured retail loans owing to loss in personal incomes and jobs.

Housing loans to grow at healthy pace in Fiscal 2022 supported by low interest rates and improving economy

Home loans outstanding of banks was ₹ 14,591 billion as of March 2021, almost double the figure five years ago. While the segment recorded a healthy 16% CAGR over Fiscals 2015 to 2020, growth slowed to 9% in Fiscal 2021, owing to economic slowdown caused by Covid-19.

The pandemic, and subsequent nationwide and local lockdowns, took a toll on the economy in the early part of Fiscal 2021. Large scale migration of labour returning to their home towns / villages during the nationwide lockdown period, and subsequent uncertainty with regard to project execution, affected buyer sentiment for under construction projects. Incomes of low- and middle-income groups were also impacted. However, there was a faster-than-envisaged revival in the third and fourth quarters, with:

- The RBI, along with the Centre and the state governments, providing support to improve demand
- Real estate developers offering discounts and/or freebies
- Large states such as Maharashtra and Karnataka cutting stamp duty on real estate
- Large lenders slashing housing loan interest rates to historical lows owing to low repo rates, with a few large
- players even offering home loans starting from 6.75%

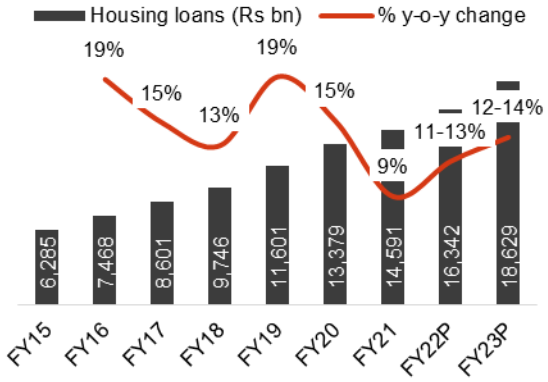
But, following the second wave, most states have re-imposed partial or full lockdowns. Hence, disbursements in the first quarter of Fiscal 2022 are estimated to have reached only 40-60% of the disbursements in the fourth quarter of Fiscal 2021. Industry sources, though, expect disbursements to increase sharply in the remaining part of the Fiscal, and that the impact of the second wave on housing credit growth will be limited.

On the supply side, lenders have been increasing focus towards the retail housing segment, which showed resilience in Fiscal 2021 despite the decline in GDP to historical lows. On the demand front, while the benefit of lower stamp duty ended in March 2021 (in Maharashtra), lower interest rates are expected to prevail for a few more months, aiding higher disbursements. Fundamentally, too, incomes have not been affected significantly. In

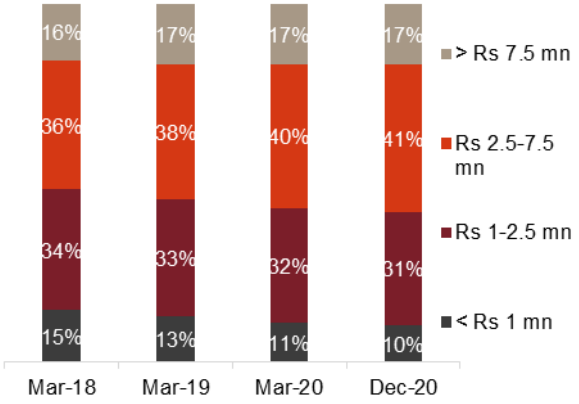
addition, the practice of employees working from home has accelerated their decision to own a house or purchase a larger unit.

These triggers are expected to provide a tailwind over the medium term as well. Overall credit of housing loans at banks in India is expected to grow 11-13% on-year in Fiscal 2022, and 12-14% in Fiscal 2023.

Credit outstanding of housing loans of banks and % on-year change of housing loans



Market share of ticket sizes



P: Projected

Source: RBI, Company reports, CRISIL Research

Housing finance segment has grown at healthy pace in the past decade due to multiple long term factors which are expected to drive the long term growth in the future as well:

1. **Urbanisation:** Urbanisation is a key growth driver for India since it leads to faster infrastructure development, job creation, development of modern consumer services, and the city's ability to mobilise savings. The share of the urban population in total population has been consistently rising over years, and is estimated to have reached 35% by 2020 from 31% in 2011, spurring more demand. Urbanisation has a twin impact on housing demand – it increases the number of nuclear families, leading to the formation of more urban households, and reduces the area requirement per household.

2. **Nuclearisation:** Nuclearisation refers to the formation of multiple single families out of one large joint family; each of these families live in separate houses, while the ancestral house may be retained or partitioned to buy new houses. Nuclearisation in urban areas is primarily driven by changing lifestyle, rising individualism, changing social/cultural attitudes and increased mobility of labour in search of better employment opportunities. CRISIL Research expects these trends to continue in future.

3. **Increasing finance penetration:** Deepening penetration of finance is also expected to support growth of the industry. Rising demand for housing in tier 2 and 3 cities, and a subsequent surge in construction have increased the focus of financiers on these geographies. Consequently, finance penetration in urban areas is estimated to have increased to 44-45% in 2019 from 39% in 2012. Boosted by low-cost housing and rising competition in big-ticket loans, we estimate finance penetration in urban areas to have marginally increased to 45% in Fiscal 2020. Rural areas are also likely to witness considerable improvement in finance coverage thanks to the government's efforts to provide housing for all. However, operational challenges such as timely collection of payments, smaller ticket size and higher delinquencies than the urban markets will continue to oppose rural expansion.

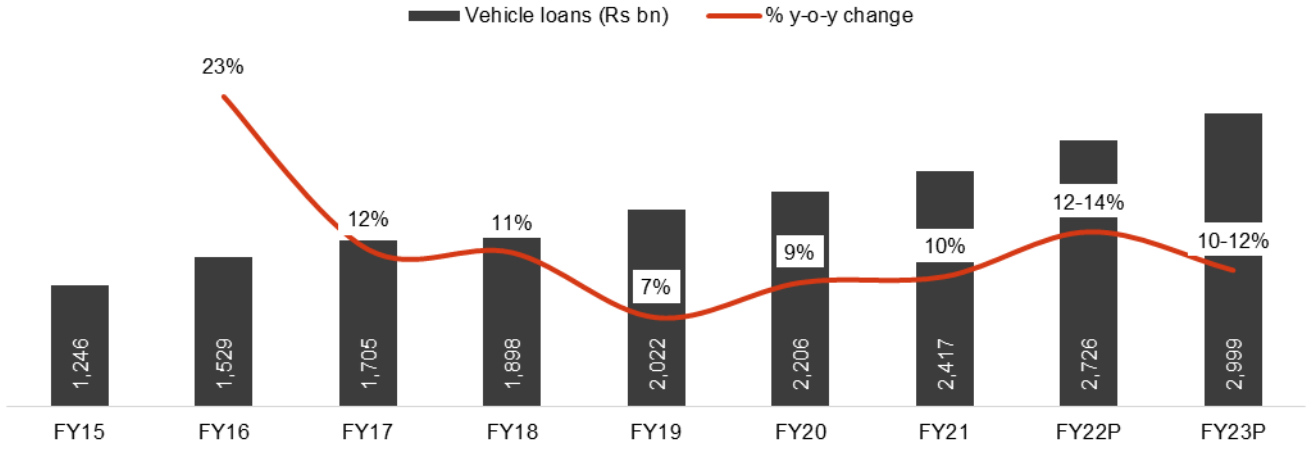
4. **Government support:** Though above factors drive the overall housing finance market, affordable housing segment is specifically driven by Government schemes and support. Over the last decade, Government has announced several initiatives for affordable housing segment. Along with PMJDY, housing specific schemes like Pradhan Mantri Awas Yojana (PMAY), Credit Linked Subsidy Scheme (CLSS), Atal Mission for Rejuvenation and Urban Transformation (AMRUT) have aided in the housing finance growth, especially in the affordable segment.

Vehicle loans segment to rise 12-14% in Fiscal 2022

Vehicle loans outstanding of banks was ₹ 2,417 billion as of March 2021, with the segment posting a healthy 12% CAGR over Fiscals 2015 to 2020. Revival in the auto finance sector in the second half of the Fiscal 2021 exceeded earlier expectations. Among various product segments, tractor has been the best, consistently reporting year on year growth over the last few months. Also, two- wheelers and passenger vehicles have seen improvement in traction. Tractors have benefited from a healthy crop harvest; whereas two-wheelers and small cars have gained due pent up demand and increasing preference for personal mobility after the lockdown was lifted. On the commercial vehicle front, while MHCV and buses sales remain tepid, LHCV sales have been improving. Even with Covid-19, growth was reported at 10% in Fiscal 2021.

Traction in demand for passenger vehicles, two-wheelers and tractors is expected to continue supporting growth in Fiscal 2022. We believe revival in underlying asset demand on account of economic recovery will support disbursement in segments, such as commercial vehicles and three-wheelers.

Credit outstanding of vehicle loans at banks and % on-year change



P: Projected

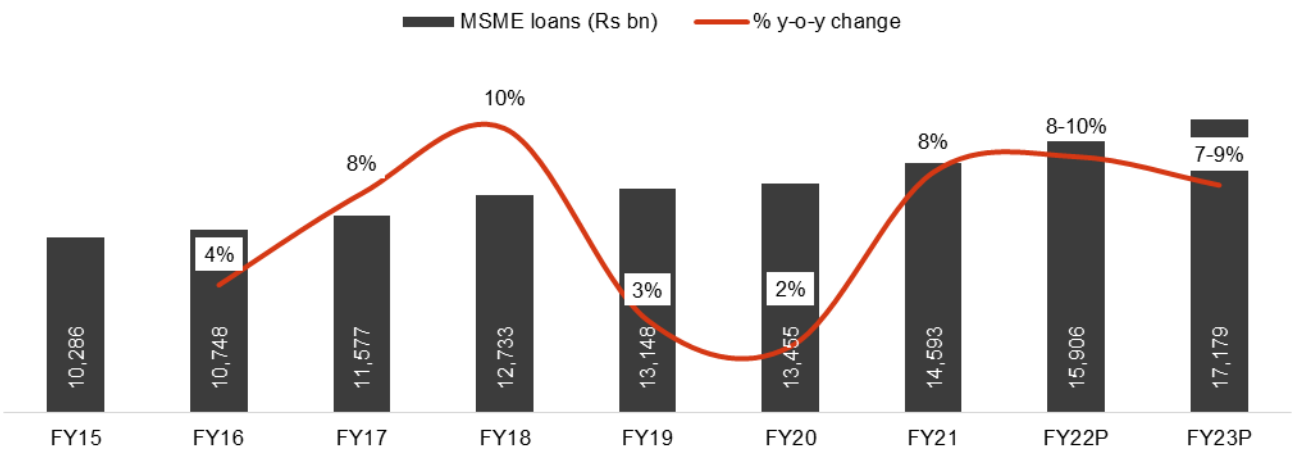
Source: RBI, Company reports, CRISIL Research

MSMEs to grow by 8-10% with support from ECLGS scheme

As per revised definition, a firm with investments under ₹ 50 crore and turnover under ₹ 250 crore is called MSME. A faster-than-expected revival in economic activity spurred by the festive season and pent-up demand lifted MSMEs as well, starting the third quarter of Fiscal 2021. In addition, growth in credit to MSMEs improved substantially, driven by ECLGS. The scheme announced by the government in May 2020 has been extended until September 2021. Through ECLGS, the government is incentivising credit growth to MSMEs and other vulnerable sectors by offering loan guarantees. As MSMEs form 35-40% of the services segment, MSME credit growth supported services credit growth in Fiscal 2021.

In June 2021, the government further enhanced ECLGS by ₹ 1.5 trillion to ₹ 4.5 trillion. Support from ECLGS and economic revival is expected to push up credit to MSMEs 8-10% on-year in Fiscal 2022.

Credit outstanding of MSME loans at banks, and % on-year change



P: Projected

Source: RBI, Company reports, CRISIL Research

MSMEs have been key contributors to growth in the Indian economy. With around 63.4 million it is the second largest employment generator in the economy after agriculture, employing over 120 million people. Globally too, MSMEs are engines of growth, driving employment as well as revenue generation. As per Central Statistics Office (CSO), Gross Value Added (GVA) by MSME accounts for 33.5% of India's total GVA and 30.27% of India's GDP as of Fiscal 2019. However, credit to MSMEs contribute to only 14% of total banking credit outstanding, indicating a wide mismatch and an opportunity for lenders.

In the last decade, government has prioritized MSMEs by launching key schemes and systems like Credit Linked Capital Subsidy Schemes, National Manufacturing Competitiveness Program, Credit Guarantee schemes, TReDS. With increasing MSMEs, Small Finance Banks and recently Fintech Lenders have been pivotal to their credit needs and are likely to aid further growth over the long term.

Make in India: 'Make in India' was initiated in 2014 with the objective of facilitating investment, improving manufacturing infrastructure, and enhancing skill development. While there is no provision for providing financial assistance to companies manufacturing products under the initiative, supportive policy actions can create the right ecosystem for incremental investment over the long term. Under the initiative, the government has identified 27 key sectors including textile and apparels, electronics system design and manufacturing, leather & footwear, gems and jewellery, and tourism and hospitality services. Many of these sectors are largely driven by MSMEs directly or through job works/contract manufacturing.

Global Trade: The changing axis of international trade and opportunities in exports has partially supported growth in local manufacturing, with the impact seen in pockets of MSME-led sectors. For instance, the US-China trade tension has partially supported exports from India to the US in the past few quarters. Over the medium term, any step towards FTAs with major export destinations such as EU or US can create huge business potential for local manufacturing thus benefiting MSME clusters involved in apparel manufacturing.

E-commerce: The Indian e-commerce sector has had a phenomenal run in the last few years. The sector has grown on the back of rising internet penetration, improved visibility and brand penetration, increasing awareness of online shopping, and lucrative deals offered by well-established players and start-ups. With regulatory vigilance and announced policy changes in the sector, participation of wider seller base is expected on online marketplaces. By going digital on these platforms, MSME companies can build their credentials and penetrate deeper into Tier II cities and beyond. In fact, more than 6 lakh sellers (most of which are entrepreneurs and MSMEs companies) are already offering their products through various ecommerce websites. With greater visibility, MSME companies can improve geographical reach and accessibility and also enable funding availability with better diversified sales mix.

Gold loans to grow by 20-25% in Fiscal 2022

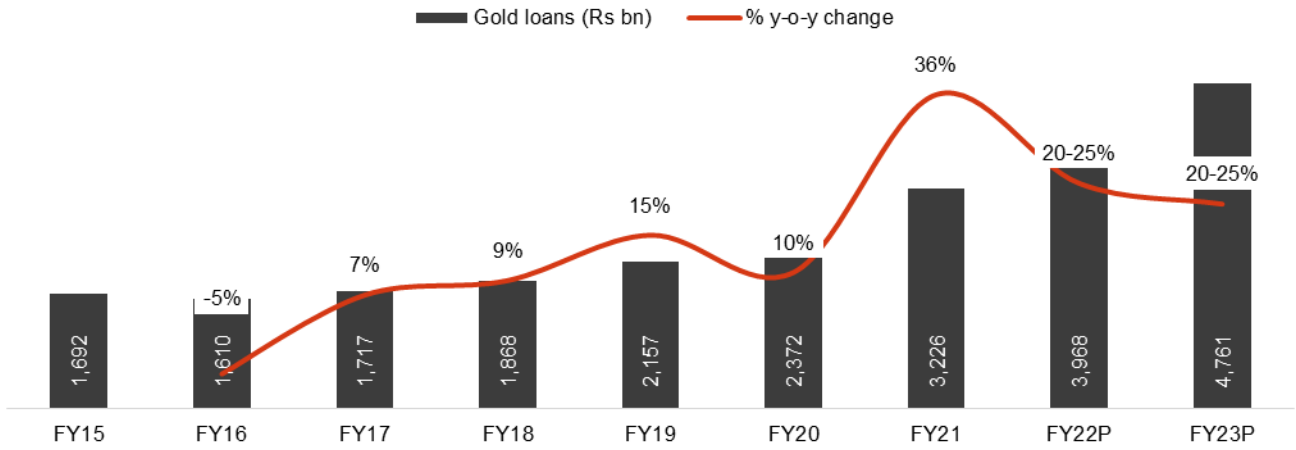
Amidst the Covid-19-induced economic uncertainty, gold loans – debt raised using gold as a collateral – came to the rescue of needy individuals and even small businesses. The primary reasons for increasing gold loans are:

1) an increase in gold prices by ~30% during Fiscal 2021; 2) a higher loan-to-value (LTV) of up to 90% allowed for banks; 3) liquidity crunch due to the pandemic; and 4) lenders' reluctance to give unsecured loans due to risk aversion.

Banks have aggressively expanded their gold loan portfolio with the Reserve Bank India announcement on increasing LTVs up to 90%. Lower interest rates and longer tenure loans have also helped banks gain share from NBFCs whose book also grew at a healthy but slower pace compared with banks.

At an overall level, bank gold loan AUM has grown at a CAGR of 15% between Fiscal 2016 and Fiscal 2021. With the outbreak of COVID-19 in Fiscal 2021, the book has shown extraordinary growth of 35-40% in Fiscal 2021. As the COVID-19 wave has re-emerged, the need for finance has continued in Fiscal 2022 as well. We expect the bank book to continue to grow but moderate to 20-25% in Fiscal 2022.

Credit outstanding of gold loans of banks, and % on-year change



P: Projected

Source: RBI, CRISIL Research

The gold loan portfolio is a comparatively safe asset class. However, the portfolio of banks that lent at a higher LTV has to be monitored regularly owing to fluctuation in gold loan prices since February 2021. Among banks, the asset quality risk will vary depending on the LTV offered and the frequency of interest collection, which will determine the cushion available with lenders.

Key recent developments in the banking sector

Announcements	Impact
ECLGS	In May 2020, the finance ministry launched ECLGS to support the economy. The scheme provided ₹ 3 trillion of unsecured loans to MSMEs and businesses to reduce the distress caused by the Covid-19-induced economic slowdown. With only 50% disbursed under ECLGS as of October 2020, the RBI broadened the coverage of ₹ 3 trillion (further increased to ₹ 4.5 trillion) to provide 100% guaranteed collateral-free lending to 26 worst hit sectors identified by the Kamath Committee. In order to provide further support, the central bank brought these 26 sectors within the ambit of on-tap Targeted Long-Term Repo Operations. Further, the validity of ECLGS, i.e. ECLGS 1.0, ECLGS 2.0, ECLGS 3.0, and ECLGS 4.0, has been extended to September 30, 2021.
Repo rate cut	The Monetary Policy Committee (MPC) of the RBI reduced the policy repo rate (key policy rate at which the central bank lends to commercial banks) by 75 bps from 5.15% in October 2019 to 4.4% in March 2020. In May 2020, the MPC, in order to further ease financial conditions and facilitate the flow of funds at affordable rates, reduced the policy repo rate by a further 40 bps to 4.0%. This is the lowest compared with 4.75% in 2009 during the global financial crisis. The MPC also decided to maintain an accommodative stance "as long

Announcements	Impact
	as necessary to revive growth and mitigate the impact of Covid-19 on the economy, while ensuring that inflation remains within the target."
Moratorium	The central bank aimed to give borrowers a breather by allowing moratorium on existing loans in February 2020 during March 1–May 31 2020. The moratorium provides for deferment of principal and interest, and not waiver of loans, for three months. To address cash flow concerns following a near-halt in economic activity in May 2020, the MPC extended the moratorium from June 1 to August 31. While these measures supported all borrowers, self-employed retail and MSME borrowers benefitted significantly. This not only eased financial stress caused by the pandemic, but also built confidence in such extraordinary times.
Moratorium for working capital loans	In order to address difficulties faced by borrowers in repaying the accumulated interest for the deferment period on working capital facilities at one go, the MPC has allowed lending institutions to convert the accumulated interest on working capital facilities over the deferment period (up to August 31, 2020) into a funded interest term loan, which will be repayable not later than March 31, 2021. Further, in case of working capital facilities in the form of cash credit/overdraft, the MPC has permitted lending institutions to recalculate the 'drawing power' by reducing margins till the extended period, i.e. August 31, 2020. This has eased working capital financing and led to higher drawing power.
Resolution Framework 1.0 (One-Time Restructuring; OTR 1.0)	To provide relief to borrowers facing difficulties due to Covid-19, the RBI enabled lenders to implement a restructuring plan to eligible corporate exposures and personal loans, subject to conditions, in August 2020. Further boundary conditions, in the form of financial parameters and sector-specific parameters, were prescribed on the basis of recommendation of an expert committee constituted for the purpose. A restructuring framework for MSMEs that were standard as on January 1, 2020 is already in place. With Covid-19 disrupting normal functioning and cash flows of MSMEs, the RBI extended the restructuring benefit to MSME accounts standard as on March 1, 2020. Restructuring 1.0 scheme saw only 0.9% of credit outstanding restructured by banks.
Resolution Framework 2.0 (OTR 2.0)	With stress building up in certain segments, such as MSME, auto and personal loans, on account of the second wave, the RBI announced Resolution Framework 2.0 (OTR 2.0) to provide relief to customers. However, looking at the lower utilisation of the OTR 1.0 scheme, traction of OTR 2.0 would remain a key monitorable.

Source: RBI, CRISIL Research

Economy of Tamil Nadu

Tamil Nadu - a leading industrialized state in India

Tamil Nadu is the fourth largest state of India. Located on the southeast coast of the country, it is bordered by Andhra Pradesh in the north, Karnataka and Kerala in the west, Indian Ocean in the south and Bay of Bengal in the east. Tamil Nadu bagged the top position in the composite ranking for Good Governance Index (GGI) in 2019, followed by Maharashtra and Karnataka.

Historically an agricultural state, Tamil Nadu has advanced over the years to become the hub of industrialisation. It has a diversified manufacturing sector and leads in several industries such as automobiles and auto components, engineering, pharmaceuticals, garments, textiles, leather products, chemicals and plastics. The state is well known for cotton ginning, spinning and weaving. Tamil Nadu is also one of the fastest growing states, with continued focus on MSME and textile industry.

Gross state value added (GSVA) at current prices in Tamil Nadu clocked a CAGR of 10% between Fiscals 2015 and 2021 as against country-wide 7% growth. The tertiary sector is the biggest contributor (~49%) to Tamil Nadu's gross domestic product (GDP), followed by the secondary sector (29%). The share of the primary sector (agriculture and allied activities, and mining and quarrying) has slipped to ~12% over decades. Tamil Nadu's per capita gross state domestic product (GSDP) in Fiscal 2021 (at current prices) was ₹ 2,54,856, up 5% on-year.
Some of the major initiatives taken by the state government to promote Tamil Nadu as an investment destination are as follows:

Industry

- The state introduced the Industrial Policy 2021 to achieve an annual growth rate of 15% in the manufacturing sector, attract investments worth ₹ 10 trillion ($ 137.8 billion) and create employment opportunities for 20 lakh people by 2025

- In February 2021, Flipkart signed a memorandum of understanding (MoU) with the Tamil Nadu MSME Trade and Investment Promotion Bureau to bring local artisans, weavers, craftsmen, and small and mid-sized enterprises into the e-commerce marketplace

- In December 2020, Tamil Nadu announced that France will sign a MoU with Tamil Nadu's Industrial Guidance and Export Promotion Bureau and the Indo-French Chamber of Commerce and Industry to facilitate mutual investments and to promote ease of doing business

- In 2019, the chief minister launched the Tamil Nadu New Integrated Textile Policy, 2019

Infrastructure

- The government has proposed the Tamil Nadu Urban Flagship Investment Programme to support the state in developing urban and environmental infrastructure. The programme will cost of ₹ 81.56 billion ($1.11 billion) and will be financed with assistance from the Asian Development Bank. Further, 179 projects at a cost of ₹ 8.6 trillion ($ 117.58 billion) relating to Tamil Nadu have been included in the National Infrastructure Pipeline. These projects will be implemented over the next five years (2020-2025).

- Comprehensive Road Infrastructure Development Programme (CRIDP) is a flagship scheme to upgrade road infrastructure in the state. Under the Union Budget 2020-21, ₹ 55.00 billion ($780.25 million) has been allocated to this scheme.

Employment

- Tamil Nadu organised its second Global Investor Meet on January 23 and 24, 2019. The state surpassed the targeted investment and attracted ₹ 3.4 trillion ($48.65 billion) investment in 12 sectors including automobile, textiles, renewable energy, etc. As many as 146 MoUs were signed with the aim to generate 10.5 lakh job opportunities in the state.

- In July 2020, the Tamil Nadu government signed MoUs worth $1.48 billion; this is expected to create 13,507 jobs in fields such as solar cells, data centres and industrial parks

Social

- The Asian Development Bank-assisted Tourism Development Project is currently under implementation and a sum of ₹ 908.5 million ($12.89 million) has been provided in the Budget Estimates of 2020-21

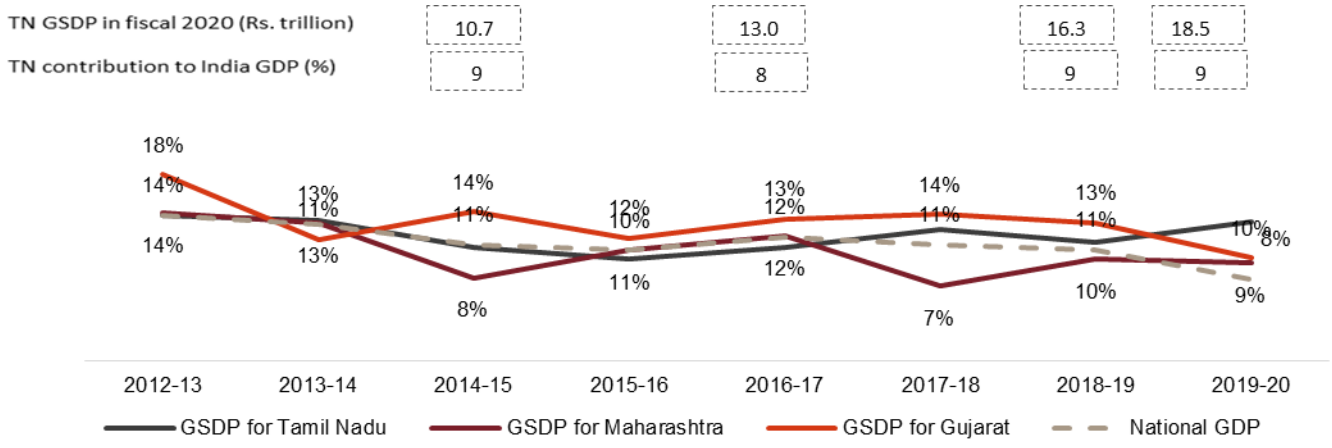
- Tamil Nadu ranked first in terms of foreign tourist arrivals and second in terms of domestic tourist arrivals in 2019(P). In 2018, foreign tourist arrivals reached 6.07 million, while domestic tourist arrivals were 385.90 million.

Tamil Nadu ranks second after Maharashtra in GSDP

Tamil Nadu's GSDP contribution to national GDP was reported to be ~9% in Fiscal 2020, steady on-year. The state has consistently ranked second after Maharashtra in GSDP, supported by steady performance of all three sectors — primary, secondary and services. The primary sector grew 18% in Fiscal 2020, and services 12% (which included real estate). The secondary sector grew by 13.5%; its two key components - manufacturing and

construction – grew 14.2% and 10.6%, respectively Though Maharashtra ranks first, its growth rate has been lower than that of Tamil Nadu. GSDP of Tamil Nadu has grown at a CAGR of 12% between 2015-16 to 2019-20 higher than National GDP which has grown at a CAGR of 10% between the same period. Between the same period, Gujarat has reported highest growth of 13% and Maharashtra has displayed growth rate of 9%.

Tamil Nadu's GSDP growth is in line with national GDP

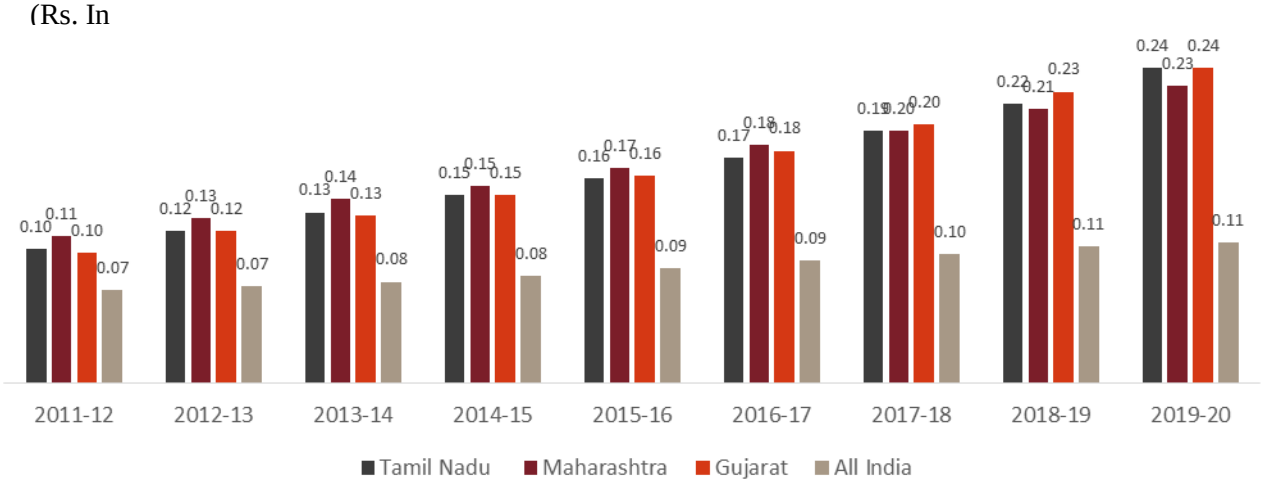


Source: Ministry of Statistics and Programme Implementation (Mospi)

With growing GSDP, per capita income also shows a steady rise (at current prices)

The state's per capita income has been increasing since Fiscal 2012. Despite a fall in overall GSDP in Fiscal 2021, Tamil Nadu's GSDP and per capita income increased. In fact, GSDP increased at a higher rate than Maharashtra and Gujarat. Slower population growth rate coupled with increasing GSDP has contributed significantly to the state's higher per capita income compared with all-India figures.

Tamil Nadu has the highest Per capita GDSP at current prices amongst industrialized states



Source: MOSPI

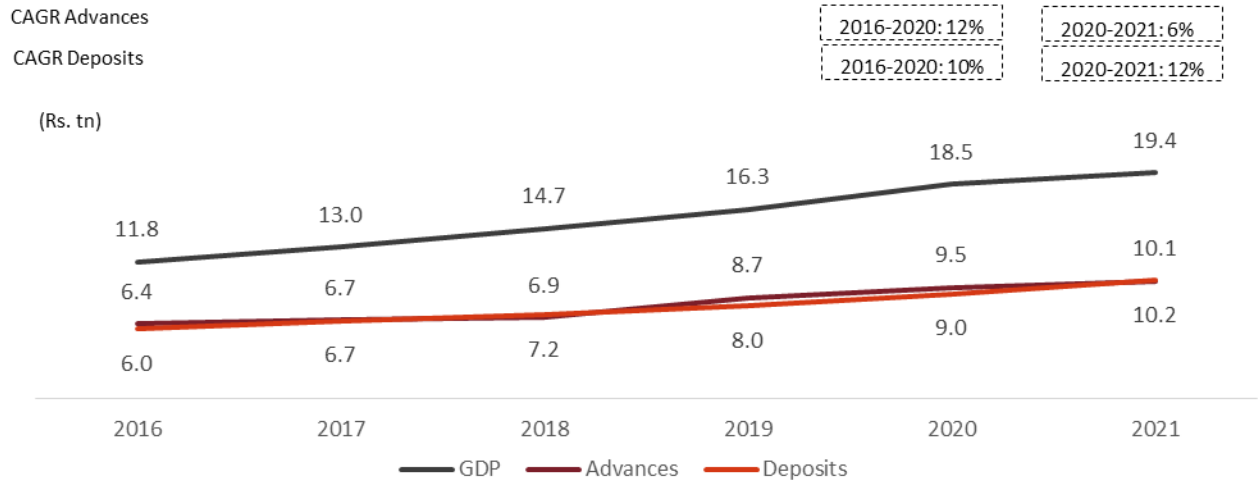
Banking in Tamil Nadu

Increased savings has a direct impact on the lending capabilities and hence overall GDP growth

Increased deposits with bank act a low cost source of funds for the lending activities of the bank. This allows the bank to charge a comparatively lower rate of Interest and hence passing on the cost benefit to the borrower. This

borrowing allows businesses to borrow for growth and expansion thereby boosting the economic growth and GDP.

There appears to be a positive correlation between GDP, Advances and deposits for TN state. Tamil Nadu and Gujarat's deposits have both increased at 12% in Fiscal 2021, whereas Maharashtra has growth was 100 bps lower at 11%. In terms of advances growth in Fiscal 2021, Tamil Nadu has displayed highest growth i.e. 6%, followed by Gujarat at 5% and Maharashtra at 2%.

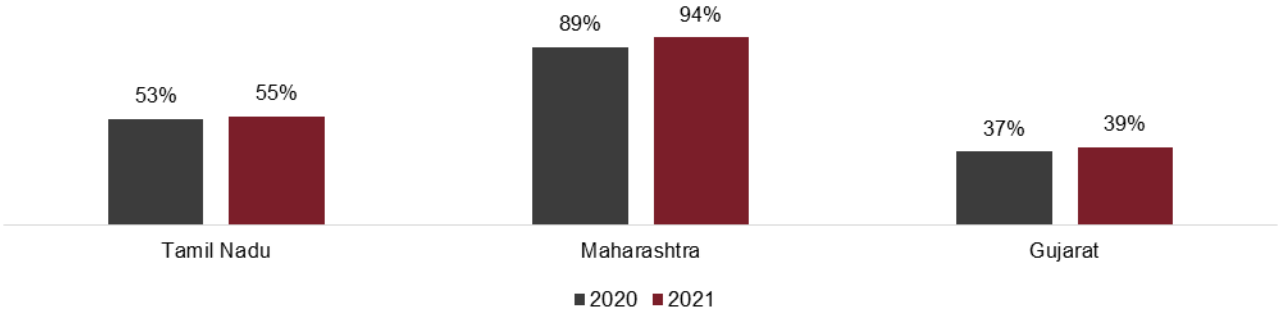


Source: MOSPI

Lower bank credit to GDP ratio indicates potential for further lending in the state

Tamil Nadu is under penetrated which presents an opportunity for further growth in GDP funded by bank loans. Its bank credit to GDP stands at 53% as compared to 89% in case Maharashtra and 37% for Gujarat during Fiscal 2020.

Bank credit to GDP as a % for the top industrialized states as of Fiscal 2020

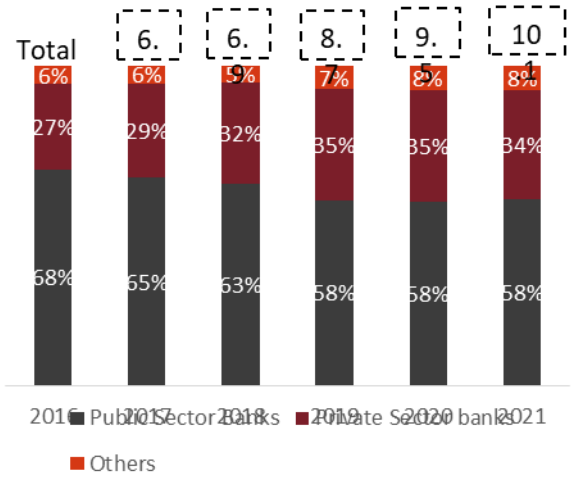


Source: RBI

Public sector banks dominate the state's lending portfolio

Tamil Nadu's bank credit has been increasing at a faster pace as compared to the All India Credit. The state's bank credit increased 6% in Fiscal 2021 as against 10% in Fiscal 2020. Public sector banks accounted for 58% of total funding; down from 68% in Fiscal 2016. On the other hand, private banks have been gaining share.

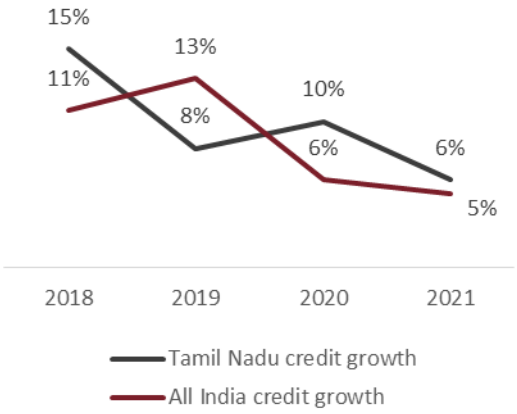
Tamil Nadu's lending mix



Note: Others include foreign and small finance banks

Source: RBI

State's advances growing faster than all-India credit growth rate



Source: RBI

Of the overall credit, retail (housing, vehicle and other personal loans) accounted for ~25%, followed by industry (24%), agriculture (21%) and services (18%) in Fiscal 2021. Sector-wise, credit to agriculture has grown at a robust rate thanks to various government initiatives and schemes. Notably, growth has been higher than the all-India growth in agricultural credit. Retail has also been growing at a steady rate.

Segmental share in credit

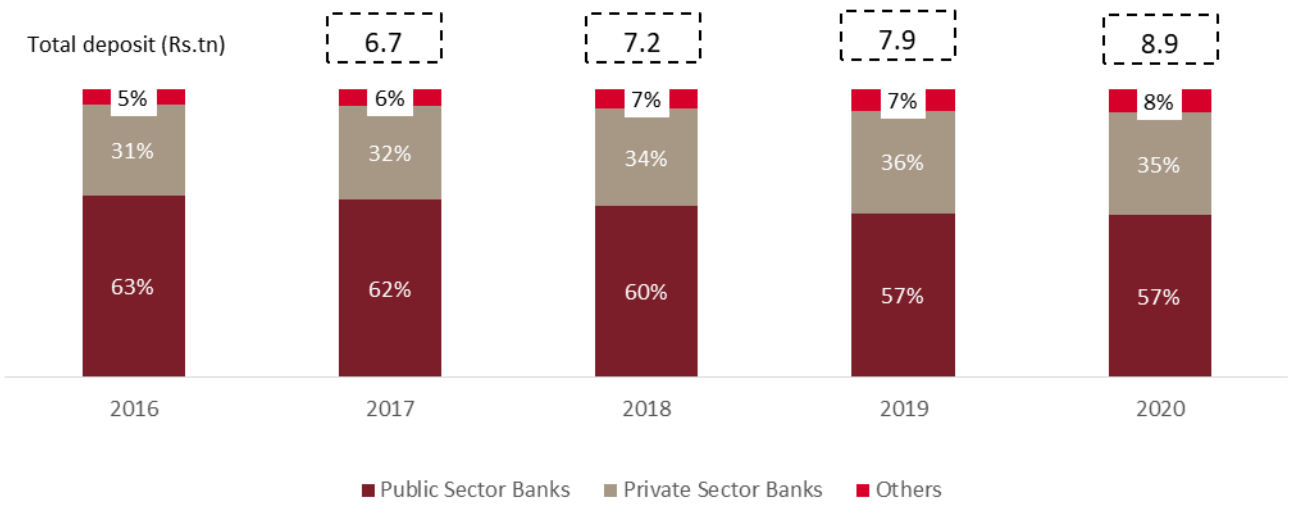
	Tamil Nadu			All India		
	Mar-19	**Mar-20**	**Mar-21**	**Mar-19**	**Mar-20**	**Mar-21**
Agriculture	18%	18%	21%	12%	12%	12%
Industry	29%	27%	24%	33%	31%	29%
Services	18%	18%	18%	20%	20%	20%
Transport operators	2%	2%	2%	2%	2%	2%
Professional and other services	6%	6%	6%	8%	8%	7%
Trade	10%	10%	10%	10%	10%	11%
Retail	23%	24%	25%	22%	24%	26%
Housing	11%	11%	12%	12%	13%	14%
Vehicle	2%	2%	2%	3%	3%	3%
Education	2%	2%	1%	1%	1%	1%
Personal credit cards	2%	2%	2%	1%	1%	1%
Other personal loans	6%	7%	8%	6%	7%	7%
Others	12%	13%	12%	13%	12%	13%

Source: RBI

Mirroring the trend of advances, public sector holds majority share in deposits as well, though reducing every year

Deposits with banks in Tamil Nadu has increased by ~12% in Fiscal 2021 over Fiscal 2020. Public sector banks hold the majority share (~57%) at present, though private banks have been gaining share over the past few years because of the attractive rate of interest offered by them.

Public sector banks hold majority of deposits



Note: Others include foreign banks, regional rural banks and small finance banks

Source: RBI

Company profile and peer comparison

Business profile:

Tamilnad Mercantile Bank Limited (TMB) is a bank headquartered at Thoothukudi, Tamil Nadu, India. TMB is one of the oldest and leading Old private sector bank in India with a history of close to 100 years. The company reported deposits of ₹ 409.70 billion and advances of ₹ 310.70 billion as of March 2021.

TMB recorded deposits of ₹ 409.70 billion in as of Fiscal 2021, with its advances reaching ₹ 310.70 billion. Between Fiscal 2019 and 2021, TMB's deposits have grown at a healthy pace of 8.0% CAGR (compared to median of its peers: 6.4%), while its advances grew at 8.3% CAGR (compared to median of its peers: 4.4%). Company's Current Account and Savings Account deposits to total deposits are also competitive among its peers at 29%.

The company reported second highest Net Profit for the Fiscal 2021 at 6.03 billion lagging only behind Federal Bank. In addition, Net Profit has grown at a CAGR of 53% during Fiscal 2019 and Fiscal 2021, the highest among its peers.

Peer comparison for advances and deposits

Parameters	Tamilnad Mercantile Bank	City Union Bank	Catholic Syrian bank	DCB	Federal Bank	Karur Vysya Bank	Karnataka Bank	RBL Bank	South India Bank
Deposits FY21 (₹ billion)	409.70	445.37	191.40	29,704	1,726.44	632.78	756.55	731.21	827.11
CASA FY21 (%)	29%	29%	32%	23%	34%	34%	31%	40%	30%
Advances FY21 (₹ billion)	310.70	361.58	144.38	259.59	1,318.79	503.64	516.94	586.23	580.56
Deposits CAGR FY19-21	8.0%	7.6%	12.5%	2.2%	13.1%	2.8%	5.1%	11.9%	1.4%
Advances CAGR FY19-	8.3%	5.2%	16.6%	5.0%	9.4%	1.8%	-2.9%	3.9%	-3.8%

Parameters	Tamilnad Mercantile Bank	City Union Bank	Catholic Syrian bank	DCB	Federal Bank	Karur Vysya Bank	Karnataka Bank	RBL Bank	South India Bank
21									
Net Profit FY21 (₹ billion)	6.03	5.93	2.18	3.36	15.90	3.59	4.83	5.08	0.62
Net Profit CAGR FY19-21	53%	-7%	not meaningful	2%	13%	30%	1%	-23%	-50%

Note: CASA – Current Account and Savings Accounts;

Peers in the industry report includes all listed Old Private Sector Bank with Total Business size of at least ₹ 200 billion

Source: Company reports, CRISIL Research

TMB currently offers competitive interest rates in most time buckets for term deposits. Even in savings accounts, TMB offers competitive interest rate of 3.00% compared to 2.75% among its peers (median, for end of day balance of up to ₹ 0.5 million).

Fixed deposit rate comparison (as of August 10, 2021) (for general public, below ₹ 20 million)

Time Bucket	Tamilnad Mercantile Bank	City Union Bank	CSB Bank	DCB	Federal Bank	Karur Vysya Bank	Karnataka Bank	RBL Bank	South India Bank
7 Days to 14 days	2.75%	3.00%	3.00%	4.55%	2.50%	3.25%	3.40%	3.25%	3.50%
15 Days to 30 days	3.50%	3.00%	3.00%	4.55%	2.50%	3.25%	3.40%	3.75%	3.50%
31 Days to 45 days	3.75%	3.00%	3.00%	4.55%	2.75%	3.25%	3.40%	3.75%	3.50%
46 Days to 90 days	4.25%	3.25%	3.00%	4.50%	3.00%	3.25%	4.90%	4.00%	3.75%
91 Days to 120 Days	4.50%	3.50%	3.50%	5.25%	3.75%	3.50%	5.10%	4.50%	3.80%
121 Days to 180 Days	4.50%	3.50%	3.50%	5.25%	3.75%	3.75%	5.10%	4.50%	3.80%
181 Days to 270 days	5.00%	3.75%	4.25%	5.70%	4.00%	4.00%	5.10%	5-5.4%	4.10%
271 Days to less than 1 year	5.25%	4.75%	4.25%	5.70%	4.40%	4.25%	5.10%	5.40%	4.50%
1 year to less than 2 years	5.5-5.6%	5-5.25%	5.00%	5.8-6%	5.1-5.35%	5.25%	5.20%	6.10%	5.40%
2 years to less than 3 years	5.50%	5.00%	5.00%	6-6.4%	5.35%	5.50%	5.50%	6.10%	5.40%
3 years to less than 5 years	5.25%	5.00%	5.25-5.5%	6.50%	5.35%	5.50%	5.50%	6.30%	5.50%
5 years and above	5.25%	5.00%	5.75%	6.50%	5.60%	5.75%	5.60%	6.00%	5.50%

Note: Peers in the industry report includes all listed Old Private Sector Bank with Total Business size of at least ₹ 200 billion

Source: Company report, CRISIL Research

Financial profile:

TMB reported yield on advances of 9.6% in Fiscal 2021, while its cost of deposits was 5.3%. The cost of deposits rate declined from 5.8% in Fiscal 2019 indicating the company's increased ability to raise funds at low rates. Net Interest Margin of TMB was reported to be 3.7% in Fiscal 2021, marginally higher than the median of

its peers at 3.6%. Moreover, TMB reported low cost to income ratio of 44.9% compared to 48.94% for its peers (median). During Fiscal 2021, TMB reported highest net profit margin of 14.2% among its peers as well.

Operating profitability of TMB and its peers

Parameters FY21 (%)	Tamilnad Mercantile Bank	City Union Bank	CSB Bank	DCB	Federal Bank	Karur Vysya Bank	Karnataka Bank	RBL	South India Bank
Yield on advances	9.6%	10.0%	10.7%	10.9%	8.5%	9.2%	9.1%	11.2%	9.4%
Cost of deposits	5.3%	5.2%	7.9%	6.3%	4.5%	4.9%	5.2%	6.8%	5.4%
Net Interest Margins	3.7%	3.8%	4.8%	3.6%	3.2%	3.6%	2.9%	4.3%	2.9%
Cost to Income	44.9%	41.5%	54.3%	48.5%	49.4%	58.2%	45.6%	47.1%	55.0%
Net Profit Margin	14.2%	12.2%	9.6%	8.6%	10.1%	5.5%	6.2%	4.9%	0.7%

Note: Peers in the industry report includes all listed Old Private Sector Bank with Total Business size of at least ₹ 200 billion

Yield on advances: Interest earned on advances in current year / average (current year advances, previous year advances)

Cost of deposits: Interest expense on deposits in current year / average (current year deposits, previous year deposits)

Net interest Margin: Net Interest Income in current year / average (current year interest earning assets excluding gross NPA, previous year interest earning assets excluding gross NPA)

Cost to Income: Operating expenses in current year / (total income – interest expense) in current year

Net profit margin: Profit after tax in current year / Total Income in current year,

Source: Company reports, CRISIL Research

In Fiscal 2021, TMB also reported comparatively low credit cost ratio of 1.3%. The company's Return on Assets (RoA) was highest at 1.3% compared to its peers who have a median RoA of 0.7%. TMB fared better in RoA when compared over FY19-21 average as well. The trend is similar in the Return on Equity ratio, where company outperformed all its peers with the ratio being 14.1% in Fiscal 2021, while its peers reported a median of 8.5%. TMB also well capitalized with Tier-I capital adequacy ratio of 17.93% lagging only behind City Union Bank and CSB bank.

Profitability of TMB and its peers

Parameters	Tamilnad Mercantile Bank	City Union Bank	CSB Bank	DCB	Federal Bank	Karur Vysya Bank	Karnataka Bank	RBL	South India Bank
Credit costs /Total Assets (FY21)	1.3%	1.7%	0.7%	1.1%	0.9%	2.1%	1.5%	2.1%	1.6%
Credit costs /Total Assets (FY19-21 avg)	1.6%	1.4%	1.0%	0.9%	0.9%	2.1%	1.4%	1.7%	1.3%
Return on Assets (FY21)	1.3%	1.2%	1.0%	0.9%	0.8%	0.5%	0.6%	0.5%	0.1%
Return on Assets (FY19-21 avg)	1.0%	1.3%	0.0%	0.9%	0.9%	0.4%	0.6%	0.8%	0.2%
Return on Equity (FY21)	14.1%	10.6%	10.5%	9.4%	10.4%	5.3%	7.7%	4.4%	1.1%
Return on Equity (FY19-21 avg)	10.7%	11.7%	-1.9%	10.2%	10.4%	4.1%	7.8%	7.4%	2.6%

Parameters	Tamilnad Mercantile Bank	City Union Bank	CSB Bank	DCB	Federal Bank	Karur Vysya Bank	Karnataka Bank	RBL	South India Bank
Tier-I Capital Adequacy Ratio	17.93%	18.45%	19.96%	15.49%	13.85%	16.95%	12.34%	16.60%	12.79%

Note: Peers in the industry report includes all listed Old Private Sector Bank with Total Business size of at least ₹ 200 billion
Credit costs, Return on Assets and Retur on Equity are calculated based on averge assets/ equity on current and previous years
Source: Company reports, CRISIL Research

In Fiscal 2021, TMB reported a low GNPA of 3.44% compared to 4.63% for its peers (median). NNPA for the company is also comparatively low at 1.98% while its peers clocked a median of 2.63%. At 80%, company also had second highest provision coverage ratio among its peers.

Asset quality and PCR of TMB and its peers

Parameters (FY21)	Tamilnad Mercantile Bank	City Union Bank	Catholic Syrian bank	DCB	Federal Bank	Karur Vysya Bank	Karnataka Bank	RBL Bank	South India Bank
Gross Non-Performing Assets (GNPA)	3.44%	5.11%	2.68%	4.09%	3.41%	7.85%	4.91%	4.34%	6.97%
Net Non-Performing Assets (NNPA)	1.98%	2.97%	1.17%	2.29%	1.19%	3.41%	3.18%	2.12%	4.71%
Provision Coverage Ratio (PCR)	79.53%	64.00%	84.89%	62.35%	65.14%	72.70%	70.05%	72.20%	58.73%

Note: Peers in the industry report includes all listed Old Private Sector Bank with Total Business size of at least ₹ 200 billion
Source: Company reports, CRISIL Research

OUR BUSINESS

Some of the information in the following discussion, including information with respect to our plans and strategies, contain forward-looking statements that involve risks and uncertainties. You should read the section "Forward-Looking Statements" on page 18 for a discussion of the risks and uncertainties related to those statements. Our actual results may differ materially from those expressed in or implied by these forward-looking statements. Also see "Risk Factors" and "Management's Discussion and Analysis of Financial Condition and Results of Operations – Results of Operations" on pages 20 and 279, respectively, for a discussion of certain factors that may affect our business, financial condition or results of operations.

Our Bank's Fiscal commences on April 1 and ends on March 31 of the immediately subsequent year, and references to a particular Fiscal are to the 12 months ended March 31 of that year. Unless otherwise indicated or the context otherwise requires, the financial information included herein is based on or derived from our Restated Financial Statements included in this Draft Red Herring Prospectus. References to "we", "us", "our", "the Bank" or "our Bank" refers to Tamilnad Mercantile Bank Limited.

*Unless otherwise indicated, industry and market data used in this section has been derived from 'Banking Industry in India' as of August 2021 issued by CRISIL Research ("**CRISIL Report**"). We have commissioned the CRISIL Report for the purposes of confirming our understanding the industry in connection with the Offer and the CRISIL Report has been paid for by our Bank for an agreed amount. Unless otherwise indicated, all financial, and other related information derived from the Restated Financial Information and included herein with respect to any particular year refers to such information for the relevant Fiscal. For further information, see "Certain Conventions, Presentation of Financial, Industry and Market Data and Currency of Presentation – Industry and Market Data" on page 16.*

Overview

We are one of the oldest and leading old private sector banks in India with a history of almost 100 years (*Source: CRISIL Report*). We offer a wide range of banking and financial services primarily to micro, small and medium enterprises ("**MSME**"), agricultural and retail customers ("**RAM**"). As of June 30, 2021, we have 509 branches, of which 106 branches are in rural, 247 in semi-urban, 80 in urban and 76 in metropolitan centres. Our overall customer base is approximately 4.93 million as of June 30, 2021 and 3.45 million or 69.96% of our customers have been associated with us for a period of more than five years and have contributed to ₹ 275,619 million or 67.02% to our deposits and ₹ 179,638.99 million or 57.56% to our advances portfolios as of June 2021. As per the CRISIL Report, we had the second highest Net Profit for Fiscal 2021 amongst our Peers, and our Return on Assets was also higher at 1.3% compared to a median 0.7% for our Peers for Fiscal 2021.

We were incorporated as 'Nadar Bank Limited' in 1921 and our name was changed to 'Tamilnad Mercantile Bank Limited' in the year 1962. We received our license to carry on banking business from the Reserve Bank of India (the "**RBI**") in 1962. Since our incorporation, having head quartered at Thoothukudi, Tamil Nadu, India, we have built a strong presence in the state of Tamil Nadu, with 369 branches and 941 automated teller machines ("**ATMs**") and 238 cash recycler machines ("**CRMs**") as of June 30, 2021. Tamil Nadu, the fourth largest state of India, is one of the fastest growing states, with continued focus on MSME and textile industry. Tamil Nadu's gross state value added ("**GSVA**") at current prices grew at a compounded annual growth rate ("**CAGR**") of 10% between Fiscal 2015 and 2021 against the country wide growth of 7% (*Source: CRISIL Report*). As per the CRISIL Report, Tamil Nadu ranked second in terms of state-wise contribution to GDP and has also grown at a faster rate as compared to the national GDP growth rate. Tamil Nadu is under penetrated which presents an opportunity for further growth in GDP funded by bank loans (*Source: CRISIL Report*). Its bank credit to GDP stood at 53% as compared to 89% in case Maharashtra and 37% for Gujarat during Fiscal 2020 (*Source: CRISIL Report*). Bank's deposits have grown at a healthy pace of 8.0% CAGR (compared to median of its peers: 6.4%), while its advances grew at 8.3% CAGR (compared to median of its peers: 4.4%) as per the CRISIL Report. As of March 31, 2021, our deposits and advances portfolio in the state of Tamil Nadu has contributed 76.33% to our Total Business. We also focus on diversifying our growth in other high growth regions of India which will help increase our network and client base. Other than Tamil Nadu, we are present in 15 other states and 4 union territories of India. Apart from Tamil Nadu, we have sizable presence in the states of Maharashtra, Gujarat, Karnataka, and Andhra Pradesh with presence across 90 branches and 123 ATMs and 15 CRMs as of June 30, 2021. We have also been consistently growing our customer base from approximately 4.42 million as of March 31, 2019, approximately 4.66 million as of March 31, 2020 to approximately 4.91 million as of March 31, 2021 at the CAGR of 5.38% from Fiscal 2019 to 2021. Our focus on quality of service and

nurturing long term relationship with our customers has enabled us to develop a well-recognized and trusted brand in south India, particularly in Tamil Nadu, India.

We have built a strong portfolio of advances and deposits across our customer base.

Advances: Our advances portfolio primarily consists of lending to (a) Retail customers; (b) agricultural customers and (c) MSMEs ("**RAM**").

MSMEs: We primarily offer various loan products to our MSME customers operating in manufacturing, trading and services sector. During the Fiscals 2019, 2020 and 2021, MSMEs contributed 37.32%, 37.92%, and 39.08% respectively to our total advances with a CAGR of 10.56% from March 31, 2019 to March 31, 2021.

Agricultural customers: We primarily offer loan products to individual farmers, group of farmers and agricultural corporates. During the Fiscals 2019, 2020 and 2021, agricultural customers contributed 22.49%, 24.77%, and 27.41% respectively to our total advances with a CAGR of 19.27% from March 31, 2019 to March 31, 2021.

Retail customers: We primarily offer home loans, personal loans, auto loans, educational loans as well as security backed loans of various types to our retail customers. During the Fiscals 2019, 2020 and 2021, retail customers contributed 16.78%, 19.27%, and 20.60% respectively to our total advances with a CAGR of 19.68% from March 31, 2019 to March 31, 2021.

Corporate customers: We offer various kinds of loans to corporates, in textiles and other industries, with our assortment of banking products and services including working capital, term financial, trade financial, structured finance services, foreign exchange business funding in domestic and foreign currencies. During the Fiscals 2019, 2020 and 2021, corporate customers contributed 23.40%, 18.04%, and 12.92% respectively to our total advances with a CAGR of (19.74%) from March 31, 2019 to March 31, 2021. This is in line with our strategy to move focus away from corporate customers in favour of RAM.

From Fiscal 2019 to Fiscal 2021, our overall advances portfolio has increased at a CAGR of 8.05%.

- *RAM portfolio:* our lending products are primarily focussed on MSME, retail and agri-financing. Our RAM portfolio has increased at a CAGR of 15.21% from ₹ 206,951.77 million in Fiscal 2019 to ₹ 274,673.88 million in Fiscal 2021.

- *Secured and un-secured lending*: with focus on keeping risk relatively lower, in addition to our strong underwriting processes, we have consistently maintained and further increased our secured lending from 98.28% of our overall advances in Fiscal 2019 to 99.31% of our overall advances in Fiscal 2021. Our un-secured lending portfolio's contribution has steadily declined from 1.72% or ₹ 4,644.97 million of overall advances as on March 31, 2019 to 1.18% or ₹ 3,327.70 million as on March 31, 2020 to 0.69% or ₹ 2,172.40 million as on March 31, 2021.

- *Average ticket size of advances*: with an aim to manage risk of concentration, we have increased our focus on lower ticket size loans. Our average ticket size of loans in our overall advances portfolio has grown in the following manner:

(*In ₹ million*)

Loan Category	Fiscal 2019	Fiscal 2021	CAGR
Up to ₹ 1 lac	35,831.7	31,240.0	(6.63%)
Above ₹ 1 lac and up to ₹ 5 lacs	19,909.7	51,807.7	61.31%
Above ₹ 5 lacs and up to ₹ 10 lacs	16,699.8	22,919.2	17.15%
Above ₹ 10 lacs and up to ₹ 25 lacs	36,462.0	50,628.5	17.84%
Above ₹ 25 lacs	1,61,278.4	1,58,809.6	(0.77%)

Deposits: Our deposits portfolio consists of term deposits, recurring deposits, savings bank and current bank accounts amongst others. Total deposits of our Bank have increased at a CAGR of 8% from ₹ 351,362.47 million in Fiscal 2019 to ₹ 409,704.16 million in Fiscal 2021. During the Fiscals 2019 and 2021, our current account savings accounts ("**CASA**") contributed ₹ 86,577.10 million or 24.64%, and ₹ 116,852.65 million or 28.52% respectively to our total deposits and have grown with a CAGR of 16.18% from March 31, 2019 to

March 31, 2021. Further, during the Fiscals 2019 and 2021, retail term deposits contributed ₹ 223,725.90 million or 84.49%, and ₹ 264,223.41 million or 90.22% respectively to our total deposits and have grown with a CAGR of 8.68% from March 31, 2019 to March 31, 2021. We also have healthy renewal rates across our term deposit categories. Our deposits growth rate has been one of the top five amongst our Peers in the industry with a growth rate of 8.00% for the year ended March 31, 2021 over Fiscal 2020 (*Source: CRISIL Report*).

The renewal rates of our term deposits have changed in the following manner across categories:

Term Deposit Category	Fiscal 2019	Fiscal 2020	Fiscal 2021
Up to ₹ 15 lacs	77.62%	79.86%	78.31%
Above ₹ 15 lacs below ₹ 100 lacs	71.87%	78.26%	79.09%
Above ₹ 100 lacs	34.73%	32.96%	41.40%

Our risk management processes are aimed at maximizing our Bank's risk adjusted rate of return by maintaining credit exposure within acceptable parameters. Our gross non-performing assets ("**GNPA**") have reduced from ₹ 11,681.12 million or 4.32% in Fiscal 2019 to ₹ 10,209.77 million or 3.62% in Fiscal 2020 to ₹ 10,847.78 million or 3.44% in Fiscal 2021. Our Bank has reported a relatively lower GNPA in Fiscal 2021 as compared to our Peers (*Source: CRISIL Report*). Our net non- performing assets ("**NNPA**") have reduced from ₹ 6,365.19 million or 2.40% in Fiscal 2019 to ₹ 4,974.66 million or 1.80% in Fiscal 2020 to ₹ 6,138.26 million or 1.98% in Fiscal 2021. In Fiscal 2021, our GNPA as a percentage of overall advances in RAM portfolio was ₹ 7,750.40 million or 2.82% and in corporate portfolio was ₹ 3,097.37 million or 7.60 % respectively. Further, we have maintained a provision coverage ratio ("**PCR**") at 73.61%, 80.75% and 79.53% as of March 31, 2019, March 31, 2020 and March 31, 2021, respectively.

As on June 30, 2021, we had a network of 509 branches, 12 administrative offices, 1,131 ATMs, 262 CRMs, and 47 E-lobbies. Out of these 509 branches, 76 branches are in metropolitan areas, 80 branches are in urban areas, 247 branches are in semi-urban areas, and 106 branches are in rural areas. We have wide presence in south India and further diversifying our branches in other states of India, with 90 branches located in the states of Maharashtra, Gujarat, Karnataka and Andhra Pradesh respectively.

We are a professionally managed bank. Our Board of Directors and senior management consist of seasoned professionals with experience in banking, accounting and auditing. Our MD & CEO, K.V. Rama Moorthy, has more than 40 years of experience in the banking industry. Other members of our Board including our Independent Directors also have significant experience including experience in the banking and finance industry. Additionally, two Directors have been nominated to our board by the RBI. The experience of our Board and senior management team has enabled us to develop a strong understanding of industry-specific aspects of our business and operations. For details, see "*Our Management*" on page 160.

The following table sets forth certain information relating to our operations and financial performance in the periods specified:

(In ₹ million)

Metric	As of and for the years ended March 31, 2019	2020	2021
Total Business	621,549.1	650,612.1	725,114.5
Deposits	351,362.5	368,250.3	409,704.2
Credit to deposit ratio	75.39%	75.26%	75.83%
Cost of deposits	6.29%	6.27%	5.49%
Net advances	264,879.4	277,157.6	310,696.03
Yield on advances	10.09%	10.19%	9.65%
Credit cost	1.87%	1.51%	1.37%
Net interest income	12,301.6	13,195.1	15,375.3
Net interest margin[(1)]	3.65%	3.64%	3.77%
Operating profit	8,842.7	9,950.3	12,022.3
Net profit	2,585.8	4,076.9	6,033.3
Net worth	36,182.6	39,796.5	45,799.8
Return on assets[(2)]	0.68%	0.99%	1.34%
Return on equity[(3)]	7.36%	10.73%	14.10%
CASA to total deposits ratio[(4)]	24.64%	25.85%	28.52%
Cost to income	46.23%	46.10%	44.90%

Metric	As of and for the years ended March 31,		
	2019	2020	2021
ratio[5]			
Gross NPA[6]	4.32%	3.62%	3.44%
Net NPA[7]	2.40%	1.80%	1.98%
PCR Ratio[8]	73.61%	80.75%	79.53%

(1) *(Interest earned – Interest expended) / Average interest-earning assets calculated on the basis of quarterly average balances*
(2) *Net Profit/average Total assets (fortnightly average)*
(3) *Net Profit/Net worth (average of opening + closing balance)*
(4) *Total Deposits held in current accounts and savings accounts/ total Deposits held in our Bank*
(5) *Operating expenses / (Total income – Interest expenses)*
(6) *Sum of unpaid Advances/Gross Advances*
(7) *(Sum of unpaid Advances – provision for unpaid advances)/Gross Advances*
(8) *Total provisions / unpaid advances*

Key Strengths

Strong legacy, loyal customer base and focus on improving servicing framework

With almost 100 years of history, we have established ourselves as a well-recognized scheduled commercial bank having a strong network of branches, ATMs and CRMs across several states of South India including Tamil Nadu being our home state, along with Maharashtra, Gujarat, Karnataka, and Andhra Pradesh, which has enabled us to maintain a strong customer base. As of March 31, 2019, 2020 and 2021, we had 4.42 million, 4.65 million and 4.91 million customers respectively with a CAGR of 5.38% from March 31, 2019 to March 31, 2021. Further, large portions of our existing customers have been associated with us for more than five years specifically in the states of Tamil Nadu, Andhra Pradesh, Maharashtra, Karnataka and Gujarat contributing 70.94%, 66.09%, 58.43%, 52.44% and 41.19% of our total customer base in each of these states respectively as of March 31, 2021, and 60.35%, 2.41%, 1.58%, 1.05% and 0.75% of our overall customer base as of March 31, 2021, across the 16 states and 4 union territories where we are present. We have consistently worked towards developing long-term relationships with our customers based on our knowledge of local needs and our experience in the sector, amongst other things. Our largest branch is located in Mandvi, Mumbai, contributing ₹ 16,683.90 million or 2.30% to our Total Business as of March 31, 2021. One of our oldest branches is in Sivakasi, Tamil Nadu, which was started in 1942 and contributes ₹ 12,806.30 million or 1.77% to our Total Business as of March 31, 2021.

With a focus on increasing our existing customer base, we have introduced various alternate banking channels such as ATMs, CRMs, internet banking, mobile banking, E-Lobbies, point of sales ("**PoS**"), banking and debit and credit cards. We introduced internet banking to our customers in 2008 through 'TMB-Econnect' and utility payment facility which enabled our customers to pay bills for cable operators/DTH operators, electricity services, mobile phone utility services, other utilities and tax services. We have approximately 0.23 million customers using our internet banking facilities and approximately 0.68 million customers using our mobile banking facilities, as of June 30, 2021. Our E-Lobbies are mini-branches which have been introduced with an aim to reduce human interface and cater to basic banking facilities of our customers. The E-Lobbies include facilities such as cheque deposits, cash withdrawal, passbook printing that are available 24*7 to customers to access at their convenience. As of June 30, 2021, we have 47 E-Lobbies, 1,131 ATMs and 262 CRMs and 3,975 PoS terminals across India. During Fiscal 2019, 2020, and 2021, our alternate banking channels have contributed ₹ 757.89 million, ₹ 847.12 million, and ₹ 842.42 million respectively to our total income with a CAGR of 5.43% from March 31, 2019 to March 31, 2021.

(*In ₹ million*)

Particulars	2019	2020	2021	CAGR
Channel	Amount	Amount	Amount	
ATM	695.71	747.54	744.44	-
BC	0.15	0.23	0.55	-
Branch	729.18	754.69	857.58	-
Mobile	8.18	19.99	30.74	-
POS	53.85	79.35	66.69	-
Grand Total	1,487.07	1,601.81	1,700.00	6.92%
				-

Alternate Channel	757.89	847.12	842.42	5.43%

We have also received several awards in recognition of our operations and our loyal customer base over the years. In 2019, our Bank was recognized as the "*Best Bank in Private Sector*" and received the "*BFSI Award for Digital Financial Inclusion*" on May 29, 2019 in the Governance Now 4th India Banking Reforms Conclave 2019. Our Bank was awarded the "*Social Banking Excellence Award 2018*" for being recognized as the overall best social bank and also as the winner in agricultural banking in the small banks category by ASSOCHAM India. Our Bank was felicitated by the Life Insurance Corporation of India on completion of "₹ 51.56 Crore First Premium" in the financial year 2016-17. For details, see "*History and Certain Corporate Matters – Key awards, accreditations and recognition*" on page 157.

Strong presence in Tamil Nadu with focus to increase presence in other strategic regions

Since our incorporation, we have built a strong and trusted network of customers in the State of Tamil Nadu. As of March 31, 2019, 2020 and 2021, our deposits and advances in the state of Tamil Nadu contributed to 71.62%, 75.93%, and 76.33% of our Total Business. As of March 31, 2021, we had 4.18 million customers, 85.07% of our overall customer base, contributing to our deposits and advances portfolios in the State of Tamil Nadu. The gross state domestic product ("**GSDP**") has been highest in the state of Maharashtra followed by the state of Tamil Nadu and Gujarat. GSDP of Tamil Nadu has grown at a CAGR of 12% between 2015-16 to 2019-20 higher than National gross domestic product ("**GDP**") which has grown at a CAGR of 10% between the same period. During the same period, Gujarat has reported highest growth of 13% and Maharashtra has displayed growth rate of 9% (*Source: CRISIL Report*). Tamil Nadu is also one of the fastest growing states, with continued focus on MSME and textile industry with GSVA at current prices growing at a CAGR of 10% between Fiscal 2015 and 2021 against the country wide growth of 7%. Tamil Nadu is under penetrated which presents an opportunity for further growth in GDP funded by bank loans (*Source: CRISIL Report*). Its bank credit to GDP stands at 53% as compared to 89% in case Maharashtra and 37% for Gujarat during Fiscal 2020 (*Source: CRISIL Report*).

Recently, the state government of Tamil Nadu has also introduced various initiatives such as the Industrial Policy 2021 to achieve an annual growth rate of 15% in the manufacturing sector and the Tamil Nadu New Integrated Textile Policy, 2019, amongst others (*Source: CRISIL Report*). Tamil Nadu and Gujarat's bank deposits have increased at 12% in Fiscal 2021, whereas Maharashtra's growth was at 11%. In terms of advances growth in Fiscal 2021, Tamil Nadu has had the highest growth of 6%, followed by Gujarat at 5% and Maharashtra at 2% (*Source: CRISIL Report*).

Apart from our home state, Tamil Nadu, we focus on diversifying our reach in our already existing network including in the states of Gujarat, Maharashtra, Karnataka and Andhra Pradesh. As of March 31, 2021, our businesses, including the deposits and advances portfolios, in the state of Tamil Nadu, Maharashtra, Andhra Pradesh, Karnataka and Gujarat contributed 76.33%, 5.47%, 3.60%, 3.15% and 2.89% to our Total Business. Our focus to increase our markets share in these states more specifically in our home state where we are located across 369 branches, 941 ATMs, 238 CRMs, 39 E-Lobbies, 3,406 PoS as of June 30, 2021, has therefore, benefited us and will help us further enhance our customer base and increase our business operations.

Advances with focus on MSME, agricultural and retail segments

We have traditionally focused on small ticket size loan products to MSME customers, agricultural and retail customers for our growth. Our advances portfolio consists of a wide basket of retail finance and small ticket size MSME finance products. Our focus is on understanding the needs and expectation of our customers, particularly in the RAM space and adopting strategies to target these customer segments for our growth. We have dedicated marketing managers and agri-officers across our regional offices who specifically focus on growing the network of our existing MSME and agricultural customers. We leverage our presence in semi-urban and rural regions where we are located to attract more customers in the RAM segment. We have dedicated branches at Thoothukudi and Chennai in Tamil Nadu, and at Surat, Gujarat to cater to the requirements of MSME customers in these regions. Further, these dedicated branches act as facilitators for our MSME customers with a focus on improving our loan processing timelines and faster disbursals to benefit our MSME customers.

We have structured loan products available to meet the financial requirements of our MSME customers, which aids in growing our MSME customer base across all places where we are currently present. These products include "TMB-Traders & Services", "TMB – MSME Credit", "TMB Vehicle Finance (for commercial purposes)", "TMB-Rice Mill", "TMB-Dhall Mill", "TMB-Pharma and Health Care", "TMB-Micro

Entrepreneurs under Pradhan Mantri MUDRA Yojna ("**PMMY**"), "TMB Vyapari" and TMB Rental-100" (for business purposes).

Our RAM business has consistently increased over the last three Fiscals from ₹ 206,951.77 million in Fiscal 2019 to ₹ 274,673.88 million in Fiscal 2021 at a CAGR of 15.21%. Our advances to the RAM segment represent 88.41% of our net advances as at March 31, 2021. Advances to MSME segment represented 39.08%, of our total advances, as at March 31, 2021 of which 49.44% was towards traders and 38.59% was towards manufacturers. Further, our advances for MSMEs in semi-urban regions of places where we are located has grown from ₹ 38,797.25 million as of March 31, 2019 to ₹ 43,546.72 million as of March 31, 2020 to ₹ 50,156.45 million as of March 31, 2021 growing at 15.18% of our overall advances and from ₹ 10,492.19 million as of March 31, 2019 to ₹ 11,633.58 million as of March 31, 2020 to ₹ 13,603.76 million as of March 31, 2021 growing at 16.94% of our overall advances in rural areas of places where we are located.

We believe in the development of a socially inclusive model, focusing on bringing in customers in the underserved sectors into the banking mainstream. Therefore, our focus has been to further enhance our RAM mix to help us gain more market share in Tamil Nadu and other regions where we continue to exist.

Consistently growing deposit base with focus on low-cost retail CASA

We have adopted a customer-first approach, with an emphasis on customer relationships. Apart from the individual segment, we have focused on account sourcing on value based CASA products, have started following segmental approach on CASA growth by introducing segment wise CASA products such as Trust, Association, Society, Colleges, Charities ("**TASC**") and CASA accounts of central and state government schemes under our "TMB Savings for Government Segments" account. During the last three Fiscals, our overall deposits base has increased from ₹ 351,362.47 million in Fiscal 2019 to ₹ 368,250.27 million in Fiscal 2020 to ₹ 409,704.16 million in Fiscal 2021, owing to an increase in both term deposits and CASA deposits. Our CASA deposits as a share of total deposits has increased from ₹ 86,577.10 million in Fiscal 2019 or 24.64 % to ₹ 95,180.50 million or 25.85 % in Fiscal 2020 to ₹ 116,852.65 million in Fiscal 2021 or 28.52% with a CAGR of 16.18% from Fiscal 2019 to Fiscal 2021. Our CASA portfolio is diversified and has low concentration with 5.07% of deposits from our top 20 deposit holders and 6.49% deposits from our top 50 depositors as of March 31, 2021. We have also witnessed stability in the renewal rates of term deposits as detailed below despite low interest rates.

Term Deposit Category	Fiscal 2019	Fiscal 2020	Fiscal 2021
Up to ₹ 15 lacs	77.62%	79.86%	78.31%
Above ₹ 15 lacs below ₹ 100 lacs	71.78%	78.26%	79.09%
Above ₹ 100 lacs	34.73%	32.96%	41.40%

Our cost of deposits, calculated on average of fortnightly deposit balance, has been reduced from 6.27% in Fiscal 2019 and 6.27% in Fiscal 2020 to 5.49% in Fiscal 2021. As on March 31, 2021, our median fixed deposit interest rate was 5.25%. However, as at March 31, 2019, 2020 and 2021, our CASA and retail term deposits contributed ₹ 310,303.07 million or 88.31%, ₹ 338,542.67 million or 91.93% and ₹ 381,076.07 million or 93.01% of our total deposits. Further, we are one of the top five amongst our Peers in terms of the deposit growth rate having a growth rate of 8.00% as on March 31, 2021 (*Source: CRISIL Report*).

We continuously strive to increase reliance for transactions on digital channels which are more cost effective than physical channels. Our digital banking channels enable a smooth transition from physical to digital usage and enhance customer experience, designed to grow our business and improve our margins.

Professionally managed Bank with experienced senior management team and board of directors.

Our Board of Directors comprises 10 directors and two nominee directors appointed by the RBI. The 10 directors include our Managing Director and Chief Executive Officer and nine Non-Executive directors, including one woman director and five independent directors. They bring substantial experience and independent directors with diverse experience including sectors such as banking, law, business administration, other streams of finance such as accounting and auditing. Certain directors are also qualified in various stream of technology. For details, see "*Our Management*" on page 160.

Our senior management team's capabilities, reputation, extensive network of industry relationships, and wide-ranging experience in the finance and banking industry is critical to our strategy to grow, modernise, and

develop further. Our senior management team consists of our Managing Director and Chief Executive Officer, Vice President and various General Managers. Our Managing Director and Chief Executive Officer has been working with us since September 4, 2017 and our Vice President has been a part of our Bank since December 11, 2018. He was previously appointed as an Independent Director of our Bank with effect from February 29, 2016. Our General Manager heading the Human Resources Department has been working in our Bank for the last 34 years in various positions and subsequently, as the General Manager of the Human Resources Department from May 25, 2018. Our General Manager of Recovery has been a part of our Bank for the last 37 years in various positions and as the General Manager of Recovery from May 25, 2018. Further, our General Manager of Credit has been working in our Bank since March 20, 2019, and he had previously worked as Chief General Manager in State Bank of India.

Our Bank has adopted a pay structure for regular employees after entering into memoranda of settlement with the TM Bank Employees' Association and TM Bank Officers' Association detailing the scale of pay, other allowances and perquisites accorded to regular employees. Further, for contract employees a consolidated amount is paid as permitted in the contract policy. We also have a robust, comprehensive training program for employees which help us improve and maintain the quality of customer service and retention of customers. Our human resource policy implementation and compliance is a key responsibility of all our executives, with overseeing responsibility lying with our General Managers, Regional Managers, Branch and Departmental Heads. We typically recruit our senior management personnel with specialisation in areas such as investment, forex, risk management, treasury, agriculture, information technology, security, company secretaryship and law. We provide training programmes in a timely manner on areas such as, business skills, finance and resource management, human resource development, knowledge management, marketing, and information technology, which aims to enhance the technical, functional and soft skills of our employees. Our experienced and high quality team of members throughout our organisation is instrumental in achieving customer trust and satisfaction.

Strong asset quality, underwriting practices and risk management policies and procedures.

Our strong customer understanding, focus on secured granular loan products and strong under-writing and risk management framework has helped us to maintain and further improve asset quality and driving our growth with consistent profitability. This is particularly important to us given our RAM portfolio focusing particularly on our MSME customers. We focus on selective lending and limit our exposure to certain industries and sectors as a part of our strategy to monitor concentration risk. We have a Risk Management Committee to monitor our corporate customers on a monthly basis. Our GNPA have reduced from 4.32% in Fiscal 2019 to 3.44% in Fiscal 2021. Our Bank has reported a relatively lower GNPA as compared to most our Peers as of Fiscal 2021 (*Source: CRISIL Report*). Our NNPA have reduced from 2.40% in Fiscal 2019 to 1.98% in Fiscal 2021. In Fiscal 2021, our GNPA as a percentage of overall advances in RAM portfolio is 2.82% and in corporate portfolio is 7.60 % respectively. We have a low customer concentration in terms of average ticket size. The average ticket size has remained in the range of 0.31 million to 0.34 million during the last three Fiscals. We have maintained our PCR at 79.53% as of March 31, 2021. We made total provisioning of ₹ 4,300.28 million and total write-offs including technical/prudential write offs of ₹ 19,133.94 million together amounting for ₹ 23,434.22 million as on March 31, 2021. Additionally, during the COVID-19 pandemic as of March 31, 2021, we made total provisioning of ₹ 500 million.

Further, with an aim to maintain and improve our asset quality, we follow specific processes prior to loan approval and during the tenure of the loans depending on the ticket size of the loans. Our term loans are reviewed annually and higher value loans are reviewed periodically depending on the size of the loan products. This enables to us escalate any defaults at our regional offices in a timely manner. We also have a dedicated credit audit monitoring department which monitors our advances and helps avoid any downgrading in asset classification. We also have recovery champions at specific branches, regional offices and our head office to enable us to maintain our asset quality. We also have early warning signals ("**EWS**") software to identify weaknesses in advances which is escalated to relevant officers and branches of our Bank. Our lending products are sanctioned basis standard operating procedures. Our advances with exposure of ₹ 250.00 million or more are monitored on a daily basis. These prudent risk management controls, policies, and procedures that we currently have and continuously evaluate to improve, are critical for the long-term sustainable development of our business. We regularly assess and update these policies and procedures to align with statutory changes as well industry standards. We have implemented risk management procedures for our credit exposures, including credit scoring, risk based pricing models, risk monitoring and control mechanisms. As of March 31, 2021, we have 58.00% of our outstanding loan value with less than 12 month tenures including working capital facilities renewable annually, 18.00% of our outstanding loan value with a tenure of 12-60 months and 24.00% with a

tenure of more than 60 months. As of March 31, 2021, our average loan outstanding per branch is ₹ 619.67 million.

Consistent financial performance

Our diversified portfolio, increasing market penetration across rural and semi-urban regions and focus on asset quality has enabled us to ensure consistent financial performance over the years. We also focus on increasing our digital footprint which in turn has improved our operational processes that has reduced our costs and resulted in improving the profitability of our Bank. Our total income increased at a CAGR of 8.11% from ₹ 36,387.98 million in Fiscal 2019 to ₹ 42,534.02 million in Fiscal 2021. Our NIM has consistently grown over the years with an increase of 3.65 % to 3.77% from Fiscal 2019 to Fiscal 2021 at a CAGR of 1.63%. Our cost to income percentage has reduced from 46.23% in Fiscal 2019 to 44.90% in 2021 at a CAGR of (1.45)%. As per the CRISIL Report we had the second highest Net Profit for Fiscal 2021 amongst our Peers, and our Return on Assets was also higher at 1.3% compared to a median 0.7% for our Peers for Fiscal 2021. In terms of a Return on Equity, our Bank had a ratio of 14.1% in Fiscal 2021, as compared to our Peers who reported a median of 8.5% (*Source: CRISIL Report*).

PAT of our Bank increased at a CAGR of 52.75% from ₹ 2,585.8 million in Fiscal 2019 to ₹ 6,033.3 million in Fiscal 2021. ROE of our Bank increased at a CAGR of 38.41% from 7.36% in Fiscal 2019 to 14.10% in Fiscal 2021. ROA of our Bank increased at a CAGR of 40.38% from 0.68% in Fiscal 2019 to 1.34% in Fiscal 2021. Total deposits of our Bank increased at a CAGR of 8% from ₹ 351,362.47 million in Fiscal 2019 to ₹ 409,704.16 million in Fiscal 2021. The ratio of CASA deposits to total deposits increased from 24.64% in Fiscal 2019 to 28.52% in Fiscal 2021 at a CAGR of 12.48%. Total advances of our Bank increased at a CAGR of 8.05% from ₹ 270,186.6 million in Fiscal 2019 to ₹ 315,410 million in Fiscal 2021.

Key Strategies

Continue to strengthen our product portfolios across deposits and advances

Our growth in the past few years has been driven by strong understanding of the needs and expectations of our RAM customers. Our RAM Portfolio has increased from ₹ 206,951.77 million in Fiscal 2019 to ₹ 274,673.88 million in Fiscal 2021 at a CAGR of 15.21%. We have higher growth potentials in geographies where we exist such as in the State of Tamil Nadu and Gujarat which have lower bank credit to GDP ratios that are indicative of opportunities for banks (*Source: CRISIL Report)* and with our presence in the rural and semi-urban markets, we are well positioned to continue attracting higher proportion of RAM customers. Our long terms growth strategy is aligned to the RBI guidelines of Priority Sector Lending ("**PSL**") which encourages inclusive lending policies, targeted at retail customers from weaker sections, agriculture and MSME customers who are covered under priority sector. Therefore, our focus is on boosting the RAM loan book through SME loan, house loans, car loan, personal loan, Loan Against Property ("**LAP**") and pensioner's loans, jewel loan, agricultural loan and good quality mid-corporate segment loans on selective basis.

We will continuously focus on exploring and introducing new and customized fee-based products in connection with our centenary anniversary and strategies like TMB win-back campaign in addition to our existing products such as 'TMB Home Loan', 'TMB Affordable Home Loan', 'TMB Mahalir', and 'TMB Tractor'. We will also focus on improving experience of already available products as well as more tie ups with strategically identified third parties and leveraging our deep market expertise and relationships to leverage cross-selling opportunity, to grow deposits, improve advances sector wise and grow our fee-based income.

We also aim to expand the branch-wise targets by opening new Retail Assets Central Processing Centres ("**RACPCs**") with dedicated home loan sales teams posted at these locations to drive further home loan portfolio growth. As of June 30, 2021, our Bank has one RACPC located at Chennai, Tamil Nadu, to which 36 branches of our Bank are linked. The housing loan portfolio of these 36 branches grew from 1,343 accounts with an outstanding amount of ₹ 2,457.85 million as on March 31, 2019 to 1,618 accounts with an outstanding amount of ₹ 3,467.79 million as on June 20, 2021.

We are also focussed on diversifying our product portfolio so as to gain more customers and increase our market share. We will continue to expand our relationship banking facilities to increase our network. We intend to focus more on fee based products such as issuing debit cards, credit cards, general insurance, life insurance, online bill payment services, depository services, government schemes, e-stamping and bill payments to our existing as well as new customers. We have introduced individual targets to increase income arising through cards, locker

system, PoS machine and any third party products. We are also promoting investments in sovereign gold bonds floated by the RBI. We are also aiming to mobilise opening new accounts under the Atal Pension Yojana and National Pension Schemes. We aim to identify potential clients in the import/export industry to augment our bill collection and forex transaction turnover. We also focus on maximizing our revenue through our treasury operations to increase our profit on exchange, profit on sale of investments and income on investments.

Our income from fee based products has increased from ₹ 1,487.07 million in Fiscal 2019 to ₹ 1,700.00 million in Fiscal 2021 at a CAGR of 6.92%. With an endeavour to boost our revenue from fee based products, we continue to tie up with various financial and other institutions such as United India Insurance, Life Insurance Corporation, UTI Mutual Fund, Reliance Mutual Fund, Religare Securities Limited, and Stock Holding Corporation of India Limited. We also plan to focus on and develop this revenue stream further by scaling up our promotion of the insurance and mutual fund products in our Bank's digital platforms apart from dedicated business campaigns. We have also entered into an agreement with HDFC Bank Limited and IDBI Bank Limited in relation to acceptance of instruments, like cheques and demand drafts at locations where our Bank does not have its branches.

Since the past two years, we have specifically focused on increasing our retail term deposit base by introducing specific programs like "TMB–My Bank" which is an employee performance based incentive program. Our branches have focussed on increasing the retail deposits by catering to the needs of our existing customers and introducing products beneficial to each customer type. We also aim to increase our CASA accounts by sourcing new accounts on value based CASA accounts and augment CASA deposits by revamping our existing CASA products to cater segment growth. These initiatives are designed to enhance our existing market share and gain more customer base in various sectors in addition to the RAM portfolio, in regions where we already exist.

Transformation through technology to improve efficiency and customer experience

We believe that the increased availability of internet access and connectivity across India requires a comprehensive technology-driven strategy to proactively develop new methods of reaching our customers and running our businesses. Our technology-driven strategy is focused on acquiring new customers by enhancing customer experience through our digital interfaces. Our technology focus is also intended to enhance our loan approval capabilities, reduce overall turnaround time, and facilitate maintaining and developing long-term customer relationships by allowing our customers to interact with us and access their accounts from the comfort of their personal space.

We invest in technology as a means of improving our customers' experience, offering them a range of products tailored to their financial needs and making it easier for them to interact with us. While we have introduced internet and mobile banking to our customers around 10 years ago, we continue to launch better interfaces and platforms for ease of our customers to access and use our varied product portfolio and services. We have approximately 0.23 million customers using our internet banking facilities who made 9.45 million transactions, and approximately 0.68 million customers using our mobile banking facilities who made 20.16 million transactions, as of March 31, 2021. We constantly aim to upgrade our systems to match our customer demands and satisfy the needs of our diverse customer base.

The following table provides certain information in relation to the digital and branch transactions for the past three years:

Year	**Digital**			**Branch**		
	Number of transactions	**Value (in ₹ million)**	**Percentage of Total Transactions (%)**	**Number of transactions**	**Value (in ₹ million)**	**Percentage of Total Transactions (%)**
Fiscal 2019	45,170,394	61,324	56.7%	34,521,358	408,625	43.3%
Fiscal 2020	69,956,676	80,164	66.8%	34,789,651	428,929	33.2%
Fiscal 2021	98,485,069	102,004	76.4%	30,502,933	421,355	23.6%
CAGR	**47.7%**	**29.0%**		**(6.0%)**	**1.5%**	

Our aim is to foster continued investment and innovation towards improved network security technology and architecture by adopting the "phygital" approach to sustainable and scalable growth. Our focus is on the simplicity of our products and services and our interface is designed for ease of use for all customers, including our customers in rural and semi-urban regions, supported by strengthened and automated backend processes.

We currently provide a range of options for customers to access their accounts, which include through internet banking as well as mobile banking. We launched a mobile application as well. We offer a convenient and secure application, TMB DigiLobby, for our customers to view all their account balances & transactions on their mobile device for each customer id. Customers may also create a personal ledger using the application and transactions, which can be linked to the personal ledger to view the transactions breakup separately. We also have a comprehensive integrated online fee payment system, TMB Fee Pay, for educational institutions, which enables educational institutions to collect their fees from students through multiple modes. We are exploring investment in technology platforms which provide early warning signals for stressed assets, and in customer relationship management systems, peripheral systems which would integrate our systems with that of our various business partners for origination and other operational functions, and alternate channels such as corporate internet banking, Point of Sale ("**POS**") facility, and payment system interfaces. We continue to focus on creating efficient Management Information Systems ("**MIS**") and data analytics practices to monitor our portfolio and get actionable insights to help drive efficient decision making. We also continue to invest in our cyber security network and privacy protection systems, in order to supplement our growth and increase the robustness of our data security framework. Our operational initiatives also provide us with insights into our customers, enabling us to cater to their needs in a customised manner.

Continue to improve asset quality

Our aim is to continuously monitor and improve asset quality by focusing on secured advances, high loan to value ratio, diversification across loan book tenures, low concentration across branches and more stringent audit procedures for sanction of the loans specifically focusing on higher value loans. Our risk assessment, mitigation and management measures towards reducing NPAs and managing our stressed assets portfolio is particularly important to us, given our focus on our RAM portfolio.

Apart from continuously monitoring our loans during their tenure, we also conduct various audit processes such as stock audits on working capital facilities, with exposure of ₹ 30.00 million or above in both fund and non-fund based accounts. Further, we conduct credit audits on our loan accounts with exposure of ₹ 30.00 million or above. Our pre-disbursement approval procedure is also quite detailed with specific audits and procedures to be conducted in exposure of ₹ 30.00 million or above. We aim to introduce more follow ups for compliances of our existing and new loans and introduce peer review of our approved loans to ensure that our asset quality continues to maintain and improve further.

We also intend to reduce our NPAs by continuing to offer various schemes of settlement to address the issues specifically faced by small ticket borrowers. Further, we propose to boost NPA recovery through one-time settlements, and monitoring of small value NPA accounts. We will continue our focus on establishing and maintaining comprehensive strategies to achieve NPA targets by operating a dedicated credit recovery department and a region- wise cluster based oversight mechanism.

We maintain provisions to account for any NPA and write offs including technical/prudential write-offs. At the same time, we aim to ensure that there is strict adherence to underwriting processes and standard operating procedures which are issued for each product offerings.

Recent Developments – Impact of COVID-19

The World Health Organization declared the 2019 novel coronavirus ("**COVID-19**") outbreak a Public Health Emergency of International Concern on January 30, 2020, and a pandemic on March 11, 2020. Further, on March 14, 2020, India declared COVID-19 as a "notified disaster" and imposed a nationwide lockdown announced on March 24, 2020. Lockdowns remain in force in many cities, with progressive relaxations being granted for movement of goods and people and cautious re-opening of businesses and offices, with a possibility that lockdowns may be re-introduced or extended in the future. However, banking services were determined to be operating in an essential industry, which allowed us to continue our operations at majority of our banking outlets during the nationwide lockdown with limited workforce and other safety measures. The COVID-19 pandemic has caused substantial disruption to the global economy and created significant volatility and disruption in financial markets.

In order to address the financial implications of the COVID-19 pandemic, central banks around the world, including India, have taken monetary, fiscal and administrative measures. The RBI has issued guidelines on March 27, 2020, April 17, 2020 and May 23, 2020 in an effort to contain the impact of the COVID-19 pandemic on the financial services sector. Under these guidelines, all term loans are eligible for moratoriums on

instalments and working capital facilities on interest due during a period of six months, *i.e.*, from March 1, 2020 until August 31, 2020 by the RBI, contingent on the lending institutions satisfying themselves that the same was necessitated on account of the economic fallout from COVID-19. Such moratorium period shall be excluded by the lending institutions for calculating the number of days past-due for the purpose of asset classification under the income recognition and asset classification norms prescribed by the RBI, in respect of all accounts classified as standard as on February 29, 2020. In line with these guidelines, we have provided a moratorium to eligible borrowers, even if overdue, as on February 29, 2020, on the payment of all principal amounts and/ or interest, as applicable, falling due between March 1, 2020 to August 31, 2020, resulting in a decline in our collections during such period. As per the RBI's directions, interest accrues during the moratorium period on the outstanding portion of term loans. Litigation challenging the accrual of interest during the moratorium period on principal repayments and interest payments was brought before the Supreme Court. The Supreme Court by its interim order dated September 3, 2020, also directed banks that accounts that were not declared as NPAs as of August 31, 2020 shall not be declared as NPAs until further orders, pending disposal of the case by the Supreme Court. On March 23, 2021, the Supreme Court directed that the interim order granted on September 3, 2020 to not declare the accounts of borrowers as NPAs stands vacated. As per the RBI's notification dated April 7, 2021, for the period commencing September 1, 2020, asset classification for all such accounts shall be as per the applicable RBI asset classification norms.

The Indian economy, which was just beginning to warm up, was impacted by the second COVID-19 wave. The second wave and the resultant localised lockdowns have impeded the path to economic recovery. Situations like forced lockdown in states led to hurtful sentiments among consumers and a decline in business confidence. While the second wave has abated, the risks of another wave and vaccination drives would lead to the states being wary of fully unlocking. Consequently, it is estimated that the GDP growth for India is at 9.5% for the Fiscal 2021. Two engines of growth – private consumption and investment have been evidently hit by the second wave. It is expected that the lockdown restrictions will continue and mobility will remain affected till August. Further, with the second wave adversely impacting India's economic recovery amid inflationary pressures, the rupee may weaken against the dollar (*Source: CRISIL Report*).

For further information on the moratorium benefit that has been extended in accordance with the COVID-19 Regulatory Package issued by the RBI, see "*Financial Statements – Annexure 21 – Note J(xii)*" on page 250. The Supreme Court vacated its earlier order on NPA accounts on March 23, 2021. The RBI subsequently released a circular on April 7, 2021 that provided instructions to all lending institutions on asset classification for borrower accounts. Accordingly, our Bank shall refund/adjust 'interest on interest' to all borrowers including those who had availed working capital facilities during the moratorium period, irrespective of the moratorium being fully or partially availed or not availed. For further details, see "*Financial Statements – Annexure 21 – Note J(xii)*" on page 250.

Moratorium Related Information

To address the impact of the COVID – 19 pandemic on our Bank's business and in line with the RBI guidelines on the COVID – 19 regulatory packages, our Bank made COVID-19 related provisions of ₹ 500.00 million in Fiscal 2021. Our gross NPA ratio was 3.44% as of March 31, 2021.

The following table provides certain information in relation to the moratorium provided by our Bank based on the sectors as of March 31, 2021:

Sector	Total Number of Accounts	Availed accounts	Percentage of availed accounts (%)	Total outstanding amount (₹ million)	Balance outstanding of Borrowers Availed moratorium (₹ million)	Percentage of availed amount to total amount (%)
Retail	152,296	41,800	27.45	64,961.10	33,571.04	51.68
Agricultural	705,740	7,340	1.04	86,457.36	15,163.41	17.54
MSME	66,973	41,985	62.69	123,255.44	91,792.00	74.47
Others	5,448	2,957	54.28	40,736.38	30,591.83	75.10
Total	**930,457**	**94,082**	**10.11**	**315,410.28**	**171,118.28**	**54.25**

Description of Our Business

Overview

We are one of the oldest private sector banks in India offering products and services primarily to retail, agricultural customers and MSME in semi-urban and rural areas of places where we are located. We were incorporated as the 'Nadar Bank Limited' in 1921 and our name was changed to 'Tamilnad Mercantile Bank Limited' in the year 1962. We received our license to carry on banking business from the RBI in 1962. As of June 30, 2021, we have 509 branches and 1,131 ATMs across various states and union territories in India.

Our Product Portfolio

The products and services offered to our customers can be divided into two categories - Asset Products (i.e. advances) and Deposit Products.

Asset Products

Our Asset Products target our RAM customers, which include MSMEs, agricultural customers, retail customers, and our corporate customers. The following table provides certain information in relation to our advance portfolio for asset products as of March 31, 2021:

Category of loan portfolio	Amount Outstanding (₹ million)	% of total advances	Average ticket size (₹ million)
RAM customers			
- MSMEs	123,255.4	39.08%	1.84
- Agricultural customers	86,457.4	27.41%	0.12
- Retail customers	64,961.1	20.60%	0.43
Corporate customers	40,736.4	12.92%	7.48
Total	315,410.3	100.00%	0.34

Brief details of our Asset Products are:

MSMEs

We offer a variety of Asset Products to our MSME customers with specific needs. These loans are typically in the form of working capital requirements with flexible security conditions, loans for establishing and enhancing businesses. From Fiscal 2022 onwards, we are targeting advances of the ticket size ranging from ₹ 10.00 million to ₹ 50.00 million. Our Bank focuses on units in industries in which it is familiar with like textiles, timber, engineering, healthcare, hospitality sector and food processing. Our Bank generally considers all viable proposals in the MSME sector, unless the activity is prohibited by any government/regulator. Tangible and marketable collateral security of at least 50% of the limit sanctioned is required to be obtained for fund based and non-fund based limits aggregating to above ₹ 1.00 million sanctioned to MSMEs. However, for loans up to ₹ 20 million, which are covered under credit guarantee schemes of the Credit Guarantee Fund Trust for Micro and Small Enterprises are exempt from this requirement. Our MSME loan portfolio increased at a CAGR of 10.56% from ₹ 100,827.7 million in March 2019 to ₹ 123,255.40 million in March 2021.

Below are details of certain of our loan products for MSME customers:

- TMB Vyapari which caters towards meeting working capital/capex requirements relating to business of retail and wholesale traders. These loans are offered to individuals, HUFs, proprietary concerns, partnership firms, limited liability partnership firms, limited companies engaged specifically in retail and wholesale trade. The quantum of credit ranges between ₹ 10.00 million to ₹ 50.00 million.

- Traders and Services loan which caters to working capital and capex requirements of retail, whole sale traders, MSME, professional and self-employed personnel. These loans are offered to individuals, HUFs, proprietary concerns, partnership firms, limited liability partnership firms and private limited company engaged in any trading and/or service activity. The quantum of the credit is up to ₹ 5.00 million.

- TMB MSME Credit which caters towards providing bank credit to MSME at liberalised terms towards working capital and term loans for acquiring fixed assets. These loans are offered to MSME units run by individuals/HUFs, proprietary concerns, partnership firms and limited companies. The upper limit of the credit ranges from ₹ 250.00 million for single borrowers to ₹ 500.00 million for group borrowers.

- TMB Pharma Trade Finance Scheme caters towards providing working capital requirements of whole-sale dealers and distributors engaged in the business of pharmaceutical products. These loans are offered to any individual, HUF, proprietary concern, partnership firms, limited liability partnership firms, and private limited company engaged in pharmaceuticals trade. The quantum of the loan amount ranges from ₹ 2.00 million to ₹ 60.00 million.

- TMB Loan against Properties caters towards providing finance to traders, professionals and service enterprises for productive activities and may also be sanctioned for the purposes of children marriage, medical treatment, foreign travels and family settlements. These loans are typically sanctioned for customers with a regular banking relationship and the credit ranges from ₹ 0.1 million to ₹ 50.00 million subject to various conditions.

- TMB Mahalir caters towards providing loans to women entrepreneurs consisting of all units managed by women entrepreneurs in proprietary concerns or in businesses where women hold majority stake or cooperative societies where women are members. The quantum of the credit is up to ₹ 2.00 million.

Agricultural customers

We provide a range of loans to agricultural customers to cater their personal and business needs such as short term crop loans, loans to meet various financial requirements such as to purchase machinery with specific terms and conditions. Our agricultural banking operations enables us to meet our priority sector lending targets/ sub targets as required under applicable RBI stipulations. As of June 30, 2021, our Bank had a network of 353 branches rural and semi-urban branches, constituting 69.35% of our Bank's total branch network that enable us to focus on agricultural customers. Other than our loan products we also provide 'Kisan Credit Card' to farmers. Under the TMB Dhall Mill and TMB Rice Mill schemes, we have offered ₹ 4,052.38 million as of March 31, 2021 for setting up or acquiring mills. Our Bank's agricultural loans portfolio increased at a CAGR of 19.28% from ₹ 60,766.40 million in Fiscal 2019 to ₹ 86,456.10 in Fiscal 2021. The following table provides certain information in relation to loans provided to farmers and non-farmers by our Bank as of March 31, 2021:

Category	Advance (in ₹ million)	Ticket Size (in ₹ million)	Average Ticket Size	Interest Rate*
Farmers	53,614.12	0.01 to 36	0.10	7% to 13.50%
Non-Farmers	32,843.24	0.03 to 450	0.21	6% to 15.75%

**including subsidy*

As per the RBI circular dated February 7, 2019, collateral securities are not insisted upon for agricultural loans up to ₹ 0.16 million. The collaterals for various types of agricultural loans are as per the RBI circular and provisions of the Loan Policy. Agricultural loans to farmers affected by natural calamities are eligible for restructuring and rescheduling of payments. The grant of fresh loan will be based on the scale of finance for the particular crop and the cultivation area. In view of such difficulties faced by farmers in areas affected by natural calamities, our Bank considers the restructuring and creating of a fresh loan without waiting for the receipt of any insurance claims in cases where there is reasonable certainty of receipt of the claim.

Retail customers

Home Loans

We offer long-term housing loans '*TMB Home Loans*' catering to various housing requirements of individuals ranging from purchase, construction and renovations. We offer TMB Home Loans to Hindu Undivided Families ("**HUFs**") and individuals between the ages of 18 to 50 years and joint loans where one of the customers is below the age of 50 years. The loan amount under the TMB Home Loans ranges from ₹ 30.00 million in non-metro regions to ₹ 50.00 million in metro regions. We also offer customised loans for renovations up to a maximum limit of ₹ 2.50 million. Where IT returns of the borrower are not available, the loan disbursed does not exceed 10 times of the average monthly balance maintained during the last 2 years in the savings bank/current account or ₹ 1.0 million, whichever is lower. We also offer '*TMB Affordable Home Loan*' in metros where the cost of the property is up to ₹ 6.50 million with a maximum loan amount of ₹ 5.00 million and ₹ 5.00 million in non-metros with a maximum loan amount of ₹ 4.00 million. We offer customised loans for renovations under *TMB Affordable Home Loan* up to ₹ 1.00 million. We offer housing loans to NRIs under '*TMB Home Loans for NRIs*' to NRIs holding Indian Passport or Persons of Indian Origin holding foreign passport, singly or jointly or jointly with a spouse or close relatives of the NRI applicant. The loan amount under the TMB Home Loans for NRIs ranges from ₹ 30.00 million in non-metro regions to ₹ 50.00 million in metro

regions. The prevailing RLLR for home loans is 8.25%. Interest rate ranges from 4% in respect of differential rate of interest ("**DRI**") for housing to 14.75%. Our Bank's housing loan portfolio increased at a 24.85% from ₹ 23,249.40 million in Fiscal 2019 to ₹ 36,238.10 million in Fiscal 2021.

The following table provides certain information in relation to the LTV ratio of home loans:

Home Loans	**LTV Ratio should not exceed**		
	Loans up to ₹ 3 million	**Loans up to ₹ 7.5 million**	**Loans above ₹ 7.5 million**
TMB Home Loans & TMB Home Loans for NRIs	90%	80%	75%
	Loans up to ₹ 3 million	**Loans up to ₹ 5 million**	
TMB Affordable Home Loans	90%	80%	

*Loan Against Property ("**LAP**")*

We offer financial support against properties that cater towards providing finance to traders, professionals, service enterprises, individuals, HUFs various activities including medical treatment, foreign travels, family settlement. These loans are typically sanctioned for customers with a regular banking relationship and the credit ranges from ₹ 0.1 million to ₹ 50.00 million subject to various conditions. Our Bank's LAP portfolio increased at a CAGR of 15.81% from ₹ 3,275.86 million in Fiscal 2019 to ₹ 4,393.84 million in Fiscal 2021.

Vehicle Loans

We offer a variety of secured loans under our vehicle loan portfolio for personal and commercial purposes. These loans are usually secured by way of hypothecation of the vehicle for which the loan is advanced. Our Bank's vehicle loan portfolio increased at a CAGR of 6.12% from ₹ 3,641.87 million in Fiscal 2019 to ₹ 4,101.18 million in Fiscal 2021. The following table provides information in relation to the vehicle loans provided for commercial vehicles, tractors, personal vehicles and two-wheelers:

Vehicle Loans	**LTV Ratio**	**Interest rate range**	**Margin**
Commercial vehicles			
New vehicles (body building by manufacturer)	85%	8.42% to 14.75%	15%
New vehicles (body building by outsourced units)	75%		25%
Second hand vehicles	60%		40%
Tractor			
For loans up to ₹ 0.16 million (nil margin)	85%	8.25% to 12.00%	15%
PV Car Loan			
New vehicles (on road price)	85%	8.45% to 12.25%	15%
Second hand cars (purchase or market value, whichever is lower)	70%		30%
Two-wheeler vehicle			
On road price of the vehicle up to a maximum of ₹ 0.10 million	75%	13.45% to 14.70%	25%

TMB Personal Loan schemes are for assisting individuals to meet their various family and personal needs. In particular, for meeting short term credit needs for purchase of consumer durables. These loans are offered to permanent employees in government departments, reputed corporates, business houses, teachers working in recognised educational institutions with an age below 54 years.

TMB Educational Loan schemes offer financial support to eligible students for pursuing higher education as determined by the institution/ organization offering the educational course. We provide educational loans to individuals to attend courses in India and outside India that cover tuition fees and living expenses. The loan amount under the TMB Education Loans for students ranges from a maximum of ₹ 1.00 million for students studying in India to ₹ 2.00 million for students studying aboard.

Business Processes

The business process relating to asset products involves pre and post sanction process. Pre sanction process starts on receipt of loan application from the customer. We conduct due diligence of the customer by way of verification of KYC documents, market enquiry, verification of reports of CRIF/EXPERIAN, etc. We ensure the

identification, valuation and marketability of collateral securities provided by the customer against such loan. We thoroughly scrutinize the income or financial statements of the customer. An assessment of financial requirement along with source of margin requirement is also conducted. All loans and advances are sanctioned with necessary terms and conditions to fulfill the regulatory as well as extant internal guidelines. In case of exposure of ₹ 50.00 million and above, a pre-disbursal audit is also carried out along with other compliances on observations, if any. We conduct a detailed verification of documentation & ensure security perfection. Further, we also conduct disbursal and post sanction continuous follow-ups.

Deposit Products

Savings Bank Account

We offer various kinds of savings bank accounts to customers depending on their requirements. Below are details of certain of our savings bank accounts offered to our customers:

- TMB Ordinary Savings Bank Account caters to resident individuals and HUFs. It offers a cheque book facility for customers basis a certain monthly average balance requirement. It also offers a personal accident cover of up to ₹ 100,000 (with a yearly account balance of ₹ 5,000 or above).

- TMB Premium Savings Bank Account caters to resident individuals (sole or joint) and HUFs and offers a personal accident cover of up to ₹ 200,000. A personalised account number selection is available for customers who avail of this account.

- TMB Dynamic Youth Savings Bank Account caters to youth aged between the ages of 17 to 35 years. The minimum account balance requirement in this kind of account is ₹ 1,000 and this account also offers a personal accident cover of up to ₹ 1,00,000.

- TMB Royal Savings Bank Account targets resident individuals (single or joint) and HUFs. The minimum account balance requirement for this account is ₹ 50,000 and a personal accident cover of up to a quantum of ₹ 300,000 can be availed by the customers.

- TMB Classic Salary Savings Bank Account caters to individuals above the age of 18 years with a minimum take-home salary of ₹ 5,000, employees of the State or Central government, PSUs, semi government organizations, urban development authorities, educational institutions, universities, charitable institutions, trusts, multi-national companies, public limited companies, selected private limited companies, all SME classified accounts and partnership firms. There is no minimum account balance requirement in this account.

- TMB Visa Savings Bank Account has the minimum account balance requirement of ₹ 5,000. This type of account also offers an auto-sweep facility into a term deposit, with periodic sweeps for amounts above ₹ 10,000 and in multiples of ₹ 5,000 thereafter. The sweep deposit period ranges from fifteen days to six months.

- TMB Santhosh Savings Bank Account caters specifically to senior citizens. In case of a joint account, the first applicant is required to be a senior citizen. There is no minimum account balance requirement for users of this account and it offers a personal accidental cover of up to ₹ 100,000. There is also an auto sweep facility with the account.

- Simple Savings Bank Accounts scheme caters to all individuals and there is no restriction on the age or the stipulation of income of the account holder. There is no minimum balance stipulation.

- TMB Mahila Subha Savings Bank Account caters women 18 years to 65 years (single or joint). A woman can open an account in a single name or in joint names with her spouse and daughters (aged above 10 years). The minimum account balance requirement for this account is ₹ 5,000 and this account also offers a health insurance policy of up to a quantum of ₹ 30,000 (with a limit of ₹ 15,000 per illness) and a personal accident cover of ₹ 300,000 (for the first account holder).

- TMB-Little Super Star Savings Bank Account caters to minors between 10 and 18 years of age. The minimum account balance requirement is ₹ 250 and this account offers a personal accident cover of up to ₹ 100,000.

- TMB TASC Savings Account targets trusts, associations, societies, hospitals, schools and colleges. There is no minimum average balance requirement in this account.

- TMB Happy Family Banking Account has been initiated with the objective of getting the accounts of all the members of the family tree of the existing customers and bringing more new family accounts to our bank. A minimum of three accounts and a maximum of six accounts can be opened under the scheme. The combined average monthly balance in all accounts grouped should be ₹ 30,000 for customers in metro cities; ₹ 20,000 for customers in urban areas; ₹ 15,000 for customers in semi-urban areas and ₹ 10,000 for customers in rural areas. Free personal accident insurance of a quantum of up to ₹ 300,000 can be availed of by each member.

Current Account

We offer various kinds of current account facilities to our customers depending on their requirements. Below are details of certain of our current bank accounts offered to our customers:

- TMB General Current Account has a minimum account balance requirement of ₹ 10,000 for customers in metro cities, ₹ 5,000 for customers in urban and semi-urban areas and ₹ 1,000 for customers in rural areas. Account users can avail of up to 20 free transactions over the counter in a month and unlimited number of transaction over digital channels.

- Super Flexi Current Account offers its customers unlimited free transactions. This account also offers a personalized account number selection.

Our share from CASA deposits has increased from ₹ 86,577.10 million or 24.64% in Fiscal 2019 to ₹ 116,852.65 million or 28.52% in Fiscal 2021 at a CAGR of 16.18% in the past three Fiscals.

Deposits

We offer various kinds of deposits to our customers depending on their requirements. Below are details of certain of our deposit accounts offered to our customers:

- Fixed Deposit Account includes a deposit made with a one-time lump sum payment of the principal amount. The deposit can be made for a period ranging from 15 days to 120 months. The interest can be withdrawn on a quarterly basis and is optional on a monthly basis.

- TMB Muthukuvial Deposit includes a one-time lump sum payment of the principal amount. The interest is compounded depending on the period of the deposit and the minimum amount of deposit is ₹ 1,000 and in multiples of ₹ 1,000. The period of deposit ranges from 12 months to 120 months.

- TMB 20:20 Deposit includes a deposit of a minimum amount of ₹ 1,000. The period of deposit is limited to 20 months and 20 days only. The interest is calculated by way of simple interest for fixed deposits and is quarterly compounded for cumulative deposits.

- TMB Pearl Deposit is a deposit with an inbuilt compounding of interest and facility to withdraw the compounded interest once in 3 months, 6 months, 9 months or 12 months. The period of deposit ranges from 12 months to 120 months.

- Tax Savings Deposits (Malligai Tax Saving Deposit & Mullai Tax Saving Deposit) caters to individuals and HUFs. Joint deposits are permitted. However, the tax benefit is availed by the first holder only. The period of deposit ranges from 5 years to 10 years with a lock-in period of 5 years during which no premature closure is allowed. Additionally, this deposit shall not be pledged to secure loan or as security to any other asset up to the lock in period of 5 years.

- TMB NRO Tax Savings Deposits (Malligai Tax Saving Account & Mullai Tax Saving Account) caters to any non-resident individual of Indian nationality. The deposit can be opened in the name of minor as well. Additionally, fixed deposit can be opened in single or joint name but the tax benefit can be claimed only by the first account holder. The period of deposit ranges from 5 years to 10 years with a lock-in period of 5 years.

- Navarathnamala Deposit caters to individuals, HUFs, partnership firms, company, trusts and associations, NRIs, etc. The NRE NMD accounts are fully exempted from the provisions of TDS. The total period of deposit is 10 years.
- Basic Recurring Deposit includes a monthly payment of the specified amount in sums of ₹ 10 or in multiples on ₹ 10. The period of deposit ranges from 12 months to 120 months.

- TMB Kids Recurring Deposit includes a minimum monthly deposit of a specified amount. The period of deposit ranges from 12 months to 120 months.

- TMB Siranjeevi Recurring Deposit caters to individuals between the ages of 18 years to 59 years. This is a recurring deposit scheme with a life insurance cover. The maximum life insurance is ₹ 1.00 million per person and in an accidental death, a double insurance cover of up to the quantum of ₹ 2.00 million is available. The period of deposits includes a minimum of 36 monthly instalments and a maximum of 84 monthly instalments.

Fee Based Products

Through our distribution network, we offer various fee-based products including issuing debit cards, credit cards, general insurance, life insurance, online bill payment services, depository services, government schemes and e-stamping to our existing as well as new customers. We also provide payment banking services like RTGS, NEFT, IMPS, cardless cash through ATMs, bill payment services for utilities, telephone, mobile payment / recharging, DTH recharges etc. We have introduced individual targets to increase income arising through cards, locker system, PoS machine and any third party products. We also provide corporate net banking services under the category of transaction banking. We also distribute a variety of mutual fund products through all our branches by having the agreement with certain AMCs, such as ICICI Prudential AMC, UTI AMC, Reliance AMC (NIPPON), Franklin Templeton AMC and Birla Sun Life AMC. We also provide FASTag services at all our branches by having such arrangement with IDBI Bank. We also provide other services such as Atal Pension Yojana and National Pension Scheme at all our branches.

We have been in the practice of issuing ATM/debit cards in different variants of Mastercard, VISA for savings bank account holders. We also issue debit cards in the name of business cards for current account holders. Our debit card base is 1,923,877 as on March 31, 2021 and 1,937,133 as on June 30, 2021.

We also issue two variants of credit cards, which are TMB Platinum credit card and TMB Titanium credit card. We issue TMB Platinum credit card to customers with a credit limit derived from the deposit amount pledged by the customer exclusively for the credit card. Further, we issue TMB Titanium credit card to customers with a credit limit based on their annual income (verified with their income tax return submitted) and also on the basis of their credit score. Our credit card base is 31,210 as on March 31, 2021 and 31,232 as on June 30, 2021.

We also act as corporate agencies and have agency arrangements with insurance companies, such as Life Insurance Corporation of India for life insurance and United India Insurance Company Limited and New India Assurance Company Limited for general insurance.

We provide e-stamping services at certain branches in Tamil Nadu, Karnataka and Ahmedabad by having tie up arrangement with Stock Holding Corporation of India Limited. We distribute PoS terminals on referral basis to our customers by having tie up arrangements with Worldline Limited.

Value added services

Value Added Services include offering services such as WhatsApp Banking, DigiLobby, Fee Pay, Internet Banking, Mobile Banking, Insurance services, amongst other services.

We offer a convenient and secure application, TMB DigiLobby, for our customers to view all their account balances & transactions on their mobile device for each customer id. Customers may also create a personal ledger using the application and transactions, which can be linked to the personal ledger to view the transactions breakup separately.

We also have a comprehensive integrated online fee payment system, TMB Fee Pay, for educational institutions, which enables educational institutions to collect their fees from students through multiple modes.

Corporate Products

We offer various commercial banking products to our customers including Current Account Facilities, online services such as Internet Banking, and SMS alerts and Foreign Exchange services. Further, we provide various kinds of loans such as TMB Pharma Finance, TMB Genset, etc. to cater to the needs of our customers. We also offer other services including E-Tax Payment, online fee payment, Online Bill Payment, Forex Services and Demat Services.

Treasury Operations

Our treasury operations focus on the management of our funds, maintenance of statutory reserves (cash reserve ratio and statutory liquidity ratio), asset liability gaps, interest rate risks, liquidity positions, investments and trading activities. They also manage trades in equity and forex instruments, utilize arbitrage opportunities available across markets and also provide crucial market related inputs in our asset liability management. We invest in various instruments such as treasury bills, commercial papers, certificate of deposits, mutual funds, debentures and other products. As a part of due diligence exercise, we review our investments based on disclosures to regulators and assess the internal rating. The external rating of these investment targets are also reviewed on a quarterly basis and migration in the rating are reported to Investment Committee of our Bank. A minimum external and internal rating of "A" (adequate safety) and "BBB" (medium risk) have been approved as entry level for investment in non-statutory liquidity ratio (SLR) bonds and debentures of public sector undertakings and private sector.

Under the SLR requirement, as of March 31, 2021, we are required to maintain 18.00% of our demand and time liabilities in approved securities such as GoI and state government securities and other approved securities as compared to 18.25% as of March 31, 2020.

The following table sets forth the details of our investment portfolios:

(*In ₹ million)*

Particulars	As of and for the years ended March 31, 2019	2020	2021
Held to Maturity	58,725.21	66,217.47	83,839.13
Available for Sale	30,664.11	28,830.05	34,109.67
Held for Trading	2,535.19	493.86	0.00
Total	91,924.51	95,541.38	117,948.80

Our treasury portfolio increased at CAGR of 13.27% from ₹ 91,924.51 million as of March 31, 2019 to ₹ 117,948.80 million as of March 31, 2021.

Performance Under Priority Sector Lending

The Reserve Bank of India (Priority Sector Lending – Targets and Classification) Directions, 2020 dated September 4, 2020 ("**PSL Regulations**") sets out the broad policy in relation to priority sector lending. The Priority Sector Lending Regulations shall apply to every commercial bank licensed to operate in India by the RBI. In terms of the PSL Regulations, the sectors categorised as priority sectors are agriculture, micro, small and medium enterprises ("**MSME**"), export credit, education, housing, social infrastructure, renewable energy and other sectors. Further, the PSL Regulations stipulate that domestic commercial banks will have to allocate 40% of the adjusted net bank credit or credit equivalent of off-balance sheet exposures, whichever is higher to PSL. Further, for agriculture sector, micro enterprises and advance to weaker sections, the targets are 18%, 7.5% and 12% of the adjusted net bank credit or credit equivalent of off-balance sheet exposures, whichever is higher, respectively. It has also prescribed sub-targets for small and marginal farmers.

Our priority sector advances include advances for agricultural, MSME, educational, housing, renewable energy, and social infrastructure sectors. As on March 31, 2019, March 31, 2020, and March 31, 2021, our lending to priority sectors constituted 62.64% (i.e., ₹ 169,239 million), 66.27% (i.e., ₹ 187,117.3 million), and 71.46% (i.e., ₹ 225,403.2 million), respectively to the MSME sector.

The following table presents certain information on our outstanding priority sector lending, as a percentage of our ANBC as of the dates indicated:

(In ₹ million)

	Balance outstanding as on

Particulars	March 31, 2019	March 31, 2020	March 31, 2021
Agricultural	60,766.38	69,939.00	86,456.09
MSME	95,259.47	101,698.64	120,357.39
Others Priority Sector Credit	13,213.14	15,479.64	18,589.66
Priority Sector Credit Total	169,239.99	187,117.28	22,5403.14
ANBC	244,599.72	273,246.02	285,064.80
ANBC %	69.19%	68.49%	79.07%

Distribution

We deliver our products and services to our customers through our branches and alternative delivery channels, primarily through CRMs, ATMs, E-Lobbies and PoS. Our Pan-India distribution has allowed us to offer our customers a differentiated and customized product offering that is well suited for their banking needs and requirements. The following table provides a state-wise geographical distribution of our advances and deposits as on March 31, 2021:

(In ₹ million)

Name of State	Top 5 states in Deposits
Tamil Nadu	311,285.80
Maharashtra	23,219.50
Karnataka	14,348.30
Andhra Pradesh	10,726.00
Gujarat	8,937.50
Name of State	**Top 5 states in Advances**
Tamil Nadu	242,228.70
Maharashtra	16,405.40
Andhra Pradesh	15,343.20
Gujarat	12,053.80
Karnataka	8,470.70

As on June 30, 2021, we have approximately 509 branches, 262 CRMs, 1,131 ATMs, 47 E-Lobbies and 3,975 PoS across India. As of June 30, 2021, Tamil Nadu continues to represent 72.50% of our Bank's total number of branches and 83.20% ATMs. Further, we also provide facilities through various digital channels such as internet banking, mobile banking, and online payment through debit/credit cards. We intend to install more CRM and E-Lobbies as they are more efficient and reduce the operating cost for our Bank. Currently, we have proposed to install 50 CRMs during the current Fiscal. The following table provides a break up of the distribution of revenue as of March 31, 2021, across various channels:

(*In ₹ million*)

Channel	Revenue
Branches	857.58
ATM / CRM / E-Lobbies	744.44
Mobile / Internet	30.74
PoS	66.69
BC	0.55
Total	**1,700.00**

The following table provides a break up of our branches in metro, urban, semi urban and rural regions as of June 30, 2021:

Region	Number of Branches
Metro	76
Urban	80
Semi-Urban	247
Rural	106
Total	**509**

The following map sets out the presence of our Bank across India:



S.no	State	As on 30.06.2021			
		Branch	ATM	CRM	E-lobbies
1	Tamilnadu	369	941	238	40
2	Andhra Pradesh	26	42	5	1
3	Maharashtra	23	28	6	2
4	Gujarat	21	23	3	2
5	Kerala	21	23	2	1
6	Karnataka	20	30	1	0
7	Telangana	8	13	3	1
8	Madhya Pradesh	3	3	0	0
9	Rajasthan	3	4	0	0
10	Haryana	2	2	0	0
11	Chattisgarh	1	1	0	0
12	Orissa	1	1	0	0
13	Punjab	1	1	0	0
14	Uttar Pradesh	1	1	0	0
15	Uttarkhand	1	1	0	0
16	West Bengal	1	1	1	0
17	Union Territories - 4	7	16	3	0
	Total	509	1131	262	47

Note: Map not to scale.

Strategic commercial relationships – expanding customer reach and increasing brand recognition

We have established commercial relationships with a variety of entities for product portfolio expansion and greater customer awareness. We have entered into a service agreement with independent agencies for E-Surveillance services, personalized cheque book printing and envelopes, and a mobile ATM vehicle agreement.

Further, to improve the visibility of our Bank, we have entered into a service level agreement with an agency that has expertise in creating content and providing social media marketing services.

See "– *Marketing*" on page 133 below for more information.

Risk Management Policy

Operational Risk has been identified as one of the major risks faced by Banks in the wake of increasing complexities of operations. Managing risk effectively is fundamental to the way we manage our business. The RBI guidelines have mandated banks to implement the operational risk management requirements. We have adopted various risk management policies, including operational risk management policy, credit risk management policy, credit risk mitigation techniques and collateral management policy, foreign exchange risk management policy, market risk policy, fraud risk management policy and model risk policy.

Our operational risk management policy has been adopted to reduce the operational losses by adopting various mitigation techniques and enhancing stakeholder value by improving our Bank's competitive strategies. The objective will be achieved by effectively identifying, assessing, monitoring and mitigating these risks.

Our credit risk management policy provides for the effective management of credit risk, necessary for long term success of our Bank. It encompasses identification, measurement, monitoring and mitigating of credit risk exposure.

Our credit risk mitigation techniques and collateral management policy serves as the guideline for management of collaterals accepted/proposed to be accepted by our Bank, against an existing/proposed exposure, so that Bank's interests, rights and capital are protected. It also serves as a guide for addressing and mitigating the various risks including Credit Risk and Residual risks arising out of collaterals accepted by our Bank.

Our foreign exchange management risk policy pertains to the risks that our Bank may be exposed to in the conduct of foreign exchange business, such as, (i) operational risk; (ii) exchange rate risk; (iii) credit risk; (iv) country risk; (v) interest rate risk; and (vi) liquidity risk.

Our fraud risk management risk policy aims to protect/mitigate the loss/damage that may be caused to our Bank by an act of fraud. It seeks to strengthen the existing systems and procedures and also create awareness amongst the staff/office members of our Bank.

Additionally, our Bank also has the following policies for better management of our Bank: (i) asset liability management policy; (ii) disclosure policy; (iii) stress testing policy; and (iv) funds transfer pricing policy.

Our Bank has a strong internal control system, by which all employees are made aware of best practices and shall recognize the need to communicate to the appropriate level of management any instances of non-compliance with policy violation or any illegal actions. Our Bank has also constituted a risk management committee to effectively take decisions for handling and mitigating any risks we may face.

NPA Recovery Strategy

We follow the RBI guidelines and our Board-approved recovery policy for one time settlements and out of court settlement of debts. Our recovery policy deals with treatment of impaired assets in various businesses. We rely on the provisions of the IBC and the SARFAESI Act for NPA recovery. Additionally, we conduct training programmes on recovery for NPAs and recognise 'Recovery Champions' in our regional offices and branches who upgrade soft NPA accounts within a period of one month from the date of NPA recognition. Due to the COVID-19 pandemic, we have conducted a conclave of Recovery Champions through virtual mode for Thoothukudi & Tirunelveli Region on December 23, 2020 and for Madurai, Tiruchirapalli and Coimbatore Region on December 24, 2020. We have given thrust for recovering soft NPA accounts and focussed on role of Recovery Champions for field level recovery & up-gradation of soft NPA accounts. In order to avoid fresh slippages into NPAs, we actively monitor our loans through early warning signal mechanisms. As of June 30, 2021, we had 71 branches with 'Nil' NPAs and 187 branches with single digit NPAs which accounts for 50.68% of our total branches.

Credit Rating

We have put in place an internal credit rating mechanism for our corporate and MSME segment which uses various models depending on the type of borrower, such as, NBFCs, etc. In addition to internal ratings, we also refer to external ratings from approved credit rating agencies in case of certain loan accounts. Since 2008, our Bank has introduced eight rating models based on the credit limits that were developed to cover our Advances portfolio. Subsequently, rating models for new ventures engaged in trading/services and manufacturing were introduced and a rating model for asset class "Banks" was introduced.

A scoring model named CRESS has been implemented by us since June 2014 with four models catering to Home Loan, Car Loan, Personal Loan and Small Business Loan. Based on the purpose of the loan, particular branches are required select the appropriate models and indicate scoring under CRESS at the entry level.

In case of loans with credit limits above ₹ 10.00 million, we have implemented a RAM rating model since July 2014 with seven models (SME Service, SME Traders, SME Manufacturing, Large Corporate, NBFC, Infrastructures - Road and Infrastructure - Power).

The internal credit rating of the commercial borrowers are done by using CRRM rating for the loans and advances with credit limits up to ₹ 10.00 million except advances against financial collaterals and other exempted categories of advances. The CRRM rating model categorizes the borrowing accounts having credit limits up to ₹ 10.00 million under nine rating grades and risk grades.

Marketing

We market our products through a variety of channels, including social media, involving floor support executives at branches to assist and generate new business from walk-in customers. To enhance the visibility of our brand, we advertise by using pamphlets and displaying banners in prominent locations in the vicinity of branches. We have entered into a service level agreement with an agency that has expertise in creating content and providing social media marketing services. Our social media campaign #ForwardTogether was managed by this agency on several social media channels for the promotion of our various products.

Information Technology

To ensure a robust and secure technology platform for our Bank, suitable internal policies such as the information security policy, information network policy and information procurement policy have been put in place. The information security policy further lays down a set of standards and procedures in relation to data leakage, network security, incident response management.

Additionally, under the information technology policy, the configuration management, data protection and retention, electronic data retention and archival policies are being enforced. These policies will configure all IT Systems of our Bank for high security, reliability and stability; protect identified data in all phases of its life cycle and cover businesses critical applications where customer account and transactional data is handled as part of our routine operations including Core Banking, Internet Banking, Mobile Banking, ATM, RTGS/NEFT and e-Mail systems. All the remote access devices attached to our Bank's systems shall be appropriately configured/ patched in a timely manner and strictly controlled. In addition to the Information Technology Policy, we have implemented certain policies which are reviewed every year, including, the information security policy, cyber security policy, IT network policy, policy on issuance of debit card, policy on merchant acquisition, credit card policy and E-Waste Policy.

Additionally, we are also in the process of implementing a Service Level Agreement (SLA) Management Policy under our information technology policy covering the outsourced business critical IT services of our Bank. The SLAs shall specify performance requirements, establish accountability of service providers by which vendor performance shall be monitored, recorded and reviewed against the defined performance requirements to ensure continuous availability of such services.

Cyber Security

We have adopted a cyber-security policy that aims to mitigate the risks from cyber threats. We shall follow an up-to-date inventory of customer data and information as well as maintain an inventory of authorized software. We shall protect customer access credentials against leakages and attacks and ensure all information related to customer identification is kept secure. A risk based transaction monitoring process shall be implemented as part of fraud risk management across all delivery channels. Security incidents having noticeable impact on customer service shall be reported to applicable authorities. We shall take proactive measures to ensure that our systems are adequately protected against external threats such as increasing security awareness amongst our users, employees and management by educating them about the cyber security risks and protection measures at their level.

We have a Cyber Security Operations Centre **("CSOC")** to constantly monitor the IT environment. CSOC helps us to protect critical information infrastructure and comply with the governance, legal and regulatory

requirements. All alerts generated from CSOC operation of our Bank are to be shared with the respective IT teams and the IT teams act swiftly to avert untoward incidents.

Insurance

We maintain insurance policies customary for our industry to cover certain risks, including deposit insurance, group life insurance, group health insurance, group personal accident insurance and directors' and officers' liability insurance.

We consider our current insurance coverage to be adequate and in accordance with industry custom, including the terms of and the coverage provided by such insurance. Our insurance might not necessarily cover all losses incurred by us and we cannot provide any assurance that we will not incur losses or suffer claims beyond the limits of, or outside the relevant coverage of, our insurance policies. For further details, see "*Risk Factors – Our insurance coverage may be inadequate to cover claims. If we incur substantial uninsured loss or loss that exceeds our insurance coverage, it could have an adverse effect on our business, cash flows, results of operations and financial condition*" on page 39.

Corporate Social Responsibility

We have adopted a Corporate Social Responsibility ("**CSR Policy**") in compliance with the requirements of the Companies Act, 2013 and the Companies **(**Corporate Social Responsibility**)** Rules, 2014 notified by the Central Government and as amended from time to time. The CSR policy of our Bank aims to identify and support all projects/programs undertaken as part of our Bank's corporate social responsibilities within the framework of Schedule VII of the Companies Act, 2013 and the Companies (Corporate Social Responsibility Policy) Rules, 2014.

We have a Board approved CSR policy to undertake activities to contribute to the overall progress of the society, people and the environment while aligning the same with the general policy prescription of the government of India in the matter of growth and development.

The overall CSR budget for each year is fixed by our Board of Directors, to not be lower than 2% of the average annual net profit of the preceding three years. In Fiscals 2020 and 2021, our Corporate Social Responsibility expenditure was ₹ 79.80 million and ₹ 86.30 million, respectively, which were primarily applied towards CSR projects undertaken by our Bank by providing RO plants to schools, by donating for construction of toilets, setting up bore-wells in schools, healthcare and sanitation facilities and donating to the Chief Minister Relief Fund and PM Cares Fund.

Human Resources

As of June 30, 2021, we had 4,288 employees and 29 others engaged on contract basis, as set forth below:

S. No.	Branch/Office	Number of Employees
1.	Accounts Department	15
2.	Bancassurance Cell	11
3.	Credit Audit Monitoring	15
4.	Compliance Department	4
5.	Credit Department	22
6.	Customer Service Cell	2
7.	Disciplinary & Fraud Monitoring Cell	9
8.	Establishment Department	17
9.	HRD Department	18
10.	Inspection Division	20
11.	Information Security Department	4
12.	KYC/AML Cell	10
13.	Legal Department	3
14.	MIS Department	11
15.	Operations & Services Department	7
16.	Planning, Development and Resource Mobilization	5
17.	Recovery	13
18.	Risk Management Department	17
19.	Secretarial Section	18
20.	Vigilance Department	2

S. No.	Branch/Office	Number of Employees
21.	Retail Asset Centralised Processing Centre	4
22.	Information Technology	92
23.	DP Cell	3
24.	Integrated Treasury	11
25.	International Banking Division	20
26.	RTGS Cell	14
27.	Staff Training College	4
28.	Branch and Support Function	3,917
Total		4,288

Employees on Contract		
S, No.	**Branch/Office**	**Number of Employees**
1.	Head Office	3**
2.	Information Technology Department	1
3.	International Banking Division	1
4.	Credit Department	3
5.	Inspection Division	7
6.	Risk Management Department	1
7.	Branch and Support Function	13
Total		**29**

** MD & CEO, Vice President and Internal Ombudsman

We focus on enabling a motivated workforce and creating an ambience of organizational culture to help personnel become competent professionals. We have human resource policies in place with the same objectives. The implementation and compliance of our Banks's policy is a key responsibility of all its executives. General Managers, Regional Managers, Branch and Departmental Heads are responsible for overseeing its compliance and implementation.

Our objective is to maintain a harmonious relationship with our staff at all levels and in pursuance thereof, we have entered into a memoranda of settlement with two recognised associations for workmen and officers namely Tamilnad Mercantile Bank Employee's Association and Tamilnad Mercantile Bank Officers' Association.

We recognize the need for a qualified and skilled staff and recruit personnel with appropriate academic qualifications through a fair and transparent manner. With the emerging banking scenario, we may recruit personnel with specialisation in areas like Investment, Forex, Treasury, Agriculture, Information Technology, Security, Company Secretaryship, and Law and place them at appropriate places to enhance the knowledge base of the organisation.

We provide training programmes, on a comprehensive matrix of areas such as, Business Skills, Finance and Resource Management, HRD, Knowledge Management, Marketing and Information Technology, to enhance the analytical, functional and soft skills of our employees.

Competition

The banking industry in India is highly competitive and we face strong competition in all our principal lines of business. Our primary competitors are public sector banks and private sector banks. Many of our competitors have, over time, built extensive branch networks, providing them with the advantage of a low cost deposit base, and enabling them to lend at competitive rates. In addition, the extensive geographic reach of many of these institutions enables product delivery in remote parts of the country. Further, the Indian banking sector has undergone significant reforms over the last few years; there has been a significant increase in competition from the emergence of financial technologies companies and payment banks due to technological advancement and tech-savvy human resources. We seek to compete with these banks through value added services, faster customer service response, quality of service, a growing inter – connected branch network and delivery capabilities based on enhanced technology. Peers in the industry have been identified as all listed old private sector banks with Total Business size of at least ₹ 200 billion. *(Source: CRISIL Report)* Other private sector banks also compete in the corporate banking market on the basis of pricing, efficiency, service delivery and technology. Our competition primarily entails issues of variety, pricing and quality of products and services, convenience of banking facilities, reach of distribution network and brand recognition, as well as information technology capabilities.

Intellectual Property

In Fiscal 2019, the tagline in our Bank's logo has been changed to "Be a step ahead in life" from "Be a step ahead of life".

An application has been made for the logo by our Bank, which is currently pending for registration in our name under Class 36 as per the Trade Marks Act, 1999.

For further details, refer to section "*Government and Other Approvals*" on page 304.

Properties

Our Banks's registered office and corporate office is located at 57, V.E. Road, Thoothukudi - 628002 and is owned by us.

Our policy on leasing premises pertains to the undertaking of activities such as selection of leased premises, security, acquisition of premises on lease/rental basis for branch/office use and for launching ATMs, surrendering of premises, renewal of lease deed with enhancement in rent.

As of June 30, 2021 we have branches in 16 states and 4 Union Territories of which 465 of our branches and 10 offices are all leased from third parties. Our upcoming branches and projects will also be typically located on leased properties.

KEY REGULATIONS AND POLICIES

The following is a brief overview of certain specific Indian laws and regulations, which are relevant to our Bank's business. The information detailed below has been obtained from various legislations, including rules, regulations, guidelines and circulars promulgated and issued by regulatory bodies that are available in the public domain. The overview set out below is not exhaustive and is only intended to provide general information, and is neither designed, nor intended, to be a substitute for professional legal advice. For details of the government approvals obtained by our Bank in compliance with these regulations, see "Government and Other Approvals" beginning on page 304. The statements below are based on the current provisions of Indian law, which are subject to change or modification by subsequent legislative, regulatory, administrative or judicial decisions.

The primary legislation governing banking companies in India is the Banking Regulation Act. The provisions of the Banking Regulation Act are, in addition to and not, save as expressly provided under the Banking Regulation Act, in derogation of the Companies Act, 2013 and any other law currently in force. Other laws governing banking companies include the Reserve Bank of India Act, 1934, the Negotiable Instruments Act, 1881, the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the Bankers' Books Evidence Act, 1891. Additionally, the RBI, from time to time, issues guidelines, circulars, directions, and policies relating to our businesses. Our Bank is regulated by various regulators, including but not limited, to SEBI and the RBI.

Some of the key rules and regulations governing our Bank's functioning are enumerated below:

The RBI Act

The RBI Act provides a framework for supervision of banking firms in India. The RBI Act was passed to constitute the Reserve Bank of India to, *inter alia*, regulate the issue of bank notes and keeping of reserves with a view to securing monetary stability in India and generally to operate the currency and credit system of the country. RBI may, subject to certain conditions, direct the inclusion or exclusion of any bank from the second schedule of the RBI Act. Banks are added to the second schedule of the RBI Act by way of a notification in the Gazettte of India, in accordance with Section 42(1A) of the RBI Act. Scheduled banks are required to maintain cash reserves with the RBI which is required to be a percentage of the banks total demand and time liabilities. In this regard, RBI may stipulate an average daily balance requirement to be complied with by such banks and may direct that such banks regard a transaction or class of transactions as a liability for the purposes of computation of the cash reserve to be maintained. Further, RBI may direct any banking company to submit returns for the collection of credit information and may also furnish such information to a banking company upon an application by such company. RBI has the power to impose penalties against any person for, *inter-alia*, failure to produce any book, account or other document or furnish any statement, information or particulars which such person is duty-bound to produce or furnish under the RBI Act, or any order, regulation or direction thereunder.

Banking Regulation Act

Banks in India are required to obtain a license from the RBI to carry on the banking business in India. Such licenses are granted to banks subject to RBI ensuring that the company will be in a position to pay its present and future depositors, public interest will be served and the company has adequate capital structure and earning prospects.

The RBI has the power to cancel the license if a bank fails to meet the conditions or if the bank ceases to carry on banking operations in India. Additionally, the RBI has issued various reporting and record-keeping requirements for such commercial banks. The appointment, re-appointment or termination of the auditors of the banks is subject to the approval of the RBI. The RBI can direct a special audit in public interest, or in the interest of the banking company, or in the interest of its depositors. It also sets out the provisions in relation to the loan granting activities of a banking company.

The Banking Regulation Act specifies the business activities in which a bank may engage. Banks are prohibited from engaging in business activities other than the specified activities. As per the Banking Regulation Act read with the gazette notification DBR.PSBD. No. 1084/16.13.100/2016-17 dated July 21, 2016, there is a limit of 26% on voting rights in respect of private sector banks. Pursuant to amendments to the Banking Regulation Act in January 2013, private sector banks are permitted, subject to the guidelines framed by the RBI, to issue perpetual, redeemable or irredeemable preference shares in addition to ordinary equity shares.

Section 19(2) of the Banking Regulation Act restricts a banking company from holding shares in any company, whether as pledgee, mortgagee or absolute owner, of an amount exceeding 30% of the paid-up share capital of that company or 30% of its own paid-up share capital and reserves, whichever is less, except as provided in subsection (1) of Section 19 of the Banking Regulation Act.

Further, the RBI requires the banks to create a reserve fund to which it must transfer not less than 20% of the net profit before appropriations. In terms of Section 17(2) of the Banking Regulation Act, if there is an appropriation from this account or the share premium account, the bank is required to report the same to the RBI within 21 days, explaining the circumstances relating to such appropriation. However, in terms of the RBI dated September 20, 2006, banks are advised in their own interest to take prior approval from the RBI before any appropriation is made from the statutory reserve or any other reserves.

Certain amendments also permit the RBI to the Banking Regulation Act in 2013 to establish a 'Depositor Education and Awareness Fund', which will take over any credit balances in any account in India with a banking company which has not been operated upon for a period of 10 years or any deposit or any amount remaining unclaimed for more than 10 years.

The amendments also confer power on the RBI (in consultation with the central government) to supersede the board of directors of a banking company for a period not exceeding a total period of 12 months, in public interest or for preventing the affairs of the bank from being conducted in a manner detrimental to the interest of the depositors or any banking company or for securing the proper management of any banking company.

The appointment, re-appointment, or termination of the appointment of a chairman, managing director or whole-time director, manager, chief executive officer of a bank shall have effect only if it is made with the prior approval of the RBI. Further, no amendment in relation to the maximum number of permissible directors, remuneration of the chairman, managing director, whole-time director or any other director, manager, chief executive officer shall have effect unless approved by the RBI. RBI is also empowered to remove a chairman, director, chief executive officer or other officer or employee from office on the grounds of public interest, interest of depositors or securing the proper management. Moreover, RBI may order meetings of the board of directors to discuss any matter in relation to the bank, appoint observers to such meetings, make such changes to the management as it may deem necessary, and may also order the convening of a general meeting of the bank's shareholders to elect new directors.

Banking companies are restricted from granting loans or advances on the security of its own shares, enter into any commitment for granting any loan or advance to or on behalf of:

(i) any of its directors;

(ii) any firm in which any of its directors is interested as partner, manager, employee or guarantor;

(iii) any company which is not a subsidiary of the banking company, a company registered under Section 25 of the Companies Act, 1956 or Section 8 of the Companies Act, 2013, a government company, a subsidiary or a holding company of which any of the directors of the banking company is a director, managing agent, manager, employee or guarantor or in which the director holds substantial interest; or

(iv) any individual in respect of whom any of its directors is a partner or a guarantor.

The RBI may impose penalties on banks, directors and its employees in case of infringement of regulations under the Banking Regulation Act. The penalty may be a fixed amount or may be related to the amount involved in the contravention. The penalty may also include imprisonment of the concerned director or employee. Banks are also required to disclose the penalty in their annual report.

RBI is empowered under the Banking Regulation Act to call for certain information from a bank as well as to inspect a bank. RBI monitors prudential parameters at periodic basis.

Regulations governing the opening of new branches

Further, Section 23 of the Banking Regulation Act requires banks to obtain prior permission of the RBI to open new branches. The RBI issues instructions and guidelines to banks on branch authorization from time to time, including guidelines allowing banking companies to open new branches, closure, shifting of branches/ extension counters/ ATMs etc. The RBI notified the Rationalisation of Branch Authorisation Policy- Revision of Guidelines for 'Opening of new place of business and transfer of existing places of business' ("**Revised**

Guidelines") on May 18, 2017, which allowed domestic scheduled commercial banks (other than regional rural banks), unless otherwise specifically restricted by RBI, to open branches in tier 1 to tier 6 centres without prior permission from RBI, subject to the conditions laid down by RBI.

The RBI has introduced the concept of 'banking outlets' which, among other things, includes satellite offices, part-shifted branches, extension counters, ultra-small branches and specialised branches, subject to their satisfying the conditions set out in the Revised Guidelines. A 'banking outlet' is defined as a fixed point service delivery unit, manned by either bank's staff or its business correspondent where services of acceptance of deposits, encashment of cheques / cash withdrawal or lending of money are provided for a minimum of four hours per day for at least five days a week. Banks may also shift, merge or close all branches except rural branches and sole semi-urban branches. Rural branches and sole semiurban branches can also be closed subject to certain conditions. The board of directors of such banks have been given the overall responsibility to ensure that all the guidelines are complied with.

The RBI has further stipulated that the banks are required to open at least 25% of the total number of branches opened during a fiscal in unbanked rural (tier 5 and tier 6) centres. Further, RBI has permitted installation of on-site and off-site ATMs at centres identified by banks, without specific permission from the RBI. Banks are also required to periodically report details of the banking outlets opened/closed/shifted to RBI.

Capital adequacy requirements

RBI has issued guidelines based on the Basel III reforms on capital regulation on May 2, 2012, to the extent applicable to banks operating in India. The Basel III capital regulation has been implemented from April 1, 2013 in India in a phased manner and was scheduled to be fully implemented by April 1, 2021. However, the last tranche of such implementation has been further deferred until October 1, 2021, as specified below. Banks have to comply with the regulatory limits and minima as prescribed under Basel III capital regulations on an ongoing basis. The table below summarizes the capital requirements under Basel III guidelines for banks in India:

Sr. No.	Regulatory Capital	As % of Risk Weighted Assets
1.	Minimum Common Equity Tier-I Ratio	5.50%
2.	**CCB** (comprised of Common Equity)	2.50%
3.	Minimum Common Equity Tier-I Ratio plus Capital Conservation Buffer (i)+(ii)	8.00%
4.	Additional Tier-I Capital	1.50%
5.	Minimum Tier-I Capital Ratio (i) +(iv)	7.00%
6.	Tier-II Capital	2.00%
7.	Minimum Total Capital Ratio (MTC) (v)+(vi)	9.00%
8.	Minimum Total Capital Ratio plus Capital Conservation Buffer (vii)+(ii)	11.50%

To ensure smooth transition to Basel III, appropriate transitional arrangements have been provided for meeting the minimum Basel III capital ratios, full regulatory adjustments to the components of capital etc. Consequently, in accordance with the master circular on "Basel III Capital Regulations" dated July 1, 2015, capital ratios and deductions from common equity were to be fully phased-in and implemented as on March 31, 2019. In view of the gradual phase-in of regulatory adjustments to the common equity component of Tier-I capital under Basel III, certain specific prescriptions of Basel II capital adequacy framework (e.g. rules relating to deductions from regulatory capital, risk weighting of investments in other financial entities etc.) continued to apply to the remainder of regulatory adjustments not treated in terms of Basel III rules, till March 31, 2017.

However, the RBI through its notification dated January 10, 2019, has deferred the implementation of the last tranche of 0.625% of CCB from March 31, 2019 to March 31, 2020. Accordingly, minimum capital conservation ratios as applicable from March 31, 2018 (1.875%) was to be applicable from March 31, 2019 till the CCB attains the level of 2.50% on March 31, 2020.

In view of the continuing stress on account of COVID-19 and in order to aid in the recovery process, RBI has furthered deferred the implementation of the last tranche of 0.625 per cent of the CCB by way of the following notifications:

(i) from March 31, 2020 to September 30, 2020, through its notification dated March 27, 2020;

(ii) from September 30, 2020 to April 1, 2021, through its notification dated September 29, 2020; and

(iii) from April 1, 2021 to October 1, 2021, by way of circular dated February 5, 2021 (bearing number RBI/2020-21/93 DOR.CAP.BC.No.34/21.06.201/2020-21). Accordingly, the minimum capital conservation ratios in para 15.2.2 of Part D 'Capital Conservation Buffer Framework' of Master Circular dated July 1, 2015 on 'Basel III Capital Regulations', shall continue to apply till the CCB attains the level of 2.5 per cent on October 1, 2021. Further, the pre-specified trigger for loss absorption through conversion/write-down of Additional Tier 1 instruments (PNCPS and PDI) shall remain at 5.5% of RWAs and will rise to 6.125% of RWAs from October 1, 2021.

A bank shall comply with the capital adequacy ratio requirements at two levels:

- the consolidated (group) level - capital adequacy ratio requirements, which measure the capital adequacy of a bank based on its capital strength and risk profile after consolidating the assets and liabilities of its subsidiaries / joint ventures / associates etc. except those engaged in insurance and any non-financial activities; and

- the standalone level - capital adequacy ratio requirements, which measure the capital adequacy of a bank based on its standalone capital strength and risk profile.

The overseas operations of a bank through its branches will be covered in both the above scenarios.

The RBI has thereafter issued revisions to the Master Circular - Basel III Capital Regulations dated July 1, 2015 through its notifications, namely:

(i) Master Circular – Basel III Capital Regulations – Clarification dated January 14, 2016 (bearing number RBI/2015-16/285 DBR.No.BP.BC.71/21.06.201/2015-16) in relation to payment of coupons under criteria for inclusion of perpetual debt instruments in Additional Tier-1 capital;

(ii) Master Circular – Basel III Capital Regulations – Revision dated March 1, 2016 (bearing number RBI/2015-16/331 DBR.No.BP.BC.83/21.06.201/2015-16) in relation to treatment of revaluation reserves, treatment of foreign currency translation reserves, treatment of deferred tax assets, etc.;

(iii) Basel III Capital Regulations - Additional Tier-1 Capital dated February 2, 2017 (bearing number RBI/2016-17/222 DBR.BP.BC.No.50/21.06.201/2016-17) in relation to coupon discretion under the criteria for inclusion of perpetual debt instruments in Additional Tier-1 capital;

(iv) Basel III Capital Regulations – Implementation of Leverage Ratio dated June 28, 2019 (bearing number RBI/2018-19/225 DBR.BP.BC.No.49/21.06.201/2018-19) in relation to minimum leverage ratio requirements; and (v) Basel III Capital Regulations – Treatment of Debt Mutual Funds/ETFs dated August 6, 2020 (bearing number RBI/2020-21/18 DOR.No.BP.BC/5/21.04.201/2020-21) in relation to capital charge for market risk for banks investing in debt mutual funds or exchange traded funds.

Liquidity Coverage Ratio

The RBI, pursuant to its circular dated June 9, 2014, introduced the 'Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards.' With effect from January 1, 2015, the RBI introduced a requirement for commercial banks in India to maintain certain levels of LCR. The LCR measures a bank's ability to manage and survive for 30 days under a significant stress scenario that combines idiosyncratic as well as market-wide shock situations that would result in accelerated withdrawal of deposits from retail as well as wholesale depositors, partial loss of secured funding, increase in collateral requirements and unscheduled drawdown of unused credit lines. The specified percentage of net cash outflows in the next 30 days, computed with these assumptions of a stressed scenario, are required to be supported by HQLAs. The RBI, by its circular dated April 17, 2020, on the 'Basel III Framework on Liquidity Standards – Liquidity Coverage Ratio (LCR)', has stated that while banks are required to maintain LCR of 100% with effect from January 1, 2019, in order to accommodate the burden on the banks' cash flows on account of the COVID-19 pandemic, banks are permitted to maintain LCR as follows:

(i) 80% from the date of circular (being, April 17, 2020) to September 30, 2020;

(ii) 90% from October 1, 2020 to March 31, 2021; and

(iii) 100% with effect from April 1, 2021.

Net Stable Funding Ratio

Further, the Basel Committee on Banking Supervision issued the final rules on NSFR on October 31, 2014 and RBI issued the guidelines on NSFR on May 17, 2018 with the objective to ensure that banks maintain a stable funding profile in relation to the composition of their assets and off- balance sheet activities. The RBI has deferred the implementation of the NSFR guidelines pursuant to its circulars dated November 29, 2018, March 27, 2020, September 29, 2020 and February 5, 2021. Currently, the NSFR guidelines shall come into effect from October 1, 2021.

Legal reserve requirements

The Reserve Bank of India (Cash Reserve Ratio (CRR) and Statutory Liquidity Reserve Ratio (SLR)) Directions, 2021 dated July 20, 2021 were promulgated to consolidate the directions and guidelines issued by the RBI for maintenance of cash reserve ratios and statutory liquidity ratios by schedules commercial banks.

a. ***Cash Reserve Ratio***

In accordance with Section 42 of the RBI Act, all banks are is required to maintain CRR on a daily basis which is a specified percentage of total of NDTL adjusted for the exemptions, by way of a balance in a current account with the RBI. The CRR has to be maintained on an average basis for a fortnightly period and the minimum daily maintenance of the CRR should not be less than 90% of the required CRR on all days during the reporting fortnight beginning April 16, 2016. The RBI may impose penal interest at the rate of 3% above the bank rate on the amount by which the reserve falls short of the CRR required to be maintained on a particular day and if the shortfall continues further the penal interest charged shall be increased to a rate of 5% above the bank rate in respect of each subsequent day during which the default continues.

Due to the increased burden on cash flow of banks in light of the COVID-19 pandemic, the RBI on June 26, 2020 reduced the minimum daily maintenance of the CRR to 80 % until September 25, 2020. The CRR was reduced to 3%, with effect from March 28, 2020 for a one year period ending on March 26, 2021.

In light of the COVID 19 pandemic, the RBI has through its circular issued on May 22, 2020 to all scheduled and non-scheduled banks, revised the bank rate downwards by 40 basis points from 4.65% to 4.25% with effect from May 22, 2020. Further, RBI through its circular dated February 5, 2021, has decided to gradually restore the CRR in two phases in a non-disruptive manner. Accordingly, banks are required to maintain the CRR at 3.50 per cent of their NDTL effective from the reporting fortnight beginning March 27, 2021 and 4.00 per cent of their DTL effective from fortnight beginning May 22, 2021.

b. ***Statutory Liquidity Ratio***

Each bank is required to maintain a SLR, a specified percentage of total DTL by way of liquid assets such as cash, gold or approved unencumbered securities. The percentage of this liquidity ratio is fixed by the RBI from time to time, pursuant to Section 24 of the Banking Regulation Act. At present, the RBI requires banks to maintain SLR of 18.00%. The maximum permissible SLR is 40% of a bank's DTL.

On September 1, 2020, the RBI increased the limits under the held-to-maturity category from 19.5% to 22% of NDTL in respect of SLR-eligible securities acquired on or after September 1, 2020 and on or before March 31, 2021. This dispensation was made available up to March 31, 2022. In order to provide certainty to market participants in the context of the borrowing programme of the centre and states for Fiscal 2022, it has now been decided to extend the dispensation of the enhanced HTM limit of 22% up to March 31, 2023 to include securities acquired between April 1, 2021 and March 31, 2022. The HTM limit will be restored from 22% to 19.5% in a phased manner starting from the quarter ending June 30, 2023. It is expected that banks will be able to plan their investments in SLR securities in an optimal manner with a clear glide path for the restoration of HTM limits.

c. ***Marginal Standing Facility***

Further, on December 21, 2011, RBI had permitted banks to avail funds from RBI on an overnight basis, under the Marginal Standing Facility, against their excess SLR holdings. Additionally, they can

also avail themselves of funds, on an overnight basis below the stipulated SLR, up to 3% of their respective NDTL outstanding at the end of the second preceding fortnight.

Regulations relating to lending

The RBI issues directions covering the lending activities of banks. Some of the major guidelines of the RBI, which are now in effect, are as follows:

(i) RBI has prescribed norms for banks' lending to non-bank financial companies and the financing of public sector disinvestment.

(ii) RBI introduced the "base rate" in place of the BPLR with effect from July 1, 2010. The base rate shall include all those elements of the lending rates that are common across all the categories of borrowers.

(iii) Section 21A of the Banking Regulation Act provides that the rate of interest charged by a bank shall not be reopened by any court on the ground that the rate of interest charged by a bank is excessive. The Banking Regulation Act provides for protection to banks for interest rates charged by them.

(iv) The RBI issued a circular dated September 4, 2019, making it mandatory for banks to link all new floating rate personal or retail loans and floating rate loans to Micro and Small Enterprises to an external benchmark effective October 1, 2019. The banks are free to choose one of the several benchmarks indicated in the circular. The banks are also free to choose their Spread over the benchmark rate, subject to the condition that the credit risk premium may undergo change only when borrower's credit assessment undergoes a substantial change, as agreed upon in the loan contract. The RBI, through its notification dated February 26, 2020, extended the requirement for banks to link all new floating rate personal or retail loans and floating rate loans to Medium Enterprises effective April 1, 2020.

(v) The RBI issued a notification dated June 24, 2020 stipulated that any bank or NBFC engaging digital lending platforms as their agents to source borrowers and/or recover dues shall disclose names of such agents on their website, direct the digital agents engaged by the bank or NBFC to disclose the name of bank or NBFC to the customer and ensure effective oversight and monitoring over digital agents. Adequate efforts shall be made towards creation of awareness about the grievance redressal mechanism.

Priority sector lending

The Reserve Bank of India (Priority Sector Lending – Targets and Classification) Directions, 2020 dated September 4, 2020 ("**PSL Regulations**") sets out the broad policy in relation to priority sector lending. The Priority Sector Lending Regulations shall apply to every commercial bank licensed to operate in India by the RBI. In terms of the PSL Regulations, the sectors categorised as priority sectors are agriculture, micro, small and medium enterprises ("**MSME**"), export credit, education, housing, social infrastructure, renewable energy and other sectors. Further, the PSL Regulations stipulate that domestic commercial banks will have to allocate 40% of the adjusted net bank credit to PSL or credit equivalent of off-balance sheet exposures, whichever is higher. Further, for agriculture sector, micro enterprises and advance to weaker sections, the targets are 18%, 7.5% and 12% of the adjusted net bank credit or credit equivalent of off-balance sheet exposures, whichever is higher, respectively. It also prescribed sub-targets for small and marginal farmers, micro-enterprises and weaker sections.

Marginal Cost of Funds based Lending Rate

All floating rate rupee loans sanctioned and renewed between July 1, 2010 and March 31, 2016 shall be priced with reference to the base rate, which will be the internal benchmark for such purposes.

Pursuant to the Reserve Bank of India (Interest Rate on Advances) Directions, 2016 dated March 3, 2016, all rupee loans sanctioned and credit limits renewed with effect from April 1, 2016 are to be priced with reference to the MCLR which is the internal benchmark for such purposes. MCLR comprise:

(i) marginal cost of funds;

(ii) negative carry on account of CRR;

(iii) operating costs; and

(iv) tenor premium.

In terms of the directions, the board of directors of the banks is required to adopt a policy delineating the components of Spread charged to a customer. Actual lending rates are to be determined by adding the components of Spread to the MCLR. Further, no lending below the MCLR of a particular maturity for all loans linked to that benchmark is permitted. The aforementioned notification provides exemption to certain loans from being linked to MCLR as the benchmark for determining interest rate. Further, the aforementioned notification also provides for review of MCLR, reset of interest rates, treatment of interest rates linked to base rate charged to existing borrowers and mandates all the banks to move to the MCLR based pricing from April 1, 2016.

Exposure norms

As a prudential measure aimed at better risk management and avoidance of concentration of credit risk, the RBI has prescribed credit exposure limits for banks and long-term lending institutions in respect of their lending to individual borrowers and to all borrowers belonging to a single group. The RBI, through its Master Circular on Exposure Norms dated July 1, 2015, has prescribed exposure ceiling for a single borrower as 15% of capital funds and group exposure limit as 40% of capital funds comprising of Tier-I and Tier-II capital. Relaxations are permitted in exceptional circumstances and lending to infrastructure sector or lending to oil companies who have been issued oil bonds by Government of India. The total exposure (both lending and investment, including off-balance sheet exposures) to a single NBFC and NBFC-AFC (Asset Financing Companies) should not exceed 10%, and 15% respectively, of the bank's capital funds as per its last audited balance sheet. The limit may be increased by another 5% provided that the excess exposure is on account of funds on-lent to the infrastructure sector.

The aggregate exposure of a bank to the capital markets in all forms (both fund based and non-fund based) should not exceed 40% of its net worth, on both standalone and consolidated basis as on March 31 of the previous year. Within this overall ceiling, the bank’s direct investment in shares, convertible bonds/debentures, units of equity oriented mutual funds and all exposures to Venture Capital Funds (both registered and unregistered) should not exceed 20% of its net worth on both standalone and consolidated basis.

On December 1, 2016, the RBI released guidelines on ‘Large Exposures Framework’ to align the exposure norms for Indian banks with the Basel Committee on Banking Supervision standards. From April 1, 2019, exposure limits to single and group borrowers will be 20% and 25% of our Tier-1 Capital funds as against the current norm of 15% and 40% of the Total Capital funds Limits. In light of the COVID-19 pandemic, the RBI on May 23, 2020 allowed a one time increase to banks’ exposure to a group of connected counterparties from 25% to 30% of the eligible capital base of the bank, until June 30, 2021.

On June 3, 2019, the RBI amended the extant December 1, 2016 guidelines on ‘Large Exposures Framework to align the exposure norms for Indian banks’ with the Basel Committee. As per the framework, the sum of all exposure values of a bank to a counterparty or a group of connected counterparties is defined as a ‘Large Exposure’ (LE), if it is equal to or above 10 percent of the bank’s eligible capital base (i.e., Tier-1 capital) and the bank is required to report their LE to the RBI and Department of Banking Supervision, Central Office. Exposure limits to single and group NBFC’s will be 15% and 25% of our Tier-1 Capital funds respectively. However, by way of a circular dated September 12, 2019 the RBI mandated that banks’ exposure to a single NBFC (excluding gold loan companies) will be restricted to 20 percent of that banks’ eligible capital base. Banks’ finance to NBFCs predominantly engaged in lending against gold will continue to be governed by limits prescribed in circular dated May 18, 2012.

Non-performing assets

The RBI annually issues consolidated instructions and guidelines relating to income recognition, asset classification and provisioning standards in the Master Circular – “Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances” which is issued annually, the latest one dated July 1, 2015 (*"***Prudential Norms**"). These guidelines are revised from time to time. Similarly, the RBI annually issues consolidated instructions and guidelines relating to the valuation of investments in Master Circular – “Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks” which is issued annually, the latest one dated July 1, 2015 (“**Prudential Norms for Investment Portfolio**”). These guidelines are also revised from time to time.

The assets of a bank are classified as: (i) standard assets; or (ii) NPAs. A standard asset is a financial asset that

continues to generate income for a bank. Under the prudential norms, an NPA is one that ceases to generate income for a bank. A loan or an advance becomes an NPA if:

(i) the interest and / or instalment of principal remains overdue for a period of more than 90 days in respect to a term loan;

(ii) the account remains out-of-order for a period of more than 90 days in respect of an overdraft or cash credit;

(iii) the bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted;

(iv) the instalment of principal or interest thereon remains overdue for two crop seasons for short duration crops;

(v) the instalment of principal or interest thereon remains overdue for one crop season for long duration crops;

(vi) the amount of liquidity facility remains outstanding for more than 90 days, in respect of a securitization transaction undertaken in terms of guidelines on securitization issued by the RBI on February 1, 2006; or;

(vii) in respect of derivative transactions, the overdue receivables representing positive mark-to-market value of a derivative contract, if these remain unpaid for a period of 90 days from the specified due date for payment.

An account is treated as "out-of-order" if the outstanding balance remains continuously in excess of the sanctioned limit or drawing power for 90 days. In cases where the outstanding balance in the principal operating account is less than the sanctioned limit or drawing power, but there are no credits continuously for 90 days as on the date of the balance sheet or the credits are not adequate to cover the interest debited during the same period, such accounts are to be treated as "out-of-order". Any amount due to the bank under any credit facility is 'overdue' if it is not paid on the due date fixed by the bank. In order to mitigate the stress caused by the COVID-19 pandemic, the RBI through its notification dated March 27, 2020 permitted financial institutions to grant a moratorium of three months on payment of all term loan and working capital facilities sanctioned in the form of cash credit/overdraft instalments falling due between March 1, 2020 and May 31, 2020. Therefore, any defaults arising in such period shall be exempt for the purpose of asset classification. However, the interest on such term loans would continue to accrue during such deferred period. Further, any non-payment during aforementioned deferred period shall not qualify for reporting to credit bureaus, and correspondingly, the credit history of borrowers shall not be affected during such time.

a. ***Prudential Norms***

The RBI, pursuant to the Prudential Norms, classifies NPAs into (i) sub-standard assets; (ii) doubtful assets; and (iii) loss assets. The circular also specifies provisioning requirements specific to the classification of the assets. Banks are required to categorize accounts into certain sub -categories of an asset before it isthey are classified as an NPAs. Banks are required to identify and designate loans into the following categories: SMA-0, SMA-1 or SMA-2 depending on the period for which amounts due have remained unpaid. Banks are required to report credit information, including classification of an account as SMA to CRILC on all borrowers having aggregate exposure of ₹ 50 million and above. Additionally, banks are required to put in place a policy approved by its board of directors for making provisions for standard assets at rates higher than the regulatory minimum, based on evaluation of risk and stress in various sectors.

On July 13, 2005, the RBI issued guidelines on sales and purchases of NPAs between banks, financial institutions and NBFCs. These guidelines require that the board of directors of a bank must establish a policy for purchase and sale of NPAs. An asset must have been classified as non-performing for at least two years by the seller bank to be eligible for sale. On October 4, 2007, the RBI issued guidelines regarding valuation of NPAs being put up for sale.

b. ***Prudential Norms on Investment Portfolio***

The Prudential Norms for Investment Portfolio requires banks to frame an internal investment policy

guidelines and obtain the approval from its board of directors. The investment policy may be suitably framed/ amended to include primary dealer activities. The overall framework of the investment policy should limit the primary dealer business to dealing, underwriting and market–making in Government securities. The investment policy guidelines should strictly observe the detailed instructions from the RBI regarding Separate Trading of Registered Interest and Principal Securities (STRIPS), ready forward deals in government securities, transaction through subsidiary general ledger account, use of bank receipts, retailing of government securities, internal control systems, dealing through brokers and audit, review and reporting. The entire investment portfolio of the bank is required to be classified in three categories – (i) held to maturity; (ii) available for sale; and (iii) held for trading.

Prudential framework for resolution of stressed assets

The RBI has, pursuant to its circular dated June 7, 2019 established a new regulatory framework for resolution of stressed assets ("**Revised Framework**"). Pursuant to the Revised Framework, existing guidelines and schemes for debt resolution such as revitalising distressed assets, CDR, flexible structuring of existing long term project loans, SDR, change in ownership outside SDR, and S4A have been withdrawn. In addition, the guidelines /framework for joint lenders' forum has also been discontinued. According to the Revised Framework, the lenders must identify incipient stress in loan accounts immediately on default by classifying stressed assets as special mention account.

Under the Revised Framework, the RBI had promulgated a revised framework for resolution of stressed assets, where banks are required to put in place a board approved policy for resolution of stressed assets. Upon the occurrence of a default, banks are required to within a period of 30 days from the date of such default ("**Review Period**"), review the account of the borrower and determine a strategy for implementing a resolution plan or choose to initiate legal proceedings or recovery. If a resolution plan route is chosen by the lenders during the Review Period, the lenders are required to enter into an inter-creditor agreement to provide rules for finalisation and implementation of the resolution plan and also provide in such inter-creditor agreement that decisions by lenders representing 75% of outstanding facilities and 60% by number shall bind all lenders to the inter-creditor agreement. The resolution plan is to be implemented within 180 days from the end of the Review Period. Depending on the aggregate exposure (including fund based and non-fund based) of the borrower towards the lender, the Review Period is required to commence by a specified date, as set out below:

i. INR 20,000 million and above– June 7, 2019;

ii. INR 15,000 million and above but less than INR 20,000 million – January 1, 2020; and

iii. Less than INR 15,000 million – To be announced

The Revised Framework further clarifies that in the event a viable resolution plan in respect of the borrower is not implemented within the aforementioned timelines, all lenders (whether party to the inter-creditor agreement or not) are required to make additional provisions as set out below:

Timeline for implementation of viable resolution plan	**Additional provisions to be made as a percentage of total outstanding, if resolution plan not implemented within the timeline**
180 days from the end of Review Period	20%
365 days from the commencement of Review Period	15% (i.e. total additional provisioning of 35%)

As part of the regulatory measures aimed at alleviating the lingering impact of Covid-19 pandemic, the RBI through its circulars dated April 17, 2020 and May 23, 2020 each titled "COVID19 Regulatory Package - Review of Resolution Timelines Under the Prudential Framework on Resolution of Stressed Assets" extended the resolution timeline under the Revised Framework as follows:

(i) within the Review Period as on March 1, 2020, the period from March 1, 2020 to August 31, 2020 shall be excluded from the calculation of the 30-day timeline for the Review Period. In respect of all such accounts, the residual Review Period shall resume from September 1, 2020, upon expiry of which the lenders shall have the usual 180 days for resolution; and

(ii) in respect of accounts where the Review Period was over, but the 180-day resolution period had not expired as on March 1, 2020, the timeline for resolution shall get extended by 180 days from the date on which the 180-day period was originally set to expire. Consequently, the requirement of making

additional provisions as specified above shall be triggered as and when the extended resolution timeline expires.

Further, the RBI directed that the lending institutions shall make relevant disclosures in respect of accounts where the resolution period was extended in the 'Notes to Accounts' while preparing their financial statements for the half year ending September 30, 2020 as well as the Fiscals 2020 and 2021. In addition to the Revised Framework, the RBI through its circular dated August 6, 2020 established a framework to enable lenders to implement resolution plans for eligible corporate exposures whose assets are under stress due to the COVID-19 Pandemic ("**COVID-19 Resolution Framework**"), without change in ownership and personal loans, while classifying the exposures as standard. Each lending institution shall put in place a board approved policy detailing the manner in which such evaluation may be done and the objective criteria that may be applied while considering the resolution plan in each case. Only accounts classified as standard, but not in default for more than 30 days as on March 1, 2020 shall be eligible for such resolution. The eligible borrowers' accounts should continue to be classified as standard till the date of invocation of resolution under the COVID-19 Resolution Framework. Resolution plans where the aggregate exposure of the lending institutions is in excess of ₹ 1 billion shall require an independent credit evaluation by a credit rating agency.

Further, in order to mitigate the financial impact of the COVID-19 pandemic, the RBI has formulated a framework for restructuring of loans availed by small businesses adversely affected by the COVID-19 pandemic. For further details, see "*Regulatory measures on account of the COVID-19 pandemic*" on page 152.

Central Repository of Large Common Exposures

The RBI has through its circular dated September 11, 2013 read with circular dated May 22, 2014, set up the Central Repository of Large Common Exposures ("**CRILC**") to collect, store and disseminate data on all borrowers' credit exposures including 'special mention accounts' (SMA 0, 1 & 2) having aggregate fund-based and non-fund based exposure of ₹ 50 million and above. All banks are required to report to RBI, on a quarterly basis, exposures of individuals and entities having exposure (both fund and non-fund based) of more than ₹ 50.00 million and also details of customers with outstanding current account balance (debit or credit) of ₹ 10.00 million and above. In addition, RBI guidelines require banks to report, among others, the SMA 2 (Principal or interest payment overdue between 61-90 days) status of the borrower to the CRILC. Any non-submission of or wrong reporting in these returns attracts penalties as specified in the Banking Regulation Act.

Further, in terms of RBI circular dated June 7, 2019, all banks are required to report to CRILC, on a monthly basis, exposures of individuals and entities having exposure (both fund and non-fund based) of more than ₹50 million. Banks are also required to report to CRILC, on a weekly basis for all borrower entities in default, having aggregate exposure of more than ₹50 million. In addition, banks are required to report to CRILC the classification of an account to 'special mention account' in respect of borrower entities having aggregate exposure of more than ₹50 million. Any non-submission of or incorrect reporting in these returns attracts penalties as specified in the Banking Regulation Act.

RBI Compensation Guidelines

The Financial Stability Board Principles for Sound Compensation Practices, 2009, as amended ("**FSB Principles**") aim to ensure effective governance of compensation, alignment of compensation with prudent risk taking and effective supervisory oversight and stakeholder engagement in compensation. The FSB Principles have been endorsed by the G-20 countries and the Basel Committee on Banking Supervision ("**BCBS**") which has published remuneration related reports and disclosure requirements. Pursuant to the stipulations in the reports and disclosure requirements published by BCBS, RBI issued the RBI Compensation Guidelines, which are based on the FSB Principles and are applicable to all private sector banks and foreign banks operating in India. In line with the FSB Principles, banks are required to take steps to implement certain guidelines by putting in place necessary policies/systems. These guidelines include, *inter alia*, formulation of a compensation policy, constitution of nomination and remuneration committee, alignment of compensation of whole-time directors / chief executive officers and material risk takers with prudent risk taking, etc. All applications for approval of appointment/re-appointment or approval of remuneration/revision in remuneration of whole-time directors/chief executive officers shall be submitted to the RBI with the details as prescribed in the guidelines. These guidelines shall be applicable for pay cycles beginning from/after April 1, 2020.

Guidelines on Compensation of Non-executive Directors of Private Sector Banks dated June 1, 2015 issued by the RBI

The board of directors of a private sector bank, in consultation with its remuneration committee of the bank, is required to formulate and adopt a comprehensive compensation policy for non-executive directors (other than part-time non-executive chairman), subject to the requirements prescribed under the Companies Act, 2013. The Board may, at its discretion, provide for in the policy, payment of compensation in the form of profit related commission to the non-executive directors, subject to bank making profits. Such compensation, however, shall not exceed ₹2.00 million per annum for each non-executive director. In addition to the directors' compensation, the bank may pay sitting fees to the non-executive directors and reimburse their expenses for participation in the board and other meetings. Further, all private sector banks are required to obtain prior approval of RBI for granting remuneration to the part-time non-executive chairman under Section 10B(1A)(i) and 35B of the Banking Regulation Act.

Restrictions on ownership, acquisition of shares and mergers of private banks

The Banking Regulation Act, requires any person to seek prior approval of the RBI, to acquire or agree to acquire, directly or indirectly, shares or voting rights of a bank, by himself or with persons acting in concert, wherein such acquisition (taken together with shares or voting rights held by him or his relative or associate enterprise or persons acting in concert with him) results in aggregate shareholding of such person to be 5% or more of the paid-up capital of a bank or entitles him to exercise 5% or more of the voting rights in a bank. Further, the RBI may, by passing an order, restrict any person or persons acting in concert with him, holding more than 5% of the total voting rights of all the shareholders of the banking company from exercising voting rights on poll in excess of the said 5%, if such person is deemed to be not fit and proper to hold shares or voting rights, by the RBI. Under the RBI (Prior Approval for Acquisition of Shares or Voting Rights in Private Sector Banks) Directions, 2015, as amended, an existing shareholder who has already obtained prior approval of RBI for having a "major shareholding" (as defined under the directions) in a private sector bank, need not obtain approval for an additional fresh acquisition resulting up to 10% aggregate shareholding in such bank. However, if the additional acquisition results in an aggregate shareholding that is in excess of 10%, the prior approval of RBI must be obtained. Further, persons with 'major shareholding' shall also periodically report to the concerned bank on continuing to be fit and proper.

a. Master Directions – Ownership in Private Sector Banks, Directions, 2016 dated May 12, 2016

The RBI issued master directions for ownership in private sector banks on May 12, 2016. The directions are applicable to all private sector banks licensed by RBI to operate in India. Under these directions, shareholders are now categorized as natural persons (individuals) and legal persons (entities/institutions) for the purposes of ownership limits in the longer run. Non-financial and financial institutions, and among financial institutions, diversified and non-diversified financial institutions shall have separate limits for shareholding.

The limits for shareholding are as follows:

(i) in the case of individuals and non-financial entities (other than promoters/promoter group), the limit shall be 10% of the paid-up capital. However, in case of promoters being individuals and non-financial entities in existing banks, the shareholding shall be 15%;

(ii) for entities in the financial sector, other than regulated or diversified or listed, the limit shall be at 15%;

(iii) in case of 'regulated, well diversified, listed entities from the financial sector' and shareholding by supranational institutions or public sector undertaking or Government undertaking, a limit of 40% is prescribed; and

(iv) higher stake/strategic investment by promoters/non-promoters through capital infusion by domestic or foreign entities/institution shall be permitted on a case to case basis under circumstances such as relinquishment by existing promoters, rehabilitation/ restructuring of problem/ weak banks/ entrenchment of existing promoter or in the interest of the bank or in the interest of consolidation in the banking sector.

A period of 12 years from the date of commencement of business of the bank shall be available for the promoter and promoter group in cases where dilution to a lower level of shareholding is required for compliance with the specified limits. Acquisition of shareholding in a private sector bank shall be subject to the applicable FDI Policy, with the aggregate foreign investment in private sector banks not exceeding 49% of the paid-up capital on a fully diluted basis through the automatic route and up to

74% through the government route. The directions further prescribe that banks (including foreign banks having branch presence in India) shall not acquire any fresh stake in a bank's equity shares, if by such acquisition, the investing bank's holding is 10% or more of the investee bank's equity capital. However, RBI may permit a higher level of shareholding by a bank in exceptional cases.

b. Master Direction – Issue and Pricing of shares by Private Sector Banks, Directions, 2016 dated April 21, 2016

The RBI issued master directions for issue and pricing of shares by private sector banks on April 21, 2016. The directions are applicable to all private sector banks licensed by RBI to operate in India. Under the directions, "private sector banks" have been defined as banks licensed to operate in India under the Banking Regulation Act other than urban co-operative banks, foreign banks and banks licensed under specific statutes. Under these directions, a private sector bank, both listed and unlisted, has general permission for issue of shares by way of public issues (initial public offer, further public offer), private placement (preferential issue, qualified institutional placement), rights issue and bonus issue, subject to compliance with applicable laws such as FEMA and extant foreign investment policy of the GoI for private sector banks, provisions of the Companies Act, 2013, the relevant SEBI guidelines and the Reserve Bank of India (Prior Approval for Acquisition of Shares or Voting Rights in Private Sector Banks) Directions, 2015 dated November 19, 2015 and reporting of complete details of the issue to RBI such as date of issue, details of the type of issue, issue size, details of pricing, number and names of allottees, post allotment shareholding position, etc., along with a copy of the board/ annual general meeting resolution and prospectus/ offer document in the prescribed format.

Further, the Reserve Bank of India (Amalgamation of Private Sector Banks) Directions, 2016 dated April 21, 2016 govern the (i) an amalgamation of two banking companies; and (ii) an amalgamation of a NBFC with a banking company. The Reserve Bank has discretionary powers to approve the voluntary amalgamation of two banking companies under the provisions of Section 44A of the Banking Regulation Act.

The RDBBFI Act as amended by Chapter III of the Enforcement of Security Interest and Recovery of Debts Laws and Miscellaneous Provisions (Amendment) Act, 2016

The RDBBFI Act was enacted for adjudication of disputes pertaining to debts due to banks and financial institutions exceeding ₹1 million. The RDDBFI Act provides for the constitution of debt recovery tribunals, before which banks and financial institutions may file applications for recovery of debts. Further, no court or other authority, except the Supreme Court or a High Court exercising jurisdiction under Articles 226 and 227 of the Constitution of India, shall have, or is entitled to exercise, any jurisdiction, powers or authority in relation to the aforementioned matter. The tribunals may pass orders for directions including *inter- alia* recovery of such dues by the bank as may be deemed fit along with a recovery certificate to such effect from the presiding officer of the respective tribunal; attachment of the secured properties towards the dues to the bank: injunctive orders restraining the debtors from alienating, transferring or disposing of such secured properties; appointment of receivers and/or commissioners for the preparation of an inventory of property of a defendant and the sale of such secured properties towards dues. Pursuant to the recovery certificate being issued, the recovery officer of the respective debt recovery tribunal shall effectuate the final orders of the debt recovery tribunal in the application. Unless such final orders of the debt recovery tribunal have been passed with the consent of the parties to an application, an appeal may be filed against such final orders of the debt recovery tribunal before the debt recovery appellate tribunal, which is the appellate authority constituted under the RDDBFI Act.

SARFAESI, and as amended by the Enforcement of Security Interest and Recovery of Debts Laws and Miscellaneous Provisions (Amendment) Act, 2016

The SARFAESI Act provides for the enforcement of security interest without the intervention of the courts. Under the provisions of the SARFAESI Act, a secured creditor can recover dues from its borrowers by taking any of the measures as provided therein. Rights, with respect to the enforcement of security interest, under the SARFAESI Act cannot be enforced unless the account of the borrower has been classified as an NPA in the books of account of the secured creditor in accordance with the directions or guidelines issued by the RBI or any other applicable regulatory authority. The secured creditors must serve a 60-day notice on the borrower demanding repayment of the amount due and specifying the borrower's secured assets over which the bank proposes to exercise remedies. If the borrower still fails to pay, the secured creditors, on expiry of the 60-day notice period, can:

(i) take possession of the secured assets;

(ii) take over the management of the secured assets along with the right to transfer by way of lease, assignment or sale of the secured assets;

(iii) appoint any person to manage the secured assets; and

(iv) require any person who has acquired any of the secured assets from the borrower to pay amounts necessary to satisfy the debt.

The security interests covered by the SARFAESI Act are security interests over immovable and movable property, existing or future receivables, certain intangible assets (such as know-how, patents, copyrights, trademarks, licenses, franchises) and any debt or any right to receive payment of money, or any receivable, present or future, and in which security interest has been created. Security interests over vessel and aircraft, any statutory lien, a pledge of movables, any conditional sale, hire purchase or lease or any other contract in which no security interest is created, rights of unpaid sellers, any property not liable to attachment, security interest for securing repayment of less than ₹ 100,000, agricultural land and any case where the amount due is less than 20.00% of the principal amount and interest are not enforceable under the SARFAESI Act. In the event that the secured creditor is unable to recover the entire sum due by exercise of the remedies under the SARFAESI Act in relation to the assets secured, such secured creditor may approach the debt recovery tribunal or the relevant court for the recovery of the balance amounts. A secured creditor may also simultaneously pursue its remedies under the SARFAESI Act as well as the RDDBFI Act.

The SARFAESI Act also provides for sale of financial assets by banks and financial institutions to asset reconstruction companies. The financial assets can be sold to asset reconstruction companies in accordance with the extant guidelines and prudential norms issues by the RBI.

The Insolvency and Bankruptcy Code, 2016 ("IBC")

The Insolvency and Bankruptcy Code was enacted and notified in the Gazette of India on May 28, 2016. The IBC covers individuals, companies, limited liability partnerships, partnership firms, proprietorship firms and other legal entities. The IBC has established an Insolvency and Bankruptcy Board of India to function as the regulator for all matters pertaining to insolvency and bankruptcy. The IBC prescribes a time limit of 180 days (extendable by up to a maximum of 90 days) for the insolvency resolution process to be completed ("**Moratorium Period**") during which period the entity shall be revived. The insolvency resolution process shall be mandatorily completed within a period of 180 days (extendable by up to a maximum of 90 days) from the date of commencement of the insolvency resolution process. During the Moratorium Period:

(i) the management of the debtor vests in favour of the resolution professional appointed by NCLT;

(ii) no assets of the debtor can be transferred, encumbered;

(iii) there can no enforcement of security interest; and

(iv) no fresh proceedings can be initiated against the debtor and the continuation of pending proceedings are prohibited.

The resolution professional shall invite and verify claims of all creditors of the debtor and constitute a committee of creditors comprising of all creditors whose claims are verified and accepted. Thereafter a resolution plan is prepared for the revival of the entity which shall be approved by majority of the committee of creditors which is then sanctioned by the NCLT. In the event no resolution plan is approved by committee of creditor or the NCLT rejects the resolution plan for non-compliance, the NCLT directs the liquidation of the debtor. The Central Government vide notification dated November 20, 2019 has notified the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Personal Guarantors to Corporate Debtors) Regulations, 2019 relating to insolvency proceedings for personal guarantors to corporate debtors, under the IBC. This will enable initiation of insolvency proceedings against the corporate debtor and the personal guarantor simultaneously thus resulting in better recovery for creditors from insolvency proceedings.

The Central Government through its notification dated March 24,2020 specified that a minimum default of ₹ 1 crore shall be required for the filing of application for corporate insolvency.

The Insolvency and Bankruptcy Code (Second Amendment) Act, 2020 and The Insolvency and Bankruptcy Code (Amendment) Act, 2021

In terms of the Insolvency and Bankruptcy Code (Second Amendment) Act, 2020 (effective June 5, 2020) (the "**2020 Act**") Section 10A was inserted in the IBC through of which an embargo was imposed on initiation of corporate insolvency resolution proceedings ("**CIRP**") against corporate debtors for any default arising on or after March 25, 2020 for a period of period of six months or such further period not exceeding one year ("**Embargo Period**"). Further, the Act also provided that initiation of CIRP, for defaults arising during the Embargo Period shall be barred in perpetuity. Subsequently, the Embargo Period was initially extended up till December 24, 2020 and thereafter up till March 24, 2021. Additionally, the 2020 Act also amended Section 66 of the IBC in terms of a resolution professional was authorised to apply to the National Company Law Tribunal against persons who were knowingly party to transactions undertaken to defraud the creditors of a Corporate Debtor or for any fraudulent purposes. In terms of the 2020 Act, Section 66 was amended to restrict resolution professionals from initiating actions under such persons provided the CIRP of the relevant corporate debtor is covered under the Embargo Period. Subsequently, the Insolvency and Bankruptcy Code (Amendment) Act, 2021 was introduced on April 4, 2021 in terms of which, the pre-packaged insolvency framework was introduced.

The Ombudsman Scheme

The Ombudsman Scheme, provides the extent and scope of the authority and functions of the banking ombudsman for redressal of grievances against deficiency in banking services concerning loans and advances and other specified matters, to provide for revised procedures for redressal of grievances by a complainant under the scheme and to broaden the scope of complaints addressed by the banking ombudsman.

Prevention of Money Laundering Act, 2002

In order to prevent money laundering activities the PMLA was enacted which seeks to prevent money laundering and to provide for confiscation of property derived from, or involved in money laundering, and for incidental matters connected therewith. Section 12 of the PMLA casts certain obligations on, inter alia, banking companies in relation to preservation and reporting of customer account information. The RBI has advised all banks to go through the provisions of the PMLA and the rules notified thereunder and to take all steps considered necessary to ensure compliance with the requirements of section 12 of the PMLA.

Regulations relating to KYC and anti-money laundering

RBI issued the Reserve Bank of India (Know Your Customer (KYC)) Directions, 2016 on February 25, 2016 (as amended on May 10, 2021) ("**KYC Directions**"), prescribing the guidelines for KYC and anti-money laundering procedures. Banks are required to formulate a KYC policy which shall include:

(i) customer acceptance policy;

(ii) customer identification procedures;

(iii) monitoring of transactions; and

(iv) risk management.

In relation to each of the above, the master direction also specifies minimum procedures required to be followed by banks.

Banks are not permitted to make payment of cheques/drafts/pay orders/banker's cheques, if they are presented beyond the period of three months from the date of such instrument. Banks have been advised to ensure that systems and procedures are in place to control financial frauds, identify money laundering and suspicious activities and monitor high value cash transactions. Such monitoring includes cross border transactions. Further, banks have also been advised to ensure that adequate policies are formulated and adopted in relation to KYC and anti-money laundering.

The KYC Directions require banks and financial institutions regulated by the RBI to periodically carry out money laundering and terrorist financing risk assessments to identify, assess and take effective measures to mitigate its money laundering and terrorist financing risk for clients, countries or geographic areas, products, services, transactions or delivery channels. The banks and financial institutions shall apply a risk-based approach for mitigation and management of the identified risk and should have board approved policies, controls and procedures which take into consideration sector-specific vulnerabilities which are shared by the regulators. The KYC Directions also prescribe detailed instructions in relation to, *inter alia*, the due diligence of

customers, record management and reporting requirements (such as the details of the person designated by the board of directors as a designated director etc.) to the Financial Intelligence Unit – India.

Classification and reporting of fraud cases

The RBI issued the Reserve Bank of India (Frauds – Classification and Reporting by Commercial Banks and Select FI) Directions, 2016 on July 1, 2015. The fraud cases have been classified into misappropriation and criminal breach of trust, fraudulent encashment through forged instruments, manipulation of books of account or through fictitious accounts and conversion of property, unauthorised credit facilities extended for reward or for illegal gratification, cash shortages, cheating and forgery, fraudulent transactions involving foreign exchange and any other type of fraud not coming under the specific heads as above. The banks are required to submit fraud related data to RBI through various returns/ reports.

Consumer Protection Act, 2019 ("CPA")

In light of emerging delivery systems such as e-commerce and direct selling, CPA was enacted on August 9, 2019 for the protection of the interests of consumers availing goods and services, including banking or financial services. The CPA prescribes rights of consumers as well as prohibits unfair trade practices, misleading advertising and unfair contracts. The CPA was notified on July 15, 2020. While most of the provisions came into effect on July 20, 2020, certain provisions regarding e-commerce, direct selling, penalties and jurisdiction of national consumer disputes redressal commission which were notified on July 23, 2020.

The CPA prohibits unfair contracts between manufacturers, traders or service provider and consumers, whose terms which may cause significant change in the rights on consumers. Such unfair contracts include contracts requiring excessive security deposits, imposing disproportionate penalty for breach of contract, non-acceptance of early repayment of debts and assignation without consent of consumer.

The CPA establishes consumer disputes redressal commissions at the national, state and district level which are empowered to hear complaints, conduct proceedings and pass orders with respect to protection of consumer rights and unfair contracts, including directing the seller or service provider of the good or service to provide pay penalties, remove defects, provide restitution to the complainant or cease manufacturing or providing a hazardous good or service.

On July 20, 2020, the Consumer Protection (Mediation) Rules, 2020 were notified which stipulate that every commission shall have a mediation cell for the settlement of consumer disputes, provided that matters of involving serious frauds, forgery and criminal offences shall not be referred to mediation.

The Central Consumer Protection Authority ("**CCPA**") was established on July 24, 2020 under the provision of the CPA to regulate and inquire into matters relating to violation of consumer rights, unfair trade practices, false or misleading advertisements and enforce class actions. The CCPA is empowered to file complaints before the district, state or national commissions, intervene in the proceedings of the commissions, issue guidelines regarding unfair trade practices or misleading advertisements or pass orders recalling or discontinuing goods and services.

Storage of payment system data

The RBI issued a notification on storage of information relating to the payment ecosystem on April 6, 2018 as not all system providers store the payments data in India. In accordance with the notification, all system providers shall ensure that data relating to payment systems operated by them are stored in a system only in India. Data should include the full end-to-end transaction details, information collected, carried, processed as part of the message or payment instruction. For the foreign leg of the transaction, if any, the data can also be stored in the foreign country, if required. System providers have to comply within six months and report compliance and do a system audit report.

Regulations relating to deposits

The RBI has issued "Reserve Bank of India - Interest rate on Deposits Directions, 2016" dated March 3, 2016, as amended. Scheduled commercial banks are required to pay interest on deposits of money (other than current account deposits accepted by them or renewed by them in their domestic, ordinary non-resident, non-resident (external) accounts and foreign currency (non-resident) accounts (banks) scheme deposit account), subject to certain conditions prescribed by these directions. Banks are required to put in place a comprehensive policy on interest rates on deposits duly approved by the board of directors or any committee to which powers have been

delegated. Further, certain additional restrictions have been prescribed to determine interest rates for savings deposits and term deposits. Additionally, interest rates offered by banks on NRO and NRE deposits cannot be higher than those offered by them on comparable domestic rupee term deposits.

Regulation of financial services provided by banks

The Master Direction – Reserve Bank of India (Financial Services provided by Banks) Directions, 2016 ("**Financial Services Directions**") dated May 26, 2016 require banks to comply with certain restrictions while undertaking financial services including in relation to risk mitigation measures, limits on investment that can be made by banks in companies undertaking financial services. The Financial Services Directions prescribe certain requirements for certain financial services such as, among others, setting of an infrastructure debt fund, underwriting activities, mutual fund business, and insurance business. The Financial Services Directions lay down restrictions on holding of stake by banks in financial service providers other than banks as provided therein.

Mobile banking transactions

The RBI issued operative guidelines for mobile banking transactions in India on July 1, 2016. These guidelines contain all rules, regulations and procedures prescribed to be followed by banks for operationalizing mobile banking in India. Banks which are licensed, supervised and have physical presence in India, are permitted to offer mobile banking services after obtaining one-time RBI approval. Only banks who have implemented core banking solutions are permitted to provide mobile banking services. Banks are required to put in place a system of registration of customers for mobile banking. Further, to meet the objective of a nation-wide mobile banking framework, facilitating inter-bank settlement, a robust clearing and settlement infrastructure operating on a 24x7 is necessary. Pending creation of such a national infrastructure, banks may enter into bilateral or multilateral arrangement for inter-bank settlements, with express permission from the RBI, unless such arrangements have been authorized by the RBI under the Payment and Settlement System Act, 2007, as amended.

Digital payment security controls

The RBI gives highest importance to the security controls around it. The Reserve Bank of India (Digital Payment Security Controls) Directions, 2021 dated February 18, 2021, provide a framework for regulated entities to set up a robust governance structure for such systems and implement common minimum standards of security control. These directions are applicable to scheduled commercial banks (except regional rural banks), small finance banks, payments banks and credit card issuing NBFCs. In terms of this circular, the regulated entity are required to evaluate risks associated with the chosen technology platforms, application architecture, both on the server and client side and develop sound internal control systems to take into account operational risk before offering digital payment products and related services.

In view of the proliferation of cyber-attacks and their potential consequences, regulated entities should implement, except where explicitly permitted/ relaxed, multi factor authentication for payments through electronic modes and fund transfers including cash withdrawals from ATMs/ micro ATMs/ business correspondents, through digital payment applications.

SEBI Merchant Bankers Regulations

The SEBI Merchant Bankers Regulations, provides that no person shall act as a merchant banker unless he holds a certificate granted by SEBI under these regulations. The SEBI Merchant Bankers Regulations, lays down, amongst other things, the eligibility criteria, conditions for grant of certificate to a merchant banker and its general obligations and responsibilities. Further, every merchant banker is required to abide by the Code of Conduct as specified under the SEBI Merchant Bankers Regulations at all times.

Regulatory measures on account of the COVID-19 pandemic

The RBI has issued notifications, circulars, regulatory packages dated March 27, 2020, April 17, 2020, May 23, 2020 and August 6, 2020 ("**COVID Package Circulars**"), the Statement of Developmental and Regulatory Policies dated May 22, 2020 and Monetary Policy Statement, 2020-2021: Resolution of Monetary Policy Committee dated May 22, 2020 announcing certain additional regulatory measures with an aim to revive growth and mitigate the impact of COVID-19 on business and financial institutions in India, including:

i. Restriction from declaring any further dividend payouts from the profits pertaining to the Fiscal 2020 until further instructions. However, pursuant to the RBI notification bearing reference no. RBI/2021-

22/23 DOR.ACC.REC.7/21.02.067/2021-22 dated April 22, 2021, banks are allowed to pay dividend on equity shares from the profits for the Fiscal 2021, subject to the quantum of dividend being not more than fifty percent of the amount determined as per the dividend payout ratio prescribed in the RBI circular dated May 4, 2005;

ii. Pursuant to the RBI notification bearing reference no. RBI/2020-21/95 DOR.No.LRG.BC.40/21.04.098/2020-21 dated February 5, 2021, the implementation of the NSFR guidelines was deferred by six months from April 1, 2021. The NSFR guidelines will be effective from October 1, 2021;

iii. Modifying the Prudential Framework to provide that all accounts which were within the review period as on March 1, 2020, the period from March 1, 2020 to August 31, 2020 is to be excluded from the calculation of the 30-day timeline for the review period and accordingly, for all such accounts, the residual review period shall resume from September 1, 2020, upon the expiry of which, the lenders shall have the usual 180 days for resolution. The accounts for which the 180 days resolution period has not expired as on March 31, 2020, the timeline for resolution shall get extended by 180 days from the date on which the 180-day period was originally set to expire;

iv. Pursuant to notification dated August 6, 2020, RBI permitted, *inter alia*, the resolution of personal loans sanctioned to individual borrowers by lending institutions to become eligible for resolution under the Revised Framework. However, only those borrower accounts shall be eligible for resolution under Prudential Framework which were classified as standard, but not in default for more than 30 days with the lending institution as on March 1, 2020 and resolution under this framework may be invoked not later than December 31, 2020 and must be implemented within 90 days from the date of invocation. However, the lending institutions should strive for early invocation;

v. Permitting banks to grant a moratorium of six months on all term loan instalments and working capital facilities sanctioned in the form of cash credit/overdraft ("**CC/OD**"), falling due between March 1, 2020 and August 31, 2020, subject to the fulfilment of certain conditions;

vi. Permitting the recalculation of 'drawing power' of working capital facilities sanctioned in the form of cash/ credit overdraft facilities by reducing the margins till the extended period, being August 31, 2020, and permitting lending institutions to restore the margins to the original levels by March 31, 2021;

vii. Permitting the increase in the bank's exposures to a group of connected counterparties from 25% to 30% of the eligible capital base of the bank, up to June 30, 2021;

viii. Deferring the recovery of the interest applied in respect of all working capital facilities sanctioned in the form of cash/credit overdraft facilities during the period from March 1, 2020 to August 31, 2020;

ix. Permitting lending institutions to convert the accumulated interest on working capital facilities up to the deferment period (up to August 31, 2020) into a funded interest term loan which shall be repayable not later than the end of the current Fiscal (being, March 31, 2021);

x. Permitting the lending institutions to exclude the moratorium period wherever granted in respect of term loans as stated in (iv) above, from the number of days past-due for the purpose of asset classification under the IRAC norms, in respect of accounts classified as standard as on February 29, 2020, even if overdue;

xi. Permitting the lending institutions to exclude deferment period on recovery of the interest applied, wherever granted as stated in (vii) above, for the determination of out of order status, in respect of working capital facilities sanctioned in the form of CC/OD where the account is classified as standard, including SMA, as on February 29, 2020;

xii. Requiring lending institutions to make general provisions of not less than 10% of the total outstanding of accounts in default but standard as on February 29, 2020 and asset classification benefit is availed, to be phased over two quarters as provided: (i) not less than 5% for the quarter ended March 31, 2020; and (ii) not less than 5% for the quarter ended June 30, 2020, subject to certain adjustments;

xiii. Pursuant to its circular dated May 5, 2021, the RBI has laid down requirements specific to resolution of advances to individuals and small businesses and working capital support for: (i) individuals who have availed of loans for business purposes and to whom the lending institutions have aggregate exposure of

not more than ₹25 crore as on March 31, 2021, and (ii) small businesses including those engaged in retail and wholesale trade, other than those classified as micro, small and medium enterprises as on March 31, 2021, and to whom the lending institutions have aggregate exposure of not more than ₹25 crore as on March 31, 2021, where resolution plans were implemented previously. Further lists the disclosure requirements for the lending institutions with respect to the resolution plans implemented under the window. Further, the RBI vide its circular no. RBI/2021-22/46/ DOR.STR.REC.20/21.04.048/2021-22 dated June 4, 2021, enhanced the aforementioned limits from ₹ 25 crores to ₹ 50 crore; and

xiv. Pursuant to the judgement pronounced by the Supreme Court of India in the matter of Small Scale Industrial Manufactures Association vs UOI & Ors., the RBI, by way of its notification bearing reference no. RBI/2021-22/17 DOR.STR.REC.4/21.04.048/2021-22 dated April 7, 2021, directed commercial banks to immediately put in place a board-approved policy to refund/adjust the 'interest on interest' charged to the borrowers during the moratorium period, i.e. March 1, 2020 to August 31, 2020 in conformity with the judgement. The reliefs shall be applicable to all borrowers, including those who had availed of working capital facilities during the moratorium period, irrespective of whether moratorium had been fully or partially availed, or not availed, in terms of the COVID Package Circulars. Lending institutions shall disclose the aggregate amount to be refunded/adjusted in respect of their borrowers based on the above reliefs in their financial statements for the year ending March 31, 2021.With respect to the asset classification, in order to comply with the judgement, (i) in respect of accounts which were not granted, any moratorium in terms of the COVID Package Circulars, asset classification shall be as per the criteria laid out in Prudential Norms or other relevant instructions as applicable to the specific category of lending institutions (IRAC Norms); (ii) in respect of accounts which were granted moratorium in terms of the Covid Package Circulars, the asset classification for the period from March 1, 2020 to August 31, 2020 shall be governed in terms of the COVID Package Circulars. For the period commencing September 1, 2020, asset classification for all such accounts shall be as per the applicable IRAC Norms.

Miscellaneous

In addition to the above, a private sector bank, as an entity operating in the banking sector in India, is required to comply with applicable banking and securities laws in India, including, amongst others, the master circulars, master directions, other circulars and guidelines issued by the RBI, from time to time. Once listed, our Bank will be governed by the SEBI Takeover Regulations, Securities and Exchange Board of India (Prohibition of Fraudulent and Unfair Trade Practices relating to the Securities Market) Regulations, 2003, the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015, as amended, the SCRA. A private sector bank is also required to comply with the provisions of the Companies Act, 2013 the Indian Contract Act, 1872, FEMA, labour laws, and various state specific shops and establishment legislations, various tax related legislations and other applicable regulations, notifications, circulars and guidelines, and other applicable statutes and policies along with the rules formulated thereunder for its day-to-day operations.

HISTORY AND CERTAIN CORPORATE MATTERS

Brief history of our Bank

Our Bank was incorporated in the name of 'Nadar Bank Limited' on May 11, 1921 at Thoothukudi, Tamil Nadu as a limited company under the Indian Companies Act, 1913 pursuant to a certificate of incorporation issued by the erstwhile Assistant Registrar of Joint Stock Companies, Palamcottah. Our Bank commenced its business on November 11, 1921 at Thoothukudi, Tamil Nadu. Subsequently, the name of our Bank was changed to 'Tamilnad Mercantile Bank Limited', with effect from November 27, 1962, pursuant to a letter of approval from the Government of India dated November 14, 1962 (Letter No. F4/21/M.13/1962) and a fresh certificate of incorporation dated July 17, 1968 was issued by the Assistant Registrar of Companies, Madras. Our Bank was included in the second schedule to the Reserve Bank of India Act, 1934 on May 11, 1935. The RBI, pursuant to its notification dated January 3, 1963, passed directions for the alteration of the name of our Bank from 'Nadar Bank Limited' to 'Tamilnad Mercantile Bank Limited' in the Second Schedule of the RBI Act. Our Bank was granted the licence to carry on banking business in India by RBI on November 20, 1962. The licence was subsequently amended on February 14, 1963 consequent to the change in the name of our Bank.

Our Bank is unable to trace, i) any records in relation to the commencement of business on November 11, 1921; and ii) letter from the RBI for inclusion of the name of our Bank in the Second Schedule of the RBI Act. For details, see *"Risk Factors – Some of our corporate records are not traceable and we have limited knowledge and records of documents relating to corporate actions undertaken by our Bank. These corporate records may not be available in future and we may be subject to penalty imposed by the competent regulatory authority in this respect"* on page 41.

Change in the registered office address

Except as disclosed below, there has been no change in the registered office of our Bank since the date of incorporation.

Date of change	Details of change in the Registered Office	Reasons for change
February 10, 1936[(1)]	The registered office of our Bank was shifted to 56 & 57, Beach Road, Tuticorin, Tamil Nadu 628002, India	Administrative reasons
June 7, 1991	The registered office of our Bank was shifted to 57, Victoria Extension Road, Tuticorin, Tamil Nadu 628002, India	Administrative reasons

[(1)] *Our Bank has been unable to trace any corporate records in relation to the change in the registered office of our Bank on February 10, 1936. The relevant documents are also not available at the office of the Registrar of Companies, Tamil Nadu, at Chennai, as certified by SPNP & Associates, Company Secretaries pursuant to their certificate dated August 18, 2021, based on the search performed by them. For further details, see "Risk Factors – Some of our corporate records are not traceable and we have limited knowledge and records of documents relating to corporate actions undertaken by our Bank. These corporate records may not be available in future and we may be subject to penalty imposed by the competent regulatory authority in this respect" on page 41.*

Main objects of our Bank

The main objects of our Bank as contained in our MoA are:

1. *"To establish and carry on the business of the bank whereof the head office shall be Thoothukudi with such branches or agencies as may, from time to time, be determined upon. (amended as per resolution passed at the annual general meeting held on December 24, 2004).*

2. *To foster and develop the resources of the community or class called Nadars.*

3. *To carry on the business of banking in all its branches and departments including the borrowing, raising or taking up of money, the lending or advancing of money, on securities and property, the discounting, purchasing, selling of and dealing in bills of exchange, pronotes, drafts, hundis and other instruments and securities whether transferable or negotiable or otherwise, the granting and issue of letters of credit, the buying and selling of and dealing in bullion and specie, negotiating of loans and advances, receiving of money and valuables on deposit or for safe custody, receiving of money and valuables on deposit or for safe custody or otherwise opening of savings banks, the collecting and transmitting of money and securities, the managing of property and transacting all kinds of agency business commonly transacted by bankers.*

4. *To open, establish, maintain and operate currency chests and small coin depots on such terms and conditions as may be required by the Reserve Bank of India established under the Reserve Bank of India, 1934 and enter into all administrative and other arrangements for undertaking such functions with the Reserve Bank of India (passed at the annual general meeting held on August 30, 1991 and confirmed by the Company Law Board on December 2, 1992).*

5. *To advance money or open cash credits upon the security of debentures, stocks or shares of other joint stock companies, the interest whereof not having been guaranteed by the Secretary of State for India in Council or by the Government of India and upon the mortgage or other security of immovable property or the documents of title relating thereto. (expressly authorized in that behalf by a resolution of the shareholders passed at the extra-ordinary general meeting held on March 28, 1937).*

6. *To engage and enter into operations in foreign exchange (expressly authorized on this behalf by a resolution of the shareholders passed at the extra-ordinary general meeting held on November 30, 1979).*

7. *To borrow by way of discount, cash credit or overdraft or upon bond and disposition in security, mortgage, debenture, bill, promissory note or in any other manner and to grant security for all or any of such funds and by way of security of such sums and by way of security to dispose, mortgage, pledge or charge the whole or any part of the property and assets and revenue of the Bank including uncalled capital and to dispose, transfer and convey the same absolutely or in part with the usual powers of sale to lenders and creditors.*

8. *To promote, effect, insure, guarantee, underwrite, participate in, manage, advise and carry out and act as merchant bankers to any issue, public or private or state, municipal or other loans or of shares, stocks, debentures or debenture stocks of any company, corporation or association and to lend money for the purpose of any such issue and to provide complete financial and management consultancy services. (Passed at the annual general meeting held on September 24, 1993 and confirmed by the Company Law Board on July 7, 1994).*

9. *To enter into corporate agency with life / general insurance companies and to market insurance products / para banking and other allied activities. (Inserted as per resolution passed at the annual general meeting held on December 24, 2004).*

10. *To act as agents for any government or local authority or any other person or persons; to carry on the agency business of any description including the clearing and forwarding of goods, giving of receipts and discharges and otherwise acting as an attorney on behalf of customers but excluding the business of a managing agent of a company. (Inserted as per resolution passed at the annual general meeting held on December 24, 2004).*

The main objects as contained in the Memorandum of Association enable our Bank to carry on the business presently being carried out.

Amendments to the Memorandum of Association

Set out below are the amendments to the Memorandum of Association of our Bank in the last 10 years:

Date of shareholders' resolution/ Effective date	Details of amendment
January 29, 2016	Clause V of the MoA was amended to reflect the increase in the authorized share capital of our Bank from ₹100,000,000 divided into 10,000,000 Equity Shares of ₹10 each to ₹5,000,000,000 divided into 500,000,000 Equity Shares of ₹10 each
October 28, 2020	Clause V of the MoA was amended to reflect the decrease in the authorized share capital of our Bank from ₹5,000,000,000 divided into 500,000,000 Equity Shares of ₹10 each to ₹2,800,000,000 divided into 280,000,000 Equity Shares of ₹10 each

Major events and milestones

The table below sets forth some of the major events and milestones in the history of our Bank.

Fiscal	Events and Milestones
1921	• Our Bank was incorporated as Nadar Bank Limited
1933	• Our Bank acquired its first property at Beach Road, Thoothukudi, Tamil Nadu
1946	• Our Bank celebrated its silver jubilee
1962	• Our Bank changed its name to Tamilnad Mercantile Bank Limited
1968	• Our Bank opened a rural branch at Vilathikulam, Tamil Nadu
1971	• Our Bank celebrated its golden jubilee
1993	• Our Bank registered as Category-1 Merchant Bankers with SEBI • Our Bank opened its first currency chest at our Madurai branch
1997	• Our Bank celebrated its platinum jubilee
1999	• Our Bank granted licence to deal in foreign exchange
2004	• Our Bank launched our first ATM, christened as TMB Surabhi, in Chennai
2005	• Our Bank launched its first insurance linked deposit scheme, christened as Siranjeevee Recurring Deposit
2008	• Our Bank launched SMS banking services • Our Bank launched its internet banking facilities, christened as TMB E-Connect
2012	• Our Bank launched its mobile banking facilities
2014	• Our Bank entered into an agreement for the issuance of PAN cards
2021	• Our Bank was recognized as the "Best Performing Bank" by Pension Fund Regulatory and Development Authority of India for the outstanding performance under the Atal Pension Yojana for the period 2020-2021

Key awards, accreditations and recognition

Calendar Year	Awards and accreditations
2011	• Our Bank was ranked first amongst old private sector banks at the "Financial Express – India's Best Banks Awards" for the Fiscal 2011-12
2012	• Our Bank was rated as the best bank in priority sector and the second best bank in efficiency and profitability at the "Sunday Standard FINWIZ Best Bankers' Awards 2012" • Our Bank was awarded the "SFBC Kerala Banking Excellence Award 2012" for being ranked as the third best bank in the private sector banks category by the State Forum of Bankers' Club, Kerala
2013	• Our Bank was ranked second amongst old private sector banks at the "Financial Express – India's Best Banks Awards" for the Fiscal 2013-14 • Our Bank was awarded the "Best Banker" award in the customer orientation and human resources categories at the "The Indian Express Sunday Standards Best Bankers Awards 2013" • Our Bank was felicitated by the Life Insurance Corporation of India for achieving "100% Log In" on June 14, 2013 • Our Bank was felicitated by the Life Insurance Corporation of India for "Outstanding Performance in Bancassurance" for the Fiscal 2012-13 • Our Bank was awarded the "SFBCK Banking Excellence Award 2013" for being ranked as the second best bank at the national level in the private sector by State Forum of Bankers' Club, Kerala
2014	• Our Bank was awarded the "Social Banking Excellence Award 2014" for being categorized as the winner in the private sector banks category by ASSOCHAM India
2015	• Our Bank was awarded the "Social Banking Excellence Award 2015" for being recognized as the overall best social bank and for participation in government schemes in the small banks category by ASSOCHAM India • Our Bank was recognized as the "Best Bank in Private Sector" by ABP News at their BFSI Awards, 2015 on February 14, 2015 and at the Lokmat BFSI Awards, 2015 on July 24, 2015 • Our Bank was awarded the "SFBCK Banking Excellence Award 2015" for being ranked as the third best bank at the national level in the private sector by State Forum of Bankers' Club, Kerala • Our Bank was felicitated by the Life Insurance Corporation of India on completion of "₹ 33.55 Crore First Premium" in the Fiscal 2015-16 • Our Bank was awarded the first prize at the "Tami Nadu SHG-BLP Awards 2014-15" organized by NABARD, Chennai • Our Bank was awarded for "Credit Quality" at the "Financial Express – India's Best Banks Awards" for the Fiscal 2014-15
2016	• Our Bank was awarded the "Social Banking Excellence Award 2016" for being recognized as the overall best social bank and also as the winner in agricultural banking in the small banks category by ASSOCHAM India • Our Bank was awarded the "SFBCK Banking Excellence Award 2016" for being ranked as the third best bank at the national level in the private sector by State Forum of Bankers' Club, Kerala

Calendar Year	Awards and accreditations
	• Our Bank was felicitated by the Life Insurance Corporation of India on completion of "₹ 51.56 Crore First Premium" in the Fiscal 2016-17
2017	• Our Bank was recognized as the "Best Bank in Private Sector" by ABP News at their BFSI Awards, 2017 on February 14, 2017
2018	• Our Bank was awarded the "Social Banking Excellence Awards 2018" for being recognized as the overall best social bank and also as the winner in agricultural banking in the small banks category by ASSOCHAM India
2019	• Our Bank was awarded the "BFSI Award for Digital Financial Inclusion" in the Governance Now 4th India Banking Reforms Conclave 2019 by BFSI May 29, 2019
2021	• Our Bank was awarded the "12th SFBCK Banking Excellence Award 2020" for being ranked as the second best bank at the national level in the old private sector category by State Forum of Bankers' Club, Kerala

Time/ overrun cost

As of the date of this Draft Red Herring Prospectus, our Bank has not experienced any instances of time / cost overrun in its business operations.

Defaults or rescheduling/restructuring of borrowings with financial institutions/banks

As of the date of this Draft Red Herring Prospectus, there have been no defaults or re-scheduling/ re-structuring with any financial institutions or banks.

Details regarding material acquisitions or divestments of business/undertakings, mergers, amalgamation, any revaluation of assets, etc. in the last 10 years

As of the date of this Draft Red Herring Prospectus, our Bank has not made any material acquisitions or divestments of business/undertakings, mergers, amalgamation, any revaluation of assets, etc. in the last 10 years.

Holding company

As of the date of this Draft Red Herring Prospectus, our Bank does not have a holding company.

Subsidiaries and joint ventures of our Bank

As of the date of this Draft Red Herring Prospectus, our Bank has no subsidiaries and / or joint ventures.

Significant strategic and financial partners

As of the date of this Draft Red Herring Prospectus, our Bank has no strategic or financial partners.

Launch of key products or services, entry into new geographies or exit from existing markets

For details of key products or services launched by our Bank, entry into new geographies or exit from existing markets, see "*Our Business*" beginning on page 112.

Shareholders' agreements

As on the date of this Draft Red Herring Prospectus, there are no subsisting shareholders' agreements.

Other material agreements

As on the date of this Draft Red Herring Prospectus, our Bank has not entered into any other subsisting material agreement, other than in the ordinary course of business.

Guarantees given by our Promoter

Our Bank is a professionally managed bank and does not have an identifiable promoter in terms of the SEBI ICDR Regulations.

Agreements with Key Managerial Personnel, Director, or any other employee

There are no agreements entered into by a Key Managerial Personnel or Director or any other employee of our Bank, either by themselves or on behalf of any other person, with any Shareholder or any other third party with regard to compensation or profit sharing in connection with dealings in the securities of our Bank.

OUR MANAGEMENT

Under our Articles of Association, our Bank is authorised to have a minimum of seven and maximum of 11 Directors. As on the date of this Draft Red Herring Prospectus, our Board comprises 10 Directors and two nominee Directors appointed by the RBI. In accordance with section 36AB (3) of the Banking Regulation Act, 1949, as amended, for the purpose of calculating the total number of directors of the banking company, any additional director appointed by the RBI i.e. RBI Nominee Directors shall not be taken into account. The 10 Directors comprise one executive Director, nine non-executive Directors of whom five are Independent Directors, one of whom is a woman Director. The present composition of our Board and its committees is in accordance with the corporate governance requirements provided under the Companies Act, 2013 and the Listing Regulations.

Our Board

The following table sets forth details regarding our Board as on the date of this Draft Red Herring Prospectus:

Name, date of birth, designation, address, occupation, period and term of directorship and DIN	Age (years)	Other Directorships
Balakrishnan Prabaharan*	66	*Indian Companies* Sree Ayyanar Spinning and Weaving Mills Private Limited *Foreign Companies* Nil
Date of birth: July 8, 1955 *Designation:* Independent Director and part – time non – executive chairman of the Board** *Address:* Old No.4/3A New No.28, Kasthuribai Road, Virudhunagar - 626 001, Tamil Nadu, India *Occupation*: Businessman *Period and term:* 5 years, from August 3, 2021 *DIN:* 00209875		
K. V. Rama Moorthy*	62	*Indian Companies* Nil *Foreign Companies* Nil
Date of birth: January 12, 1959 *Designation:* MD & CEO *Address:* 5/T/4, Ganesh Nagar, TMB Pearl House, Thoothukudi - 628008, Tamil Nadu, India *Occupation*: Banking Professional *Period and term*: September 4, 2017 to September 3, 2022 (3 terms) *DIN:* 07034994		
Niranjan Sankar A.	47	*Indian Companies* 1. Pioneer Jellice India Private Limited 2. Ashok Matches and Timber Industries Private Limited 3. Pioneer NF Forgings India Private Limited 4. Tamarai Homes Private Limited, Sivakasi 5. Pioneer Marine Products Private Limited *Foreign Companies* 1. M/s. Jellice Pioneer Europe B.V.
Date of birth: May 3, 1974 *Designation:* Non-Executive Director *Address:* Pioneer Avenue, 239/2, New Natham Road, Narayanapuram, Madurai - 625014, Tamil Nadu, India *Occupation*: Businessman *Period and term:* Appointed with effect from October 28, 2020, liable to retire by rotation. *DIN:* 00084014		
S.R. Ashok	59	*Indian Companies*

Name, date of birth, designation, address, occupation, period and term of directorship and DIN	Age (years)	Other Directorships
Date of birth: July 24, 1962 *Designation:* Non-Executive Director *Address:* No.45, Brahmin colony, New colony, Thoothukudi - 628003, Tamil Nadu, India *Occupation*: Doctor *Period and term:* Appointed with effect from October 28, 2020, liable to retire by rotation. *DIN:* 07933713		Nil *Foreign Companies* Nil
Asok Kumar P.C.G. *Date of birth:* July 7, 1959 *Designation:* Non-Executive Director *Address:*48/B, Gnanagiri Road, Sivakasi - 626123, Tamil Nadu, India *Occupation*: Businessman *Period and term:* Appointed with effect from October 28, 2020, liable to retire by rotation. *DIN:* 05142860	62	*Indian Companies* Asok Sparklers & Fireworks Private Limited *Foreign Companies* Nil
Nirranjan Kani D.N. *Date of birth:* March 14, 1960 *Designation:* Non – Executive Director *Address:* B 3, Le Grande, Plot 28-30, AK Block, Tas Enclave, 10th Main Road Ext, Anna Nagar, Chennai - 600040, Tamil Nadu, India *Occupation*: Businessman *Period and term:* Appointed with effect from October 28, 2020, liable to retire by rotation. *DIN:* 00455352	61	*Indian Companies* V.V.D. & Sons Private Limited *Foreign Companies* Nil
Chiranjeevi Raj C.* *Date of birth:* March 20, 1976 *Designation:* Independent Director *Address:*124(Old No 31A), Velayutham Road, Sivakasi 626123, Tamil Nadu, India *Occupation*: Practicing Chartered Accountant *Period and term:* July 16, 2021 to July 15, 2026 *DIN:* 08730382	45	*Indian Companies* Nil *Foreign Companies* Nil
Ezhil Jothi S.* *Date of birth:* June 21, 1978 *Designation:* Independent Director	43	*Indian Companies* Nil *Foreign Companies*

Name, date of birth, designation, address, occupation, period and term of directorship and DIN	Age (years)	Other Directorships
Address: No.12, Mahilampoo Street, First Floor, Ezhil Nagar, Iyyer Bunglow, Madurai 625 014, Tamil Nadu, India *Occupation*: Practicing Company Secretary *Period and term:* July 16, 2021 to March 26, 2025 *DIN:* 07772888		Nil
Nagarajan K. *Date of birth:* September 13, 1957 *Designation:* Independent Director *Address:* C-3, Pandian Avenue, 123, New Market Street, Off – Choolaimedu High Road, Chennai - 600094, Tamil Nadu, India *Occupation*: Advocate *Period and term:* 5 years from January 19, 2018 *DIN:* 02274426	64	*Indian Companies* Nil *Foreign Companies* Nil
Vijayadurai B. *Date of birth:* April 6, 1974 *Designation:* Independent Director *Address:* 35 P K S A Arumugam Road, Sivakasi East, Sivakasi Virudhunagar - 626189, Tamil Nadu, India *Occupation*: Practicing Chartered Accountant *Period and term:* 5 years from January 19, 2018 *DIN:* 07403509	47	*Indian Companies* Nil *Foreign Companies* Nil
Babu Suresh Kumar S. *Date of birth:* May 11, 1962 *Designation:* RBI Nominee Director *Address:* Flat No 12, 3rd Floor Dev Apts, 100ft Bypass Road, Velacherry, Chennai - 600042, Tamil Nadu, India *Occupation*: RBI Officer *Period and term:* 2 years from September 11, 2020 or till further orders are received from the RBI, whichever is earlier *DIN:* 08914364	59	*Indian Companies* Nil *Foreign Companies* Nil
Natarajan Gopal *Date of birth:* June 25, 1959 *Designation:* RBI Nominee Director *Address:* No. 19, 9th cross, Telecom Layout, Srirampura, Avalahalli, Jakkur Post, Bengaluru 560064, Karnataka, India	62	*Indian Companies* Capfront Technologies Private Limited *Foreign Companies* Nil

Name, date of birth, designation, address, occupation, period and term of directorship and DIN	Age (years)	Other Directorships
Occupation: Retired RBI Official *Period and term:* 2 years from October 4, 2020 or till further orders are received from the RBI, whichever is earlier *DIN:* 08268954		

** Appointment / reappointment is pending approval of our Shareholders*
*** RBI confirmation of appointment as part – time chairman is pending*

Arrangement or Understanding with major shareholders, customers, suppliers or others

There is no arrangement or understanding with our major Shareholders, customers, suppliers or others, pursuant to which any Director was appointed as a director on our Board.

Brief Profiles of our Directors

Balakrishnan Prabaharan is an Independent Director and part – time non-executive chairman of the Board of our Bank. He has a bachelor's degree in technology (metallurgical and materials engineering) and a master's degree in biomedical engineering from Indian Institute of Technology, Chennai. He also holds a doctorate in biomedical engineering from Rensselaer Polytechnic Institute, Troy, New York, U.S.A. He is a technical Director of M/s Sree Ayyanar Spinning and Weaving Mills Private Limited since 1989.

K.V. Rama Moorthy is a MD & CEO of our Bank. He holds a bachelor's degree in science (agriculture) from Andhra Pradesh Agricultural University, Hyderabad and is a certified associate of Indian Institute of Bankers. He has over 40 years of banking experience, including in Bank of Baroda and as an Executive Director in United Bank of India. He was also associated with Shahjahanpur RRB as Chairman during June 2005 to January 2006. He was Chief Executive, Territorial Head, UAE Dubai of Bank of Baroda during 2011-2014. He was nominated as a director on the board of in Nainital Almora Kshetriya Gramin Bank by the Bank of Baroda from February 2014 to June 2014. Prior to joining us, he was Executive Director in United Bank of India till 2017.

Niranjan Sankar A. is a Non-Executive Director of our Bank. He holds a bachelor's degree in textile technology from Indian Institute of Technology, Delhi and a post graduate diploma in management from Indian Institute of Management, Bengaluru. He has over 22 years of experience in small scale undertakings. He is also an Executive Director of Pioneer Jellice India Private Limited since November 1, 2019 and has been associated with Sree Ayyanar Spinning and Weaving Mills Private Limited in various capacities from 1999 to 2020.

S. R. Ashok is a Non-Executive Director of our Bank. He is a doctor by profession. He holds a bachelor's degree in medicine and surgery from Madurai Kamaraj University, Madurai and a diploma in orthopaedics from Gulbarga University. He presently serves at the Thoothukudi Medical College Hospital. He served abroad, under the Ministry of Health, Kingdom of Saudi Arabia from June 2005 to May 2008 and served as a senior resident at the Pondicherry Institute of Medical Science from May 2010 to October 2013.

Asok Kumar P.C.G. is a Non-Executive Director of our Bank. He completed his senior school certificate leaving examination in 1976. He is a partner at M/s Asok Sparklers Factory, a micro undertaking, and has over 25 years of experience investing in the stock market.

Chiranjeevi Raj C. is an Independent Director of our Bank. He holds a bachelor's degree in commerce from Ayya Nadar Janaki Ammal College, Sivakasi, is a Fellow Member of the Institute of Chartered Accountant of India. He has been practicing as a Chartered Accountant since 2005. He is a Partner at M/s S Chandrasekaran & Co, Chartered Accountants.

Ezhil Jothi S. is an Independent Director of our Bank. She holds a bachelor's degree in commerce from Lady Doak College, Madurai, is a fellow member of the Institute of Company Secretaries of India and a registered valuer with the Insolvency and Bankruptcy Board of India. She is also a member of the management committee of the Madurai chapter of the Institute of Company Secretaries of India.

Natarajan Gopal is an RBI Nominee director of our Bank. He holds a bachelor's degree in commerce from Bangalore University and is a member of the Information Systems Audit and Control Association. He has also

passed the intermediate level examination conducted by the Institute of Cost and Work Accountants of India. He has 37 years of experience at the RBI.

Nagarajan K. is an Independent Director of our Bank**.** He has a bachelor degree in law from Bangalore University. He has been a practicing advocate since 1984 and has over 30 years of experience at the bar.

Nirranjan Kani D.N. is a Non-Executive Director of our Bank. He has a master's degree of arts from the University of Madras. He is a director in VVD & Sons Private Limited.

Babu Suresh Kumar S. is an RBI Nominee director of our Bank. He has a master's degree in commerce from the Loyola College, Chennai and is a certified member of Indian Institute of Bankers. He has more than 33 years of experience in various functions of Central Banking at different centers, especially in supervision of commercial banks and non-banking financial companies, human resources management and with brief exposures in foreign exchange regulation, public debt management and economic policy research.

Vijayadurai B. is an Independent Director of our Bank. He holds a master's degree in commerce from Madurai Kamaraj University. He is also a fellow member of the Institute of Chartered Accountant of India and has completed a post-qualification course in Information System Audit. He is a practicing Chartered Accountant for more than 23 years.

Relationship between Directors and Key Managerial Personnel

None of our Directors are related to each other or to the Key Managerial Personnel of our Bank.

Terms of Appointment of our Directors

Remuneration to our MD & CEO

K.V. Rama Moorthy has been appointed as the MD & CEO of our Bank, pursuant to the resolution passed by our Board of directors dated September 4, 2017 and with effect from September 4, 2017 till September 3, 2020. Further, he was re-appointed twice (September 4, 2020 to September 3, 2021 and September 4, 2021 to September 3, 2022) for two more years as per RBI approval dated August 31, 2020 and June 29, 2021. His appointment is governed by the terms of the RBI Approval dated August 31, 2020 and June 29, 2021. Further, pursuant to the resolution of the Board resolution dated September 4, 2017 and shareholders dated October 28, 2020, he is entitled to remuneration as approved by RBI as set out below, subject to the overall limit set under Sections 197 and 198 read with Schedule V of the Companies Act, 2013.

Particulars	Amount (in ₹ millions)*
Basic Salary	₹ 4,500,000
Leave Encashment	Encashment of ordinary leave at credit at the time of demitting office. Accumulation allowed as applicable to other staff of TMBL
Insurance	Premium for ₹15.00 lakh cover for journey by road, rail or air.
Provident Fund	12% of pay on contribution basis.(₹540,000 per annum)
Gratuity	One month pay for each completed years of service (₹375,000 per annum)

**RBI approval of this revised salary is pending*

In addition, he is also entitled to other allowances such as leave fare concession, entertainment allowance, reimbursement for newspapers, etc.

Remuneration to non-executive Directors and independent Directors

Pursuant to a resolution of our Board dated May 29, 2021, our Non-Executive and Independent Directors are entitled to receive a sitting fee of ₹50,000 for attending each Board meeting and ₹25,000 for attending each committee meeting of our Board apart from other out of pocket expenses that shall be paid in addition to the sitting fees.

Our Non-Executive and Independent Directors were paid following sitting fees in the Fiscal 2021:

Name of our Director	Compensation paid (in ₹)
Niranjan Sankar A.	390,000
S. R. Ashok	1,380,000
Asok Kumar P.C.G.	1,095,000
Chirajeevi Raj C.	285,000

Name of our Director	Compensation paid (in ₹)
Ezhil Jothi S.	750,000
Natarajan Gopal	900,000
Nagarajan K.	1,455,000
Nirranjan Kani D.N.	1,020,000
Balakrishnan Prabaharan	375,000
Babu Suresh Kumar S.	Nil
Vijayadurai B.	1,575,000

Bonus or profit sharing plan for the Directors

There is no bonus or profit sharing plan for our Directors.

Contingent and deferred compensation payable to Directors

There is no contingent or deferred compensation payable to our Directors in the Fiscal 2021, which does not form part of their remuneration.

Service contracts with Directors

There are no service contracts entered into by our Directors with our Bank which provide for benefits upon termination of employment other than statutory benefits payable upon termination, if any.

Shareholding of our Directors

Other than as disclosed under "*Capital Structure – Shareholding of our Directors and Key Managerial Personnel in our Bank*" on page 75, none of our Directors hold any Equity Shares as on the date of this Draft Red Herring Prospectus.

Interest of Directors

All our Directors are interested to the extent of remuneration and reimbursement of expenses, if any, payable to them as well as sitting fees, if any, payable to them for attending meetings of our Board or committees thereof. Our Directors may be interested to the extent of Equity Shares, if any, already held by them or their relatives or any firms, companies and trusts in which our Directors are interested as a director, member, partner or trustee, in our Bank, or that may be allotted to them in the Offer and any dividend payable to them and other benefits arising out of such shareholding,

No sum has been paid or agreed to be paid to our Directors or to firms or companies in which they may be members, in cash or shares or otherwise by any person either to induce him/ her to become, or to qualify him/ her as, a Director, or otherwise for services rendered by him/ her or by such firm or company, in connection with the promotion or formation of our Bank.

Interest in land and property

None of our Directors have any interest in any property acquired in the three years immediately preceding the date of this Draft Red Herring Prospectus or proposed to be acquired by our Bank or in any transaction by our Bank for acquisition of land, construction of building or supply of machinery.

Interest in promotion or formation of our Bank

None of our Directors have any interest in the promotion or formation of our Bank.

Business interest

None of our Directors have any business interest in our Bank.

Directorships of our Directors in listed companies

None of our Directors are, or for the five years prior to the date of this Draft Red Herring Prospectus, have been on the board of directors of any listed company whose shares have been/were suspended from being traded on any of the stock exchanges, during his/her tenure.

None of our Directors has been or is a director on the board of directors of any listed company which has been / was delisted from any stock exchange(s), during his/her tenure.

Changes in our Board during the last three years

The changes in our Board during the three years immediately preceding the date of this Draft Red Herring Prospectus are set forth below.

Sl No.	Name of Directors	Date of change	Reason
1	A. Sivagami	September 11, 2018	Appointed as RBI Nominee Director
2	Anup Kumar	October 4, 2018	Retired as RBI Nominee Director since nomination was withdrawn by appointing authority
3	Natarajan Gopal	October 4, 2018	Appointed as RBI Nominee Director
4	A. Shidambaranathan	December 10, 2018	Resigned as Independent Non - Executive Director
5	A. Sivagami	September 10, 2020	Retired as RBI Nominee Director
6	Babu Suresh Kumar S.	September 11, 2020	Appointed as RBI Nominee Director
7	Niranjan Sankar A.	October 28, 2020	Appointed as Non - Executive Director
8	Balakrishnan Prabaharan	October 28, 2020	Appointed as Non - Executive Director
9	Chiranjeevi Raj C.	October 28, 2020	Appointed as Non - Executive Director
10.	Chiranjeevi Raj C.	July 16, 2021	Appointed as Independent Director
11.	Ezhil Jothi S.	July 16, 2021	Appointed as Independent Director
12.	Balakrishnan Prabaharan	August 3, 2021	Appointed as Independent Director and Part-time Non-Executive chairman
13.	B.S. Keshava Murthy	August 17, 2021	Resigned as Non-Executive Director

Borrowing Powers

In accordance with section 180(1)(c) of the Companies Act, 2013 and pursuant to a board resolution dated December 20, 2015, our Bank may borrow from time to time, subject to any restriction imposed by the terms of the agreements as may have been entered into or may be entered into from time to time for grant of any assistance to our Bank, for the amount deemed by them to be required or proper for the purpose of carrying on business of our Bank; provided however, that the total amount of such borrowings outstanding at any time shall not exceed 1,000 crore (Rupees one thousand crore), notwithstanding that the amount to be borrowed together with the amounts already borrowed by our Bank (apart from temporary loans, if any, obtained from the Bankers of our Bank in the ordinary course of business) exceeds the aggregate of the paid up capital of our Bank and its free reserves.

Corporate Governance

As on the date of this Draft Red Herring Prospectus, we have 12 Directors on our Board, comprising of one Executive Director, two RBI Nominee Directors, 9 Non-Executive Directors, including five Independent Directors one of whom is a woman Director. Our Bank is in compliance with the corporate governance norms prescribed under the Listing Regulations and the Companies Act, 2013 in relation to the composition of our Board and constitution of committees thereof.

Our Bank undertakes to take all necessary steps to continue to comply with all the applicable requirements of the Listing Regulations and the Companies Act 2013.

Board committees

Our Bank has constituted the following committees of the Board in terms of the Listing Regulations and the Companies Act 2013:

(a) Audit Committee;

(b) Nomination and Remuneration Committee;

(c) Stakeholders' Relationship and Capital Planning Committee;

(d) Corporate Social Responsibility Committee; and

(e) Risk and Asset Liability Committee.

Audit Committee

The Audit Committee was last reconstituted pursuant to the meeting of the Board held on August 18, 2021. The Audit Committee is in compliance with Section 177 of the Companies Act 2013 and Regulation 18 of the Listing Regulations. The Audit Committee currently consists of:

a. Vijayadurai B. (Independent and Non-Executive Director) (*chairperson*);

b. Nagarajan K. (Independent and Non-Executive Director) (*member*);

c. Natarajan Gopal (RBI Nominee Director) (*member*);

d. Babu Suresh Kumar S. (RBI Nominee Director) (*member*); and

e. Chiranjeevi Raj C. (Independent and Non- Executive Director) (*member*).

The Company Secretary shall act as the secretary to the Audit Committee.

Scope and terms of reference: The terms of reference of the Audit Committee shall include the following:

1. overseeing the Bank's financial reporting process and disclosure of its financial information to ensure that the financial statements are correct, sufficient and credible;

2. recommending to the Board, the appointment, re-appointment, and replacement, remuneration and terms of appointment of the auditors of the Bank;

3. reviewing and monitor the statutory auditors' independence and performance and the effectiveness of audit process;

4. approval of payments to the statutory auditors for any other services rendered by statutory auditors;

5. reviewing with the management, the annual financial statements and auditor's report thereon before submission to the Board for approval, with particular reference to:

    i. matters required to be stated in the Directors' responsibility statement to be included in the Board's report in terms of Section 134(3)(c) of the Companies Act, as amended;

    ii. changes, if any, in accounting policies and practices and reasons for the same;

    iii. major accounting entries involving estimates based on the exercise of judgment by management;

    iv. significant adjustments made in the financial statements arising out of audit findings;

    v. compliance with listing and other legal requirements relating to financial statements;

    vi. disclosure of any related party transactions; and

    vii. qualifications and modified opinions in the draft audit report.

6. reviewing with the management, the quarterly, half-yearly and annual financial statements before submission to the Board for approval;

7. scrutiny of inter-corporate loans and investments;

8. valuation of undertakings or assets of our Bank, wherever it is necessary;

9. evaluation of internal financial controls and risk management systems;

10. approval or any subsequent modification of transactions of our Bank with related parties;

11. reviewing with the management, the statement of uses/application of funds raised through an issue (public issue, rights issue, preferential issue, etc.), the statement of funds utilized for purposes other than those stated in the offer document/prospectus/notice and the report submitted by the monitoring

agency monitoring the utilization of proceeds of a public or rights issue, and making appropriate recommendations to the Board to take up steps in this matter;

12. approving or subsequently modifying transactions of our Bank with related parties;

13. establishing a vigil mechanism for directors and employees to report their genuine concerns or grievances;

14. reviewing, with the management, the performance of statutory and internal auditors and adequacy of the internal control systems;

15. reviewing the adequacy of internal audit function, if any, including the structure of the internal audit department, staffing and seniority of the official heading the department, reporting structure coverage and frequency of internal audit;

16. discussion with internal auditors on any significant findings and follow up thereon;

17. reviewing the findings of any internal investigations by the internal auditors into matters where there is suspected fraud or irregularity or a failure of internal control systems of a material nature and reporting the matter to the Board;

18. discussion with statutory auditors before the audit commences, about the nature and scope of audit as well as post-audit discussion to ascertain any area of concern;

19. looking into the reasons for substantial defaults in the payment to the depositors, debenture holders, shareholders (in case of non-payment of declared dividends) and creditors;

20. approval of appointment of the chief financial officer, or any other person heading the finance function or discharging that function, after assessing the qualifications, experience and background, etc. of the candidate;

21. reviewing the functioning of the whistle blower mechanism;

22. ensuring that an information system audit of the internal systems and process is conducted at least once in two years to assess operational risks faced by our Bank;

23. reviewing the utilization of loan and/or advances from investment by the holding bank in the subsidiaries exceeding ₹100 crore or 10% of the asset size of the subsidiary, whichever is lower including existing loans / advances / investments; and

24. performing such other functions as may be delegated by the Board and/or prescribed under the Listing Regulations, the Companies Act, 2013 the applicable Master Directions or other applicable law.

25. Considering and commenting on rationale, cost-benefits and impact of schemes involving merger, demerger, amalgamation etc., on our Bank and its shareholders.

The powers of the Audit Committee shall include the following:

1. to investigate activity within its terms of reference;

2. to seek information from any employees;

3. to obtain outside legal or other professional advice; and

4. to secure attendance of outsiders with relevant expertise, if it considers necessary, such powers as may be prescribed under the Companies Act, 2013 (together with the rules thereunder) and Listing Regulations

Reviewing Powers

The Audit Committee shall mandatorily review the following information:

1. management’s discussion and analysis of financial condition and result of operations;

2. statement of significant related party transactions (as defined by the Audit Committee), submitted by management;

3. management letters/letters of internal control weaknesses issued by the statutory auditors;

4. internal audit reports relating to internal control weaknesses;

5. the appointment, removal and terms of remuneration of the chief internal auditor; and

6. statement of deviations, including:

   i) quarterly statement of deviation(s) including report of monitoring agency, if applicable, submitted to stock exchange(s) in terms of Regulation 32(1) of the Listing Regulations; and

   ii) annual statement of funds utilized for purposes other than those stated in the offer document/prospectus/notice in terms of Regulation 32(7) of the Listing Regulations

Nomination and Remuneration Committee

The Nomination and Remuneration Committee was last reconstituted pursuant to the meeting of the Board held on August 18, 2021. The Nomination and Remuneration Committee is in compliance with Section 178 of the Companies Act, 2013 and Regulation 19 of the Listing Regulations. The Nomination and Remuneration Committee currently consists of:

a. Nagarajan K. (Independent and Non-Executive Director) (*chairperson*);

b. Vijayadurai B. (Independent and Non-Executive Director) (*member*); and

c. Niranjan Sankar A. (Non-Executive Director) (*member*).

Scope and terms of reference: The terms of reference of the Nomination and Remuneration Committee shall include the following:

1. formulating the criteria for determining qualifications, positive attributes and independence of a director and recommend to the board of directors of our Bank ("**Board**") a policy relating to the remuneration of the directors, key managerial personnel and other employees;

2. formulation of criteria for evaluation of the performance of independent directors and the Board;

3. devising a policy on diversity of the Board;

4. identifying persons, who are qualified to become directors or who may be appointed in senior management in accordance with the criteria laid down, recommending to the Board their appointment and removal and carrying out evaluation of every director's performance;

5. determining whether to extend or continue the term of appointment of the independent director, on the basis of the report of performance evaluation of independent directors;

6. recommend remuneration of executive directors and any increase therein from time to time within the limit approved by the members of our Bank;

7. recommending remuneration to non-executive directors in the form of sitting fees for attending meetings of the Board and its committees, remuneration for other services, commission on profits;

8. recommend to the Board, all remuneration, in whatever form, payable to senior management;

9. Performing such functions as are required to be performed by the compensation committee under the Securities and Exchange Board of India (Share Based Employee Benefits) Regulations, 2014, as amended;

10. engaging the services of any consultant/professional or other agency for the purpose of recommending compensation structure/policy;

11. ensuring 'fit and proper' status of proposed and existing directors in terms of the applicable Master Directions;

12. Analysing, monitoring and reviewing various human resource and compensation matters;

13. Reviewing and approving compensation strategy from time to time in the context of the then current Indian market in accordance with applicable laws;

14. Framing suitable policies and systems to ensure that there is no violation, by an employee of any applicable laws in India or overseas, including:

    (i) The SEBI (Prohibition of Insider Trading) Regulations, 2015, as amended; or

    (ii) The Securities and Exchange Board of India (Prohibition of Fraudulent and Unfair Trade Practices relating to the Securities Market) Regulations, 2003, as amended; and

    (iii) performing such other functions as may be delegated by the Board and/or prescribed under the Listing Regulations, the applicable Master Directions, Companies Act, 2013 each as amended or other applicable law.

Stakeholders' Relationship and Capital Planning Committee

The Stakeholders' Relationship and Capital Planning Committee was reconstituted by a resolution of our Board dated August 18, 2021. The Stakeholders' Relationship and Capital Planning Committee is in compliance with Section 178 of the Companies Act, 2013 and Regulation 20 of the Listing Regulations. The Stakeholders' Relationship and Capital Planning Committee currently consists of:

a. Niranjan Sankar A. (Non-Executive Director) (*chairperson*);

b. Vijayadurai B. (Independent and Non-Executive Director) (*member*);

c. Asok Kumar P.C.G. (Non-Executive Director) (*member*);

d. S. R. Ashok (Non-Executive Director) (*member*);

e. Nirranjan Kani D.N. (Non-Executive Director), (*member*); and

f. K.V. Rama Moorthy (MD & CEO) (*member*).

Scope and terms of reference: The terms of reference of the Stakeholders' Relationship and Capital Planning Committee shall include the following:

1. transfer/transmission of Equity Shares, non-receipt of annual report, non-receipt of declared dividends, issue of new/duplicate certificates, general meetings etc. and assisting with quarterly reporting of such complaints;

2. review measures taken for effective exercise of voting rights by shareholders;

3. review adherence to the service standards adopted by our Bank in respect of various services being rendered by the registrar and share transfer agent;

4. review the various measures and initiatives taken by our Bank for reducing the quantum of unclaimed dividends and ensuring timely receipt of dividend warrants/annual reports/statutory notices by the shareholders of our Bank; and

5. formulation of procedures in line with the statutory guidelines to ensure speedy disposal of various requests received from shareholders from time to time;

6. to approve, register, refuse to register transfer or transmission of Equity Shares and other securities;

7. to sub-divide, consolidate and or replace any share or other securities certificate(s) of our Bank;

8. to issue duplicate share or other security(ies) certificate(s) in lieu of the original share/security(ies) certificate(s) of our Bank;

9. performing such other functions as may be delegated by the Board and/or prescribed under the Listing Regulations and the Companies Act, 2013 or other applicable law;

10. approving amendments to the memorandum of association and the articles of association of our Bank;

11. approving all actions and signing and/or modifying agreements or other documents required to dematerialize the Equity Shares, including seeking the admission of the Equity Shares into the Central Depository Services (India) Limited (the "**CDSL**") and the National Securities Depository Limited (the "**NSDL**");

12. finalizing, settling, approving and adopting the draft red herring prospectus (the "**DRHP**"), the red herring prospectus (the "**RHP**"), the prospectus (the "**Prospectus**"), the preliminary and final international wraps, and any amendments, supplements, notices or corrigenda thereto, together with any summaries thereof (collectively, the "**Offer Documents**");

13. arranging for the submission, withdrawal and filing of the Offer Documents including incorporating such alterations/corrections/modifications as may be required by the Securities and Exchange Board of India (the "**SEBI**"), the Reserve Bank of India (the "**RBI**"), the relevant registrar of companies (the "**RoC**"), the stock exchanges where the Equity Shares are to proposed be listed (the "**Stock Exchanges**"), or any other relevant governmental and statutory authorities or in accordance with the rules, regulations, guidelines, notifications, circulars and clarifications issued thereon from time to time by the Government of India, the RBI, the SEBI, the RoC, the Stock Exchanges and/or any other competent authorities (collectively, the "**Applicable Law**"), and taking all such actions as may be necessary for submission, withdrawal and filing of the Offer Documents;

14. approving and issuing notices and/or advertisements in relation to the Offer as it may deem fit and proper in accordance with Applicable Law in consultation with the relevant intermediaries appointed for the Offer;

15. approving any steps towards compliance with corporate governance requirements, policies or codes of conduct of the Board, officers and other employees of our Bank that may be considered necessary by it or as may be required under Applicable Law in connection with the Offer;

16. appointing and instructing the BRLMs, syndicate members, bankers to the Offer, the registrar to the Offer, underwriters, escrow agents, accountants, auditors, legal counsel, depositories, custodians, credit rating agencies, monitoring agencies, advertising agencies and all such persons, agencies or intermediaries as may be involved in or concerned with the Offer and whose appointment is required in relation to the Offer, to the extent relevant, including any successors or replacements thereof, by way of commission, brokerage, fees or the like, and negotiating, finalizing and settling the respective terms of their appointment and executing and delivering or arranging the delivery of, and if deemed fit, terminating the various agreements for such appointment, including any syndicate agreement, underwriting agreement, share escrow agreement, cash escrow and sponsor bank agreement, agreement with registrar in relation to the Offer, and advertising agencies and any other intermediaries or parties in connection with the Offer;

17. opening and operating bank accounts, share/securities accounts, escrow or custodian accounts, in India or abroad, in Rupees or in any other currency, in accordance with the terms of any agreement entered into in this respect and subject to Applicable Law;

18. opening and operating bank accounts of our Bank in terms of Section 40(3) of the Companies Act, 2013, as amended, and to authorize one or more officers of our Bank to execute all documents/deeds as may be necessary in this regard;

19. authorizing and approving the incurring of expenditure and payment of fees, commissions, brokerage, remuneration and reimbursement of expenses in connection with the Offer, in accordance with the terms of any agreement entered into in this respect and subject to Applicable Law;

20. seeking the listing of the Equity Shares on the Stock Exchanges, submitting listing applications to the Stock Exchanges and taking all such actions as may be necessary in connection with obtaining such listing, including, without limitation, entering into listing agreements with the Stock Exchanges;

21. seeking, if required, the consent of our Bank's lenders, parties with whom our Bank has entered into various commercial and other agreements, all concerned government and regulatory authorities in India or outside India, and any other consents that may be required in connection with the Offer;

22. submitting undertakings/certificates or providing clarifications to the SEBI and the Stock Exchanges;

23. deciding, in consultation with the BRLMs the size and timing and all other terms and conditions, including any amendments thereto, of the Offer and/or the number of Equity Shares to be offered and transferred in the Offer, including any private placement of certain Equity Shares to selected investors as permitted under Applicable Law, any reservation of a certain number of Equity Shares for any category or categories of persons as permitted under Applicable Law, any rounding off in the event of any oversubscription as permitted under Applicable Law, and to accept any amendments, modifications, variations or alterations thereto;

24. determining, in consultation with the BRLMs and/or any other advisors, the price at which the Equity Shares will be offered and allotted and transferred to investors in the Offer in accordance with Applicable Law and determining the discount, if any, proposed to be offered to eligible categories of investors;

25. determining, in consultation with the BRLMs and/or any other advisors, the price band and minimum bid lot for the purpose of bidding, any revision to the price band and the final Offer price (including the price at which Equity Shares are allotted to anchor investors in the Offer, if any) after bid closure;

26. determining, in consultation with the BRLMs and/or any other advisors, the bid opening and closing dates (including the bidding date in case of anchor investors, if any);

27. finalizing, in consultation with the BRLMs, the Stock Exchanges and/or any other advisors, the basis of allocation and allotment and transfer of Equity Shares to retail investors/non-institutional investors/qualified institutional buyers and any other investor;

28. approving/taking on record the allotment and transfer of the Equity Shares;

29. approving suitable policies on insider trading, whistle-blower mechanism, risk management and any other policies as may be required under applicable laws;

30. issuing receipts/allotment letters/confirmation of allocation notes either in physical or electronic mode representing the underlying Equity Shares, with such features and attributes as may be required and to provide for the tradability and free transferability thereof as per market practices and regulations, including listing on one or more stock exchanges; and

31. taking all actions as may be necessary or authorized in connection with the Offer.

Corporate Social Responsibility Committee

Our Corporate Social Responsibility Committee was last reconstituted pursuant to the meeting of the Board held on August 18, 2021. The Corporate Social Responsibility Committee is in compliance with Section 135 of the Companies Act, 2013. The Corporate Social Responsibility Committee currently consists of:

a. Niranjan Sankar A., (Non – Executive Director) (*chairperson*);

b. Vijayadurai B., (Independent and Non-Executive Director) (*member*);

c. S.R. Ashok (Non – Executive Director) (*member*);

d. Nirranjan Kani D.N. (Non – Executive Director), (*member*);

e. Balakrishnan Prabaharan (Independent and Non – Executive Director) (*member*); and

f. K.V. Rama Moorthy (MD & CEO) (*member*).

The Corporate Social Responsibility Committee is authorized to perform the following functions:

1. formulating and recommending to the Board the corporate social responsibility policy of our Bank, including any amendments thereto, in accordance with Schedule VII of the Companies Act, 2013;

2. recommending the amount of expenditure to be incurred on the corporate social responsibility activities;

3. reviewing and monitoring the implementation of corporate social responsibility policy of our Bank; and

4. performing such other duties and functions as the Board may require the corporate social responsibility committee to undertake to promote the corporate social responsibility activities of our Bank

Risk and Asset Liability Committee

Our Risk and Asset Liability Committee was last reconstituted pursuant to the meeting of the Board held on August 18, 2021. The scope and functions of the Risk and Asset Liability Committee are in accordance with Regulation 21 of the Listing Regulations, as well as the applicable requirements prescribed by the RBI. The Risk and Asset Liability Committee consists of:

a. Ezhil Jothi S. (Independent and Non-Executive Director) (*chairperson*);

b. Vijayadurai B. (Independent and Non-Executive Director) (*member*);

c. Natarajan Gopal (RBI Nominee Director) (*member*);

d. Nagarajan K. (Independent and Non-Executive Director) (*member*);

e. Balakrishnan Prabaharan (Independent and Non-Executive Director) (*member*); and

f. K.V. Rama Moorthy (Managing Director & CEO) (*member*).

The terms of reference of the Risk and Asset Liability Committee shall include the following:

a. formulation of a detailed risk management policy which shall include:

   (i) a framework for identification of internal and external risks specifically faced by the Company, in particular including financial, operational, sectoral, sustainability (particularly, ESG related risks), information, cyber security risks or any other risk as may be determined by the Risk and Asset Liability Committee;
   (ii) measures for risk mitigation including systems and processes for internal control of identified risks;
   (iii) business continuity plan.

b. ensuring that appropriate methodology, processes and systems are in place to monitor and evaluate risks associated with the business of our Bank;

c. framing, implementing, reviewing and monitoring the risk management plan for our Bank and such other functions, including cyber security; and

d. performing such other activities as may be delegated by the Board and/or are statutorily prescribed under any law to be attended to by the Risk and Asset Liability Committee.

e. monitor and oversee implementation of the risk management policy, including evaluating the adequacy of risk management systems;

f. periodically review the risk management policy, at least once in two years, including by considering the changing industry dynamics and evolving complexity;

g. keep the board of directors informed about the nature and content of its discussions, recommendations and actions to be taken;

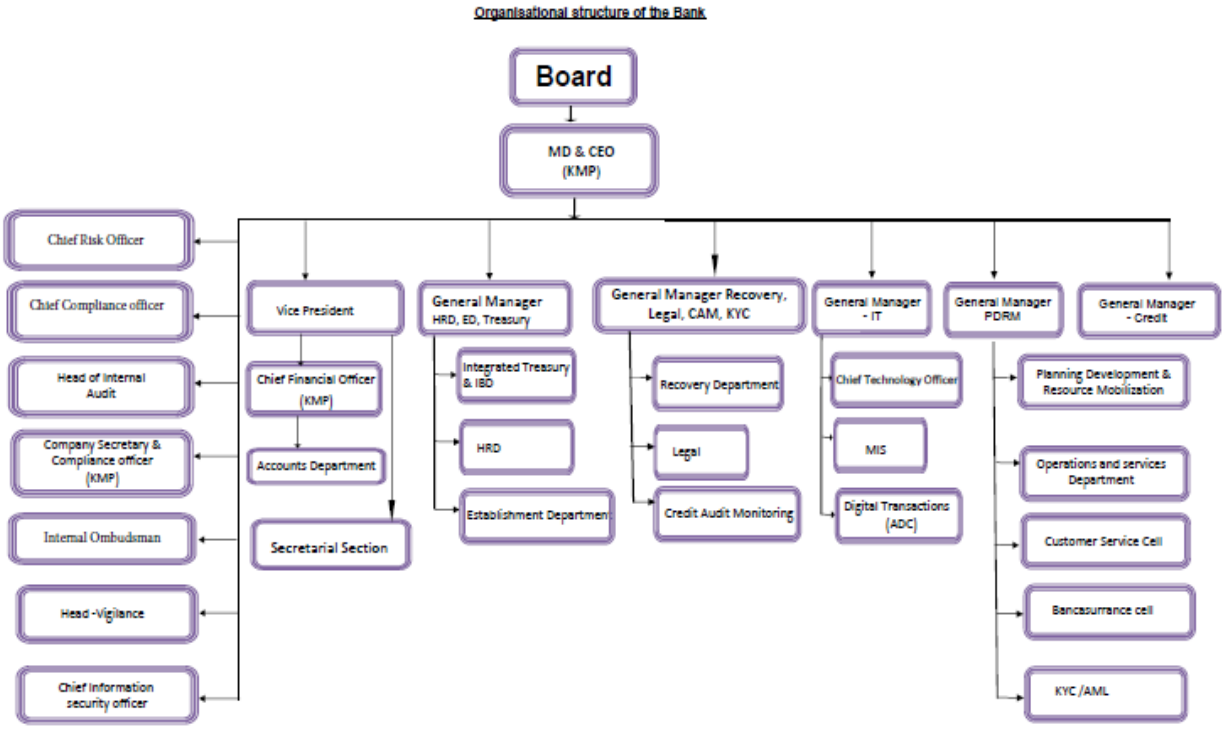
h. the appointment, removal and terms of remuneration of the Chief Risk Officer (if any) shall be subject

to review by the Risk and Asset Liability Committee.

Other Committees of our Bank

In addition to the committees mentioned above, our Bank has constituted various other committees at our Board level, Management Committee, Information Technology Strategy Committee, HRM Committee, Non-Performing Assets Monitoring Committee, Fraud Monitoring Committee, Disciplinary Committee, Independent Directors Committee, Review Committee on Wilful Defaulters.

Management Organisation Chart



Key Managerial Personnel

In addition to our MD & CEO, K.V. Rama Moorthy whose details are provided in "- *Brief Profiles of our Directors*" on page 163, the details of our other Key Management Personnel as on the date of this Draft Red Herring Prospectus are set forth below.

Prakash Chandra Panda, aged 43 years, is the company secretary of our Bank. He joined our Bank on April 17, 2017. He holds a bachelor's degree in commerce from Utkal University, Bhubaneswar and a bachelor's degree in law from Fakir Mohan University. He is an associate member of Institute of Company Secretaries of India and is a junior associate Member of Indian Institute of Bankers. He has 12 years of experience in the Secretarial, Legal and Listed companies. In the Fiscal 2021, he received a gross remuneration of ₹22,85,657.59.

P.A. Krishnan, aged 61 years, is the Chief Financial Officer of our Bank. He joined our Bank on August 3, 2021. He holds a bachelor degree in commerce from University of Madras and is a fellow member of the Indian Institute of Chartered Accountants. He has 35 years of experience in the banking industry. He was previously the General Manager and CFO of Indian Bank. He has held various posts and also has branch/administrative office experience.

Status of Key Management Personnel

All the Key Management Personnel are contract employees except the Company Secretary of our Bank who is a permanent employee.

Relationship among Key Management Personnel

None of our Key Management Personnel are related to each other.

Bonus or profit sharing plan for the Key Management Personnel

There is no profit sharing plan for the Key Management Personnel of our Bank.

Shareholding of Key Management Personnel in our Bank

None of our Key Management Personnel hold any Equity Shares in our Bank as on the date of this Draft Red Herring Prospectus.

Service Contracts with Key Management Personnel

Our Bank has not entered into any service contracts, pursuant to which its officers, including its Directors and Key Management Personnel, are entitled to benefits upon termination of employment. Except statutory benefits upon termination of their employment in our Bank or superannuation, no officer of our Bank including Directors and Key Management Personnel, are entitled to any benefit upon termination of employment or superannuation.

Contingent and deferred compensation payable to Key Managerial Personnel

There is no contingent or deferred compensation payable to our Key Managerial Personnel, which does not form part of their remuneration.

Arrangements and understanding with major shareholders, customers, suppliers or others

None of the Key Managerial Personnel of our Bank have been appointed pursuant to any arrangement or understanding with our major shareholders, customers, suppliers or others.

Interest of Key Management Personnel

None of our Key Management Personnel has any interest in our Bank except to the extent of their remuneration, benefits, reimbursement of expenses incurred by them in the ordinary course of business.

Changes in Key Management Personnel during the last three years

The changes in our Key Management Personnel during the three years immediately preceding the date of this Draft Red Herring Prospectus are set forth below, other than changes to Whole-time Directors and the Managing Director, which is disclosed in "*Changes in our Board of Directors during the last three years*" on page 166.

Name	Date	Reason
C.Sukumaran	March 21, 2019	Appointed as Chief Financial Officer
C.Sukumaran	May 7, 2021	Deceased whilst holding office
P.A. Krishnan	August 3, 2021	Appointed as Chief Financial Officer

Employee stock option and stock purchase schemes

Our Bank does not have any employee stock option and stock purchase schemes.

Payment or Benefit to Key Managerial Personnel of our Bank

No amount or benefit has been paid or given to any officer of our Bank within the two years preceding the date of this Draft Red Herring Prospectus or is intended to be paid or given, other than in the ordinary course of their employment.

OUR PRINCIPAL SHAREHOLDERS

Our Bank is a professionally managed bank and does not have an identifiable promoter in terms of SEBI ICDR Regulations and the Companies Act, 2013. Consequently, there are no members forming part of the 'promoter group' in terms of the SEBI ICDR Regulations.

Further, we do not have any shareholder who individually or as a group controls 15% or more of the voting rights in our Bank, neither do we have any persons who have the right to appoint director(s) on our Board of Directors.

OUR GROUP COMPANY

In terms of the SEBI ICDR Regulations, the term "Group Company" includes such companies (other than promoters and subsidiaries) with which there were related party transactions as disclosed in the Restated Financial Information, as covered under the applicable accounting standards, and also other companies as considered material by our Board. The Board by way of its resolution dated August 3, 2021 has resolved that there are no companies with which our Bank has had any related party transactions and there are no companies considered material by the Board.

Accordingly, as on the date of this Draft Red Herring Prospectus, there are no group companies of our Bank in terms of the SEBI ICDR Regulations.

DIVIDEND POLICY

The declaration and payment of dividends will be recommended by our Board of Directors and approved by our Shareholders, at their discretion, subject to the provisions of the Banking Regulation Act and regulations made thereunder, the RBI Act and the regulations and guidelines made thereunder, the Articles of Association and other applicable laws, including the Companies Act, 2013.

The dividend distribution policy of our Bank has been approved and adopted by our Board in its meeting held on August 3, 2021.

The quantum of dividend to be distributed, if any, will depend on a number of factors, including but not limited to (a) financial performance of our Bank for year in which dividend is sought to be declared; (b) long-term growth plans of our Bank; (c) any interim divided paid; (d) Basel III capital requirements; (e) cash flow required to meet contingencies; (f) dividend payout trends; and (g) other factors and/or material events which the Board may consider. For further details, see "*Key Regulations and Policies*" beginning on page 137.

As per our dividend distribution policy, our Bank may not distribute dividend in case it does not meet any of the eligibility conditions, including any regulatory restrictions placed on our Bank. Our Bank shall use any of the electronic modes of payment facility approved by the Reserve Bank of India for the payment of the dividends. Where it is not possible to use electronic mode of payment, 'payable-at-par' warrants or cheques will be issued to the eligible shareholders.

Further, in terms of the circular dated December 4, 2020 read with the circular dated April 22, 2021 issued by RBI, banks may pay dividend on Equity Shares from the profits for the Fiscal 2021, subject to the quantum of dividend being not more than fifty percent of the amount determined as per the dividend payout ratio, as defined in paragraph 4 of the circular dated May 4, 2005 issued by RBI.

Our Bank has declared the following dividend on Equity Shares in the last three Fiscals and until the date of filing of this Draft Red Herring Prospectus:

Particulars	Period			
	Fiscal 2022[#]	**Fiscal 2021**	**Fiscal 2020**	**Fiscal 2019**
No. of Equity Shares bearing face value of ₹ 10*	142,511,454	142,511,454	142,511,454	142,511,454
Face value per Equity Share[*]	10.00	10.00	10.00	10.00
Total Dividend (in ₹ million)**	712.56	Nil	456.04	285.02
Total Dividend (including dividend distribution tax)***	712.56	Nil	549.78	343.61
Dividend per Equity Share	5.00	Nil	3.20	2.00
Dividend Rate (%)	50.00%	Nil	32%	20%

** in ₹ per Equity Share*
*** Excluding dividend distribution tax*
**** in ₹ million*
[#] Until September 4, 2021

The amounts paid as dividends in the past are not necessarily indicative of our Bank's dividend policy or dividend amounts, if any, in the future. See "*Risk Factors – Our ability to pay dividends in the future will depend on our earnings, financial condition, working capital requirements, capital expenditures and any restrictive covenants of our financing arrangements*" on page 53.

SELECTED STATISTICAL INFORMATION

The following information should be read together with our Financial Statements included in this Draft Red Herring Prospectus beginning on page 204 as well as the sections titled "Our Business" and "Management's Discussion and Analysis of Financial Condition and Results of Operation" beginning from pages 112 and 265, respectively.

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Average Balance Sheet and Net Interest Margin

(₹ in million)

Assets (Interest Earning)	Year ending March 31, 2019			Year ending March 31, 2020			Year ending March 31, 2021		
	Average Balance	Interest Income/ Interest expense	Average yield/ cost	Average Balance	Interest Income/ Interest expense	Average yield/ cost	Average Balance	Interest Income/ Interest expense	Average yield/ cost
Advances	242455.86	24462.99	10.09%	265190.88	27010.95	10.19%	291481.23	28114.42	9.65%
Advances excluding NPA (a)	229881.88			252048.13			281499.90		
Investments (b)	99777.10	7504.36	7.52%	97232.56	7100.83	7.30%	110176.60	7504.14	6.81%
Others(RIDF, Interbank deposits ,call money reverse repo etc) (c)	7084.25	277.22	3.91%	13386.65	549.34	4.10%	15878.70	471.97	2.97%
Total Interest Earning Assets (Other than Interest Bearing) (a+b+c)	**336743.23**	**32244.57**	9.58%	**362667.34**	**34661.12**	9.56%	**407555.20**	**36090.53**	8.86%
Fixed assets (Including Revaluation reserve)	1399.40	-	-	1333.63	-	-	1271.98	-	-
Other assets	43505.84	-	-	47467.95	-	-	40222.02	-	-
Total Non-interest earning Assets	**44905.24**	**-**	**-**	**48801.58**	**-**	**-**	**41494.00**	**-**	**-**
Total Assets	**381648.47**	**32244.57**	8.45%	**411468.92**	**34661.12**	8.42%	**449049.20**	**36090.53**	8.04%
Less: Revaluation Reserves	0.00		-	0.00	-	-	0.00	-	-
Net Total Assets	**381648.47**	**32244.57**	8.45%	**411468.92**	**34661.12**	8.42%	**449049.20**	**36090.53**	8.04%
Liabilities (Interest Bearing)									
Deposits	309818.53	19472.66	6.29%	341416.36	21415.96	6.27%	373483.48	20506.91	5.49%
of which:-									
Demand	23059.71	-	-	24976.32	-	-	29431.67	-	-
Saving	53724.58	2123.97	3.95%	59855.85	2214.02	3.70%	70816.86	2327.68	3.29%
Term	233034.24	17348.69	7.44%	256584.19	19201.93	7.48%	273234.95	18179.22	6.65%
Borrowings (Other than Tier-II Bonds)	7479.80	470.39	6.29%	859.31	49.96	5.82%	4798.09	208.35	4.34%
Tier- II Bonds	0.00	-	0%	0.00	-	0%	0.00	-	0%
Total Interest bearing Liabilities	**317298.33**	**19943.05**	6.29%	**342275.67**	**21465.92**	6.27%	**378281.57**	**20715.25**	5.48%
Capital & Reserves	35115.22	-	-	37989.51	-	-	42798.14	-	-
Other Liabilities	29234.92	-	-	31203.74	-	-	27969.49	-	-
Total Liabilities	**381648.47**	19943.05	5.23%	**411468.92**	21465.92	5.22%	**449049.20**	20715.25	4.61%
Net Interest Income (Interest Income – Interest Expenses)	-	12301.52		-	13195.20	-	-	15375.28	-

Net Interest Margin (Interest Income – Interest Expenses)/Average Earning Assets)	-	3.65%		-	3.64%	-	-	3.77%	-
Net profit before tax	-	3,964.97		-	5,848.97	-	-	7,983.56	-
Net profit After tax	-	2,585.80		-	4,076.94	-	-	6,033.29	-

Average figures are based on average of fortnight balances of 12 months in a fiscal year for the items listed in the table.

Yields, Spreads And Margins

For the Period ended	2019	2020	2021
1).Interest Income	32244.57	34661.12	36090.53
2)Average Interest earning Assets	336743.23	362667.34	407555.20
3)Interest Expense	19943.05	21465.92	20715.25
4)Average interest bearing Liabilities	317298.33	342275.67	378281.57
5)Net Interest Income (1-3)	12301.52	13195.20	15375.28
6) Pre provisioning operating profit	8842.67	9950.26	12022.23
7)Net Profit After Tax	2585.80	4076.94	6033.29
8) Pre provisioning Operating Profit margin as % of Average Total Net Assets	2.32%	2.42%	2.68%
9)Average Net Total assets (Net of Revaluation Reserve)	381648.47	411468.92	449049.20
10)Average Share Capital & Reserves (Net of Revaluation Reserve)	35115.22	37989.51	42798.14
11)Average interest earning assets as % of average net total assets (2/9)	88.23%	88.14%	90.76%
12)Average interest bearing liabilities as % of average net total assets (4/9)	83.14%	83.18%	84.24%
13)Average interest earning assets as % of average interest bearing liabilities (2/4)	106.13%	105.96%	107.74%
14)Yield (1 / 2)	9.58%	9.56%	8.86%
15)Average Cost of Loan Funds (3 / 4)	6.29%	6.27%	5.48%
16) Credit Cost (Total Provisioning for NPA / Average Advances)	1.87%	1.51%	1.37%
17)Spread [14-15]	3.29%	3.29%	3.38%
18)Net Interest Income/Average earning assets (5/ 2)	3.65%	3.64%	3.77%
19) Non Interest Income	4143.41	5264.17	6443.49
20) Non Interest Income / Average Total Net Assets	1.09%	1.28%	1.43%
21)Return on average net total assets [7 / 9]	0.68%	0.99%	1.34%
22)Average Share Capital & Reserves to Average Total Net Assets [9 / 1 0	9.20%	9.23%	9.53%
23)Profit Available for Equity shareholders to Average Equity Share Holders fund [7 / 10]	7.36%	10.73%	14.10%
24) Cost to Income (Operating Expenses /(Total Income – Interest Expenses)	46.23%	46.10%	44.90%
25) Credit to Deposit (Advances /Deposits)	75.39%	75.26%	75.83%

Total Deposits

	As at 31.03.2019		As at 31.03.2020		As at 31.03.2021	
	Balance O/S	**% of Total**	**Balance O/S**	**% of Total**	**Balance O/S**	**% of Total**
Demand Deposit (A)	28101.65	8.00%	29946.71	8.13%	35963.13	8.78%
From Banks	0.09	0.00%	1.34	0.00%	0.82	0.00%
From Others	28101.56	8.00%	29945.37	8.13%	35962.31	8.78%
Savings Deposits (B)	58475.45	16.64%	65233.79	17.71%	80889.52	19.74%
CASA(A+B)	**86577.10**	**24.64%**	**95180.50**	**25.85%**	**116852.65**	**28.52%**
Term Deposits	264785.37	**75.36%**	273069.77	**74.15%**	292851.51	**71.48%**
From Banks	4250.00	1.21%	0.00	0.00%	0.00	0.00%
From Others	260535.37	74.15%	273069.77	74.15%	292851.51	71.48%
Total Deposits	**351362.47**	**100.00%**	**368250.27**	**100.00%**	**409704.16**	**100.00%**

Break-up of Deposits

Break-up of Deposits of the Bank for the last 3 years are as under.

(₹ in million)

Particulars	**31-Mar-19**	**31-Mar-20**	**31-Mar-21**
Demand Deposits (Including Demand Deposit From Banks)	28101.65	29946.71	35963.13
Saving Bank Deposits	58475.45	65233.79	80889.52
Term Deposits	264785.37	273069.77	292851.51
- Bulk	41059.40	29707.60	28607.90
- Retail	223725.90	243362.20	264243.61
Total	**351362.47**	**368250.27**	**409704.16**
Retail Term Deposits % to Total Term Deposits	**84.49%**	**89.12%**	**90.23%**

Maturity Profile of Deposits (Behavioural maturity of Deposits)

Maturity profile of deposits at the end of last 3 fiscal years are as under:

(₹ in million)

	Year ended 31-Mar-19		Year ended 31-Mar-20		Year ended 31-Mar-21	
	Amount	**%**	**Amount**	**%**	**Amount**	**%**
Upto 1 year	179066.90	50.96%	202236.75	54.92%	212056.01	51.76%
1 year to 3 years	133671.83	38.04%	131427.63	35.69%	164794.18	40.22%
3 years to 5 years	22275.88	6.34%	17605.19	4.78%	19319.33	4.72%
Over 5 years	16347.86	4.65%	16980.70	4.61%	13534.65	3.30%
Total	**351362.47**	**100.00%**	**368250.27**	**100.00%**	**409704.17**	**100.00%**

Break up of Gross Advances

(₹in million)

	As on 31.03.2019		As on 31.03.2020		As on 31.03.2021	
Asset Classification	**Amount**	**% of Total**	**Amount**	**% of Total**	**Amount**	**% of Total**
Loan Outstanding (Gross)						
Standard Assets	258505.45	95.68%	272152.02	96.38%	304562.52	96.56%
Sub Standard	5356.85	1.98%	3251.87	1.15%	5309.69	1.68%
Doubtful	5998.19	2.22%	6821.39	2.42%	5333.25	1.69%
Loss	326.08	0.12%	136.51	0.05%	204.84	0.06%
Total	**270186.57**	**100.00%**	**282361.79**	**100.00%**	**315410.30**	**100.00%**

Non-Performing Assets after restating provisions

(₹ in million)

Item	For the year ended March		
	2019	2020	2021
(i) Net NPAs to Net Advances (%)	2.40%	1.80%	1.98%
(ii) Movement of NPAs (Gross)			
a) Opening Balance	8682.77	11681.12	10209.77
b) Additions during the year	9472.30	5546.62	5749.60
c) Reductions during the year	6473.95	7017.97	5111.59
d) Closing Balance	11681.12	10209.77	10847.78
(iii)Movement of Net NPAs			
a) Opening Balance	5132.87	6365.19	4974.66
b) Additions during the year	4927.37	1749.75	2841.15
c) Reductions during the year	3695.05	3140.28	1677.55
d) Closing Balance	6365.19	4974.66	6138.26
(iv)Movement of provisions for NPA			
(Excluding provisions on standard Assets)			
a) Opening Balance	3549.90	5315.93	5235.11
b) Additions during the year	4446.76	3615.94	3374.47
c) Reductions during the year	2680.73	3696.76	3900.06
d) Closing Balance	5315.93	5235.11	4709.52
(v) GNPA	4.32%	3.62%	3.44%
(vi) NNPA	2.40%	1.80%	1.98%
(vii) PCR	73.61%	80.75%	79.53%

Restructured Assets

(₹ In million)

	For the period ending		
CDR Restructured Assets	**31.03.2019**	**31.03.2020**	**31.03.2021**
Total CDR Restructured Assets	**0.00**	**0.00**	**0.00**
Others Restructured Assets			
Standard Assets	251.72	1051.34	1571.44
Sub Standard Assets	0.00	0.00	170.86
Doubtful Assets	0.00	0.00	568.96
Loss Assets	0.00	0.00	0.13
Total Others Restructured Assets	**251.72**	**1051.34**	**2311.39**
Total Restructured Assets	**251.72**	**1051.34**	**2311.39**
Restructured Standard Assets as % to Gross Advances	**0.09%**	**0.37%**	**0.50%**
Total provision for restructured standard advance	**13.20**	**55.20**	**91.16**
Of above, additional provision	**12.58**	**52.57**	**87.68**
% of additional provision to total restructured standard advance	**5.00**	**5.00**	**5.58**

Statement of 10 largest Gross Non-Performing Assets

The following table sets forth our 10 largest gross non-performing assets. Together these borrowers constitute 56.74%, 46.70% and 26.13% of our gross NPAs as at March 31, 2019, March 31,2020 and March 31,2021 respectively.

Borrower	31.03.2019		31.03.2020		31.03.2021	
	GNPA	Provision held	GNPA	Provision held	GNPA	Provision held
Top 10 largest Gross Non - Performing Assets	**6628.41**	**2620.66**	**4768.20**	**2498.70**	**2834.22**	**1200.85**
Gross NPA of Bank	**11681.12**	**--**	**10209.77**	**--**	**10847.78**	**--**
% of Top 10 Largest Gross NPA to Gross NPA of Bank	**56.74%**	**--**	**46.70%**	**--**	**26.13%**	**--**

Details of Top Borrowers and Deposit holders

Particulars	Year ended March 31, 2019	Year ended March 31, 2020	Year ended March 31, 2021
Advances			
Single largest Borrower	2138.54	5674.40	5648.71
Top Ten Large Borrowers	16184.71	21618.11	22133.46
Top Twenty Large Borrowers	26843.80	32947.02	33080.10
Deposits			
Single largest Deposit holder	6760.00	6292.87	6012.57
Top Ten Large Deposit holders	32219.77	20464.79	22412.44
Top Twenty Large Deposit holders	38902.29	27262.67	30541.55

Statement of Top 10 Single Large Borrower Exposure

(₹ in million)

	Exposure	% of total outstandi ng exposure	% of Capital Funds	% of Total Asset
FY 2018-19	13562.24	5.02%	37.48%	3.35%
FY 2019-20	18104.66	6.41%	45.49%	4.23%
FY 2020-21	17528.18	5.56%	38.27%	3.69%

Statement of Top 10 large Group Exposure

(₹ in million)

	Exposure	% of total outstandi ng exposure	% of Capital Funds	% of Total Asset
FY 2018-19	12843.59	4.75%	35.50%	3.17%
FY 2019-20	12166.65	4.31%	30.57%	2.85%
FY 2020-21	12262.01	3.89%	26.77%	2.58%

Definition for Group as per Bank's Credit Policy:

The prime guiding principle for identifying a group should be "commonality in management and effective control". In order to determine whether the borrower concerns are in the same group, tests must be made broadly using the following parameters.

1. Whether Managing Directors/Proprietor/Managing Partner of both the concerns are the same.
2. Whether one body corporate is the subsidiary of the other or one company is the holding company of the other.
3. Whether a significant number of Directors/Partners in both the companies/firms are same (Significant number means atleast 51% or more of the total strength.
4. Whether 1/3rd of the total voting power of the company is held by the same individual or his family members.
5. Whether 1/3rd of the total voting power in two companies is held by the same set of individuals or by a third company. (We can ascertain the position as given in points (4(and (5) by calling for share holding pattern of both the companies.)
6. In case of partnership firms/proprietorship concerns/HUFs, whether the partners/proprietor/HUF members in both the concerns belong to the same family like father and son/daughter/grand daughter, husband and wife, bothers, sisters etc., and do business under one roof (as seen from the Address, Telephone No. Cell Phone No. Telegraphic address, Fax No. etc.,)
7. In all cases of individuals, the spouse, sons and unmarried daughters are construed to be forming part of a group unless there is legal separation in between husband and wife or split/partition between parent and children. In addition to this, if the individual is a member in a joint family all other members in the family like father, mother, brothers and unmarried sisters will also form part of a group, unless there is a split/ partition between them.
8. When a partner in a firm or a Director in a company applies for a loan to meet his family needs such as education, housing or purchase of other assets like vehicles, computers, household articles etc., such loans need not be clubbed with the borrowings of the firm/company for reckoning group exposure either for the individual concerned or for the firm/company in which the former is associated. When however, the source for repayment of the loan is his income from the firm/company by way of share of profit/dividend they should be clubbed together.

Loan Portfolio (Facility-wise)-Gross Advance

(₹ in million)

Category	As of March 31, 2019		As of March 31,2020		As of March 31, 2021	
	Amount	% of Total	Amount	% of Total	Amount	% of Total
Bills	5195.45	1.92%	3259.61	1.15%	3957.65	1.25%
Demand Loans	186245.65	68.93%	195678.39	69.31%	210089.76	66.61%
Term loans	78745.47	29.15%	83423.79	29.54%	101362.89	32.14%
Total	**270186.57**	**100.00%**	**282361.80**	**100.00%**	**315410.30**	**100.00%**

Loan Portfolio (Sector-wise)-Gross Advance

(₹ in million)

Category	As of March 31,2019		As of March 31, 2020		As of March 31, 2021	
	Gross Advance	% to Total Gross Advance	Gross Advance	% to Total Gross Advance	Gross Advance	% to Total Gross Advance
Agri	60773.38	22.49%	69950.41	24.77%	86457.36	27.41%
Retail	45350.65	16.78%	54416.19	19.27%	64961.08	20.60%
SME	100827.74	37.33%	107060.76	37.92%	123255.44	39.07%
Wholesale	63234.80	23.40%	50934.44	18.04%	40736.42	12.92%
Total	**270186.57**	**100.00%**	**282361.80**	**100.00%**	**315410.30**	**100.00%**

Priority Sector Lending

Details of sector-wise distribution of Gross Priority Sector advances for the last 3 years are given below:

(`₹ in million)

Reporting date	31-Mar-19	31-Mar-20	31-Mar-21
Total Priority Sector Advances	169238.99	187117.28	225403.14
Of which:			
Total Agricultural Advances	60766.38	69939.00	86456.09
Weaker Section Advances	47331.24	55049.27	65592.06
Other Priority Sector Advances	61141.37	62129.01	73354.99

Loan Portfolio (Security-wise)-Gross Advance:

(₹ in million)

Category	As of March 31, 2019		As of March 31,2020		As of March 31, 2021	
	Amount	%	**Amount**	%	**Amount**	%
Secured by tangible assets(includes advances against book debts	264846.94	98.02%	277393.70	98.24%	297291.94	94.25%
Covered by Bank/ Government Guarantees	694.66	0.26%	1640.40	0.58%	15945.96	5.06%
Unsecured	4644.97	1.72%	3327.70	1.18%	2172.40	0.69%
Total	**270186.57**	**100.00%**	**282361.80**	**100.00%**	**315410.30**	**100.00%**

Industry wise Total Outstanding and Outstanding of Top 10 Companies in respective Industry

(` in million)

	As on 31.03.2019			As on 31.03.2020			As on 31.03.2021		
Industry	**Funded Outstanding**	**Funded Outstanding to top ten companies in the industry**	**Funded Outstanding to top ten companies as a % of outstanding to the industry**	**Funded Outstanding**	**Funded Outstanding to top ten companies in the industry**	**Funded Outstanding to top ten companies as a % of outstanding to the industry**	**Funded Outstanding**	**Funded Outstanding to top ten companies in the industry**	**Funded Outstanding to top ten companies as a % of outstanding to the industry**
A.Mining and Quarrying	1085.22	800.67	73.78%	1254.43	939.76	74.92%	1266.37	955.39	75.44%
B.Food Processing	2080.66	1576.99	75.79%	1968.98	1160.99	58.96%	2959.67	1784.70	60.30%
C.Beverages	329.18	303.89	92.32%	231.77	198.29	85.55%	254.42	202.64	79.65%
D.Textile	29221.06	6884.84	23.56%	28225.67	6511.36	23.07%	27791.74	6638.18	23.89%
E.Leather	221.45	161.14	72.76%	175.68	126.09	71.77%	194.94	149.59	76.74%
F.Wood and Wood Products	1772.62	621.75	35.08%	2028.87	735.34	36.24%	1963.44	774.68	39.46%
G.Paper and paper Products	1909.49	1192.23	62.44%	1788.60	943.42	52.75%	1958.10	934.08	47.70%
H.Petroleum	254.93	254.93	100.00%	245.92	245.92	100.00%	264.47	264.47	100.00%
I.Chemicals	1788.28	842.40	47.11%	1972.70	884.26	44.83%	2074.17	805.30	38.83%
J.Rubber	1631.60	764.75	46.87%	1780.91	827.41	46.46%	1938.65	912.76	47.08%
K.Glass	57.07	55.69	97.58%	51.71	51.03	98.68%	52.50	52.34	99.68%
L.Cement	84.36	57.31	67.93%	104.80	63.87	60.94%	133.64	77.82	58.23%
M.Metal	2942.17	1026.60	34.89%	2975.60	1071.80	36.02%	3035.10	1091.57	35.96%
N.All Engineering	1990.56	1346.29	67.63%	2039.64	1470.75	72.11%	1971.26	1423.82	72.23%
O.Vehicle	75.61	55.83	73.83%	78.30	63.56	81.18%	63.41	50.81	80.13%
P.Gems	321.95	211.90	65.82%	309.52	208.35	67.32%	526.29	425.90	80.92%
Q.Construnction	1326.58	1005.77	75.82%	1800.23	1474.69	81.92%	1774.95	1479.21	83.34%
R.Infrastructure	12737.77	8304.84	65.20%	9629.66	7266.62	75.46%	5826.80	4567.99	78.40%
S.Others	10423.77	1523.39	14.61%	11098.65	1749.23	15.76%	13330.03	2404.60	18.04%

ASSETS - LIABILITIES GAP

The following table sets forth our asset - liability as at March 31, 2021

(₹ in million)

OUTFLOWS	Next day	2-7 days	8 - 14 Days	15 - 30days	31Days - 2 Months	Over 2M - 3 Months	Over 3M - 6 Months	Over 6M - 1 Year	Over 1Y - 3 Years	Over 3Y - 5 Years	Over 5 Years	Total
1 Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1425.11	**1425.11**
2 Reserves & Surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37834.28	**37834.28**
3 Deposits	**2533.73**	**6977.46**	**4990.57**	**12925.28**	**10793.79**	**13967.79**	**23075.26**	**136792.14**	**166610.12**	**19319.33**	13534.65	**411520.12**
(i) Current Deposits	1712.03	2769.48	2296.51	2449.95	0.00	0.00	0.00	0.00	28568.28	0.00	0.00	**37796.25**
(ii) Savings Bank Deposits	582.40	962.59	639.03	1019.21	0.00	0.00	0.00	0.00	77686.29	0.00	0.00	**80889.52**
(iii) Term Deposits	239.30	3245.39	2055.03	9456.12	10793.79	13967.79	23075.26	136792.14	60355.55	19319.33	13534.65	**292834.35**
(iv) Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
4 Borrowings	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	0.00	**0.00**
(i) Call Money and Short notice	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
(ii) Inter-Bank Term	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
(iii) Refinances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
(iv) Other Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
5 Other Liabilities & Provisions	**1071.17**	**464.45**	**82.59**	**147.08**	**40.83**	**38.90**	**14.73**	**445.50**	**2724.48**	**7998.21**	3845.64	**16873.58**
(i) Bills Payable	161.03	161.01	80.51	0.00	0.00	0.00	0.00	0.00	2281.01	0.00	0.00	**2683.56**
(ii) Inter Office Adjustment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
(iii) Provisions	298.71	0.00	0.00	0.00	31.90	22.23	0.00	445.50	430.56	7998.21	2855.30	**12082.41**
(iv) Other Liabilities	611.43	303.44	2.08	147.08	8.93	16.67	14.73	0.00	12.91	0.00	990.34	**2107.61**
6 Lines of Credit committed to	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	0.00	**0.00**
(i) Institution	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
(ii) Customers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
7 Unavailed portion of CC/OD/Demand loan component of Working Capital	14.49	88.04	103.07	235.13	441.27	455.77	1353.34	2677.16	0.00	0.00	0.00	**5368.27**
8 Letter of Credit / Guarantees	0.31	9.72	15.73	49.81	77.20	14.42	11.23	96.44	86.64	21.69	12.16	**395.35**
9 Repos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
10 Bills Discounted (DUPN)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
11 Swaps (Buy / Sell) - Maturing forwards	1398.06	31332.07	391.76	18917.59	11971.04	9066.45	7013.05	8791.48	176.75	0.00	0.00	**89058.25**
12 Interest Payable	5.57	55.94	64.59	153.89	152.27	108.41	232.14	914.50	498.45	156.65	45.66	**2388.07**
13 Others	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	6540.43	**6540.43**
(i) Accumulated Profit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6540.43	**6540.43**
A. TOTAL OUTFLOWS	**5023.33**	**38927.68**	**5648.31**	**32428.78**	**23476.40**	**23651.74**	**31699.75**	**149717.22**	**170096.44**	**27495.88**	63237.93	**571403.46**

INFLOWS	Next day	2-7 days	8 - 14 Days	15 - 30days	31Days - 2 Months	Over 2M - 3 Months	Over 3M - 6 Months	Over 6M - 1 Year	Over 1Y - 3 Years	Over 3Y - 5 Years	Over 5 Years	Total
1 Cash	2602.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**2602.70**
2 Balances with RBI	257.30	433.38	183.96	379.28	355.48	412.52	879.05	4526.73	5597.67	671.60	503.22	**14200.19**
3 Balances with other Banks	**951.86**	**1296.00**	**0.00**	**1800.00**	**0.00**	**0.00**	**0.00**	**0.00**	**20.00**	**0.00**	0.00	**4067.86**
(i) Current Account	951.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.00	0.00	0.00	**971.83**
(ii) Money at Call and Short notice	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
(iii) CBLO Lending	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
(iv) Term Deposits and other placements	0.03	1296.00	0.00	1800.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**3096.03**
4 Investments (Including under Repos but excluding Reverse Repos)	**45337.16**	**2324.48**	**788.89**	**1782.63**	**1739.13**	**1873.40**	**4021.62**	**20168.09**	**25727.20**	**8438.14**	5282.04	**117482.78**
(i) Approved Securities	45329.08	1858.46	788.89	1626.44	1524.41	1768.98	3769.62	19411.82	24054.32	2880.02		103012.04
(ii) Corporate debentures and Bonds, CDs, CPs, Redeem Pref. Shares, Units of MF	8.08	0.00	0.00	156.19	214.72	104.42	252.00	756.27	1672.88	5558.12		8722.68
(iii) Listed Shares	0.00	466.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		466.02
(iv) Units of Mutual Funds (Open ended)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
(v) Investments in Subsidiaries / Joint ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
(ii) Securities in Trading book	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
5 Advances performing	**9078.96**	**4113.36**	**3221.86**	**5389.22**	**7044.25**	**8042.01**	**26351.07**	**53931.94**	**126429.09**	**16599.71**	44361.03	**304562.50**
(i) Bills Purchased and Discounted (Including bills under DUPN)	449.13	383.62	388.78	1051.27	1041.82	350.27	280.77	0.00	0.00	0.00	0.00	**3945.66**
(ii) Cash Credit / Overdraft / Loans repayable on demand	6555.76	3605.69	2403.05	3805.93	55.96	75.59	654.33	217.00	102869.77	0.00	0.00	**120243.08**
(iii) Term Loans	2074.07	124.05	430.03	532.02	5946.47	7616.15	25415.97	53714.94	23559.32	16599.71	44361.03	**180373.76**
6 NPAs (Net of Provisions & interest suspense)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3833.48	2693.23	**6526.71**
7 Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1371.76	**1371.76**
8 Other Assets	**1824.93**	**77.66**	**0.00**	**2032.41**	**35.72**	**27.13**	**214.16**	**306.92**	**885.28**	**8145.96**	2656.56	**16206.73**
(i) Leased Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
(ii) Other Assets	1824.93	77.66	0.00	2032.41	35.72	27.13	214.16	306.92	885.28	8145.96	2656.56	**16206.73**
(iii) Inter-Office adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
9 Reverse Repo	3000.00	3180.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**6180.00**
10 Swaps (Buy / Sell) / Maturing forwards	1397.60	31277.55	381.68	19025.68	12013.44	9092.33	7033.75	8811.49	177.95	0.00	0.00	**89211.47**
11 Bills Re-discounted (DUPN)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
12 Interest Receivable	3.67	86.43	150.28	303.79	613.91	408.71	671.60	564.74	86.77	18.51	5.92	**2914.33**
13 Committed Lines of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
14 Export Refinance from RBI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
15 Others (Specify)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
C. Total Inflows	**64454.18**	**42788.86**	**4726.67**	**30713.01**	**21801.93**	**19856.10**	**39171.25**	**88309.91**	**158923.96**	**37707.40**	**56873.76**	**565327.03**

A. TOTAL OUTFLOW	**5023.33**	**38927.68**	**5648.31**	**32428.78**	**23476.40**	**23651.74**	**31699.75**	**149717.22**	**170096.44**	**27495.88**	**63237.93**	**571403.46**
D. MISMATCH (C - A)	**59430.85**	**3861.18**	**-921.64**	**-1715.77**	**-1674.47**	**-3795.64**	**7471.50**	**-61407.31**	**-11172.48**	**10211.52**	**-6364.17**	
E. % of Mismatch to Outflows	**1183.10%**	**9.92%**	**-16.32%**	**-5.29%**	**-7.13%**	**-16.05%**	**23.57%**	**-41.02%**	**-6.57%**	**37.14%**	**-10.06%**	
F. Cumulative Mismatch	**59430.85**	**63292.03**	**62370.39**	**60654.62**	**58980.15**	**55184.51**	**62656.01**	**1248.70**	**-9923.78**	**287.74**	**-6076.43**	
% of Cum.Mistmatch to Outflows	**1183.10%**	**162.59%**	**1104.23%**	**187.04%**	**251.23%**	**233.32%**	**197.65%**	**0.83%**	**-5.83%**	**1.05%**	**-9.61%**	
G. % Cum.Mismatch to Cum.Outflows	**1183.10%**	**144.01%**	**125.75%**	**73.94%**	**55.90%**	**42.73%**	**38.95%**	**0.40%**	**-2.06%**	**0.06%**	**-0.29%**	
Regulatory/Internal Tolerance Limit	**5%**	**10%**	**15%**	**20%**	**25%**	**25%**	**25%**	**30%**	**30%**	**30%**	**30%**	

Note to ALM – Slotting Criteria for Daily Structural Liquidity Statement

Heads of Account	Criteria for Slotting
A. OUTFLOWS	
1. Capital	Over 5 year time bucket
2. Reserves& Surplus	Over 5 year time bucket
3. Deposits	
3[i] Current Deposits	Volatile portion of current deposits (other than overdue term deposits) in first 3 time buckets and core portion in 1-3 year bucket.
3[ii] Savings Deposits	Volatile portion in first 3 time buckets and core portion in 1-3 year bucket.
3[iii] Term Deposits	**Wholesale Deposits** Deposits of Rs 2 crore and above are to be treated as wholesale and slotted in respective time buckets based on residual maturity, adjusted forpremature withdrawal **Retail Deposits**-Deposits less than Rs 2 crore are to be treated as retail. Behavioral maturity should be arrived at based on renewal pattern andpremature withdrawal pattern estimated empirically.
4 Borrowings	Respective maturity buckets.
5 Other Liabilities	
5 [I] Bills Payable	Volatile portion in first 3 time buckets and core portion in 1-3 year bucket.
5[ii] Inter-office Adjustments	Based on empirical study
5[iii] Provisions	Above 5 years
5[iv] Others	Respective time buckets.
6 Unavailed Cash	Estimated Amount of unavailed cash credits/overdrafts (arrived at based on empirical studies) to be placed in first time bucket.
7 Letter of Credit & Guarantees	Incidence of devolvement to be estimated based on empirical studies and the likely devolvement to be placed in first time bucket.
8 Others	Respective time buckets.
B.INFLOWS	
1.Cash	Day 1 bucket
2.Balance with RBI	Excess balance over the required CRR in Day 1 bucket, Statutory balances distributed among various time buckets corresponding to maturity profile of Demand & Time Liabilities with a time lag of 14 days.
3. Balance with Banks	

3[I]. Bal Banks – CD	Non withdrawable portion on account of minimum balance stipulation shown in Over 1-3 years bucket and remaining balance in Day 1 bucket.
3[ii] Do- Call & Term	Respective maturity buckets
4 Investments*	Contractual residual maturity buckets.
5 Loans & Advances	
5[I] Bills Purchased & Discounted	Respective Maturity Buckets
5[ii] Cash Credits,	Volatile portion in first 3 time buckets and core portion in 1-3 year bucket.
5[iii] Term Loans	Respective maturity buckets
6 NPA Advances & investments	Substandard: 3-5 year bucket, Doubtful & Loss: Above 5 year bucket
7 Fixed Assets	Over 5 years
8 Other Assets	Respective maturity buckets. Intangible assets and assets not representing cash receivables in Over 5 year time bucket.

* For internal MIS purpose investments are classified as i) SLR Securities HTM-In over 5 year bucket. ii) Treasury Bills- Treasury Bills needed to meet SLR to be putin 'Over 5 year bucket'. Rest of the Treasury Bills are assumed to be available to meet the liquidity requirements in periods upto 3 months, with the bulk of these placed in Day 1 time bucket.iii) Shares- 50% in 2-7 days time bucket and 50% deducted from Reserves & Surplus (Haircut portion as per RBI guidelines) iv) Certificate of Deposits- Assumed to be available to meet the liquidity requirements in periods upto 3 months. v)Mutual Funds-Open ended in 1 Day bucket, close ended in respective residual maturity buckets. vi) Long Dated securities in Trading Book (AFS & HFT category)- Assumed to be available to meet the liquidity requirements in periods upto 3 months subject to a haircut of 1% vii) All Others- Respective Maturity Buckets.

Following table sets forth, as of March 31, 2021, an analysis of the residual maturity profile of our investments. The amounts indicates the net book value of investments

RESIDUAL MATURITY OF INVESTMENTS AS ON MARCH 31, 2021

(₹ in million)

	Next Day	2-7 days	8 - 14 days	15-28 days	29 d - 3 M	3 M- 6M	6 M- 1 Y	1-3 Yr	3-5 Yr
i. Approved Securities:									
Government Securities (Central & State) Treasury Bills & Other	298.75	0.00	99.49	99.31	100.22	375.25	1536.56	12239.48	13776.96
Approved Securities									
ii. Other Debt									
Securities:									
Corporate debts & bonds PSU bonds, Call Deposits, Commercial Papers &Certificate of Deposits	8.08	0.00	0.00	156.19	319.15	302.20	766.08	1782.88	5438.12
Security Receipts									
Equity Shares		466.02							
AIF									
Total Investments	306.83	466.02	99.49	255.50	419.37	677.45	2302.64	14022.36	19215.08
(Net Book Value)									

	5 - 7 Yr	7 - 10 yrs	10 - 15 yrs	>15 yrs	Total
i. Approved Securities:					
Government Securities (Central & State) Treasury Bills & Other	21450.53	41353.01	13790.43	0.00	105119.99
Approved Securities					
ii. Other Debt					
Securities:					
Corporate debts & bonds PSU bonds, Call Deposits, Commercial Papers &Certificate of Deposits	1314.77	1809.31	0.00	0.00	11896.78
Security Receipts					
Equity Shares					466.02
AIF					
Total Investments	22765.30	43162.32	13790.43	0.00	117482.79
(Net Book Value)					

Key Financial Information

The performance of the Bank over last three years is summarized in the following table:

(₹ in million)

Year	**Net worth**	**Deposits**	**Net Advances**	**Total Income**	**Net Profit**	**Dividend Paid (%)**	**No. of Branches**	***No. of Employees***
2018-19	36182.55	351362.47	264879.41	36387.98	2585.80	20.00%	509	**4269**
2019-20	39796.46	368250.27	277157.64	39925.29	4076.94	32.00%	509	**4325**
2020-21	45799.82	409704.16	310696.03	42534.02	6033.29	0.00%	509	**4363**

Comparative position of the Key Financial Ratios of the Bank FY 2019, FY 2020 and FY 2021

Key Financial Ratios			
Particulars	2018-2019	2019-2020	2020-2021
NIM	3.65%	3.64%	3.77%
PCR	73.61%	80.75%	79.53%
CRAR	16.17%	16.74%	18.94%
LCR	144.24%	188.95%	215.74%
EPS	18.14	28.61	42.34
ROE	7.36%	10.73%	14.10%

Demographic Network of Branches
Demographic network of branches as on March 31, 2019, March 31, 2020, March 31, 2021 and June 30, 2021 are given as under:

Type	**No. of Branches**				
	31-Mar-19	**31-Mar-20**	**31-Mar-21**	**30-Jun-21**	**% to Total Branches**
Metro	76	76	76	76	14.90%
Rural	106	106	106	106	20.78%
Semi Urban	247	247	247	247	48.43%
Urban	80	80	80	80	15.69%
Total	**509**	**509**	**509**	**509**	**100%**

Business & Profit per Branch / Employee

(₹ in million other than numbers)

Type	31-Mar-19	31-Mar-20	31-Mar-21
Business per Branch	1221.12	1278.22	1424.59
Business per Employee	144.70	149.89	166.30
Profit per Branch	5.08	8.01	11.85
Profit per employee	0.61	0.95	1.39

Digital Vs Branch Trasnactions

Period	Digital		Branch		Total	
	# of transactions	Value in million	# of transactions	Value in million	# of transactions	Value in million
FY19	45,170,394	61,324	34,521,358	408,625	79,691,752	469,949
FY20	69,956,676	80,164	34,789,651	428,929	104,746,327	509,093
FY21	98,485,069	102,004	30,502,933	421,355	128,988,002	523,359

Period	Digital		Branch		Total	
	# of transactions	Value	# of transactions	Value	# of transactions	Value
FY19	56.68%	13.05%	43.32%	86.95%	100.00%	100.00%
FY20	66.79%	15.75%	33.21%	84.25%	100.00%	100.00%
FY21	76.35%	19.49%	23.65%	80.51%	100.00%	100.00%

CAGR	**47.66%**	**28.97%**	**-6.00%**	**1.55%**	**27.22%**	**5.53%**

Debit Card / Internet / Mobile Banking Transactions

(Figures in Million)

Transaction Type / Digital Channel	No / Amount	FY 2019	FY 2020	FY 2021	Growth % from FY 2019 to 2021
Debit Card Transactions – No.	No	5.45	8.96	8.85	27.47%
Debit Card Transaction - Value	Amt	8818.60	13133.50	14459.90	28.05%
Mobile Banking Transactions - No	No	4.30	6.34	7.12	28.61%
Mobile Banking Transactions - Value	Amt	35233.80	54969.50	70864.20	41.82%
Internet Banking Transactions – No.	No	3.75	4.46	4.87	14.00%
Internet Banking Transactions - Value	Amt	147847.20	190542.50	217854.00	21.39%
UPI/RTGS/NEFT Transactions using Mobile/internet banking;					
UPI Transactions - No	No	1.86	14.82	42.06	375.90%

UPI Transactions - Value	Amt	3484.00	28714.00	82491.40	386.59%
RTGS – No.	No	0.19	0.26	0.33	31.02%
RTGS-Value	Amt	124450.30	176271.00	237801.40	38.23%
NEFT - No	No	1.96	2.20	3.11	25.97%
NEFT - Value	Amt	139966.60	147096.80	204118.90	20.76%
No of Active Debit Cards	No	NA	NA	1.92	
No of Mobile Banking users	No	NA	NA	0.67	
No of Internet Banking users	No	NA	NA	0.26	

Capital Adequacy

(₹ in million)

Parameters	Mar-19	Mar-20	Mar-21
Tier – I	35637.60	38956.61	44864.27
Of which –			
Common Equity	35637.60	38956.61	44864.27
Adjusted Additional Tier I (AT 1)	Nil	Nil	Nil
Tier – II	1496.05	2139.13	2533.47
Total	37133.65	41095.74	47397.74
RWA	229663.12	245515.2	250192.05
Tier – I	15.52%	15.87%	17.93%
Tier – II	0.65%	0.87%	1.01%
Capital Adequacy (%)	16.17%	16.74%	18.94%

State Wise Distribution of Branches

Geographical distribution of the branches of the Bank as on March 31, 2019, March 31, 2020, March 31, 2021 and June 30, 2021 are given as under:

	31-Mar-19				31-Mar-20			
State	**No of Branches**	**No of ATMs**	**No of CRMs**	**No of e-Lobbies**	**No of Branches**	**No of ATMs**	**No of CRMs**	**No of e-Lobbies**
Tamilnadu	369	955	120	23	369	965	150	26
Andhra Pradesh	26	47	3	1	26	48	3	1
Maharashtra	23	32	1	1	23	32	4	2
Gujarat	21	22	2	1	21	22	2	1
Kerala	21	23	1	1	21	23	2	1
Karnataka	20	33			20	33		
Telangana	8	9	2		8	9	2	
Union Territory	7	16	2		7	9	2	
Rajasthan	3	4			3	4		
Madhya Pradesh	3	3			3	3		
Haryana	2	2			2	2		
West Bengal	1	1	1		1	1	1	
Odisha	1	1			1	1		
Punjab	1	1			1	1		
Uttar Pradesh	1	1			1	1		
Chattisgarh	1	1			1	1		
Uttarakhand	1	1			1	1		
Grand Total	**509**	**1152**	**132**	**27**	**509**	**1156**	**166**	**31**

	31-Mar-21				30-Jun-21			
State	**No of Branches**	**No of ATMs**	**No of CRMs**	**No of e-Lobbies**	**No of Branches**	**No of ATMs**	**No of CRMs**	**No of e-Lobbies**
Tamilnadu	369	941	238	40	369	941	238	40
Andhra Pradesh	26	42	5	1	26	42	5	1
Maharashtra	23	28	6	2	23	28	6	2
Gujarat	21	23	3	2	21	23	3	2
Kerala	21	23	2	1	21	23	2	1
Karnataka	20	30	1		20	30	1	
Telangana	8	13	3	1	8	13	3	1
Union Territory	7	16	3		7	16	3	
Rajasthan	3	4			3	4		
Madhya Pradesh	3	3			3	3		
Haryana	2	2			2	2		
West Bengal	1	1	1		1	1	1	
Odisha	1	1			1	1		
Punjab	1	1			1	1		
Uttar Pradesh	1	1			1	1		
Chattisgarh	1	1			1	1		
Uttarakhand	1	1			1	1		
Grand Total	**509**	**1131**	**262**	**47**	**509**	**1131**	**262**	**47**

State Wise Distribution of Business (Deposit & Advances)

State-wise break-up of the spread of branches and business in terms of deposits and advances as of March 31, 2019, 2020 and 2021 are stated as under:

(Amount in Millions except for branch numbers)

State	31-Mar-19					31-Mar-20				
	No of Branches	**Deposit as on 31-Mar-2019**	**Advances as on 31-Mar-2019**	**Total Business**	**Business as % to Total Business of the Bank**	**No of Branches**	**Deposit as on 31-Mar-2020**	**Advances as on 31-Mar-2020**	**Total Business**	**Business as % to Total Business of the Bank**
Tamilnadu	369	253401.68	191735.18	445136.86	71.62%	369	279472.27	214554.00	494026.27	75.93%
Maharashtra	23	20227.28	16583.18	36810.46	5.92%	23	22275.80	14923.10	37198.90	5.72%
Andhra Pradesh	26	8651.68	12336.31	20987.99	3.38%	26	9001.50	13293.30	22294.80	3.43%
Karnataka	20	12351.63	7037.00	19388.63	3.12%	20	14044.70	6859.89	20904.59	3.21%
Gujarat	21	8279.60	11673.40	19953.00	3.21%	21	7829.00	10810.30	18639.30	2.86%
Union Territory	7	16200.10	11046.70	27246.80	4.38%	7	11386.10	6471.30	17857.40	2.74%
Kerala	21	11240.70	5418.30	16659.00	2.68%	21	6813.90	5360.30	12174.20	1.87%
Telangana	8	5791.80	6036.90	11828.70	1.90%	8	5980.30	5239.70	11220.00	1.72%
West Bengal	1	11092.70	5560.10	16652.80	2.68%	1	7405.20	2163.20	9568.40	1.47%
Rajasthan	3	662.80	1061.50	1724.30	0.28%	3	596.20	1030.50	1626.70	0.25%
Orissa	1	1077.20	229.80	1307.00	0.21%	1	1171.00	258.20	1429.20	0.22%
Punjab	1	1175.40	359.70	1535.10	0.25%	1	1150.70	291.90	1442.60	0.22%
Madhya Pradesh	3	284.30	664.10	948.40	0.15%	3	238.80	661.60	900.40	0.14%
Uttar Pradesh	1	575.10	199.90	775.00	0.12%	1	525.30	180.70	706.00	0.11%
Haryana	2	205.90	82.80	288.70	0.05%	2	214.20	114.20	328.40	0.05%
Chattisgarh	1	53.70	50.00	103.70	0.02%	1	57.50	56.10	113.60	0.02%
Uttarakhand	1	90.90	111.70	202.60	0.03%	1	87.80	93.50	181.30	0.03%
Grand Total	**509**	**351362.47**	**270186.57**	**621549.04**	**100.00%**	**509**	**368250.27**	**282361.79**	**650612.06**	**100.00%**

State	31-Mar-21				
	No of Branches	**Deposit as on 31-Mar-2021**	**Advances as on 31-Mar-2021**	**Total Business**	**Business as % to Total Business of the Bank**
Tamilnadu	369	311285.88	242228.80	553514.68	76.33%
Maharashtra	23	23291.58	16405.50	39697.08	5.47%
Andhra Pradesh	26	10726.08	15343.20	26069.28	3.60%
Karnataka	20	14348.02	8470.70	22818.72	3.15%
Gujarat	21	8937.50	12053.80	20991.30	2.89%
Union Territory	7	14590.00	5564.30	20154.30	2.78%
Kerala	21	7800.00	5020.70	12820.70	1.77%
Telangana	8	6678.70	5056.90	11735.60	1.62%
West Bengal	1	7570.60	2473.10	10043.70	1.39%
Rajasthan	3	616.70	1027.00	1643.70	0.23%
Orissa	1	1122.90	388.70	1511.60	0.21%
Punjab	1	1301.40	203.40	1504.80	0.21%
Madhya Pradesh	3	337.90	668.20	1006.10	0.14%
Uttar Pradesh	1	612.60	185.00	797.60	0.11%
Haryana	2	308.80	126.90	435.70	0.06%
Chattisgarh	1	80.60	123.30	203.90	0.03%
Uttarakhand	1	94.90	70.80	165.70	0.02%
Grand Total	**509**	**409704.16**	**315410.30**	**725114.46**	**100.00%**

SECTION V: FINANCIAL INFORMATION

FINANCIAL STATEMENTS

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SURI & CO.,
CHARTERED ACCOUNTANTS
2nd Floor, No.20
Park Circle, Moores Road
Thousand Lights, Chennai – 600006

ABARNA & ANANTHAN
CHARTERED ACCOUNTANTS
521, 3rd Main Road, 2nd Phase, 6th Block
Banashankari 3rd Stage,
Bengaluru - 560085

INDEPENDENT AUDITORS' EXAMINATION REPORT ON RESTATED FINANCIAL INFORMATION

The Board of Directors
Tamilnad Mercantile Bank Limited
57, V.E. Road,
Thoothukudi,
Tamilnadu,
India - 628 002.

Dear Sirs / Madams,

1. We have examined the attached Restated Financial Information, expressed in Indian Rupees in millions of Tamilnad Mercantile Bank Limited (the "Bank" or the "Issuer") comprising:

   (a) the Restated Statement of Assets and Liabilities as at March 31, 2021, March 31, 2020 and March 31, 2019,
   (b) the Restated Statements of Profit and Loss for the years ended March 31, 2021, March 31, 2020 and March 31, 2019,
   (c) the Restated Cash Flow Statement for the years ended March 31, 2021, March 31, 2020 and March 31, 2019,
   (d) the Summary Statement of Significant Accounting Policies
   (e) the Notes forming part of restated financial statements and other explanatory information
   (f) the Statement of Adjustments to Audited financial statements

   (hereinafter together referred to as the "Restated Financial Information"), prepared by the Management of the Bank in connection with the Proposed Initial Public Offering of Equity Shares of the Bank (the "IPO" or "Issue") in accordance with the requirements of

   a) Section 26 of Part I of Chapter III of the Companies Act, 2013 (the "Act");

   b) The Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended ("ICDR Regulations"); and

   c) The Guidance Note on Reports in Company Prospectuses (Revised 2019) issued by the Institute of Chartered Accountants of India ("ICAI"), as amended from time to time (the "Guidance Note").

   The said Restated Financial information has been approved by the Board of Directors of the Bank at their meeting held on 03-08-2021 for the purpose of inclusion in the Draft Red Herring Prospectus ("DRHP").

Management's Responsibility for the Restated Financial Information

2. The Bank's Management is responsible for the preparation of the Restated Financial Information for the purpose of inclusion in the DRHP to be filed with Securities and Exchange Board of India, Bombay Stock Exchange and National Stock Exchange of India and Registrar of Companies, Chennai, in connection with the proposed IPO. The Restated Financial Information have been prepared by the Management of the Bank on the basis of preparation stated in Annexure 4 to the Restated Financial Information. The Management's responsibility includes designing, implementing and maintaining adequate internal control relevant to the preparation and presentation of the Restated Financial

Information. The Management is also responsible for identifying and ensuring that the Bank complies with the Act, ICDR Regulations and the Guidance Note.

Auditors' Responsibilities

3. We have examined such Restated Financial Information taking into consideration:

   a) The terms of reference and terms of our engagement agreed upon with you in accordance with our engagement letter dated 03-08-2021 in connection with the proposed IPO of equity shares of the Bank;

   b) The Guidance Note. The Guidance Note also requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI;

   c) Concepts of test checks and materiality to obtain reasonable assurance based on verification of evidence supporting the Restated Financial Information; and

   d) The requirements of Section 26 of the Act and the ICDR Regulations. Our work was performed solely to assist you in meeting your responsibilities in relation to your compliance with the Act, the ICDR Regulations and the Guidance Note in connection with the IPO.

4. These Restated Financial Information have been compiled by the management from the audited financial statements of the Bank as at and for the year ended March 31, 2021, March 31, 2020 and March 31, 2019 prepared in accordance with Accounting Standards notified under Section 133 of the Act 2013, read together with paragraph 7 of the Companies (Accounts) Rules 2014 and Companies (Accounting Standards) Amendment Rules, 2016 to the extent applicable and other accounting principles generally accepted in India which have been approved by the Board of Directors at their meeting held on April 27, 2021, June 24, 2020 and May 30, 2019 respectively.

5. For the purpose of our examination, we have relied on Auditors' Report issued by the Previous Auditors dated April 27, 2021, June 24, 2020 and May 30, 2019 on the financial statements of the Bank as at and for the years ended March 31, 2021, March 31, 2020, and March 31, 2019, as referred in Paragraph 4 above.

   The audits for the financial years ended March 31, 2021, March 31, 2020, and March 31, 2019 were conducted by the Bank's previous auditors, G Balu Associates LLP (the "Previous Auditors"), and accordingly reliance has been placed on the Restated Financial Information examined by them. The examination report included is based solely on the report submitted by the Previous Auditors. They have also confirmed that the Restated Financial Information:

   a) do not require any adjustments for the changes in accounting policies, material errors and regrouping/reclassifications retrospectively in the financial year ended March 31, 2020 and March 31, 2019 to reflect the same accounting treatment as per the accounting policies and grouping/classifications followed as at and for the year ended March 31, 2021;

   b) do not require any adjustments for the matters giving rise to modifications mentioned in paragraph 6 below; and

   c) have been prepared in accordance with the Act, ICDR Regulations and the Guidance Note.

6. The audit reports on the financial statements issued by Previous Auditors were unmodified and included following matters giving rise to emphasis of matter on the financial statements as at and for the years ended March 31, 2021 and March 31, 2020:

a) For the year ended March 31, 2021

'Note No.5.J.(xii)(a) of the accompanying financial Statements which describes the uncertainties due to the outbreak of novel coronavirus (COVID 19). In view of these uncertainties, the impact on the Bank's financial Statements is significantly dependent on future developments'

'Note No. 5.J.(ii)(b) of the accompanying financial statements where the Bank has accounted during the year, the penalty payable amounting to Rs. 16.99 crores, as per the order of Directorate Of Enforcement, levied for recording share transfers during 2007, 2011 and 2012 in violation of the regulation 4 of Foreign Exchange Management (Transfer or Issue Of security by a person resident outside India) Regulations, 2000. While the Bank's compounding application, being returned by RBI, the Bank has asked RBI to review their decision and the Bank is yet to pay the penalty but has made necessary provision for the penalty in the current year'

b) For the year ended March 31, 2020

'Note No.5.J.(xii) of the accompanying financial Statements which describes the uncertainties due to the outbreak of novel coronavirus (COVID 19). In view of these uncertainties, the impact on the Bank's financial Statements is significantly dependent on future developments'

7. Based on examination report dated 03-08-2021 provided by the Previous Auditors, the audit reports on the financial statements issued by the Previous Auditors included following other matters:

"We did not audit the financial statements / information of 495 branches included in the financial statements of the Bank whose financial statements / information reflect total assets and total revenues, for the relevant years as tabulated below, which have been audited by branch auditors and whose reports have been furnished to us by the Bank's management and our opinion on the financial statements, in so far as it relates to the amounts and disclosures included in respect of these branches, is based solely on the reports of the branch auditors:

Particulars (Amounts in Rs. Millions)	**As at / for the year ended March 31, 2021**	**As at / for the year ended March 31, 2020**	**As at / for the year ended March 31, 2019**
Total assets	2,84,672	2,38,970	2,33,303
Total revenues	26,065	24,706	21,310

Our opinion on the financial statements is not modified in respect of these matters."

Opinion

8. Based on our examination and according to the information and explanations given to us and also as per the reliance placed on the examination report submitted by the Previous Auditors, we report that the Restated Financial Information:

a) do not require any adjustments for the changes in accounting policies, material errors and regrouping/reclassifications retrospectively in the financial years ended March 31, 2020 and 2019 to reflect the same accounting treatment as per the accounting policies and grouping/classifications followed as at and for the year ended March 31, 2021;

b) do not require any adjustments for the matter(s) giving rise to modifications mentioned in paragraph 6 above; and

c) have been prepared in accordance with the Act, ICDR Regulations and the Guidance Note.

9. The Restated Financial Information do not reflect the effects of events that occurred subsequent to the respective dates of the reports on the audited financial statements mentioned in paragraph 4 above.

10. This report should not in any way be construed as a reissuance or re-dating of any of the previous audit reports issued by the Previous Auditors, nor should this report be construed as a new opinion on any of the financial statements referred to herein.

11. We have no responsibility to update our report for events and circumstances occurring after the date of the report.

Restriction on use

12. Our report is intended solely for use of the Board of Directors for inclusion in the DRHP to be filed with Securities and Exchange Board of India, Bombay Stock Exchange and National Stock Exchange of India and Registrar of Companies, Chennai, in connection with the proposed IPO. Our report should not be used, referred to, or distributed for any other purpose except with our prior consent in writing. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this report is shown or into whose hands it may come without our prior consent in writing.

For **Suri & Co**
Chartered Accountants
FRN: 004283S

M.Sivaram
Partner
M.No. 211916
UDIN : 21211916AAAAOY3139

Place : Thoothukudi
Date : 03-08-2021

For **Abarna & Ananthan**
Chartered Accountants
FRN: 000003S

S.Ananthan
Partner
M.No.026379
UDIN : 21026379AAAABD6732

Place : Thoothukudi
Date : 03-08-2021

INDEX

Tamilnad Mercantile Bank Limited

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Tamilnad Mercantile Bank Limited
Annexure 1: Restated Statement of Assets and Liabilities

(₹ in millions)

	Annexure	As on 31.03.2021	As on 31.03.2020	As on 31.03.2019
CAPITAL & LIABILITIES :				
Capital	5	1,425.11	1,425.11	1,425.11
Reserves & Surplus	6	44,374.71	38,371.35	34,757.44
Deposits	7	409,704.16	368,250.27	351,362.47
Borrowings	8	-	3,240.00	-
Other Liabilities and Provisions	9	19,767.71	16,301.24	17,782.94
TOTAL		**475,271.69**	**427,587.97**	**405,327.96**
ASSETS :				
Cash and balances with Reserve Bank of India	10	16,802.90	14,144.05	17,353.43
Balances with Banks and Money at Call and Short Notice	11	10,247.86	23,221.45	11,850.13
Investments	12	117,032.09	94,673.30	91,065.86
Advances	13	310,696.03	277,157.64	264,879.41
Fixed Assets	14	1,371.76	1,284.53	1,383.81
Other Assets	15	19,121.05	17,107.00	18,795.32
TOTAL		**475,271.69**	**427,587.97**	**405,327.96**
Contingent Liabilities	16	113,870.82	73,096.20	72,040.95
Bills for Collection		8,959.15	7,975.03	8,222.14
Basis of preparation and significant accounting policies	4			
Notes forming part of the restated financial statements	21			

The Annexure referred to above form an integral part of the Restated Statement of Assets and Liabilities

K.V.Rama Moorthy
Managing Director & CEO

A.Niranjan Sankar Director	S.R.Ashok Director	P.C.G.Asok Kumar Director	C.Chiranjeeviraj Director
S.Ezhil Jothi Director	N.Gopal Director	B.S.Keshava Murthy Director	K.Nagarajan Director
D.N.Nirranjan Kani Director	B.Prabaharan Director	S.B.Suresh Kumar Director	B.Vijayadurai Director
A.Shidambaranathan Vice President	D. Inbamani General Manager	P.Suriaraj General Manager	R.Arumugapandi General Manager
P.A.Krishnan Chief Financial Officer	P.C.Panda Company Secretary		

Vide our report of even date attached
For Suri & Co
Chartered Accountants
FRN No. 004283S

M.Sivaram
Partner (M.No.211916)

Vide our report of even date attached
For Abarna & Ananthan
Chartered Accountants
FRN No. 000003S

S.Ananthan
Partner (M.No.026379)

Thoothukudi
03.08.2021

Tamilnad Mercantile Bank Limited
Annexure 2: Restated Statement of Profit and Loss

(₹ in millions)

		Annexure	Year ended		
			31.03.2021	**31.03.2020**	**31.03.2019**
I.	**INCOME**				
	Interest earned	17	36,090.53	34,661.12	32,244.57
	Other Income	18	6,443.49	5,264.17	4,143.41
	TOTAL		**42,534.02**	**39,925.29**	**36,387.98**
II.	**EXPENDITURE**				
	Interest Expended	19	20,715.25	21,465.92	19,943.05
	Operating Expenses	20	9,796.54	8,509.11	7,602.26
	Provisions & Contingencies		5,988.94	5,873.32	6,256.87
	TOTAL		**36,500.73**	**35,848.35**	**33,802.18**
III.	**PROFIT / LOSS**				
	Net Profit for the year		6,033.29	4,076.94	2,585.80
	Add : Profit brought forward		507.14	571.98	360.39
	TOTAL		**6,540.43**	**4,648.92**	**2,946.19**
IV.	**APPROPRIATIONS**				
	Transfer to Statutory Reserve		1,810.00	1,230.00	780.00
	Transfer to Other Reserves		3,100.00	1,620.00	610.00
	Transfer to Capital Reserve		384.80	207.10	30.70
	Transfer to Investment Reserve		Nil	Nil	58.30
	Transfer to Investment Fluctuation Reserve		95.70	294.90	291.60
	Transfer to Special Reserve 36(1)(viii)		350.00	240.00	260.00
	Dividend				
	Interim Dividend & Dividend tax paid		-	549.78	343.61
	Balance carried over to Balance Sheet		799.93	507.14	571.98
	Face value of the equity share is ₹10/-				
	TOTAL		**6,540.43**	**4,648.92**	**2,946.19**
Earning per share (Basic and Diluted) (Rs)			**42.34**	**28.61**	**18.14**
Basis of preparation and significant accounting policies		4			
Notes forming part of the restated financial statements		21			

The Annexure referred to above form an integral part of the Restated Statement of Profit and Loss.

K.V.Rama Moorthy
Managing Director & CEO

A.Niranjan Sankar Director	S.R.Ashok Director	P.C.G.Asok Kumar Director	C.Chiranjeeviraj Director
S.Ezhil Jothi Director	N.Gopal Director	B.S.Keshava Murthy Director	K.Nagarajan Director
D.N.Nirranjan Kani Director	B.Prabaharan Director	S.B.Suresh Kumar Director	B.Vijayadurai Director
A.Shidambaranathan Vice President	D. Inbamani General Manager	P.Suriaraj General Manager	R.Arumugapandi General Manager
P.A.Krishnan Chief Financial Officer	P.C.Panda Company Secretary		

Vide our report of even date attached
For Suri & Co
Chartered Accountants
FRN No. 004283S

M.Sivaram
Partner (M.No.211916)

Vide our report of even date attached
For Abarna & Ananthan
Chartered Accountants
FRN No. 000003S

S.Ananthan
Partner (M.No.026379)

Thoothukudi
03.08.2021

Tamilnad Mercantile Bank Limited
Annexure 3: Restated Statement of Cash Flows

(₹ in millions)

		Year ended		
		31.03.2021	**31.03.2020**	**31.03.2019**
Cash flow from operating activities				
Net profit for the year		6,033.29	4,076.94	2,585.80
Adjustments for:				
Loss/(Profit) on sale of assets		(1.76)	0.29	(0.35)
Depreciation on Fixed assets		285.64	300.80	355.62
Provisions & Contingencies (incl. Deferred tax adjustments)		5,988.94	5,873.32	6,256.87
		12,306.11	**10,251.35**	**9,197.94**
Adjustments for:				
Increase/(Decrease) in liabilities				
Deposits		41,453.89	16,887.79	27,079.16
Other liabilities & Provisions		(2,552.40)	(7,268.26)	(4,319.79)
(Increase)/Decrease in assets				
Advances		(33,538.39)	(12,278.24)	(27,192.21)
Investments		(22,358.79)	(3,607.43)	12,570.26
Other assets		(2,014.05)	1,688.30	(2,357.10)
Net cash flow from operating activities	**(A)**	**(6,703.63)**	**5,673.51**	**14,978.26**
Cash flow from investing activities				
Sale/disposal of fixed assets		4.79	2.02	4.67
Purchase of fixed assets		(375.90)	(203.81)	(340.79)
Net Cash flow from investing activities	**(B)**	**(371.11)**	**(201.79)**	**(336.12)**
Cash flow from financing activities				
Interim Dividend incl.tax		-	(549.78)	(343.61)
Borrowings		(3,240.00)	3,240.00	(5,130.00)
Net Cash flow from financing activities	**(C)**	**(3,240.00)**	**2,690.22**	**(5,473.61)**
Total increase/(decrease) in cash and cash equivalents during the	**(A+B+C)**	**(10,314.74)**	**8,161.94**	**9,168.53**
Cash & Cash equivalents as at the beginning of the year				
Cash & bank balances with RBI		14,144.05	17,353.43	17,017.78
Balances with banks & money at call & short notice		23,221.45	11,850.13	3,017.25
Total		**37,365.50**	**29,203.56**	**20,035.03**
Cash & Cash equivalents as at the end of the year				
Cash & bank balances with RBI		16,802.90	14,144.05	17,353.43
Balances with banks & money at call & short notice		10,247.86	23,221.45	11,850.13
Total		**27,050.76**	**37,365.50**	**29,203.56**
Total increase/(decrease) in cash and cash equivalents during the		**(10,314.74)**	**8,161.94**	**9,168.53**

K.V.Rama Moorthy
Managing Director & CEO

A.Niranjan Sankar Director	S.R.Ashok Director	P.C.G.Asok Kumar Director	C.Chiranjeeviraj Director
S.Ezhil Jothi Director	N.Gopal Director	B.S.Keshava Murthy Director	K.Nagarajan Director
D.N.Nirranjan Kani Director	B.Prabaharan Director	S.B.Suresh Kumar Director	B.Vijayadurai Director
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FRN No. 000003S

S.Ananthan
Partner (M.No.026379)

Thoothukudi
03.08.2021

Tamilnad Mercantile Bank Limited
Annexure 4 – Basis of preparation and significant accounting policies forming part of the restated financial information

1. GENERAL:

A. Basis of Preparation

The Restated Financial Information of the Bank have been prepared for inclusion in the Draft Red Herring Prospectus (DRHP) to be filed by the Bank with the Securities and Exchange Board of India ("SEBI") in connection with the proposed Initial Public Offering ('IPO') of equity shares of the Bank.

The Restated Financial Information comprise of the Restated Statement of Assets and Liabilities as at March 31, 2021, March 31, 2020, March 31, 2019, the Restated Statements of Profit and Loss for the year ended March 31, 2021, March 31, 2020, March 31, 2019, the Restated Statement of Cash Flows for the years ended March 31, 2021, March 31, 2020, March 31, 2019, the Restated Statement of Significant accounting policies, the Restated notes to accounts and other explanatory information and the Statement of Adjustments to Audited Financial Statements (hereinafter collectively referred to as "the Restated Financial Information").

The Restated Financial Information have been prepared to comply in all material respects with the requirements of:

1) Section 26 of Part I of Chapter III of the Companies Act, 2013 as amended ("the Act"),

2) the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended from time to time ("SEBI ICDR Regulations"); and

3) Guidance Note on Report in Company Prospectus (Revised 2019) issued by Institute of Chartered Accountants of India (referred to as 'the Guidance note')

The Restated Financial Information have been prepared on an ongoing concern concept, historical cost convention unless otherwise stated and conform to the Generally Accepted Accounting Principles, (GAAP) which encompasses applicable statutory provisions, regulatory norms prescribed by the Reserve Bank of India (RBI) from time to time, Accounting Standards (AS) specified under Section 133 of the Companies Act, 2013 read with Rule 7 of the Companies (Accounts) Rules, 2014 to the extent applicable and current practices prevailing in the Banking Industry in India and conform to statutory provisions and practices prevailing within the banking industry.

The Restated Financial Information have been prepared from the audited financial statements of the Bank as at and for the years ended March 31, 2021, March 31, 2020 and March 31 2019 which are prepared in accordance with Accounting Standards (AS) specified under the Section 133 of the Companies Act, 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014 to the extent applicable and current practices prevailing in the Banking Industry in India and conform to statutory provisions and practices prevailing within the banking industry, which have been approved by the Board of Directors of the Bank at their meetings held on April 27, 2021, June 24, 2020 and May 30, 2019 respectively, on which an unmodified audit opinion was issued vide audit reports dated April 27, 2021, June 24, 2020 and May 30, 2019 respectively.

The Restated Financial Information have been prepared in accordance with the requirements prescribed under the Third schedule (Form A and Form B) of the Banking Regulations Act 1949. The items of income and expenditure are taken on accrual basis except where specifically stated and it conforms to the guidelines issued by Reserve Bank of India (RBI) for banks.

B. Use of Estimates

The preparation of financial statements requires the management to make estimates and assumptions in the reported amounts of assets and liabilities (including contingent liabilities) as on the date of the financial statement and the reported income and expenses during the reporting period. Management believes that the estimates and assumptions used in preparation of the financial statements are prudent and reasonable. Actual results could differ from these estimates. Future results could differ from these estimates. Any revision to accounting estimates is recognized prospectively in current and future periods.

C. Significant changes in Accounting policies

Proposed dividend:
In terms of Revised Accounting Standard [AS4] Contingencies and events occurring after Balance sheet date as notified by the Ministry of Corporate affairs through amendments to companies (Accounting Standards) amendment rules 2016, dated 30 March 2016, the bank has not accounted for proposed dividend as a liability as at respective year-end. The proposed dividend was however accounted for as a liability upto 31st March 2016 in line with the existing accounting standard applicable at that time.

2. FOREIGN EXCHANGE TRANSACTIONS:

i. Accounting for transactions involving foreign exchange is done in accordance with accounting standard (AS11) issued by the Institute of Chartered Accountants of India and also as per the RBI Guidance circular no. 395 dated 15th March 2005.

ii. Foreign currency income and expenditure items of domestic operations are translated at the exchange rates prevailing on the date of transaction.

iii. Foreign currency liabilities such as FCNR/EEFC/RFC/MC prepaid card balances and Foreign currency assets such as Nostro bank balances , deposits and foreign currency loans availed by constituents, are translated at the Spot rates announced for quarter ends by FEDAI and the resultant profit / loss is shown as income / loss.

iv. In respect of outstanding forward contracts, the outstanding foreign currencies are translated at the quarter end rates announced by FEDAI discounted to arrive at Present value. The resultant profit / loss is shown as income / loss.

v. Contingent liabilities on account of acceptances, endorsements and other obligations including guarantees and Letters of Credit denominated in foreign currencies are translated at year-end FEDAI rates.

3. INVESTMENTS:

A) Classification of investments has been made as per the guidelines of Reserve Bank of India.

i) The entire investment portfolio of the Bank is classified under three categories viz. "Held to Maturity", "Available for sale" and "Held for Trading".

Securities that are held principally for resale within 90 days from the date of purchase are classified under the HFT Category. Investments that the bank intends to hold till maturity are classified under the HTM category or as per RBI guidelines. Securities which are not classified in the above categories are classified under the AFS category.

- Transfer between the categories – Reclassification of investments from one category to other, if done, is in accordance with RBI guidelines. Transfer of script from AFS/HFT Category to HTM category is made at book value or market value, whichever is lower.

- In case of transfer of securities from HTM to AFS/HFT category, the investments held under HTM at a discount are transferred to AFS/HFT category at the acquisition price and investments placed in the HTM category at a premium are transferred to AFS/HFT at amortized cost.

- Transfer of investments from AFS to HFT or vice versa is done at the book value. Depreciation carried if any on such investments is also transferred from one category to another.

The investments are classified for the purpose of Balance Sheet under five groups viz. (i) Government securities, (ii) Other approved securities, (iii) Shares, (iv) Debentures and Bonds and (v) Others.

Brokerage/commission received on subscriptions is reduced from the cost.

Brokerage, commission, securities transaction tax etc. paid in connection with acquisition of investments are expensed upfront and excluded from cost.

Broken period interest paid / received on debt instruments is treated as interest expense / income and is excluded from cost / sale consideration.

B) Valuation of investments is done as follows:

i) Investments held under "Held to Maturity" are valued at cost price. Wherever the cost price is more than the face value, the premium paid is amortized over the remaining period of maturity and the amortisation expenses is accounted on quarterly basis as per policy. Profit on sale of securities under "Held to Maturity" category is initially taken to Profit & Loss account and then appropriated to Capital Reserve Account. The amount so appropriated would be net of taxes and the amount required to be transferred to statutory reserves. If there is a loss it is charged to Profit & Loss account.

ii) Investments classified under "Available for Sale" category are marked to market on quarterly basis. Shares held under "Available for sale" are marked to market on weekly basis. Scrip wise appreciation / depreciation is segregated group-wise. The Net Depreciation category wise is charged to Profit & Loss account. The Net Appreciation in any category is ignored.

iii) Investments classified under "Held for Trading" category except shares are marked to market scrip-wise on daily basis. Shares held under "Held for Trading" are marked to market on weekly basis. The net depreciation group wise is charged to Profit and Loss account and the net appreciation is ignored.

iv) Investments received in lieu of restructured advances/under SDR scheme are valued in accordance with RBI guidelines.

v) Investments are valued at year-end as per RBI guidelines as follows:

a. Central Government Securities are valued as per price list of RBI, prices declared by Primary Dealers Association of India (PDAI) jointly with FIMMDA published by Fixed Income Money Market and Derivatives Association of India (FIMMDA).

b. State Government Securities and Other Approved Securities are valued after appropriate mark up over Yield to Maturity (YTM) rates for Central Government securities declared by FIMMDA.

c. Debenture and Bonds have been valued with appropriate mark up over the YTM rates for Central Government Securities declared by FIMMDA.

d. Quoted shares are valued at market rates quoted on NSE.

e. Unquoted shares are valued at book value ascertained from the latest available Balance Sheet and in case the latest Balance Sheet is not available, the same is valued at Re.1 per company.

f. Preference shares are valued at YTM, if dividend is received regularly. Where dividend is in arrears, appropriate depreciation is provided based on the number of years for which dividend is in arrears as per RBI guidelines.

g. Mutual Fund units are valued at market rates/NAV/ Repurchase price as applicable.

h. Treasury bills, certificate of deposits and commercial papers are valued at carrying cost.

i. Provisions for investments are made as per RBI prudential norms.

C) Prudential norms:

Securities guaranteed by the State Government where the principal / interest is due but not paid for a period of more than 90 days are treated as non performing investments and appropriate provision is made and interest in respect of such investments is recognized as income only on cash basis.

D) (i) In terms of the instructions of RBI, the excess of acquisition cost over face value of securities kept under "Held to Maturity" category is amortized up to the date of maturity and the amount amortized is reflected as a deduction in Profit & Loss account Annexure 17 – Interest Earned, under item II – Income on Investments.

(ii) Brokerage / Commission / Stamp Duty paid in connection with acquisition of securities are treated as revenue expenses.

E) Accounting for REPO Transactions

Repo and reverse Repo transactions are accounted in accordance with the extant RBI guidelines. Securities purchased/sold under Liquidity Adjustment Facility (LAF) with RBI are debited/credited to Investment account and reversed on maturity of the transaction. Interest expended /earned thereon is accounted for as expenditure/revenue.

4. ADVANCES AND PROVISIONS:

a) Advances are classified into Standard, Sub-standard, Doubtful and Loss Assets and provisions for possible losses on such advances are made as per prudential norms/directions of the Board of Directors/directions issued by Reserve Bank of India from time to time. With regard to the Standard Advances, Provisions are made as per extant RBI guidelines. In addition to the specific provision made towards identified NPAs, the bank also holds floating provision.

b) In addition, the bank adopts an approach to provisioning that is based on past experience evaluation of security and other related factors.

c) Provisioning on categorized assets are made as follows:

Asset Classification	Provisioning
Sub-standard	Secured 15%
	Unsecured 25%
Doubtful 1	Secured 25%
	Unsecured 100%
Doubtful 2	Secured 40%
	Unsecured 100%
Doubtful 3	100% on outstanding
Loss	100% on outstanding
NCLT referred loans	As per RBI instruction

Education loans were provided at 100% irrespective of NPA asset classification.

The Bank in respect of creation of provision for Sub-Standard assets (NPA), hitherto had been creating provision for such assets @ 25%. With effect from October 1, 2020, the bank has changed the said policy as approved by its Board on 8th September 2020, as mentioned above (See Annexure 22 - Part A)

d) Sufficient incremental provisioning for Unhedged Foreign currency exposure is made as per RBI guidelines.

Reserve Bank of India has given methodology to arrive at UFCE and for introduction of incremental provision and capital requirements.

e) Advances disclosed are net of provisioning made for non-performing assets and floating provisions, provisioning on diminution in fair value of assets on restructured accounts.

f) In case of loan accounts classified as NPA, an account may be reclassified as per performing asset if it confirms to the guidelines prescribed by RBI.

g) Accounts are written off in accordance with bank's policies. Recoveries from bad debts written off are recognized in profit and loss account and included under other income.

5. FIXED ASSETS AND DEPRECIATION

a) Fixed assets are carried at cost of acquisition less accumulated depreciation. Cost includes freight, applicable duties, taxes and incidental expense related to the acquisition and installation of the asset, except for items on which input credit is availed.

b) Depreciation on fixed assets is provided in accordance with estimated useful lives as specified in Schedule II to the Companies Act, 2013, and reckoning the residual value at 5% of the original cost of the asset except for the following:

c)

Class of Asset	Rates of depreciation per annum
Computer Hardware & Software	33.33%

Prescribed rate

Class of Asset	Rates of depreciation per annum
Building	1.67%
Office equipment	20%
Computer Hardware & Software	33.33%
Vehicles	12.50%
Furniture and Electrical Fittings	10%

d) Depreciation on additions is pro rata basis, from the date of capitalization.

e) Expenditure during construction/capital works pending completion is shown at cost.

6. EMPLOYEE BENEFITS

The bank is following Accounting Standard 15 (Revised 2005) "Employee Benefits" as under:

(1) In respect of contributory plans viz – Provident Fund and Contributory Pension Scheme, the bank pays fixed contribution at pre-determined rates to a separate entity, which invests in permitted securities. The obligation of the bank is limited to such fixed contribution.

(2) In respect of Defined Benefit Plans, viz. Gratuity and pension as well as for leave encashment, provision has been made based on actuarial valuation as per the guidelines.

(3) The summarized position of Post-employment benefits and long term employee benefits have been recognized in the profit and loss account and balance sheet, as required in accordance with the Accounting Standard-15.

(4) The actuarial gain / loss is recognized in the profit and loss account.

7. TAXES ON INCOME

1. Income tax expense is the aggregate amount of current tax and deferred tax. Current taxes are determined in accordance with the provisions of tax laws prevailing in India. Deferred tax adjustments comprise changes in the deferred tax assets or liabilities during the period and Deferred Tax is determined in terms of Accounting Standard-22 issued by ICAI.

2. Deferred tax assets and liabilities are measured using tax rates and tax laws that have been enacted or substantially enacted prior to the balance sheet date. Deferred tax assets and liabilities are recognized on a prudent basis for future tax consequences of timing differences by adoption of Profit and Loss approach with their respective tax bases. The impact of changes in the deferred tax assets and liabilities is recognized in the profit and loss account.

3. Deferred tax assets are recognized at each reporting date, based upon management's judgment as to whether realization is considered reasonably certain. Deferred tax assets are recognized on carry forward of unabsorbed depreciation and tax losses only if there is virtual certainty that such deferred tax assets can be realized against future profits.

4. No withdrawal is made from the Special Reserve created and maintained under the provisions of Section 36(1)(viii) of the Income Tax Act, 1961.

8. REVENUE RECOGNITION:

Income and expenditure is generally accounted on accrual basis except in the following cases:

i) In the case of NPAs, S4A and SDR schemes, income is recognized on realization basis, in terms of guidelines of Reserve Bank of India. Where recovery is not adequate to upgrade the NPA accounts by way of regularization, such recovery is being appropriated towards interest in the first instance and towards the principal/book values thereafter, except in the case of suit filed accounts. In case of Non-performing investments (NPIs), the same accounting treatment as above is followed except otherwise agreed.

ii) Dividend on investments in shares, units of mutual fund, income from sale of mutual fund products, locker rent, insurance claims, commission on LCs, income on auxiliary services and other sevices, overdue charges on bills, commission on Government business and insurance business are accounted on cash/realization basis.

iii) Income related to credit card is accounted on the basis of the bills raised.

iv) In the case of suit filed accounts, legal expenses are charged to the profit and loss account. Similarly, at the time of recovery of legal expenses, in respect of such suit filed accounts, the amount recovered is accounted as income.

v) Funded Interest on Standard Restructured Advances and Interest on FITL are accounted as per the guidelines of Reserve Bank of India.

vi) Expenditure is charged on accrual basis.

9. EARNINGS PER SHARE

The bank reports basic and diluted earnings per share in accordance with applicable Accounting Standard-20. For the year under reference, both Basic and diluted earning per share being the same, is computed by dividing the net profit after tax by the weighted average number of equity shares outstanding for the period.

10. CASH FLOW STATEMENT

The Bank has adopted the respective Accounting Standard prescribed under Companies (Accounting Standard) Rules, 2006 and follows indirect method.

11. SEGMENT REPORTING

As per RBI guidelines on enhancement of disclosures relating to segment reporting under AS-17, the reportable segments have been divided into treasury, corporate / wholesale, retail banking operations.

(a) The Bank recognizes the Business Segment as the Primary Reporting Segment and Geographical Segment as the Secondary Reporting Segment, in accordance with the RBI guidelines and in compliance with the Accounting Standard 17.

(b) Business Segment is classified into (i) Treasury (ii) Corporate / Wholesale Banking and (iii) Retail Banking.

(c) Geographical Segment consists only of the Domestic Segment since the Bank does not have any foreign branches.

12. LEASES

Leases where the lessor effectively retains substantially all risks and benefits of ownership are classified as Operating Leases. Operating Lease payments are recognized as an expense in the profit and loss account on a straight line basis over the lease term in accordance with AS19 Leases.

13. CONTINGENCIES

Loss, if any from contingencies arising from claims, litigation, assessment, fines, penalties etc are recorded when it is probable that a liability has been incurred and the amount can be reasonably estimated.

14. IMPAIRMENT OF ASSETS

Impairment losses, if any, on fixed assets are recognized in accordance with the Accounting Standard 28 'impairment of assets' and charged to profit and loss account.

15. NET PROFIT

The net profit is arrived at after provisions for:

i) direct taxes;
ii) possible losses on standard assets, restructured advances, NPAs and other contingencies;
iii) depreciation / diminution on investments ;
iv) employee retirement benefits and
v) Other usual and necessary provisions.

16. CASH AND CASH EQUIVALENTS:

Cash and cash equivalents include cash in hand, Balance with RBI, Balance with other Banks and Money at Call at Short Notice including cash in ATM, Coin Vending Machine and Cash Deposit Machine.

17. INTANGIBLE ASSETS

In respect of Intangible Assets, the Bank has adopted the respective Accounting Standard (AS26)

18. ACCOUNTING FOR PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS

a) As per the Accounting Standard 29, the bank recognizes provisions only when it has a present obligation as a result of past event, it is probable that an outflow of resources is required to settle the obligation and when a reliable estimate of the amount can be made. The required disclosure for contingent liability is made on possible obligation that arises from past events, the existence of which depends on occurrence or non-occurrence of future event not under control.

b) Contingent assets are not recognized in the financial statement since this may result in the recognition of income that may never be realized.

K.V.Rama Moorthy
Managing Director & CEO

A.Niranjan Sankar Director	S.R.Ashok Director	P.C.G.Asok Kumar Director	C.Chiranjeeviraj Director
S.Ezhil Jothi Director	N.Gopal Director	B.S.Keshava Murthy Director	K.Nagarajan Director
D.N.Nirranjan Kani Director	B.Prabaharan Director	S.B.Suresh Kumar Director	B.Vijayadurai Director
A.Shidambaranathan Vice President	D. Inbamani General Manager	P.Suriaraj General Manager	R.Arumugapandi General Manager
P.A.Krishnan Chief Financial Officer	P.C.Panda Company Secretary		

Vide our report of even date attached
For Suri & Co
Chartered Accountants
FRN No. 004283S

Vide our report of even date attached
For Abarna & Ananthan
Chartered Accountants
FRN No. 000003S

Thoothukudi
03.08.2021

M.Sivaram
Partner (M.No.211916)

S.Ananthan
Partner (M.No.026379)

Tamilnad Mercantile Bank Limited
Annexures forming part of the Restated Statement of Assets and Liabilities

(₹ in millions)

ANNEXURE 5 - RESTATED STATEMENT OF CAPITAL	As on 31.03.2021	As on 31.03.2020	As on 31.03.2019
Authorised Equity Capital			
28,00,00,000 Equity Shares of ₹10/- each (As on 31.03.2021)	**2,800.00**	**5,000.00**	**5,000.00**
Issued, Subscribed, Called-up and Paid-up Capital			
14,25,11,454 Equity Shares of ₹10/- each	1,425.11	1,425.11	1,425.11
TOTAL	**1,425.11**	**1,425.11**	**1,425.11**

	ANNEXURE 6 - RESTATED STATEMENT OF RESERVES AND SURPLUS	As on 31.03.2021	As on 31.03.2020	As on 31.03.2019
I.	**Statutory Reserves**			
	Opening Balance	13,627.79	12,397.79	11,617.79
	Additions during the year	1,810.00	1,230.00	780.00
	TOTAL	**15,437.79**	**13,627.79**	**12,397.79**
II.	**Capital Reserve**			
	Opening Balance	494.93	287.83	257.13
	Additions during the year	384.80	207.10	30.70
	Deductions during the year	Nil	Nil	Nil
	TOTAL	**879.73**	**494.93**	**287.83**
III.	**Revenue and Other Reserves**			
	Opening Balance	21,592.49	19,590.84	18,738.47
	Additions during the year	3,216.48	2,022.43	959.90
	Less: Transfer to Provisions	50.71	20.78	107.53
	TOTAL	**24,758.26**	**21,592.49**	**19,590.84**
IV.	**Special Reserve U/s.36(1)(viii) of I.T.Act**			
	Opening Balance	2,149.00	1,909.00	1,649.00
	Additions during the year	350.00	240.00	260.00
	Deductions during the year	Nil	Nil	Nil
	TOTAL	**2,499.00**	**2,149.00**	**1,909.00**
V.	**Balance in Profit and Loss Account**	**799.93**	**507.14**	**571.98**
	TOTAL: (I, II, III, IV & V)	**44,374.71**	**38,371.35**	**34,757.44**

Tamilnad Mercantile Bank Limited
Annexures forming part of the Restated Statement of Assets and Liabilities

(₹ in millions)

ANNEXURE 7 - RESTATED STATEMENT OF DEPOSITS	As on 31.03.2021	As on 31.03.2020	As on 31.03.2019
A. I. Demand Deposits			
I) From Banks	0.82	1.34	0.09
ii) From Others	35,962.31	29,945.37	28,101.56
II. Savings Bank Deposits	80,889.52	65,233.79	58,475.45
III. Term Deposits			
I) From Banks	Nil	Nil	4,250.00
ii) From Others	292,851.51	273,069.77	260,535.37
TOTAL	**409,704.16**	**368,250.27**	**351,362.47**
B. I. Deposits of Branches in India	409,704.16	368,250.27	351,362.47
II. Deposits of Branches outside India	Nil	Nil	Nil

ANNEXURE 8 - RESTATED STATEMENT OF BORROWINGS	As on 31.03.2021	As on 31.03.2020	As on 31.03.2019
I. Borrowings in India			
i. Reserve Bank of India	Nil	3,240.00	Nil
ii. Other Banks	Nil	Nil	Nil
iii. Other Institutions and Agencies	Nil	Nil	Nil
II. Borrowings outside India	Nil	Nil	Nil
TOTAL	**Nil**	**3,240.00**	**Nil**
Secured borrowings included in I and II above	Nil	3,240.00	Nil

ANNEXURE 9 - RESTATED STATEMENT OF OTHER LIABILITIES AND PROVISIONS	As on 31.03.2021	As on 31.03.2020	As on 31.03.2019
I. Bills Payable	2,683.94	1,364.19	1,651.20
II. Inter Office Adjustments (Net)	Nil	Nil	Nil
III. Interest Accrued	2,388.08	2,451.51	2,458.34
IV. Deferred Tax liability	601.14	540.73	666.84
V. Others (Including Provisions)	14,094.55	11,944.81	13,006.56
TOTAL	**19,767.71**	**16,301.24**	**17,782.94**

ANNEXURE 10 - RESTATED STATEMENT OF CASH AND BALANCES WITH RESERVE BANK OF INDIA	As on 31.03.2021	As on 31.03.2020	As on 31.03.2019
Cash in hand	2,602.70	2,035.18	2,510.29
Balance with Reserve Bank of India in Current Account	14,200.20	12,108.87	14,843.14
TOTAL	**16,802.90**	**14,144.05**	**17,353.43**

Tamilnad Mercantile Bank Limited
Annexures forming part of the Restated Statement of Assets and Liabilities

(₹ in millions)

ANNEXURE 11 - RESTATED STATEMENT OF BALANCES WITH BANKS & MONEY AT CALL AND SHORT NOTICE	As on 31.03.2021	As on 31.03.2020	As on 31.03.2019
I. In India			
I) Balances with Banks			
a) In current accounts	182.19	22.12	157.42
b) In other Deposits	0.03	0.03	0.02
ii) Money at call and short notice			
a)With Banks	6,180.00	19,600.00	5,750.00
b)With other institutions	Nil	Nil	Nil
TOTAL	**6,362.22**	**19,622.15**	**5,907.44**
II. Outside India			
a) In current accounts	789.64	759.30	3,182.69
b) In other Deposits	3,096.00	2,840.00	2,760.00
TOTAL	**3,885.64**	**3,599.30**	**5,942.69**
GRAND TOTAL	**10,247.86**	**23,221.45**	**11,850.13**

ANNEXURE 12 - RESTATED STATEMENT OF INVESTMENTS	As on 31.03.2021	As on 31.03.2020	As on 31.03.2019
I. Investments in India			
i. Government securities	105,119.99	79,483.27	73,843.75
ii. Other approved securities	Nil	Nil	Nil
iii. Shares	73.41	129.25	168.26
iv. Debentures & Bonds	11,838.69	13,094.76	14,559.60
v. Others - Mutual Fund, Commercial Paper	-	1,966.02	2,494.25
TOTAL	**117,032.09**	**94,673.30**	**91,065.86**
Gross Investments	117,948.80	95,541.38	91,924.51
Less: Depreciation	916.71	868.08	858.65
TOTAL	**117,032.09**	**94,673.30**	**91,065.86**
II. Investments outside India	**Nil**	**Nil**	**Nil**

Tamilnad Mercantile Bank Limited
Annexures forming part of the Restated Statement of Assets and Liabilities

(₹ in millions)

ANNEXURE 13 - RESTATED STATEMENT OF ADVANCES	As on 31.03.2021	As on 31.03.2020	As on 31.03.2019
A. i. Bills purchased and discounted	3,949.15	3,218.83	5,162.91
ii. Cash credits, overdrafts and loans repayable on demand	207,411.50	193,339.56	184,083.34
iii. Term Loans	99,335.38	80,599.25	75,633.16
TOTAL	**310,696.03**	**277,157.64**	**264,879.41**
B. i. Secured by tangible assets	307,181.04	272,688.78	260,394.22
ii. Covered by Bank / Government Guarantee	1,810.40	1,638.33	693.77
iii. Unsecured	1,704.59	2,830.53	3,791.42
TOTAL	**310,696.03**	**277,157.64**	**264,879.41**
C. Advances in India			
i. Priority Sector	222,305.63	184,874.52	167,603.19
ii. Public Sector	2,199.23	3,969.77	3,180.98
iii. Banks	Nil	Nil	Nil
iv. Others	86,191.17	88,313.35	94,095.24
TOTAL	**310,696.03**	**277,157.64**	**264,879.41**

ANNEXURE 14 - RESTATED STATEMENT OF FIXED ASSETS	As on 31.03.2021	As on 31.03.2020	As on 31.03.2019
I Premises			
At cost as on March 31, preceding year	742.01	724.34	697.72
Additions during the year	-	17.67	26.62
Deductions during the year	-	-	-
	742.01	**742.01**	**724.34**
Depreciation to date	237.33	228.85	220.53
TOTAL	**504.68**	**513.16**	**503.81**
II Other Fixed Assets (including furniture and fixtures)			
At cost as on March 31, preceding year	4,290.39	4,106.56	3,796.71
Additions during the year	375.90	186.14	314.17
Deductions during the year	3.03	2.31	4.32
	4,663.26	**4,290.39**	**4,106.56**
Depreciation to date	3,796.18	3,519.02	3,226.56
TOTAL	**867.08**	**771.37**	**880.00**
* - Includes building under construction at cost (₹in millions) - March 31, 2021 - Nil;			
GRAND TOTAL (I & II)	**1,371.76**	**1,284.53**	**1,383.81**

Tamilnad Mercantile Bank Limited
Annexures forming part of the Restated Statement of Assets and Liabilities

(₹ in millions)

	ANNEXURE 15 - RESTATED STATEMENT OF OTHER ASSETS	As on 31.03.2021	As on 31.03.2020	As on 31.03.2019
I	Inter-Office adjustments (Net)	Nil	Nil	Nil
II	Interest accrued	2,914.31	2,532.72	2,377.60
III	Tax paid in advance / tax deducted at source	7,600.63	5,493.38	8,052.48
IV	Stationery and stamps	12.95	15.89	13.93
V	Non-Banking Assets acquired in satisfaction of claims	Nil	Nil	Nil
VI	Deferred Tax Asset	286.47	256.33	594.48
VII	Other Assets	8,306.69	8,808.68	7,756.83
	TOTAL	**19,121.05**	**17,107.00**	**18,795.32**

	ANNEXURE 16 - RESTATED STATEMENT OF CONTINGENT LIABILITIES	As on 31.03.2021	As on 31.03.2020	As on 31.03.2019
I	Claims against the Bank not acknowledged as debts	1,353.21	1,124.37	112.07
II	Liability on account of outstanding forward exchange contracts	91,886.91	52,976.51	50,746.55
III	Guarantee given on behalf of constituents in India	11,630.02	10,635.77	9,920.88
IV	Acceptances, endorsements and other obligations	8,099.07	7,575.78	10,565.13
V	Estimated amount of contracts remaining to be executed on capital account not provided for and Liab.under DEAF	901.61	783.77	696.32
	TOTAL	**113,870.82**	**73,096.20**	**72,040.95**

Annexures forming part of the Restated Statement of Profit and Loss

(₹ in millions)

	ANNEXURE 17 - RESTATED STATEMENT OF INTEREST EARNED	Year ended 31.03.2021	Year ended 31.03.2020	Year ended 31.03.2019
I	Interest / discount on advances / bills	28,114.42	27,010.95	24,462.99
II	Income on investments	7,504.14	7,100.83	7,504.36
III	Interest on balances with Reserve Bank of India and other inter-bank funds	354.50	402.29	109.67
IV	Others	117.47	147.05	167.55
	TOTAL	**36,090.53**	**34,661.12**	**32,244.57**

	ANNEXURE 18 - RESTATED STATEMENT OF OTHER INCOME	Year ended 31.03.2021	Year ended 31.03.2020	Year ended 31.03.2019
I	Commission, exchange and brokerage	1,700.00	1,601.81	1,487.07
II	Profit on sale of investments	1,581.64	692.47	309.73
	Loss on sale of investments	(30.96)	(18.22)	(40.24)
III	Profit on revaluation of investments	Nil	Nil	Nil
IV	Profit on sale of land, building and other assets	2.42	0.80	1.24
	Loss on sale of land, building and other assets	(0.66)	(1.09)	(0.89)
V	Profit on exchange transactions	253.66	199.30	145.11
VI	Miscellaneous income	2,937.39	2,789.10	2,241.39
	TOTAL	**6,443.49**	**5,264.17**	**4,143.41**

Tamilnad Mercantile Bank Limited
Annexures forming part of the Restated Statement of Profit and Loss

(₹ in millions)

	ANNEXURE 19 - RESTATED STATEMENT OF INTEREST EXPENDED	Year ended 31.03.2021	Year ended 31.03.2020	Year ended 31.03.2019
I	Interest on deposits	20,506.90	21,415.96	19,472.66
II	Interest on Reserve Bank of India / Inter-Bank borrowings	86.62	21.99	180.77
III	Others	121.73	27.97	289.62
	TOTAL	**20,715.25**	**21,465.92**	**19,943.05**

	ANNEXURE 20 - RESTATED STATEMENT OF OPERATING EXPENSES	Year ended 31.03.2021	Year ended 31.03.2020	Year ended 31.03.2019
I	Payment to and provisions for employees	5,604.95	4,355.38	3,753.06
II	Rent, taxes and lightings	820.58	807.44	826.87
III	Printing and stationery	93.93	93.61	94.38
IV	Advertisement and publicity	44.88	71.71	65.50
V	Depreciation on Bank's Property	285.64	300.80	355.62
VI	Directors Fees Allowances & Exp.	14.57	17.69	15.83
VII	Auditors' fees and expenses (including branch auditors)	13.91	15.22	21.66
VIII	Law charges	7.36	9.28	7.18
IX	Postages, telegrams, telephones, etc.	147.22	186.12	162.27
X	Repairs and maintenance	106.09	160.87	111.13
XI	Insurance	453.67	349.91	314.24
XII	Other expenditure	2,203.74	2,141.08	1,874.52
	TOTAL	**9,796.54**	**8,509.11**	**7,602.26**

Tamilnad Mercantile Bank Limited
Annexure 21 - Notes forming part of the Restated Financial Information

1. The Restated Financial Statements have been prepared in conformity with Forms A & B of the Schedule III to the Banking Regulation Act, 1949 read with Section 133 of the Companies Act, 2013 read together with paragraph 7 of the Companies (Accounts) Rules 2014 to the extent applicable and practices generally prevalent in the banking industry in India. Also, refer Annexure 4 for basis of preparation.

2. During the year ended March 31, 2021, March 31, 2020 and March 31, 2019, all the 509 branches have been subjected to statutory audit.

3. Reconciliation of inter branch / office adjustment accounts has been completed up to respective reporting date.

4. (i). In accordance with RBI guidelines, the investments portfolio of the Bank has been classified into three categories as given

(₹ in millions)

	As at 31.03.2021		As at 31.03.2020		As at 31.03.2019	
Category	**Book Value**	**% to total investments**	**Book Value**	**% to total investments**	**Book Value**	**% to total investments**
Held to Maturity	83,839.13*	71.08%	66,217.47*	69.31%	58,725.21	63.88%
Available for Sale	34,109.67	28.92%	28,830.05	30.18%	30,664.11	33.36%
Held for Trading	-	0.00%	493.86	0.51%	2,535.19	2.76%
Total	**117,948.80**	**100.00%**	**95,541.38**	**100.00%**	**91,924.51**	**100.00%**

*During the year ended March 31, 2021 and March 31, 2020, the bank has sold securities from HTM category exceeding 5 % of the book value of the investments held at the beginning of the year, with due approval. The market value of the HTM securities held as on March 31, 2021 and March 31, 2020 is Rs.84,987.42 millions and Rs.68,520.26 millions, respectively.

SLR securities under 'Held to Maturity' category accounted for 20.82% of Bank's Demand and Time Liabilities as on March 31, 2021 as against the ceiling of 22.00% stipulated by Reserve Bank of India.

SLR securities under 'Held to Maturity' category accounted for 17.84% and 17.19% of Bank's Demand and Time Liabilities as on March 31, 2020 and March 31, 2019 respectively as against the ceiling of 19.50% stipulated by Reserve Bank of India.

(ii) During the year ended March 31, 2021, March 31, 2020 and March 31, 2019, the excess of acquisition cost over face value of securities kept under 'Held to Maturity' category was amortized on quarterly basis up to the date of maturity and the amortized amount for the financial year aggregates to ₹523.05 millions, ₹301.86 millions and ₹293.67 millions respectively. As per Reserve Bank of India guidelines, the said amount has been reflected as a deduction in Annexure 17 – Interest Earned under item II – 'Income on Investments'.

(iii) Interest received on sale of securities for ₹ 4,023.17 millions for March 31, 2021, ₹4,405.46 millions for March 31, 2020 and ₹2,611.41 millions for March 31, 2019 and interest paid on purchase of securities ₹ 3,845.79 millions for March 31, 2021 and ₹4,523.82 millions for March 31, 2020 and ₹2,418.82 millions for March 31, 2019 have been netted and shown under the head 'Income on Investments'.

(iv) There was shifting of securities to the tune of ₹15,688.60 (face value ₹15,369.75 millions), Rs.4,215.57 millions (face value Rs.4,055.49 millions), ₹23,181.65 millions (face value ₹23,225.12 millions) from/to HTM category during the year ended March 31, 2021, March 31, 2020 and March 31, 2019 respectively.

(v) During the year ended March 31, 2021 and March 31, 2020, the bank has sold government securities from Held to Maturity category exceeding 5% of the book value of investments held in HTM category at the beginning of the year. The profit booked out of sale of HTM securities has been transferred to Capital Reserve. As the market value of investment under HTM category as on 31.03.2021 and 31.03.2020 respectively, was higher than the book value, the provision thereof is not required to be made.

During the year ended March 31, 2019, the value of sale of securities from HTM category (excluding one-time transfer of securities permitted to be undertaken by banks at the beginning of the year, sales to RBI under OMO auctions, repurchased of government securities by Government of India and sale/transfer of securities consequent to reduction of ceiling on SLR securities under HTM) did not exceed 5% of the book value of investments held in HTM category at the beginning of the year.

(vi) As per RBI circular Ref.No.RBI/2017-18/147 DBR.No.BP.BL.102 /21.04.048/2017-2018 dated 02.04.2018, the bank has created an Investment Fluctuation Reserve (IFR) for an amount of ₹95.70 millions during the year 2020-21, ₹294.90 millions during the year 2019-20 and ₹291.60 millions during the year 2018-19.

(₹ in millions)

Transfer to Investment Fluctuation Reserve	**Reference**	**Year ended 31.03.2021**	**Year ended 31.03.2020**	**Year ended 31.03.2019**
Net Profit on sale of investments during the year	(a)	1,569.03	681.88	291.60
Net Profit for the year less mandatory provisions	(b)	6,033.29	4,076.94	2,585.80
(a) or (b) lower of the above	(c)	1,569.03	681.88	291.60
Total HFT & AFS portfolio as at year-end	(d)	34,109.67	29,323.91	33,199.30
2% on (d)	(e)	682.20	586.50	664.00
Investment Fluctuation Reserve as at year-end upto a maximum of (e)	(f)	682.20	586.50	291.60

Tamilnad Mercantile Bank Limited
Annexure 21 - Notes forming part of the Restated Financial Information

5. Additional disclosures

A. Capital

Items	31.03.2021		31.03.2020		31.03.2019	
	Basel II	**Basel III**	**Basel II**	**Basel III**	**Basel II**	**Basel III**
Common Equity Tier I capital ratio (%)	17.95	17.93	15.89	15.87	15.55	15.52
Tier I capital (%)	17.95	17.93	15.89	15.87	15.55	15.52
Tier II capital (%)	1.01	1.01	0.87	0.87	0.65	0.65
Total Capital Ratio (CRAR %)	18.96	18.94	16.76	16.74	16.20	16.17
Percentage of the shareholding of the Government of India in public sector banks	NA		NA		NA	
Amount of equity capital raised						
Amount of Additional Tier 1 capital raised of which; PNCPS : PDI :	Nil		Nil		Nil	
Amount of Additional Tier 2 capital raised of which; Debt capital instruments : Preference capital instruments : (Perpetual cumulative preference shares/ Redeemable non cumulative preference shares /Redeemable cumulative preference shares)	Nil		Nil		Nil	

B. i. <u>Investments</u>

(₹ in millions)

Items	As on 31.03.2021	As on 31.03.2020	As on 31.03.2019
(1) Value of Investments			
(i) Gross Value of Investments			
(a)In India	117,948.80	95,541.38	91,924.51
(b)Outside India,	Nil	Nil	Nil
(ii) Provisions for Depreciation			
(a)In India	916.71	868.08	858.65
(b)Outside India,	Nil	Nil	Nil
(iii) Net Value of Investments			
(a)In India	117,032.09	94,673.30	91,065.86
(b)Outside India.	Nil	Nil	Nil
(2) Movement of provisions held towards depreciation on investments			
(i)Opening balance	868.08	858.65	899.21
(ii)Add: Provisions made during the year	50.15	9.43	1,429.79
(iii)Less: Write-off/ write-back of excess provisions during the year	1.52	-	1,470.35
(iv)Closing balance	916.71	868.08	858.65

ii. Repo Transactions during the year (In face value terms):

(₹ in millions)

FY 2020-21	**Minimum outstanding**	**Maximum outstanding**	**Daily average outstanding**	**Outstanding as on 31.03.21**
Securities sold under Repos				
a)Govt Securities	1,970.00	3,240.00	1,495.00	Nil
b)Corporate debt Securities	--	--	--	--
Securities sold under MSF				
a)Govt Securities	Nil	Nil	Nil	Nil
b)Corporate debt Securities	--	--	--	--
Securities sold under TREPS				
a) Govt Securities	70.00	5,020.00	398.60	Nil
b) Corporate debt Securities	--	--	--	--
Securities sold under Market Repo				
a)Govt Securities	48.20	3,430.10	401.50	Nil
b)Corporate debt Securities	--	--	--	--
Securities purchased under Reverse Repos				
a)Govt Securities	300.00	22,300.00	7,416.70	6,180.00
b)Corporate debt Securities	--	--	--	--
Securities purchased under Market Reverse Repos				
a)Govt Securities	Nil	Nil	Nil	Nil
b)Corporate debt Securities	--	--	--	--
Securities purchased under TREPS				
a)Govt Securities	500.00	9,500.00	1,042.70	Nil
b)Corporate debt Securities	--	--	--	--

(₹ in millions)

FY 2019-20	**Minimum outstanding**	**Maximum outstanding**	**Daily average outstanding**	**Outstanding as on 31.03.20**
Securities sold under Repos				
a)Govt Securities	250.00	3,240.00	257.30	3,240.00
b)Corporate debt Securities	--	--	--	--
Securities sold under MSF				
a)Govt Securities	100.00	350.00	11.70	Nil
b)Corporate debt Securities	--	--	--	--
Securities sold under TREPS				
a) Govt Securities	20.00	3,261.50	398.60	Nil
b) Corporate debt Securities	--	--	--	--
Securities sold under Market Repo				
a)Govt Securities	152.00	1,256.70	107.10	Nil
b)Corporate debt Securities	--	--	--	--
Securities purchased under Reverse Repos				
a)Govt Securities	490.00	20,400.00	4,073.70	19,600.00
b)Corporate debt Securities	--	--	--	--
Securities purchased under Market Reverse Repos				
a)Govt Securities	49.80	51.70	0.50	Nil
b)Corporate debt Securities	--	--	--	--
Securities purchased under TREPS				
a)Govt Securities	50.00	4,000.00	72.00	Nil
b)Corporate debt Securities	--	--	--	--

ii. Repo Transactions during the year (In face value terms): (Contd.)

(₹ in millions)

FY 2018-19	**Minimum outstanding**	**Maximum outstanding**	**Daily average outstanding**	**Outstanding as on 31.03.19**
Securities sold under Repos				
a)Govt Securities	240.00	8,000.00	1,615.20	Nil
b)Corporate debt Securities	--	--	--	--
Securities sold under MSF				
a)Govt Securities	160.00	2,500.00	32.30	Nil
b)Corporate debt Securities	--	--	--	--
Securities sold under TREPS				
a) Govt Securities	180.00	11,106.00	1,696.40	Nil
b) Corporate debt Securities	--	--	--	--
Securities sold under Market Repo				
a)Govt Securities	29.70	1,437.50	21.40	Nil
b)Corporate debt Securities	--	--	--	--
Securities purchased under Reverse Repos				
a)Govt Securities	100.00	9,700.00	488.20	5,750.00
b)Corporate debt Securities	--	--	--	--
Securities purchased under Market Reverse Repos				
a)Govt Securities	48.10	100.70	5.70	Nil
b)Corporate debt Securities	--	--	--	--
Securities purchased under TREPS				
a)Govt Securities	50.00	1,580.00	17.20	Nil
b)Corporate debt Securities	--	--	--	--

iii. Non-SLR Investment Portfolio

a) Issuer composition of Non SLR investments

As at March 31, 2021 **(₹ in millions)**

No. (1)	Issuer (2)	Amount (3)	Extent of Private placement (4)	Extent of Below Investment Grade securities (5)	Extent of Unrated Securities (6)	Extent of 'Unlisted' Securities (7)
1.	PSUs	4,129.60	950.00	--	--	20.00
2.	FIs	6,719.90	1,050.00	58.10	--	10.40
3.	Banks	1,076.00	500.00	100.00	--	--
4.	Private Corporate	903.31	--	--	--	379.80
5.	Subsidiaries/ Joint Venture	--	--	--	--	--
6.	Others	--	--	--	--	--
7.	Provision held towards depreciation	(916.71)	--	--	--	(379.80)
	Total*	**11,912.10**	**2,500.00**	**158.10**	**-**	**30.40**

As at March 31, 2020 **(₹ in millions)**

No. (1)	Issuer (2)	Amount (3)	Extent of Private placement (4)	Extent of Below Investment Grade securities (5)	Extent of Unrated Securities (6)	Extent of 'Unlisted' Securities (7)
1.	PSUs	5,111.35	900.00	--	--	20.00
2.	FIs	6,381.93	1,000.00	58.10	--	10.40
3.	Banks	3,611.70	450.00	100.00	--	--
4.	Private Corporate	943.13	--	--	--	379.80
5.	Subsidiaries/ Joint Venture	--	--	--	--	--
6.	Others	10.00	--	--	--	--
7.	Provision held towards depreciation	(868.08)	--	--	--	(379.80)
	Total*	**15,190.03**	**2,350.00**	**158.10**	**-**	**30.40**

As at March 31, 2019 **(₹ in millions)**

No. (1)	Issuer (2)	Amount (3)	Extent of Private placement (4)	Extent of Below Investment Grade securities (5)	Extent of Unrated Securities (6)	Extent of 'Unlisted' Securities (7)
1.	PSUs	5,309.93	970.00	--	--	20.00
2.	FIs	6,985.13	1,310.40	50.00	--	10.40
3.	Banks	4,750.77	710.00	50.00	--	--
4.	Private Corporate	1,024.93	---	--	--	379.80
5.	Subsidiaries/ Joint Venture	--	--	--	--	--
6.	Others	10.00	--	--	--	--
7.	Provision held towards depreciation	(858.65)	--	--	--	(379.80)
	Total*	**17,222.11**	**2,990.40**	**100.00**	**-**	**30.40**

Note:

(1) *Total under column 3 should tally with the total of investments included under the following categories in Annexure 12 to the Restated Summary Statement of Assets and Liabilities:

a)Shares

b)Debentures & Bonds

c)Subsidiaries / joint ventures

d)Others

(2) Amount reported under columns 4, 5, 6 and 7 above may not be mutually exclusive.

Break up particulars for Non SLR Investments:

(₹ in millions)

	31.03.2021	**31.03.2020**	**31.03.2019**
Shares	73.41	129.25	168.26
Debentures & Bonds	11,838.69	13,094.76	14,559.60
Subsidiaries and Joint Ventures	-	-	-
Others - Mutual Fund, Commercial Paper	-	1,966.02	2,494.25
Total	**11,912.10**	**15,190.03**	**17,222.11**

b) Non performing Non-SLR investments

(₹ in millions)

Particulars	**As on 31.03.2021**	**As on 31.03.2020**	**As on 31.03.2019**
Opening Balance	806.32	798.24	285.06
Additions during the year	50.00	8.08	513.18
Reductions during the year	-	-	-
Closing balance	856.32	806.32	798.24
Total provisions held	**856.32**	**806.32**	**798.24**

Break up for NPI

(₹ in millions)

Category	**Nature of Investment**	**Name of the Issuer**	**As on 31.03.2021**	**As on 31.03.2020**	**As on 31.03.2019**
Non SLR Investment under AFS Category	Equity Shares	M/s BRG Iron & Steel P Ltd.	285.06	285.06	285.06
Non SLR Investment under AFS Category	Equity Shares	M/s IVRCL Infrastructure Ltd.	381.88	381.88	381.88
Non SLR Investment under AFS Category	Equity Shares	M/s IVRCL Indore Gujarat Tollways Ltd.	94.70	94.70	94.70
Non SLR Investment under AFS Category	Equity Shares	M/s Gujarat NRE Coke Ltd.	36.60	36.60	36.60
Non SLR Investment under AFS Category	Private sector Bond	M/s Dewan Housing Finance Corporation Ltd.	8.08	8.08	-
Non SLR Investment under AFS Category	Private sector Bond	M/s. Lakshmi Vilas Bank Ltd	50.00	-	-
Total			**856.32**	**806.32**	**798.24**

C. Forex Operations

1.The overdrafts resulting with Overseas banks – NOSTRO account due to un responded transactions as on March 31, 2021 is Nil, as on March 31, 2020 is Rs. 8.06 million and as on March 31, 2019 is Rs. 30.30 million. The same have been grouped and shown by way of deduction under - Balances with banks – outside India.

2.The multi currency prepaid card payable as on March 31, 2021 is Nil, as on March 31, 2020 is Rs. 7.48 million and as on March 31, 2019 is 0.66 million. The same have been grouped and shown by way of deduction under, Balances with banks – outside India.

3.The Bank is having integrated domestic and foreign operations.

D. Swaps and Derivatives

The Bank has not entered into any forward rate agreement/interest rate swap or exchange traded interest rate derivative during the year ended March 31, 2021, March 31, 2020 and March 31, 2019.

E. Asset Quality

i. a. Non-Performing Asset

(₹ in millions)

Items	As on 31.03.2021	As on 31.03.2020	As on 31.03.2019
(i) Net NPAs to Net Advances (%)	1.98%	1.80%	2.40%
(ii) Movement of NPAs (Gross)			
(a)Opening balance	10,209.77	11,681.12	8,682.77
(b)Additions during the year	5,749.60	5,546.62	9,472.30
(c)Reductions during the year	5,111.59	7,017.97	6,473.95
(d)Closing balance	10,847.78	10,209.77	11,681.12
(iii) Movement of Net NPAs			
(a)Opening balance	4,974.66	6,365.19	5,132.87
(b)Additions during the year	2,841.15	1,749.75	4,927.37
(c)Reductions during the year	1,677.55	3,140.28	3,695.05
(d)Closing balance	6,138.26	4,974.66	6,365.19
(iv) Movement of provisions for NPAs			
(excluding provisions on standard assets)			
(a)Opening balance	5,235.11	5,315.93	3,549.90
(b)Provisions made during the year	3,374.47	3,615.94	4,446.76
(c)Write-off/ write-back of excess provisions	3,900.06	3,696.76	2,680.73
(d)Closing balance	4,709.52	5,235.11	5,315.93

i.b. Non- performing Loan Provisioning coverage Ratio is 79.53% as on March 31, 2021, 80.75% as on March 31, 2020 and 73.61% as on March 31, 2019.

iia. Movement of NPAs

(₹ in millions)

Particulars	As on 31.03.2021	As on 31.03.2020	As on 31.03.2019
Gross NPAs (Opening Balance)	10,209.77	11,681.12	8,682.77
Additions (Fresh NPAs) during the year	5,749.60	5,546.62	9,472.30
Sub-total (A)	**15,959.37**	**17,227.74**	**18,155.07**
Less:-			
(i)Upgradations	56.18	1,162.65	2,373.17
(ii)Recoveries	1,129.55	2,196.25	1,463.05
(iii)Technical/Prudential write-offs	3,925.86	3,659.07	2,637.73
(iii) Write-offs	---	---	---
Sub-total (B)	**5,111.59**	**7,017.97**	**6,473.95**
Gross NPAs (closing balance) (A-B)	**10,847.78**	**10,209.77**	**11,681.12**

iii. Stock of Technical write-offs and the recoveries made thereon:

(₹ in millions)

Particulars	As on 31.03.2021	As on 31.03.2020	As on 31.03.2019
Opening balance of Technical/Prudential written-off accounts	15,631.68	12,438.16	10,125.17
Add: Technical/Prudential write-offs during the year	3,925.86	3,659.07	2,637.73
Sub-total (A)	**19,557.54**	**16,097.23**	**12,762.90**
Less: Recoveries made from previously technical/ prudential written-off accounts during the year	423.60	465.55	324.74
Closing balance	**19,133.94**	**15,631.68**	**12,438.16**

Tamilnad Mercantile Bank Limited
Annexure 21 - Notes forming part of the Restated Financial Information

iv. Sector-wise NPAs

(₹ in millions)

Sl. No.	Sector*	As on 31.03.2021			As on 31.03.2020			As on 31.03.2019		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector (%)	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector (%)	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector (%)
A	**Priority Sector**									
1	Agriculture and allied activities	86,456.09	1,177.86	1.36	69,939.00	1,231.81	1.76	60,766.38	511.64	0.84
2	Industry	45,355.51	2,316.37	5.11	38,366.05	1,398.80	3.65	36,403.69	729.93	2.00
2a	Of which; Textile	17,082.84	777.79	4.55	14,536.46	433.22	2.98	14,820.79	334.96	2.26
3	Services	75,217.58	3,272.65	4.33	63,598.41	1,798.09	2.83	59,101.02	1,402.68	2.37
4	Personal loans	18,373.97	467.22	2.54	15,213.82	291.77	1.92	12,967.91	369.92	2.85
	Sub-total (A)	**225,403.15**	**7,234.10**	**3.20**	**187,117.28**	**4,720.47**	**2.52**	**169,239.00**	**3,014.17**	**1.78**
B	**Non Priority Sector**									
1	Agriculture and allied activities	1.27	-	-	11.42	-	-	6.99	-	-
2	Industry	22,024.45	1,538.54	6.99	29,395.58	4,138.00	14.08	33,850.63	6,176.86	18.24
2a	Of which; Textile	10,708.90	411.64	3.84	13,689.21	947.13	6.92	14,400.27	897.10	6.22
3	Services	21,905.63	1,678.82	7.39	25,940.07	1,200.90	4.63	27,180.00	2,345.36	8.62
4	Personal loans	44,263.16	396.31	0.89	38,257.04	150.40	0.39	39,215.30	144.74	0.36
5	Food Credit	1,812.64	-	-	1,640.40	-	-	694.65	-	-
	Sub-total (B)	**90,007.15**	**3,613.67**	**3.95**	**95,244.51**	**5,489.30**	**5.86**	**100,947.57**	**8,666.96**	**8.64**
	Total (A+B)	**315,410.30**	**10,847.77**	**3.44**	**282,361.79**	**10,209.77**	**3.62**	**270,186.57**	**11,681.13**	**4.33**

v. Concentration of NPAs

Total Exposure to top four NPA accounts

(₹ in millions)

	As on 31.03.2021	As on 31.03.2020	As on 31.03.2019
Total Exposure to top four NPA	1,775.62	3,013.80	3,707.61

vi. Disclosure on Divergence in the Asset Classification and Provisioning (RBI /DBR. BP.BC.NO.63/21.04.018/ 2016-17 dated 18th April 2017

In terms of RBI circular DBR.BP.BC.NO.32/ 21.04.018/ 2018-19 dated 1st April 2019 banks are required to disclose the divergence in asset classification and provisioning consequent to RBI's Annual Supervisory Review process in the "notes to accounts" to the financial statements if such divergence exceeds the threshold prescribed by RBI. Since, the divergence identified by RBI for the financial year ended March 31, 2019 are less than the prescribed thresholds, there is no disclosure required relating to Asset Classification & Provisioning on NPA. Further, RBI inspection was not carried for the financial year ended March 31, 2020 and March 31, 2021 so far.

vii. Provisioning pertaining to Fraud Accounts

As per RBI circular DBR.No.BP.BC.92/21.04.048/2015-16 dated 18.04.2016, where the bank chooses to provide for the fraud over two to four quarters and this results in the full provisioning being made in more than one financial year, banks should debit "other reserves" [i.e., reserves other than the one created in terms of section 17(2) of the Banking Regulation Act 1949] by the amount remaining un-provided at the end of the financial year by credit to provisions. However banks should proportionately reverse the debits to "other reserves" and complete the provisioning by debiting profit and loss account, in the subsequent quarters of the next financial year.

To comply with the above instructions of Reserve Bank of India, unamortized provision for NPA has been made by debiting the other reserves for the following fraud accounts.

(Contd.)

Tamilnad Mercantile Bank Limited
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vii. Provisioning pertaining to Fraud Accounts (Contd.)

(₹ in millions)

		As on 31.03.2021			As on 31.03.2020			As on 31.03.2019		
S.No	**Name of the Borrower**	**Amount Involved**	**Provision made during the year**	**Unamortised Provision**	**Amount Involved**	**Provision made during the year**	**Unamortised Provision**	**Amount Involved**	**Provision made during the year**	**Unamortised Provision**
1	A.K.Yarn Traders	5.64	2.82	2.82	-	-	-	-	-	-
2	A.K.Textiles	5.78	2.89	2.89	-	-	-	-	-	-
3	SKF Traders	60.00	30.00	30.00	-	-	-	-	-	-
4	Udayam Potatos	30.00	15.00	15.00	-	-	-	-	-	-
5	J and J Traders, Simmakkal, Madurai	-	-	-	0.79	0.40	0.40	-	-	-
6	MRS Technologies, Tuticorin - Port trust	-	-	-	2.46	1.23	1.23	-	-	-
7	Ranjith Spinners, Madampalayam	-	-	-	24.98	20.69	4.29	-	-	-
8	Sri Lakshmi Prasanna Rice Industry, Nellore	-	-	-	23.46	18.08	5.38	-	-	-
9	RKR Fabric & Engg, Ambattur	-	-	-	2.71	1.35	1.35	-	-	-
10	Nandies Packaging, Udumalpet	-	-	-	4.28	2.14	2.14	-	-	-
11	Balaji Rathod & Govindamma, Pune	-	-	-	2.47	0.62	1.86	-	-	-
12	One world Industries P Ltd, Mumbai Chembur	-	-	-	-	-	-	200.00	100.00	100.00
13	Angel Motors, Marthandam	-	-	-	-	-	-	15.06	7.53	7.53
	Total	**101.42**	**50.71**	**50.71**	**61.15**	**44.50**	**16.65**	**215.06**	**107.53**	**107.53**

Tamilnad Mercantile Bank Limited
Annexure 21 - Notes forming part of the Restated Financial Information

viii. Details of Loan assets subjected to Restructuring

As at March 31, 2021

(₹ in millions)

Sl No	Type of Restructuring →		Under CDR Mechanism					Under SME Debt Restructuring Mechanism					Others					Total				
	Asset Classification →		Standard	Sub standard	Doubtful	Loss	Total	Standard	Sub standard	Doubtful	Loss	Total	Standard	Sub standard	Doubtful	Loss	Total	Standard	Sub standard	Doubtful	Loss	Total
	Details ↓																					
1	Restructured standard category during the FY Accounts as on April 1 of the FY (opening figures)*	No. of borrowers	-	-	-	-	-	74	7	2	-	83	-	-	18	4	22	74	7	20	4	105
		Amount outstanding	-	-	-	-	-	1,051.34	164.38	207.56	-	1,423.28	-	-	1,550.48	0.13	1,550.61	1,051.34	164.38	1,758.04	0.13	2,973.89
		Provision thereon	-	-	-	-	-	55.20	41.09	91.39	-	187.68	-	-	1,068.04	0.12	1,068.16	55.20	41.09	1,159.43	0.12	1,255.84
2	Fresh restructuring During the year	No. of borrowers	-	-	-	-	-	60	-	-	-	60	6	-	-	-	6	66	-	-	-	66
		Amount outstanding	-	-	-	-	-	906.11	-	-	-	906.11	182.18	-	-	-	182.18	1,088.29	-	-	-	1,088.29
		Provision thereon	-	-	-	-	-	43.16	-	-	-	43.16	18.22	-	-	-	18.22	61.38	-	-	-	61.38
3	Upgradations to restructured standard category during the FY	No. of borrowers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Amount outstanding	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Provision thereon	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Restructured standard advances which cease to attract higher provisioning and/ or additional risk weight at the end of FY and hence need not be shown as restructured standard advances at the beginning of the next FY	No. of borrowers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Amount outstanding	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Provision thereon	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Down gradation of restructured accounts during the FY	No. of borrowers	-	-	-	-	-	(28)	9	19	-	-	-	-	-	-	-	(28)	9	19	-	-
		Amount outstanding	-	-	-	-	-	(429.46)	170.88	257.83	-	(0.75)	-	-	-	-	-	(429.46)	170.88	257.83	-	(0.75)
		Provision thereon	-	-	-	-	-	(18.10)	42.72	92.59	-	117.21	-	-	-	-	-	(18.10)	42.72	92.59	-	117.21
6	Write-offs of restructured accounts during the FY	No. of borrowers	-	-	-	-	-	(10)	(7)	7	-	(10)	-	-	(3)	-	(3)	(10)	(7)	4	-	(13)
		Amount outstanding	-	-	-	-	-	(138.60)	(164.40)	100.20	-	(202.80)	-	-	(1,547.10)	-	(1,547.10)	(138.60)	(164.40)	(1,446.90)	-	(1,749.90)
7	Restructured as on March 31 of the FY(closing figure*)	No. of borrowers	-	-	-	-	-	96	9	28	-	133	6	-	15	4	25	102	9	43	4	158
		Amount outstanding	-	-	-	-	-	1,389.26	170.86	565.59	-	2,125.71	182.18	-	3.37	0.13	185.68	1,571.44	170.86	568.96	0.13	2,311.39
		Provision thereon	-	-	-	-	-	72.94	42.70	251.08	-	366.72	18.22	-	3.14	0.12	21.48	91.16	42.70	254.22	0.12	388.20

*Excluding the figures of Standard Restructured Advances which do not attract higher provisioning or risk weight

Tamilnad Mercantile Bank Limited
Annexure 21 - Notes forming part of the Restated Financial Information

viii. Details of Loan assets subjected to Restructuring (Contd.)

As at March 31, 2020

(₹ in millions)

Sl No	Type of Restructuring →		Under CDR Mechanism					Under SME Debt Restructuring Mechanism					Others					Total				
	Asset Classification → / Details ↓		Standard	Sub standard	Doubtful	Loss	Total	Standard	Sub standard	Doubtful	Loss	Total	Standard	Sub standard	Doubtful	Loss	Total	Standard	Sub standard	Doubtful	Loss	Total
1	Restructured standard category during the FY Accounts as on April 1 of the FY (opening figures)*	No. of borrowers	-	-	-	-	-	3	-	-	-	3	1	-	-	-	1	4	-	-	-	4
		Amount outstanding	-	-	-	-	-	251.52	-	-	-	251.52	0.20	-	-	-	0.20	251.72	-	-	-	251.72
		Provision thereon	-	-	-	-	-	13.21	-	-	-	13.21	-	-	-	-	-	13.21	-	-	-	13.21
2	Fresh restructuring During the year	No. of borrowers	-	-	-	-	-	80	-	-	-	80	-	-	-	-	-	80	-	-	-	80
		Amount outstanding	-	-	-	-	-	1,186.72	-	-	-	1,186.72	-	-	-	-	-	1,186.72	-	-	-	1,186.72
		Provision thereon	-	-	-	-	-	94.77	-	-	-	94.77	-	-	-	-	-	94.77	-	-	-	94.77
3	Upgradations to restructured standard category during the FY	No. of borrowers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Amount outstanding	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Provision thereon	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Restructured standard advances which cease to attract higher provisioning and/ or additional risk weight at the end of FY and hence need not be shown as restructured standard advances at the beginning of the next FY	No. of borrowers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Amount outstanding	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Provision thereon	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Down gradation of restructured accounts during the FY	No. of borrowers	-	-	-	-	-	9	-	-	-	9	-	-	-	-	-	9	-	-	-	9
		Amount outstanding	-	-	-	-	-	371.94	-	-	-	371.94	-	-	-	-	-	371.94	-	-	-	371.94
		Provision thereon	-	-	-	-	-	132.48	-	-	-	132.48	-	-	-	-	-	132.48	-	-	-	132.48
6	Write-offs of restructured accounts during the FY	No. of borrowers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Amount outstanding	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Restructured as on March 31 of the FY(closing figure*)	No. of borrowers	-	-	-	-	-	74	-	-	-	74	-	-	-	-	-	74	-	-	-	74
		Amount outstanding	-	-	-	-	-	1,051.34	-	-	-	1,051.34	-	-	-	-	-	1,051.34	-	-	-	1,051.34
		Provision thereon	-	-	-	-	-	55.20	-	-	-	55.20	-	-	-	-	-	55.20	-	-	-	55.20

*Excluding the figures of Standard Restructured Advances which do not attract higher provisioning or risk weight

Tamilnad Mercantile Bank Limited
Annexure 21 - Notes forming part of the Restated Financial Information

viii. Details of Loan assets subjected to Restructuring (Contd.)

As at March 31, 2019

(₹ in millions)

Sl No	Type of Restructuring →		Under CDR Mechanism					Under SME Debt Restructuring Mechanism					Others					Total				
	Asset Classification → / Details ↓		Standard	Sub standard	Doubtful	Loss	Total	Standard	Sub standard	Doubtful	Loss	Total	Standard	Sub standard	Doubtful	Loss	Total	Standard	Sub standard	Doubtful	Loss	Total
1	Restructured standard category during the FY Accounts as on April 1 of the FY (opening figures)*	No. of borrowers	1	-	-	-	1	-	-	-	-	-	6	-	-	-	6	7	-	-	-	7
		Amount outstanding	1,390.31	-	-	-	1,390.31	-	-	-	-	-	1.60	-	-	-	1.60	1,391.91	-	-	-	1,391.91
		Provision thereon	181.28	-	-	-	181.28	-	-	-	-	-	0.08	-	-	-	0.08	181.36	-	-	-	181.36
2	Fresh restructuring During the year	No. of borrowers	-	-	-	-	-	3	-	-	-	3	-	-	-	-	-	3	-	-	-	3
		Amount outstanding	-	-	-	-	-	251.52	-	-	-	251.52	-	-	-	-	-	251.52	-	-	-	251.52
		Provision thereon	-	-	-	-	-	13.20	-	-	-	13.20	-	-	-	-	-	13.20	-	-	-	13.20
3	Upgradations to restructured standard category during the FY	No. of borrowers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Amount outstanding	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Provision thereon	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Restructured standard advances which cease to attract higher provisioning and/ or additional risk weight at the end of FY and hence need not be shown as restructured standard advances at the beginning of the next FY	No. of borrowers	1	-	-	-	1	-	-	-	-	-	32	-	-	-	32	33	-	-	-	33
		Amount outstanding	490.83	-	-	-	490.83	-	-	-	-	-	1,782.01	-	-	-	1,782.01	2,272.84	-	-	-	2,272.84
		Provision thereon	2.00	-	-	-	2.00	-	-	-	-	-	7.00	-	-	-	7.00	9.00	-	-	-	9.00
5	Down gradation of restructured accounts during the FY	No. of borrowers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Amount outstanding	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Provision thereon	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Write-offs of restructured accounts during the FY	No. of borrowers	-	-	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	1
		Amount outstanding	-	-	1,208.50	-	1,208.50	-	-	-	-	-	-	-	-	-	-	-	-	1,208.50	-	1,208.50
7	Restructured as on March 31 of the FY(closing figure*)	No. of borrowers	-	-	-	-	-	3	-	-	-	3	1	-	-	-	1	4	-	-	-	4
		Amount outstanding	-	-	-	-	-	251.52	-	-	-	251.52	0.20	-	-	-	0.20	251.72	-	-	-	251.72
		Provision thereon	-	-	-	-	-	13.20	-	-	-	13.20	-	-	-	-	-	13.20	-	-	-	13.20

*Excluding the figures of Standard Restructured Advances which do not attract higher provisioning or risk weight

ix. Disclosure on Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances (RBI/DBR.BP.BC.No.18/21.04.048/ 2018-19) dated 1st January 2019

(₹ in millions)

Year	No.of Accounts Restructured – MSME	Amount
2018-19	3	251.52
2019-20	80	1,186.70
2020-21	135	822.00

1.Disclosure on Resolution Plan Implemented

Details of resolution plan implemented during the year March 31, 2021 are as below:

Type of borrower	(A)	(B)	(C)	(D)	(E)
	Number of accounts where resolution plan has been implemented under this window	exposure to accounts mentioned at (A) before implementation of the plan	Of (B), aggregate amount of debt that was converted into other securities	Additional funding sanctioned, if any, including between invocation of the plan and implementation	Increase in provisions on account of the implementation of the resolution plan
Personal Loans	5	45.85	--	--	4.59
Corporate persons*	1	136.32	--	--	13.63
Of which, MSMEs	1	136.32	--	--	13.63
Others	--	--	--	--	--
Total	6	182.17	--	--	18.22
*As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016					

There were no accounts for which Resolution Plan was Implemented during the year ended March 31, 2020 and March 31, 2019.

2.Disclosures on the Scheme for Sustainable Structuring of Stressed Assets (S4A) as on respective year-end.
There were no accounts which were restructured under the S4A scheme during the year ended March 31, 2021, March 31, 2020 and March 31, 2019.

3.Disclosures on Flexible Structuring of Existing Loans:
No borrowers had opted for flexible structuring of the loans during the year ended March 31, 2021, March 31, 2020 and March 31, 2019.

4.Disclosures on Strategic Debt Restructuring Scheme (accounts which are currently under the stand-still period)
No borrowal accounts were restructured under the SDR scheme during the year ended March 31, 2021, March 31, 2020 and March 31, 2019.

5.Disclosure on change in ownership outside SDR Scheme (accounts which are currently under the stand still period)
No accounts were restructured outside the SDR scheme involving change in ownership during the year ended March 31, 2021, March 31, 2020 and March 31, 2019.

6.Disclosures on Change in Ownership of Projects Under Implementation (accounts which are currently under the stand-still period)
There were no project loan accounts where bank has decided to effect change in ownership during the year March 31, 2021, March 31, 2020 and March 31, 2019.

7.Details of financial assets sold to Securitization / Reconstruction Company for Asset Reconstruction

(₹ in millions)

Item	As on 31.03.2021	As on 31.03.2020	As on 31.03.2019
(i)No. of accounts	Nil	Nil	Nil
(ii)Aggregate value (net of provisions) of accounts sold to SC/RC	Nil	Nil	Nil
(iii)Aggregate consideration	Nil	Nil	Nil
(iv)Additional consideration realized in respect of accounts transferred in earlier years	Nil	Nil	Nil
(v)Aggregate gain/loss over net book value.	Nil	Nil	Nil

x. Details of non performing financial assets purchased/sold

a.Details of non performing financial assets purchased:

(₹ in millions)

Particulars	As on 31.03.2021	As on 31.03.2020	As on 31.03.2019
1. a) No of accounts purchased during the year	Nil	Nil	Nil
b) Aggregate outstanding	Nil	Nil	Nil
2. a) Of these number of accounts restructured during the year	Nil	Nil	Nil
b) Aggregate outstanding	Nil	Nil	Nil

b.Details of non performing financial assets sold:

(₹ in millions)

Particulars	As on 31.03.2021	As on 31.03.2020	As on 31.03.2019
1.No of accounts sold	Nil	Nil	Nil
2.Aggregate outstanding	Nil	Nil	Nil
3.Aggregate consideration received	Nil	Nil	Nil

xi. Provisions on Standard Asset

(₹ in millions)

Item	As on 31.03.2021	As on 31.03.2020	As on 31.03.2019
Provisions towards Standard Assets	1,446.70	1,135.67	849.79
Provisions towards Restructured Standard Assets	92.34	61.59	22.21
Total	**1,539.04**	**1,197.26**	**872.00**

xii. Movement in Floating Provisions

(₹ in millions)

Particulars	As on 31.03.2021	As on 31.03.2020	As on 31.03.2019
Opening Balance	356.62	344.41	315.56
Additions during the year	33.06	12.21	28.85
Deductions during the year	-	-	-
Closing Balance	**389.68**	**356.62**	**344.41**

F. Draw Down from Reserves

The bank has not drawn any amount from Reserves during the year ended March 31, 2021, March 31, 2020 and March 31, 2019.

G. Business Ratios

Items	As on 31.03.2021	As on 31.03.2020	As on 31.03.2019
(i)Interest Income as a percentage to Working Funds $	8.04%	8.42%	8.45%
(ii)Non-interest income as a percentage to Working Funds $	1.43%	1.28%	1.09%
(iii)Operating Profit as a percentage to Working Funds $	2.68%	2.42%	2.32%
(iv)Return on Assets@	1.34%	0.99%	0.68%
(v)Business (Deposits plus advances) per employee # (₹ in millions)	166.30	149.89	143.69
(vi)Profit per employee (₹ in millions)	1.39	0.95	0.61
(vii)Earnings per share (in ₹)	42.34	28.61	18.14

$ Working funds is reckoned as an average of total assets (excluding **accumulated losses, if any).**
@ **'**Return on Assets' is with reference to average working funds (i.e. total of **assets excluding accumulated losses, if any).**
For the purpose of computation of business per employee (deposits plus advances) interbank deposits is excluded.

H. Asset Liability Management (As certified by management)

Maturity pattern of certain items of assets and liabilities:

As on March 31, 2021

(₹ in millions)

	Deposits	Advances	Investments	Borrowings	Foreign Currency assets	Foreign Currency liabilities
1 day	2,533.73	9,078.96	44,984.80	-	4,255.35	324.56
2 to 7 days	6,977.46	4,113.38	2,768.81	-	343.45	31.05
8 to 14 days	4,990.57	3,221.89	782.76	-	366.34	16.79
15 to 30 days	12,925.28	5,389.23	1,768.77	-	963.47	52.15
31 days to 2 months	10,793.79	7,044.24	1,725.62	-	1,208.46	111.04
Over 2 months and up to 3 months	13,967.79	8,042.02	1,858.84	-	863.52	112.98
Over 3 months and up to 6 months	23,075.26	26,351.08	3,990.37	-	1,004.97	334.49
Over 6 months and up to 1 year	136,792.14	53,931.94	20,011.34	-	21.70	1,630.77
Over 1 year and up to 3 years	164,794.18	126,429.10	25,527.24	-	41.13	2,061.90
Over 3 years and up to 5 years	19,319.33	20,043.52	8,372.55	-	479.22	266.65
Over 5 years	13,534.65	47,050.68	5,240.99	-	44.46	-
TOTAL	**409,704.17**	**310,696.03**	**117,032.09**	**-**	**9,592.08**	**4,942.38**

As on March 31, 2020

(₹ in millions)

	Deposits	Advances	Investments	Borrowings	Foreign Currency assets	Foreign Currency liabilities
1 day	2,268.85	7,535.45	23,308.04	-	4,103.86	396.88
2 to 7 days	7,133.60	5,562.91	1,828.53	-	264.74	42.97
8 to 14 days	6,161.44	3,419.36	944.92	-	305.89	6.58
15 to 30 days	12,362.86	6,330.65	2,489.83	-	482.03	48.42
31 days to 2 months	11,650.09	7,821.91	2,374.94	-	1,021.53	139.76
Over 2 months and up to 3 months	10,941.15	6,717.93	2,394.34	-	761.53	112.66
Over 3 months and up to 6 months	29,028.17	19,631.07	6,841.29	-	1,024.02	395.96
Over 6 months and up to 1 year	122,690.59	41,386.03	19,062.32	610.00	22.56	1,326.10
Over 1 year and up to 3 years	131,427.63	119,638.84	22,004.78	2,630.00	68.99	1,798.31
Over 3 years and up to 5 years	17,605.19	16,533.31	5,235.25	-	589.23	1,106.58
Over 5 years	16,980.70	42,580.18	8,189.06	-	50.83	-
TOTAL	**368,250.27**	**277,157.64**	**94,673.30**	**3,240.00**	**8,695.20**	**5,374.22**

As on March 31, 2019

(₹ in millions)

	Deposits	Advances	Investments	Borrowings	Foreign Currency assets	Foreign Currency liabilities
1 day	2,591.11	19,406.95	15,458.45	-	6,228.90	479.58
2 to 7 days	12,322.26	4,621.59	2,272.07	-	134.77	10.69
8 to 14 days	6,236.93	4,020.64	1,884.40	-	121.74	11.36
15 to 30 days	7,291.74	7,166.57	2,798.45	-	406.53	12.85
31 days to 2 months	10,089.59	8,820.12	2,594.68	-	824.22	63.86
Over 2 months and up to 3 months	14,329.60	7,668.54	2,202.99	-	436.63	118.96
Over 3 months and up to 6 months	24,127.59	15,679.64	4,170.78	-	547.91	226.58
Over 6 months and up to 1 year	102,078.09	32,753.51	17,566.34	-	48.87	989.63
Over 1 year and up to 3 years	133,671.83	111,129.90	26,449.54	-	103.55	1,569.50
Over 3 years and up to 5 years	22,275.88	17,033.26	5,274.72	-	120.81	1,656.78
Over 5 years	16,347.86	36,578.69	10,393.44	-	464.88	-
TOTAL	**351,362.47**	**264,879.41**	**91,065.86**	**-**	**9,438.80**	**5,139.78**

Tamilnad Mercantile Bank Limited
Annexure 21 - Notes forming part of the Restated Financial Information

I. Lending to Sensitive Sector

i. Exposure to Real Estate Sector

(₹ in millions)

Category	As on 31.03.2021	As on 31.03.2020	As on 31.03.2019
I) *Direct exposure*			
(a)Residential Mortgages –			
Lending fully secured by Mortgages on residential properties that are or will be occupied by the borrower or that is rented	38,543.42	30,491.99	24,701.03
of which			
Individual housing loans eligible for inclusion in priority sector advances	18,165.77	14,828.06	12,265.12
(b)Commercial Real Estate –			
Lending fully secured by mortgages on commercial real estates (office buildings, retail space, multipurpose commercial premises, multi-family residential buildings, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure included non-fund based (NFB) limits also;	2,044.41	2,077.18	2,225.72
(c)Investments in Mortgage Backed Securities (MBS) and other securitized exposures			
a.Residential,	Nil	Nil	Nil
b.Commercial Real Estate.	Nil	Nil	Nil
II) *Indirect Exposure*			
Fund based and non-fund based exposures on National Housing Bank (NHB) and Housing Finance Companies (HFCs).	11.99	30.31	60.00
Total Exposure to Real Estate Sector	**40,599.82**	**32,599.48**	**26,986.75**

ii. Exposure to Capital Market

(₹ in millions)

Particulars	As on 31.03.2021	As on 31.03.2020	As on 31.03.2019
(i) direct investment in equity shares, convertible bonds, convertible debentures and units of equity- oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	133.80	189.64	1,026.90
(ii) advances against shares/bonds/ debentures or other securities or on clean basis to individuals for investment in shares (including IPOs/ESOPs),convertible bonds, convertible debentures, and units of equity-oriented mutual funds;	15.09	15.43	24.67
(iii) advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary	-	-	-
(iv) advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares/convertible bonds/convertible debentures/units of equity oriented mutual funds does not fully cover the advances;	3.58	19.06	6.89
(v)secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	289.49	255.32	244.22
(vi)loans sanctioned to corporate against the security of shares/ bonds/ debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	Nil	Nil	Nil
(vii)bridge loans to companies against expected equity flows/issues;	Nil	Nil	Nil
(viii)underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	Nil	Nil	Nil
(ix)financing to stockbrokers for margin trading;	Nil	Nil	Nil
(x)all exposures to Venture Capital Funds (both registered and unregistered)	Nil	Nil	Nil
Total Exposure to Capital Market	**441.96**	**479.45**	**1,302.68**

iii. Risk Category wise Country Exposure

As the country-wise net funded exposure does not exceed 1% of the Bank's total assets for any country, no provision is required for the risk involved.

(₹ in millions)

Risk Category wise Country Exposure						
Risk Category	**As at 31.03.2021**		**As at 31.03.2020**		**As at 31.03.2019**	
	Exposure (Gross)	**Provision held**	**Exposure (Gross)**	**Provision held**	**Exposure (Gross)**	**Provision held**
Insignificant Risk	2,967.29	Nil	2,411.68	Nil	8,338.98	Nil
Low Risk	4,626.31	Nil	3,648.56	Nil	2,049.34	Nil
Moderately Low Risk	65.83	Nil	7.13	Nil	126.96	Nil
Moderate Risk	12.84	Nil	25.73	Nil	38.49	Nil
Moderately High Risk	-	Nil	11.12	Nil	49.59	Nil
High Risk	9.68	Nil	-	Nil	-	Nil
Very High Risk	-	Nil	-	Nil	-	Nil
Total	**7,681.95**	**Nil**	**6,104.22**	**Nil**	**10,603.36**	**Nil**

iv.Details of single borrower limit (SBL)/group borrower limit (GBL) exceeded by the Bank.
Single Borrrower limit / Group Borrower limit has not been exceeded during the year ended March 31, 2021, March 31, 2020 and March 31, 2019.

v.Unsecured Advances-
Advances secured by intangible securities such as Rights, Licenses, authorizations, etc - For the year ended March 31, 2021, March 31, 2020 and March 31, 2019 - Nil.

J. Miscellaneous

i.Amount of Provisions made for Income-tax during the year;

(₹ in millions)

Particulars	**As on 31.03.2021**	**As on 31.03.2020**	**As on 31.03.2019**
Provision for Income Tax – Current Year	1,920.00	1,560.00	1,356.00

ii.Penalties imposed on the Bank by RBI :

During the year ended March 31, 2021

a) During the year RBI has imposed monetary penalty of Rs.0.00495 million (Rupees four thousand nine hundred and fifty) on discrepancies detected towards Soiled notes remittance.

b) The Directorate of Enforcement vide its order dated 14.08.2020 had levied a penalty of Rs.169.90 millions for recording share transfers, which took place on 13.05.2007, 26.12.2011 and 11.06.2012 in violation of the Regulation 4 of Foreign Exchange Management (Transfer or Issue of security by a person resident outside India) Regulations, 2000. The Bank had made an application for compounding and post facto approval in this regard to RBI vide its letter dated 12.10.2020. The Bank had also requested Directorate of Enforcement vide its letter dated 12.10.2020 and 24.11.2020 to keep in abeyance the order of penalty imposed on bank till the decision of the RBI regarding compounding application.

RBI vide its letter dated 27.01.2021 returned the Bank's compounding application by stating that as the contravention sought to be compounded has been adjudicated by the order of the Special Director, Directorate of Enforcement dated August 14, 2020, the compounding application is not maintainable. On 22.02.2021, the Bank had once again, requested RBI to review their decision regarding its compounding application dated 12.10.2020.

On 05.04.2021, the Bank had received a copy of appeal dated 27.01.2021 filed by the Deputy Legal Adviser, Directorate of Enforcement, Chennai before Appellate Tribunal, Foreign Exchange, New Delhi against the Order of the Special Director of Enforcement dated 14.08.2020.

Further, on 26.07.2021, the Bank had sent another letter to Foreign Exchange Department, Mumbai and Chennai requesting them to consider our compounding application favourably by reviewing your earlier decision to smoothen the IPO process.

The Bank has not paid the penalty amount, but however, necessary provision for the amount has been made in the books of account.

ii.Penalties imposed on the Bank by RBI: (Contd.)

During the year ended March 31, 2020

i) During the year RBI has imposed monetary penalty of ₹ 3.50 million for non-compliance with certain provisions of directions issued by RBI on "Reserve Bank of India (Frauds classification and reporting by commercial banks and select FIs) directions 2016".

ii) During the year RBI has imposed monetary penalty of ₹ 0.14 million on discrepancies detected towards Soiled notes remittance.

During the year ended March 31, 2019

During the year RBI has imposed penalty on the Bank which was paid

(i) ₹60 million towards not adherence of the permissions granted under FEMA on issue of bonus shares to non residents

ii) ₹10 million towards non compliance with various directions issued by RBI on time bound implementation and strengthening of SWIFT related operational controls and

iii) ₹0.03 million (Rupees Twenty eight thousand and hundred) towards mutilated and FICN notes.

iii.Special reserve:

As per section 36(1) (viii) of I.T.Act 1961, the bank has created a special reserve of ₹ 350.00 millions during the year 2020-21, ₹ 240.00 millions during the year 2019-20 and ₹ 260.00 millions during the year 2018-19.

iv.Break up of 'Provisions and Contingencies' shown under the head

Expenditure in Profit and Loss Account

(₹ in millions)

	As on 31.03.2021	**As on 31.03.2020**	**As on 31.03.2019**
Diminution on Investment	56.34	97.37	342.53
Provision towards NPA	3,374.47	3,596.34	4,408.63
Provision towards Standard Asset	535.02	285.88	65.26
Floating provision for Advances	33.05	12.21	28.85
Provision made for Taxation	1,920.00	1,560.00	1,356.00
Deferred Tax	30.27	212.03	23.17
Provision for MSME Advances	---	---	32.43
Provision for Restructured Advances	30.75	39.37	---
Provision for Covid Relief Advances	---	70.12	---
Diminution in Fair value for Restructured Advances	9.04	---	---
Total	**5,988.94**	**5,873.32**	**6,256.87**

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Annexure 21 - Notes forming part of the Restated Financial Information

v.Details of complaints / unimplemented awards of Banking Ombudsman

Enhanced disclosures on complaints and grievance redress as per RBI Circular No.CEPD.CO.PRD.Cir.No.01 /13.01.013/2020-21 dated 27/01/2021

Summary information on complaints received by the bank from customers and from the OBOs

A. Customer complaints	**2020-21**	**2019-20**	**2018-19**
1) Number of complaints pending at the beginning of the year	51	124	96
2) Number of complaints received during the year	24,324	24,867	9,373
3) Number of complaints redressed during the year	24,057	24,940	9,343
3.1) Of which, number of complaints rejected by the bank	-	-	
4) Number of complaints pending at the end of the year	318	51	126

A. Customer complaints	**2020-21**	**2019-20**
Maintainable complaints received by the bank from OBOs		
5) Number of maintainable complaints received by the bank from OBOs	176	146
5.1) Of 5, number of complaints resolved in favour of the bank by Bos	176	146
5.2) Of 5, number of complaints resolved through conciliation/ mediation/ advisories issued by Bos	1	1
5.3) Of 5, number of complaints resolved after passing of Awards by BOs against the bank	-	-
6) Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
2020-21					
Ground – 1	13	16,982	131%	318	-
Ground – 2	-	1	-100%	-	-
Ground – 3	34	6,963	-59%	-	-
Ground – 4	-	-	-	-	-
Ground – 5	-	-	-	-	-
Others	4	378	143%	-	-
Total	**51**	**24,324**		**318**	
2019-20					
Ground – 1	124	12,931	143%	13	-
Ground – 2	-	2	200%	-	-
Ground – 3	-	11,670	199%	34	-
Ground – 4	-	-	-	-	-
Ground – 5	-	-	-	-	-
Others	-	264	160%	4	-
Total	**124**	**24,867**		**51**	**-**

B.Awards passed by the Banking Ombudsman	**2020-21**	**2019-20**	**2018-19**
Number of Unimplemented awards at the beginning of the year	--	--	--
Number of awards passed by the Banking Ombudsman during the year	--	--	--
Number of awards implemented during the year	--	--	--
Number of unimplemented awards pending at the end of the year	--	--	--

vi.Letter of Comfort disclosure

(₹ in millions)

Particulars	**As on 31.03.2021**	**As on 31.03.2020**	**As on 31.03.2019**
Letter of comfort issued in earlier years and outstanding	-	-	12,579.10
Add: Letter of comfort issued during the year	554.60	-	-
Less: Letter of comfort expired during the year	42.70	-	12,579.10
Letter of comfort outstanding	**511.90**	-	**-**

vii.The details of fees / remuneration received during the year in respect of Banc assurance business undertaken.

(₹ in millions)

Commission on Banc assurance	**As on 31.03.2021**	**As on 31.03.2020**	**As on 31.03.2019**
Non – Life Insurance – Net of GST	51.79	57.12	62.29
Mutual Fund Products	1.21	1.12	1.56
Life Insurance – Net of GST	17.17	15.34	13.93

viii.Concentration of Deposits

(₹ in millions)

	As on 31.03.2021	**As on 31.03.2020**	**As on 31.03.2019**
Total Deposits of twenty largest depositors	29,943.52	26,567.09	38,319.85
Percentage of Deposits of twenty largest depositors to Total Deposits	7.31%	7.21%	10.91%

ix.Concentration of Advances

(₹ in millions)

	As on 31.03.2021	**As on 31.03.2020**	**As on 31.03.2019**
Total Advances to twenty largest borrowers	16,866.74	18,619.36	23,713.83
Percentage of Advances to twenty largest borrowers to Total	5.35%	6.59%	8.78%

x.Concentration of Exposures

(₹ in millions)

	As on 31.03.2021	**As on 31.03.2020**	**As on 31.03.2019**
Total Exposure to twenty largest borrowers/customers	33,080.10	33,572.30	26,843.80
Percentage of Exposures to twenty largest borrowers/ customers to	8.10%	8.88%	7.57%

xi.Inter Bank Participation Certificates (IBPC)

There is no Inter Bank Participation Certificate (IBPC) purchased / sold during the year ended March 31, 2021 and March 31, 2019.

During the year ended March 31, 2020, Inter Bank Participation Certificate (IBPC) purchased totaling to Rs.5000.00 millions (Micro enterprises) and IBPC sold Rs.5000.00 millions (Small and Marginal Farmers)

xii. a) COVID -19

Year ended March 31, 2021

The spread of COVID 19 across the globe has resulted in decline in economic activity and increase in volatility in financial markets. WHO had declared COVID 19 as global pandemic. The Government of India had announced a series of lock-down measures from March 24, 2020 onwards which has been extended from time to time upto June 30, 2020. Govt. of India has directed a calibrated and gradual withdrawal of lock down and partial resumption of economic activities in spite of some of the major economic centres still continuing under regional lockdown after the significant increase in COVID 19 cases under the second wave. The situation continues to be uncertain and the bank is evaluating the situation on an ongoing basis. The revival of economic activities largely depends upon the intensity and spread of the disease, Govt. stimulus packages and regulatory measures. Major challenges for the Bank would arise from extended working capital cycle and waning cash flows.The extent to which the COVID-19 pandemic, including the current "second wave" that has significantly increased the number of cases in India, will continue to impact the Bank's results will depend on ongoing as well as future developments, which are highly uncertain, including among things, any new information concerning the severity of the COVID-19 pandemic and any action to contain its spread or mitigate its impact whether government-mandated or elected by us.Anyhow, the Bank has satisfactory capital and adequate liquidity to support its business growth, and hence the Bank does not expect any significant impact on the profitability of the Bank.

Year ended March 31, 2020

The spread of COVID 19 across the globe has resulted in decline in economic activity and increase in volatility in financial markets. WHO has declared COVID 19 as global pandemic. The Government of India had announced a series of lock-down measures from March 24, 2020 onwards which has been extended from time to time upto June 30, 2020. Govt. of India has directed a calibrated and gradual withdrawal of lock down and partial resumption of economic activities in spite of some of the major economic centers still continuing under strict lock-down. The situation continues to be uncertain and the bank is evaluating the situation on an ongoing basis. The revival of economic activities largely depends upon the intensity and spread of the disease, Govt. stimulus packages and regulatory measures. Major challenges for the Bank would arise from extended working capital cycle and waning cash flows. The Bank has satisfactory capital and adequate liquidity to support its business growth, and hence the Bank does not expect any significant impact on the profitability of the Bank.

b) Supreme Court rulings on NPA classification:

The Hon'ble Supreme Court of India (Hon'ble SC), in a public interest litigation (Gajendra Sharma Vs. Union of India & Anr), vide an interim order dated September 03, 2020 ("Interim Order"), had directed banks that accounts which were not declared NPA till August 31, 2020 shall not be declared as NPA till further orders. Accordingly, the Bank did not classify any account which was not NPA as of August 31, 2020 as per the RBI IRAC norms, as NPA after August 31, 2020. Pending disposal of the case, the Bank, as a matter of prudence, had made in respect of these accounts a contingent provision, which was included in 'Provisions (other than tax) and Contingencies'. The interim order granted to not declare accounts as NPA stood vacated on March 23, 2021 vide the judgement of the Hon'ble SC in the matter of Small Scale Industrial Manufacturers Association vs. UOI & Ors. and other connected matters. In accordance with the instructions in paragraph 5 of the RBI circular dated April 07, 2021 issued in this connection, the Bank has continued with the asset classification of borrower accounts as per the extant RBI instructions / IRAC norms.

c) Disclosure on COVID-19 Regulatory package- Asset Classification and Provisioning, as per RBI Circular No.DOR.No.BP.BC.63/21.04.048/2019-20 dated 17 April 2020 read with RBI circular No. DOR.No.BP.BC.47/21.04.048/2019-20 dated 27 March 2020.

In accordance with the COVID 19 Regulatory Package announced by the RBI on March 27, 2020, April 17, 2020 and May 23, 2020, with regard to providing relief to borrowers on account of COVID 19 pandemic whose accounts are standard as on February 29, 2020, the Bank, in accordance with the Board approved policy had offered Moratorium on repayment of loan installments and / or deferment of interest due between March 1, 2020 to August 31, 2020 including relaxation in certain parameters, to all eligible borrowers, without considering the same as restructuring. In accordance with RBI guidelines, the Bank is required to make provision @ 10% of the outstanding advances over two quarters beginning with Quarter ended March 31, 2020, in respect of such borrower accounts where asset classification benefit has been taken as per RBI guidelines. Accordingly an amount of Rs.70.10 millions has been provided during the quarter ended March 31, 2020 and the balance amount of Rs.70.10 millions was provided during the quarter ended June 30, 2020.

(₹ in millions)

Particulars	Year ended 31.03.2021	Year ended 31.03.2020
Respective amounts in SMA/overdue categories, where the moratorium/deferment was extended, in terms of paragraph 2 and 3 of RBI Circular No. DOR.No.BP.BC. 63/ 21.04.048/2019-20 dated 17 April 2020	68,423.40	68,423.40
Respective amount where asset classification benefits is extended.	1,402.50	1,402.50
Provisions made during the Q4FY2020 and Q1FY2021 in terms of paragraph 5 of RBI Circular No.DOR.No.BP.BC.63/21.04.048/2019-20 dated 17 April 2020 :	70.10	70.10
Provisions adjusted during the respective accounting periods against slippages and the residual provisions in terms of paragraph 6 of RBI Circular No. DOR. No. BP.BC. 63/21.04.048/2019-20 dated 17 April 2020.	70.10	Nil

d) RBI Instructions on Compounded interest:

In accordance with the RBI guidelines relating to Scheme for grant of ex-gratia payment of difference between compound interest and simple interest for six months to borrowers in specified loan accounts, dated 26th Oct 2020, the Bank has paid an amount of Rs.116.70 millions to the concerned borrowers which is to be received from GOI and shown under sundry assets accordingly.

In accordance with the instructions in RBI circular dated April 07, 2021, (relating to the Supreme Court ruling dt.23.3.2021) the Bank shall refund / adjust 'interest on interest' to all borrowers including those who had availed of working capital facilities during the moratorium period, irrespective of whether moratorium had been fully or partially availed, or not availed. Pursuant to these instructions, the methodology for calculation of the amount of such 'interest on interest' is finalised by the Indian Banks Association (IBA) in consultation with other industry participants / bodies and informed to us on 19.04.2021, the amount is computed as Rs.122.40 millions and we had already made a provision of Rs.125.30 millions in the Profit and Loss Account for the year ended March 31, 2021.

6. Disclosure Requirements as per Accounting Standards where RBI has issued guidelines in respect of disclosure items for Notes on Accounts:

6.1 Prior Period Items - AS-5:
There were no material prior period income/expenditure items requiring disclosure as per AS 5 for the year ended March 31, 2021, March 31, 2020 and March 31, 2019.

6.2 Revenue Recognition – AS-9:
The heads of income recognized on cash basis are neither material enough nor do they require disclosure under AS 9 on Revenue Recognition.

6.3 Accounting Standard -15: Employee Benefits

(₹ in millions)

	As on 31.03.2021		As on 31.03.2020		As on 31.03.2019	
	Gratuity	**Pension**	**Gratuity**	**Pension**	**Gratuity**	**Pension**
(i)Principal actuarial assumption used						
Discount Rate	6.90%	6.90%	6.84%	6.84%	7.80%	7.80%
Rate of return on Plan Assets	7.00%	7.00%	7.25%	7.25%	7.95%	7.95%
Salary Escalation	6.50%	2.00%	6.50%	6.50%	6.50%	6.50%
(ii)Change in Benefit Obligation:						
Liability at the beginning of the year	1,606.90	4,892.40	1,477.20	4,723.70	1,442.50	4,834.00
Interest Cost	105.90	306.80	97.70	298.10	106.80	350.00
Current Service Cost	138.60	256.80	128.60	247.20	122.90	292.40
Benefit paid	(145.20)	(892.00)	(98.10)	(730.60)	(147.70)	(693.20)
Actuarial (gain) / loss on obligation	41.00	882.60	1.50	354.00	(47.30)	(59.50)
Liability at the end of the year	1,747.20	5,446.60	1,606.90	4,892.40	1,477.20	4,723.70
(iii)Fair value of Plan Assets:						
Fair value of Plan Assets at the beginning of the year	1,593.90	4,896.30	1,485.10	4,738.90	1,350.80	4,782.10
Expected return on Plan Assets	116.80	351.10	111.60	349.30	112.70	378.50
Contributions	188.50	808.60	103.50	565.20	176.30	294.40
Benefit paid	(145.20)	(892.00)	(98.10)	(730.60)	(147.70)	(693.20)
Actuarial Gain / (loss) on Plan Assets	(10.80)	(30.20)	(8.20)	(26.50)	(7.00)	(22.90)
Fair value of Plan Assets at the End of the year	1,743.20	5,133.80	1,593.90	4,896.30	1,485.10	4,738.90
(iv)Actual return on Plan Assets:						
Expected Return on Plan Assets	116.80	351.10	111.60	349.30	112.70	378.50
Actuarial gain / (loss) on Plan Assets	(10.80)	(30.20)	(8.20)	(26.50)	(7.00)	(22.90)
Actual return on Plan Assets	106.00	320.90	103.40	322.80	105.70	355.60
(v)Amount recognized in the Balance Sheet:						
Liability at the end of the year	1,747.20	5,446.60	1,606.90	4,892.40	1,477.20	4,723.70
Fair value of Plan Assets at the End of the year	(1,743.20)	(5,133.80)	(1,593.90)	(4,896.30)	(1,485.10)	(4,738.90)
Amount Recognized in the Balance Sheet	4.00	312.80	13.00	(3.90)	(7.90)	(15.20)
(vi)Expenses recognized in The Income Statement:						
Current Service Cost	138.60	256.80	128.60	247.20	122.90	292.40
Interest Cost	105.90	306.80	97.70	298.10	106.80	350.00
Expected Return on Plan Assets	(116.80)	(351.10)	(111.60)	(349.30)	(112.70)	(378.50)
Actuarial Gain or Loss	51.80	912.80	9.70	380.50	(40.30)	(36.60)
Past Service Cost	-	-	-	-	-	-
Expenses Recognized in P & L	179.50	1,125.30	124.40	576.50	76.70	227.30

Details of Provisions made for Other Long term Employee Benefits:

(₹ in millions)

Other Long Term Benefits	**As on 31.03.2021**	**As on 31.03.2020**	**As on 31.03.2019**
Leave Encashment	77.60	79.03	48.50
Sick Leave	23.30	85.20	47.20

Tamilnad Mercantile Bank Limited
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6.4 Accounting Standard-17: Segment Reporting

PART A: Operational Segments:

(₹ in millons)

Particulars	**For the year ended 31.03.2021**				**For the year ended 31.03.2020**				**For the year ended 31.03.2019**			
Business Segment	**Treasury**	**Corporate/ Wholesale Banking**	**Retail Banking**	**Total**	**Treasury**	**Corporate/ Wholesale Banking**	**Retail Banking**	**Total**	**Treasury**	**Corporate/ Wholesale Banking**	**Retail Banking**	**Total**
Revenue	9,523.13	7,151.18	25,859.71	42,534.02	8,240.23	6,456.80	25,228.26	39,925.29	8,018.80	7,025.64	21,343.54	36,387.98
Result (Profit(+)/ Loss(-))	2,817.93	1,119.03	4,046.60	7,983.56	1,885.64	807.65	3,155.68	5,848.97	1,677.50	628.79	1,910.23	4,216.52
Unallocated income /Expenses				-				-				251.55
Operating Profit				**7,983.56**				**5,848.97**				**3,964.97**
Income Tax				1,950.27				1,772.03				1,379.17
Extraordinary Profit				-								
Net Profit				**6,033.29**				**4,076.94**				**2,585.80**
Other Information	**As on 31.03.2021**				**As on 31.03.2020**				**As on 31.03.2019**			
Segment assets	129,122.53	86,238.45	252,023.60	467,384.58	120,468.23	83,162.65	218,206.61	421,837.49	103,280.42	94,346.69	199,053.13	396,680.24
Unallocated assets				745.21				528.59				595.24
Total assets				**468,129.79**				**422,366.08**				**397,275.48**
Segment Liabilities	142,213.83	70,079.82	253,419.06	465,712.71	115,198.24	62,069.57	242,520.72	419,788.53	112,533.12	69,950.28	212,505.33	394,988.73
Unallocated liabilities				2,417.08				2,577.55				2,286.75
Total liabilities				**468,129.79**				**422,366.08**				**397,275.48**

Note:

1.Assets and Liabilities wherever directly related to segments have been accordingly allocated to segments and wherever not directly related have been allocated on the basis of segment revenue.

2.The Bank operates only in Domestic Segment.

PART B –Geographic Segments

(₹ in millons)

	Domestic			**International**			**Total**		
Particulars	**As on 31.03.2021**	**As on 31.03.2020**	**As on 31.03.2019**	**As on 31.03.2021**	**As on 31.03.2020**	**As on 31.03.2019**	**As on 31.03.2021**	**As on 31.03.2020**	**As on 31.03.2019**
Revenue	42,534.02	39,925.29	36,387.98	-	-	-	42,534.02	39,925.29	36,387.98
Assets	468,129.79	422,366.08	397,275.48	-	-	-	468,129.79	422,366.08	397,275.48

6.5 Related Party disclosures (AS-18)

The Bank has identified the following person to be the key management person as per AS-18 on Related Party Disclosures:
Thiru. K.V. Rama Moorthy – Managing Director and Chief Executive Officer

A. Emoluments:

(Amount in ₹ millions)

Particulars	**Year ended 31.03.2021**	**Year ended 31.03.2020**	**Year ended 31.03.2019**
Salary	4.50	4.50	4.50
Bank Contribution to Provident Fund	0.54	0.54	0.54
Other Benefits	0.24	0.21	0.20
Total	**5.28**	**5.25**	**5.24**

B.Others: Nil

C.There is no other transaction with the Managing Director & CEO.

D.TMB Foundation (Associate - Implementing agency for CSR purposes) :- Payment made for CSR expenditure is Rs.56 million for the year ended March 31, 2021, Rs. 174.28 million for the year ended March 31, 2020 and Rs. 160.20 million for the year ended March 31, 2019.

Closing Balance Payable / Receivable : As at March 31, 2021 - Nil, March 31, 2020 - Nil and March 31, 2019 -Nil.

6.6. Earnings per Share (AS – 20)

Items	**Year ended 31.03.2021**	**Year ended 31.03.2020**	**Year ended 31.03.2019**
Net Profit after Tax available for equity share holders (₹ in Millions)	6,033.29	4,076.94	2,585.80
Average number of shares	142,511,454	142,511,454	142,511,454
Basic and Diluted EPS (in ₹)	42.34	28.61	18.14
Nominal value per share (in ₹)	10	10	10

6.7. Consolidated Financial Statements (AS – 21)

The Bank has no subsidiaries/Joint ventures/ Associates. Hence reporting under CFS is not applicable.

6.8 Accounting for Taxes on Income (AS – 22)

In respect of Income Tax, the assessment has been completed up to the Assessment Year 2018-19 (Year ended 31.03.2018). Appeals are pending with appellate authorities /High Court for various assessment years. The income tax demand disputed on appeal is Rs.3,127.80 millions as at March 31, 2021, INR Rs. 2,660.00 millions as at March 31, 2020 and ₹1,440.00 millions as at March 31, 2019.

There were various demands raised by Service Tax Department for the years from 2007-08 amounting to Rs.1,519.90 millions as at March 31, 2021, Rs.1,519.90 millions as at March 31, 2020 and ₹116.40 millions as at March 31, 2019, which the Bank has disputed on appeals.

The management does not envisage any liability in respect of disputed issues and consider that provision held at Rs. 1,827.80 millions as at March 31, 2021, Rs.1,440.00 millions as at March 31, 2020 and ₹1,440.00 millions as at March 31, 2019 is adequate.

Further Tamilnadu Commercial Tax Department has raised a demand for Rs.177.20 millions for the financial years from 2007-08 to 2016-17, for which the bank has filed appeal before appellate authorities. The Bank has been advised a fair chance of their succeeding these appeals and hence no provision has been made

During the year ended March 31, 2020, the Bank has settled its various demands raised by Service Tax/VAT authorities under Sabka Viswas Scheme and had paid an amount of Rs. 4 million under this scheme as aforesaid, debited to Profit and Loss Account for that year under miscellaneous expenditure.

6.8 Accounting for Taxes on Income (AS – 22) (Contd.)

The major components of deferred tax assets/liabilities as at 31.03.2021 arising out of timing difference are as follows;

(₹ in millions)

Particulars	As on 31.03.2021		As on 31.03.2020		As on 31.03.2019	
	Deferred tax asset	Deferred tax liability	Deferred tax asset	Deferred tax liability	Deferred tax asset	Deferred tax liability
Depreciation on Fixed Assets	51.99	-	51.16	-	59.48	-
Provision for NPAs/Bad Debts	-	-	-	-	278.81	-
Special Reserve u/s 36(1)(viii)	-	601.14	-	540.73	-	666.84
Provisions on retirement benefit, Leave encashment etc	207.81	-	177.21	-	219.94	-
Others	26.67	-	27.97	-	36.25	-
Deferred tax asset/liability	**286.47**	**601.14**	**256.34**	**540.73**	**594.48**	**666.84**
Net Deferred Tax Asset/ Liability		**(314.67)**		**(284.39)**		**(72.36)**

6.9 Accounting for Investment in associates in CFS - AS 23

The Bank has no associates. Hence reporting under CFS - AS 23 is not applicable.

6.10 Discontinuing Operation - AS 24:

The bank has not discontinued any operations. Hence reporting under CFS- AS 24 is not applicable.

6.11 Intangible assets (AS - 26)

Depreciation on software is calculated on straight line method at 33.33% in compliance with RBI guidelines.

6.12 Impairment of Assets (AS - 28)

In the opinion of the management, there is no impairment to the assets to which AS 28 –" Impairment of Assets" applies.

6.13 Contingent Liabilities and Provisions (AS – 29)

The details of provisions and contingencies, contingent liabilities, the movement of provisions on NPA's and depreciation on investment which are considered material are disclosed elsewhere under the appropriate headings as per RBI guidelines.

a)Provisions:

(₹ in millions)

Particulars	Provisions as at the beginning of the year	Additions During the year	Amount used during the year	Unused Amounts Reversed During the year	Provisions As at the Close of the year
FY 2020-21					
A.Provision for Interest sacrifice on restructured accounts(DFV)	15.24	9.04	-	-	24.28
B. Provision for Frauds	131.88	199.91	5.14	-	326.65
FY 2019-20					
A.Provision for Interest sacrifice on restructured accounts(DFV)	30.00	-	-	14.76	15.24
B. Provision for Frauds	211.30	20.80	0.50	99.72	131.88
FY 2018-19					
A.Provision for Interest sacrifice on restructured accounts(DFV)	126.00	-	-	96.00	30.00
B. Provision for Frauds	104.30	107.60	0.60	-	211.30

b)Contingent Liabilities:

(₹ in millions)

Particulars	As on 31.03.2021	As on 31.03.2020	As on 31.03.2019
1.Claims not acknowledged as debt			
a)Counter suits filed by the borrowers against the Bank has initiated	Nil	Nil	Nil
b)Cases filed in Consumer/Civil Courts for deficiency in services	17.18	11.54	11.54
c)Any other claims against the bank not Acknowledged as debts.	1,336.03	1,112.83	100.53
2.Forward exchange contracts	91,886.91	52,976.51	50,746.55
3.Guarantees issued on behalf of constituents	11,630.02	10,635.77	9,920.88
4.Acceptance, endorsements & other obligations	8,099.07	7,575.78	10,565.13
5. Other items for which the Bank is contingently liable.	901.61	783.77	696.32
TOTAL	**113,870.82**	**73,096.20**	**72,040.95**

6.14 Dues to Micro and Small Enterprises

Under MSMED Act 2006 certain disclosures are required to be made relating to micro small and medium enterprises. There have been not reported cases of interest payments due to delays in such payments to micro small and medium enterprises. Auditors have relied upon the above management assertion.

6.15 Transfers to Depositor Education and Awareness Fund (DEAF)

(₹ in millions)

Particulars	As on 31.03.2021	As on 31.03.2020	As on 31.03.2019
Opening balance of amount transferred to DEAF	779.54	689.69	604.63
Add: Amounts transferred to DEAF during the year	132.16	97.12	90.62
Less: Amounts reimbursed by DEAF towards claims	13.83	7.27	5.56
Closing Balance of amounts transferred to DEAF	**897.87**	**779.54**	**689.69**

6.16 Un hedged Foreign Currency Exposure:

The bank has a board approved policy dated 16.03.2021, 17.03.2020, 16.04.2019 on Un hedged Foreign Currency Exposure for the financial year ended March 31, 2021, March 31, 2020 and March 31, 2019 respectively.

6.17 Proposed dividend:

a) In terms of Revised Accounting Standard [AS4] Contingencies and events occurring after Balance sheet date as notified by the Ministry of Corporate affairs through Amendments to Companies (Accounting Standards) Amendment Rules 2016, dated 30 March 2016, the bank has not accounted for proposed dividend as a liability as at respective year-end. The proposed dividend was however accounted for as a liability up to 31st March 2016 in line with the accounting standard applicable at that time.

b) In terms of RBI Notification DOR.BP.BC.No.29/21.02.067/2020-21 dated December 4, 2020, read with their earlier Notification dt.17.4.2020, stated that in view of ongoing and heightened uncertainty on account of COVID-19, banks should continue to conserve capital to support the economy and absorb losses. The Notification also said that in order to further strengthen the banks' balance sheets, while at the same time support lending to the real economy, banks shall not make any dividend payment on equity shares from the profits pertaining to the financial year ended 31st March 2020. The Bank also did not declare and dividend for the financial year ended 31st March 2020. Keeping in view the continuing uncertainty caused by the ongoing second wave of COVID-19 in the country, and stating that it is crucial that banks remain resilient and proactively raise and conserve capital as a bulwark against unexpected losses, RBI had reviewed the dividend declaration norms for the year ended 31st March 2021, and had stated that banks may pay dividend on equity shares from the profits for the financial year ended March 31, 2021 vide recent notification DOC.ACC.REC.7/21.02.067/2021-22 dated 22nd April 2021, keeping in mind, subject to the quantum of dividend being not more than fifty percent of the amount determined as per the dividend payout ratio prescribed in paragraph 4 of their earlier circular DBOD.NO.BP.BC.88/ 21.02.067/2004-05 dated May 4, 2005.

c) For the Financial Year 2018-19, the Bank had declared Interim Dividend of 32% (3.20 per equity share of Rs.10 each) amounting to Rs.456.00 million on May 30 2019 and paid dividend distribution tax of Rs.93.70 million on 06.07.2019. The Bank has received a letter dated 11.06.2019 from Reserve Bank of India restricting the Bank from declaring or distributing any interim or final dividend till further order. Hence the Board decided not to distribute the declared dividend till removal of restrictions by RBI. In the current year, RBI vide its letter dt.25th March 2021, had lifted the restriction and the Bank has then distributed the above said undistributed interim dividend, except for the shares, which are under litigation or dispute.

6.18 Liquidity Coverage Ratio

The Liquidity Coverage Ratio (LCR) is one of the Basel Committee's key reforms to develop a more resilient banking sector. The objective of the LCR is to promote the short-term resilience of the liquidity risk profile of banks by ensuring that banks have an adequate stock of unencumbered high-quality liquid assets (HQLA) that can be converted easily and immediately into cash to meet their liquidity needs for a 30 calendar days liquidity stress scenario. The LCR is expected to improve the banking sector's ability to absorb shocks arising from financial and economic stress, whatever the source, thus reducing the risk of spillover from the financial sector to the real economy. The LCR is calculated by dividing a bank's stock of HQLA by its total net cash outflows over a 30-days stress period. HQLA of bank is in the form of Government Securities and highly marketable and liquid securities / bonds. The Bank has been maintaining HQLA mainly in the form of SLR investments over and above the mandatory requirements.

The guidelines for LCR were effective January 1, 2015, with the minimum requirement at 60%, which would rise in equal

Date	LCR to be maintained
17.04.2020 to 30.09.2020	80%
01.10.2020 to 31.03.2021	90%
01.04.2021 onwards	100%

The present requirement, as on March 31, 2021 is 90%. Bank prepares daily Liquidity Coverage Ratio statement to assess the liquidity needs of the Bank on an ongoing basis. A number of data points are used in calculating the average figures in the template since January 01, 2017 and a simple average is calculated on daily observations over the previous quarter. Bank has been publishing information on LCR in annual financial statements under Notes to Accounts. LCR related information based on simple averages of daily observations for the year ended March 2021, March 2020 and March 2019 are furnished below:

(Contd. in next sheet)

6.18 Liquidity Coverage Ratio (Contd.)

(₹ in millions)

LCR Disclosure Template (Consolidation)							
		As on 31.03.2021		As on 31.03.2020		As on 31.03.2019	
	Particulars	Total Unweighted $ Value (Average)	Total Weighted # Value (Average)	Total Unweighted $ Value (Average)	Total Weighted # Value (Average)	Total Unweighted $ Value (Average)	Total Weighted # Value (Average)
High Quality Liquid Assets							
1	Total High Quality Liquid Assets (HQLA)	98,562.20	98,042.90	73,248.60	72,659.00	60,538.10	59,547.20
Cash Outflows							
2	**Retail deposits and deposits from small business customers, of which:**	**118,337.10**	**8,246.80**	**102,274.40**	**8,428.80**	**190,636.70**	**15,244.10**
(i)	Stable deposits	71,737.50	3,586.80	35,973.00	1,798.70	76,421.60	3,822.60
(ii)	Less stable deposits	46,599.60	4,660.00	66,301.40	6,630.10	114,215.10	11,421.50
3	**Unsecured wholesale funding, of which:**	**52,601.60**	**24,628.50**	**51,560.30**	**27,776.90**	**20,929.70**	**11,495.90**
(i)	Operational deposits (all counterparties)	1,224.50	306.20	1,098.20	274.60	362.30	76.60
(ii)	Non-operational deposits (all counterparties)	51,377.10	24,322.30	50,462.10	27,502.30	20,567.40	11,419.30
(iii)	Unsecured debt	-	-	-	-	-	-
4	**Secured wholesale funding**	**-**	**-**	**271.20**	**-**	**6,481.20**	**-**
5	**Additional requirements, of which**	**15,826.30**	**15,826.30**	**15,680.00**	**15,680.00**	**18,719.30**	**18,719.30**
(i)	Outflows related to derivative exposures and other collateral requirements	15,826.30	15,826.30	15,680.00	15,680.00	18,719.30	18,719.30
(ii)	Outflows related to loss of funding on debt products	-	-	-	-	-	-
(iii)	Credit and liquidity facilities	-	-	-	-	-	-
6	**Other contractual funding obligations**	**48,900.20**	**3,564.30**	**47,091.00**	**3,481.80**	**46,399.60**	**3,164.10**
7	**Other contingent funding obligations**	**21,445.40**	**3,975.60**	**21,068.90**	**2,826.80**	**24,541.90**	**1,864.40**
8	**TOTAL CASH OUTFLOWS**	**257,110.60**	**56,241.50**	**237,945.80**	**58,194.30**	**307,708.40**	**50,487.80**
Cash Inflows							
9	Secured lending (e.g. reverse repos)	7,989.40	-	4,050.00	-	689.00	181.30
10	Inflows from fully performing exposures	6,385.40	3,192.70	6,717.20	3,270.10	9,365.90	4,971.20
11	Other cash inflows	16,648.00	16,648.00	16,307.00	16,307.00	18,798.70	18,798.70
12	**TOTAL CASH INFLOWS**	**31,022.80**	**19,840.70**	**27,074.20**	**19,577.10**	**28,853.60**	**23,951.20**
		Total Adjusted@ Value		Total Adjusted@ Value		Total Adjusted@ Value	
21	**TOTAL HQLA**	**98,042.90**		**72,659.00**		**59,547.20**	
22	**TOTAL NET CASH OUTFLOWS**	**36,400.80**		**38,617.20**		**26,536.60**	
23	**LIQUIDITY COVERAGE RATIO (%)**	**269.3427%**		**188.1519%**		**224.3965%**	

$ Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows) except where otherwise mentioned in the circular and LCR template.

Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows).

Tamilnad Mercantile Bank Limited
Annexure 22 - Statement of Adjustments to Audited Financial Information

Summarized below are the restatement adjustments made to the Audited Financial Statements for the years ended March 2021, 2020 and 2019 and their impact on equity and the profit of the Company:

Part A: Statement of Adjustments to Audited Financial Statements

Reconciliation between audited profit and restated profit

(₹ in millions)

	Notes	Year ended		
		31.03.2021	**31.03.2020**	**31.03.2019**
Profit after tax as per Audited Financial Statements		6,033.29	4,076.94	2,585.80
Restatement adjustments				
(i) Modifications in auditors' report	1	-	-	-
(ii) Changes in accounting policies	2	-	-	-
(iii) Other material adjustments - Including prior period items, errors, non-provisions		-	-	-
Profit after tax as per Restated Financial Statements		**6,033.29**	**4,076.94**	**2,585.80**

Reconciliation between audited equity and restated equity

(₹ in millions)

	Notes	As on		
		31.03.2021	**31.03.2020**	**31.03.2019**
Total equity as per Audited Financial Statements		45,799.82	39,796.46	36,182.55
Restatement adjustments				
(i) Modifications in auditors' report	1	-	-	-
(ii) Changes in accounting policies	2	-	-	-
(iii) Other material adjustments - Including prior period items, errors, non-provisions		-	-	-
Total equity as per Restated Financial Statements		**45,799.82**	**39,796.46**	**36,182.55**

Notes to adjustments:

1. Audit modifications

There are no audit qualifications in the independent auditors' report issued for the year ended March 31, 2021, March 31, 2020 and March 31, 2019. Refer Part B for emphasis of matter paragraphs included in the independent auditors report for the year ended .March 31, 2021, March 31, 2020 and March 31, 2019 which are non-adjusting in nature.

2. Changes in accounting policies

(a) Provisioning for Non-Performing Assets (NPAs) - Substandard assets

With effect from October 1, 2020, the bank has modified the existing policy of 25% provision on all the Sub-Standard (NPA) assets into 25% on unsecured portion and 15% on secured portion of such assets as approved by its Board on September 8, 2020.

However, on a conservative basis, the Bank continued to provide 25% on all Sub-Standard assets for the year ended March 31, 2021 which is line with provisioning policy followed for Sub-standard (NPA) assets during the year ended March 31, 2020 and March 31, 2019. Therefore, no adjustments have been made to the audited profit / equity for any of the three years.

(b) Accounting policy relating to certain expenses

Expenditure like electricity, water, rent, property taxes, telephone, insurance, annual maintenance contracts, law charges, advertisement & publicity which were accounted not on accrual basis till March 31, 2018. However, with effect from year ended March 31, 2019, the same are accounted on accrual basis. This change has the impact on increasing the operating expenses on “Rent, taxes and lighting”, “Printing and stationery”, “Postage, telegram, telephone etc” in the year ended March 31, 2019 with consequent increase of “Total Expenditure” and decrease of “Net Profit” for the year ended March 31, 2019.

However, since the amounts involved are not material, no adjustments have been made to the Restated financial statements.

Tamilnad Mercantile Bank Limited
Annexure 22 - Statement of Adjustments to Audited Financial Information

Part B: Non-adjusting items

i. Emphasis of Matter in Independent auditors' report

The following emphasis of matter paragraphs in the independent auditors' report do not require any adjustments in the Restated Financial statements:

(a) Emphasis of Matter Paragraph - Independent auditors' report for the year ended March 31, 2020

We draw attention to Note No.5.J.(xii) of the accompanying financial Statements which describes the uncertainties due to the outbreak of novel coronauirus (COVID 19). In view of these uncertainties, the impact on the Bank's financial Statements is significantly dependent on future developments.

(b) Emphasis of Matter Paragraph - Independent auditors' report for the year ended March 31, 2021

We draw attention to Note No.5.J.(xii)(a) of the accompanying financial Statements which describes the uncertainties due to the outbreak of novel coronauirus (COVID 19). In view of these uncertainties, the impact on the Bank's financial Statements is significantly dependent on future developments.

(c) Emphasis of Matter Paragraph - Independent auditors' report for the year ended March 31, 2021

We draw attention to Note No. 5.J.(ii)(b) of the accompanying financial statements where the Bank has accounted during the year, the penalty payable amounting to Rs. 16.99 crores, as per the order of Directorate Of Enforcement, levied for recording share transfers during 2007, 2011 and 2012 in violation of the regulation 4 of Foreign Exchange Management (Transfer or Issue Of security by a person resident outside India) Regulations, 2000. While the Bank's compounding application, being returned by RBI, the Bank has asked RBI to review their decision and the Bank is yet to pay the penalty but has made necessary provision for the penalty in the current year.

K.V.Rama Moorthy
Managing Director & CEO

A.Niranjan Sankar Director	S.R.Ashok Director	P.C.G.Asok Kumar Director	C.Chiranjeeviraj Director
S.Ezhil Jothi Director	N.Gopal Director	B.S.Keshava Murthy Director	K.Nagarajan Director
D.N.Nirranjan Kani Director	B.Prabaharan Director	S.B.Suresh Kumar Director	B.Vijayadurai Director
A.Shidambaranathan Vice President	D.Inbamani General Manager	P.Suriaraj General Manager	R.Arumugapandi General Manager
P.A.Krishnan Chief Financial Officer	P.C.Panda Company Secretary		

Vide our report of even date attached
For Suri & Co
Chartered Accountants
FRN No. 004283S

M.Sivaram
Partner (M.No.211916)

Vide our report of even date attached
For Abarna & Ananthan
Chartered Accountants
FRN No. 000003S

S.Ananthan
Partner (M.No.026379)

Thoothukudi
03.08.2021

OTHER FINANCIAL INFORMATION

The accounting ratios required under Schedule VI, Part A (11) of the SEBI ICDR Regulations are given below:

Particulars	As at and for Fiscal 2021	As at and for Fiscal 2020	As at and for Fiscal 2019
Basic earnings per share (in ₹)	42.34	28.61	18.14
Diluted earnings per share (in ₹)	42.34	28.61	18.14
Return on net worth (%)	13.17	10.24	7.15
Net asset value per share (in ₹)	321.38	279.25	253.89
EBITDA (in ₹ million)	12,516.22	10,301.02	9,668.08

Notes: *The ratios have been computed as under:*

1. *Basic and diluted EPS:*
   Basic Earnings per Share and Diluted Earnings per Share calculations are done in accordance with the notified Indian Accounting Standard 20 "Earnings Per Share" ("AS 20") as notified under section 133 of the Companies Act 2013, read together with paragraph 7 of the Companies (Accounts) Rules 2014 as per Restated Financial Information, as follows:

   $$\text{Basic Earnings per Share} = \frac{\text{Net Profit After Tax, as restated, attributable to equity shareholders}}{\text{Weighted average number of equity shares outstanding during the year/period}}$$

   $$\text{Diluted Earnings per Share} = \frac{\text{Net Profit After Tax, as restated, attributable to equity shareholders}}{\text{Weighted average number of diluted equity shares outstanding during the year/period}}$$

2. *Return on net worth %:*
   Return on Net Worth (%) is calculated as Profit after tax for the relevant year/period as a percentage of Net Worth as of the last day of the relevant year/period

3. *Net worth:*
   Net Worth as of the last day of the relevant year/period represents net worth which includes paid up share capital and all reserves and surplus and securities premium account as per the Restated Financial Statements.

4. *Net assets value per share (in ₹):*
   Net Asset Value per Share represents Net Asset Value per Equity Share as per Restated Financial Information. It is calculated as Net Worth as of the end of relevant year/period divided by the number of Equity Shares outstanding at the end of such year/period.

5. *EBITDA:*
   EBITDA represents Profit before tax (i.e. Pre – provision operating profit before tax) after adding back finance costs (Interest on borrowings from RBI/Inter –Bank borrowings and others) and depreciation and amortization of the relevant year/period as per Restated Financial Statements.

6. *Accounting and other ratios are derived from the Restated Financial Statements.*

The audited financial statements of our Bank as at and for Fiscals 2021, 2020 and 2019, respectively ("**Audited Financial Statements**") are available at www.tmb.in. Our Bank is providing a link to this website solely to comply with the requirements specified in the SEBI ICDR Regulations. The Audited Financial Statements do not constitute, (i) a part of this Draft Red Herring Prospectus; or (ii) a prospectus, a statement in lieu of a prospectus, an offering circular, an offering memorandum, an advertisement, an offer or a solicitation of any offer or an offer document to purchase or sell any securities under the Companies Act, 2013, the SEBI ICDR Regulations, or any other applicable law in India or elsewhere in the world. The Audited Financial Statements should not be considered as part of information that any investor should consider to subscribe for or purchase any securities of our Bank and should not be relied upon or used as a basis for any investment decision. Neither our Bank nor or any of its advisors, nor any Book Running Lead Managers or the Selling Shareholders, nor any of their respective employees, directors, affiliates, agents or representatives accept any liability whatsoever for any loss, direct or indirect, arising from any information presented or contained in the Audited Financial Statements, or the opinions expressed therein.

RELATED PARTY TRANSACTIONS

For details of the related party transactions during Fiscals 2021, 2020 and 2019, as per the requirements under Indian Accounting Standard 18 "Related Party Disclosures" as notified under Section 133 of the Companies Act, 2013. See "*Financial Statements – Annexure 21 – Note 6.5 Related Party Disclosures*" on page 254.

MANAGEMENT'S DISCUSSION AND ANALYSIS OF FINANCIAL CONDITION AND RESULTS OF OPERATION

The following discussion of our financial condition and results of operations should be read in conjunction with our Financial Statements beginning on page 204. The Restated Financial Statements have been derived from audited financial statements prepared in accordance with Indian GAAP and restated as per the SEBI ICDR Regulations.

Indian GAAP differs in certain material respects from Ind AS, U.S. GAAP and IFRS. See "Risk Factors – Banking companies in India, are currently required to report financial statements as per Indian GAAP. However, we may be required to prepare our financial statements in accordance with Ind AS in the future. Differences exist between Ind AS and Indian GAAP, which may be material to investors' assessment of our financial condition. The Ind AS financial information that we may be required to prepare in the future may not be comparable to the Indian GAAP financial information we currently prepare" on page 39.

Some of the information in the following discussion, including information with respect to our plans and strategies, contain forward-looking statements that involve risks and uncertainties. Please read the section "Forward-Looking Statements" on page 18 for a discussion of the risks and uncertainties related to those statements. Our actual results may differ materially from those expressed in or implied by these forward-looking statements. Also read "Risk Factors" and "– Factors affecting our Results of Operations and Financial Condition" beginning on pages 20 and 268, respectively, for a discussion of certain factors that may affect our business, financial condition or results of operations.

Our Bank's Fiscal commences on April 1 and ends on March 31 of the immediately subsequent year, and references to a particular Fiscal are to the 12 months ended March 31 of that year. Unless otherwise indicated or the context otherwise requires, the financial information included herein is based on or derived from our Restated Financial Statements included in this Draft Red Herring Prospectus.

Unless otherwise indicated, industry and market data used in this section has been derived from the CRISIL Report prepared and released by CRISIL and commissioned and paid for by us for the purposes of understanding the industry in connection with the Offer. Unless otherwise indicated, all financial, operational, industry and other related information derived from the CRISIL Report and included herein with respect to any particular year refers to such information for the relevant Fiscal.

OVERVIEW

We are one of the oldest and leading old private sector banks in India with a history of almost 100 years (*Source: CRISIL Report*). We offer a wide range of banking and financial services primarily to micro, small and medium enterprises ("**MSME**"), agricultural and retail customers ("**RAM**"). As of June 30, 2021, we have 509 branches, of which 106 branches are in rural, 247 in semi-urban, 80 in urban and 76 in metropolitan centres. Our overall customer base is approximately 4.93 million as of June 30, 2021 and 3.45 million or 69.96% of our customers have been associated with us for a period of more than five years and have contributed to ₹ 275,619 million or 67.02% to our deposits and ₹ 179,638.99 million or 57.56% to our advances portfolios as of June 2021. As per the CRISIL Report, we had the second highest Net Profit for Fiscal 2021 amongst our Peers, and our Return on Assets was also higher at 1.3% compared to a median 0.7% for our Peers for Fiscal 2021.

We were incorporated as 'Nadar Bank Limited' in 1921 and our name was changed to 'Tamilnad Mercantile Bank Limited' in the year 1962. We received our license to carry on banking business from the Reserve Bank of India (the "**RBI**") in 1962. Since our incorporation, having head quartered at Thoothukudi, Tamil Nadu, India, we have built a strong presence in the state of Tamil Nadu, with 369 branches and 941 automated teller machines ("**ATMs**") and 238 cash recycler machines ("**CRMs**") as of June 30, 2021. Tamil Nadu, the fourth largest state of India, is one of the fastest growing states, with continued focus on MSME and textile industry. Tamil Nadu's gross state value added ("**GSVA**") at current prices grew at a compounded annual growth rate ("**CAGR**") of 10% between Fiscal 2015 and 2021 against the country wide growth of 7% (*Source: CRISIL Report*). As per the CRISIL Report, Tamil Nadu ranked second in terms of state-wise contribution to GDP and has also grown at a faster rate as compared to the national GDP growth rate. Tamil Nadu is under penetrated which presents an opportunity for further growth in GDP funded by bank loans (*Source: CRISIL Report*). Its bank credit to GDP stood at 53% as compared to 89% in case Maharashtra and 37% for Gujarat during Fiscal 2020 (*Source: CRISIL Report*). Bank's deposits have grown at a healthy pace of 8.0% CAGR (compared to median of its peers: 6.4%), while its advances grew at 8.3% CAGR (compared to median of its peers: 4.4%) as per the CRISIL Report. As of March 31, 2021, our deposits and advances portfolio in the state of Tamil Nadu

has contributed 76.33% to our Total Business. We also focus on diversifying our growth in other high growth regions of India which will help increase our network and client base. Other than Tamil Nadu, we are present in 15 other states and 4 union territories of India. Apart from Tamil Nadu, we have sizable presence in the states of Maharashtra, Gujarat, Karnataka, and Andhra Pradesh with presence across 90 branches and 123 ATMs and 15 CRMs as of June 30, 2021. We have also been consistently growing our customer base from approximately 4.42 million as of March 31, 2019, approximately 4.66 million as of March 31, 2020 to approximately 4.91 million as of March 31, 2021 at the CAGR of 5.38% from Fiscal 2019 to 2021. Our focus on quality of service and nurturing long term relationship with our customers has enabled us to develop a well-recognized and trusted brand in south India, particularly in Tamil Nadu, India.

We have built a strong portfolio of advances and deposits across our customer base.

Advances: Our advances portfolio primarily consists of lending to (a) Retail customers; (b) agricultural customers and (c) MSMEs ("**RAM**").

MSMEs: We primarily offer various loan products to our MSME customers operating in manufacturing, trading and services sector. During the Fiscals 2019, 2020 and 2021, MSMEs contributed 37.32%, 37.92%, and 39.08% respectively to our total advances with a CAGR of 10.56% from March 31, 2019 to March 31, 2021.

Agricultural customers: We primarily offer loan products to individual farmers, group of farmers and agricultural corporates. During the Fiscals 2019, 2020 and 2021, agricultural customers contributed 22.49%, 24.77%, and 27.41% respectively to our total advances with a CAGR of 19.27% from March 31, 2019 to March 31, 2021.

Retail customers: We primarily offer home loans, personal loans, auto loans, educational loans as well as security backed loans of various types to our retail customers. During the Fiscals 2019, 2020 and 2021, retail customers contributed 16.78%, 19.27%, and 20.60% respectively to our total advances with a CAGR of 19.68% from March 31, 2019 to March 31, 2021.

Corporate customers: We offer various kinds of loans to corporates, in textiles and other industries, with our assortment of banking products and services including working capital, term financial, trade financial, structured finance services, foreign exchange business funding in domestic and foreign currencies. During the Fiscals 2019, 2020 and 2021, corporate customers contributed 23.40%, 18.04%, and 12.92% respectively to our total advances with a CAGR of (19.74%) from March 31, 2019 to March 31, 2021. This is in line with our strategy to move focus away from corporate customers in favour of RAM.

From Fiscal 2019 to Fiscal 2021, our overall advances portfolio has increased at a CAGR of 8.05%.

- *RAM portfolio:* our lending products are primarily focussed on MSME, retail and agri-financing. Our RAM portfolio has increased at a CAGR of 15.21% over the last three Fiscals from ₹ 206,951.77 million in Fiscal 2019 to ₹ 274,673.88 million in Fiscal 2021.

- *Secured and un-secured lending*: with focus on keeping risk relatively lower, in addition to our strong underwriting processes, we have consistently maintained and further increased our secured lending from 98.28% of our overall advances in Fiscal 2019 to 99.31% of our overall advances in Fiscal 2021. Our un-secured lending portfolio's contribution has steadily declined from 1.72% or ₹ 4,644.97 million of overall advances as on March 31, 2019 to 1.18% or ₹ 3,327.70 million as on March 31, 2020 to 0.69% or ₹ 2,172.40 million as on March 31, 2021.

- *Average ticket size of advances*: with an aim to manage risk of concentration, we have increased our focus on lower ticket size loans. Our average ticket size of loans in our overall advances portfolio has grown in the following manner:

(*In ₹ million*)

Loan Category	Fiscal 2019	Fiscal 2021	CAGR
Up to ₹ 1 lac	35,831.7	31,240.0	(6.63%)
Above ₹ 1 lac and up to ₹ 5 lacs	19,909.7	51,807.7	61.31%
Above ₹ 5 lacs and up to ₹ 10 lacs	16,699.8	22,919.2	17.15%
Above ₹ 10 lacs and up to ₹ 25 lacs	36,462.0	50,628.5	17.84%

Above ₹ 25 lacs	1,61,278.4	1,58,809.6	(0.77%)

Deposits: Our deposits portfolio consists of term deposits, recurring deposits, savings bank and current bank accounts amongst others. Total deposits of our Bank have increased at a CAGR of 8% from ₹ 351,362.47 million in Fiscal 2019 to ₹ 409,704.16 million in Fiscal 2021. During the Fiscals 2019 and 2021, our current account savings accounts ("**CASA**") contributed ₹ 86,577.10 million or 24.64%, and ₹ 116,852.65 million or 28.52% respectively to our total deposits and have grown with a CAGR of 16.18% from March 31, 2019 to March 31, 2021. Further, during the Fiscals 2019 and 2021, retail term deposits contributed ₹ 223,725.90 million or 84.49%, and ₹ 264,223.41 million or 90.22% respectively to our total deposits and have grown with a CAGR of 8.68% from March 31, 2019 to March 31, 2021. We also have healthy renewal rates across our term deposit categories. Our deposits growth rate has been one of the top five amongst our Peers in the industry with a growth rate of 8.00% for the year ended March 31, 2021 over Fiscal 2020 (*Source: CRISIL Report*).

The renewal rates of our term deposits have changed in the following manner across categories:

Term Deposit Category	Fiscal 2019	Fiscal 2020	Fiscal 2021
Up to ₹ 15 lacs	77.62%	79.86%	78.31%
Above ₹ 15 lacs below ₹ 100 lacs	71.87%	78.26%	79.09%
Above ₹ 100 lacs	34.73%	32.96%	41.40%

Our risk management processes are aimed at maximizing our Bank's risk adjusted rate of return by maintaining credit exposure within acceptable parameters. Our gross non-performing assets ("**GNPA**") have reduced from ₹ 11,681.12 million or 4.32% in Fiscal 2019 to ₹ 10,209.77 million or 3.62% in Fiscal 2020 to ₹ 10,847.78 million or 3.44% in Fiscal 2021. Our Bank has reported a relatively lower GNPA in Fiscal 2021 as compared to our Peers (*Source: CRISIL Report*). Our net non- performing assets ("**NNPA**") have reduced from ₹ 6,365.19 million or 2.40% in Fiscal 2019 to ₹ 4,974.66 million or 1.80% in Fiscal 2020 to ₹ 6,138.26 million or 1.98% in Fiscal 2021. In Fiscal 2021, our GNPA as a percentage of overall advances in RAM portfolio was ₹ 7,750.40 million or 2.82% and in corporate portfolio was ₹ 3,097.37 million or 7.60 % respectively. Further, we have maintained a provision coverage ratio ("**PCR**") at 73.61%, 80.75% and 79.53% as of March 31, 2019, March 31, 2020 and March 31, 2021, respectively.

As on June 30, 2021, we had a network of 509 branches, 12 administrative offices, 1,131 ATMs, 262 CRMs, and 47 E-lobbies. Out of these 509 branches, 76 branches are in metropolitan areas, 80 branches are in urban areas, 247 branches are in semi-urban areas, and 106 branches are in rural areas. We have wide presence in south India and further diversifying our branches in other states of India, with 90 branches located in the states of Maharashtra, Gujarat, Karnataka and Andhra Pradesh respectively.

We are a professionally managed bank. Our Board of Directors and senior management consist of seasoned professionals with experience in banking, accounting and auditing. Our MD & CEO, K.V. Rama Moorthy, has more than 40 years of experience in the banking industry. Other members of our Board including our Independent Directors also have significant experience including experience in the banking and finance industry. Additionally, two Directors have been nominated to our board by the RBI. The experience of our Board and senior management team has enabled us to develop a strong understanding of industry-specific aspects of our business and operations. For details, see "*Our Management*" on page 160.

The following table sets forth certain information relating to our operations and financial performance in the periods specified:

(In ₹ million)

Metric	As of and for the years ended March 31, 2019	2020	2021
Total Business	621,549.1	650,612.1	725,114.5
Deposits	351,362.5	368,250.3	409,704.2
Credit to deposit ratio	75.39%	75.26%	75.83%
Cost of deposits	6.29%	6.27%	5.49%
Net advances	264,879.4	277,157.6	310,696.03
Yield on advances	10.09%	10.19%	9.65%
Credit cost	1.87%	1.51%	1.37%
Net interest income	12,301.6	13,195.1	15,375.3
Net interest margin[(1)]	3.65%	3.64%	3.77%

Metric	As of and for the years ended March 31,		
	2019	2020	2021
Operating profit	8,842.7	9,950.3	12,022.3
Net profit	2,585.8	4,076.9	6,033.3
Net worth	36,182.6	39,796.5	45,799.8
Return on assets[(2)]	0.68%	0.99%	1.34%
Return on equity[(3)]	7.36%	10.73%	14.10%
CASA to total deposits ratio[(4)]	24.64%	25.85%	28.52%
Cost to income ratio[(5)]	46.23%	46.10%	44.90%
Gross NPA[(6)]	4.32%	3.62%	3.44%
Net NPA[(7)]	2.40%	1.80%	1.98%
PCR Ratio[(8)]	73.61%	80.75%	79.53%

(1) *(Interest earned – Interest expended) / Average interest-earning assets calculated on the basis of quarterly average balances*
(2) *Net Profit/average Total assets (fortnightly average)*
(3) *Net Profit/Net worth (average of opening + closing balance)*
(4) *Total Deposits held in current accounts and savings accounts/ total Deposits held in our Bank*
(5) *Operating expenses / (Total income – Interest expenses)*
(6) *Sum of unpaid Advances/Gross Advances*
(7) *(Sum of unpaid Advances – provision for unpaid advances)/Gross Advances*
(8) *Total provisions / unpaid advances*

FACTORS AFFECTING OUR RESULTS OF OPERATIONS AND FINANCIAL CONDITION

The impact of COVID-19 on our results of operations and financial condition

On March 14, 2020, India declared COVID-19 as a "notified disaster" for the purposes of the Disaster Management Act, 2005 and imposed a nationwide lockdown beginning in March 2020. The initial lockdown lasted until the end of May 2020, and was extended periodically by varying degrees by state governments and local administrations. The lifting of the lockdown across various regions has been regulated with limited and progressive relaxations being granted for movement of goods and people, and calibrated re-opening of businesses and offices, in certain places. Recently, throughout March and April 2021, due to an increase in the number of daily COVID-19 cases, several state governments in India re-imposed lockdowns, curfews and other restrictions to curb the spread of the virus. As a result of the detection of new strains and subsequent waves of COVID-19 infections in several states in India as well as throughout various parts of the world, we may be subject to further reinstatements of lockdown protocols or other restrictions, which may adversely affect our business operations.

As a result, our financial results for Fiscal 2021 reflect the impact of COVID-19 and various regulatory measures in response to COVID-19, including moratorium availed by customers and may continue to affect our business, financial condition, results of operations and cash flows in a number of ways, including, among others, the following:

- it may lead to closure of our branches for unpredictable periods of time or require us to operate with limited personnel, all of which would restrict our ability to engage with existing and new customers to market our product and services offerings, carry out KYC and other customer due diligence processes, conduct loan applications and disbursements and collect loan repayments. Although, banks were declared essential services, some of our branches were temporarily closed during the initial wave of the COVID-19 pandemic, while others operated with reduced working hours and a limited workforce during this time as per instructions received from local authorities. While we were able to gradually resume operations, we have continued to implement and follow safety measures such as regular temperature checks, regular sanitization, and compulsory use of masks and hand sanitization. Following the second wave, although we have been able to keep our branches open, we have adjusted our operations to ensure the safety of our employees in line with the applicable local guidelines;

- it may lead to an overall deterioration in the economy with decreased business activity which could adversely affect our business as a whole, and in particular our revenue from fee based services;

- it may lead to a reduction in the value of collateral provided for our Bank's loans, leading to higher than anticipated losses on default;

- it may result in a decline in disbursements on account of our target customers' (amongst others, daily wage earners, self-employed individuals and street vendors) operations being disrupted;

- there could be potential increase in our NPA levels due to possible deterioration in the credit quality of our customers;

- there could be uncertainty regarding the conditions that must be satisfied before government authorities completely lift "stay-at-home" orders and further imposition of such orders;

- the potential negative impact on the health and safety of our personnel, particularly because a number of them were and could in future be afflicted by COVID-19, could result in a deterioration in our ability to ensure business continuity during this disruption; and

- we may face increased risks emanating from an increase in number of individuals working from home such as issues relating to productivity, connectivity and oversight challenges.

The extent to which the COVID-19 pandemic impacts our business and results will depend on future developments, which are highly uncertain and cannot be predicted, such as new information which may emerge concerning the severity of the coronavirus, the actions taken globally to contain the coronavirus or treat its impact and vaccine distribution and effectiveness rates, among others. Further, the effect on our business, operations and financial performance may be difficult to predict and may vary significantly from that estimated by our management from time to time, and any action to contain or mitigate such effect, whether government-mandated or opted by us may not have the anticipated impact or may fail to achieve its intended purpose altogether. Existing insurance coverage may not provide protection for all costs that may arise from all such possible events.

Significant dependence on RAM customers

We have traditionally focused on small ticket size loan products to MSME customers, agricultural and retail ("**RAM**") customers for our growth. Our advances portfolio consists of a wide basket of retail finance and small ticket size MSME finance products. As at March 31, 2021, our advances to the RAM segment represent more than 88.41% of our net advances, with the MSME segment in particular representing 39.08%.

Our RAM Portfolio increased at a CAGR of 15.21% over the last three Fiscals from ₹ 206,951.77 million in Fiscal 2019 to ₹ 274,673.88 million in Fiscal 2021, whereas our total advances increased from ₹ 270,186.6 million in Fiscal 2019 to ₹ 315,410 million in Fiscal 2021 at a CAGR of 8.05%. Accordingly, our RAM customer base, is critical to our business and demand for our banking products from this segment affects our business, results of operations, financial condition and cash flows.

Diversification of product offerings and the success of fee based services

We offer a wide range of traditional banking, financial products and services primarily to retail, agricultural, MSME and corporates covering general banking segments. We also offer micro banking activities, i.e. providing loans of small amounts to low income individuals/groups. For instance, we provide loans of up to ₹ 10,000 under PM Svanidhi scheme that are repayable in monthly instalments. Traditional banking and micro banking activities undertaken by us are exposed to different risks that may impact their operations and performance, including but not limited to regulatory requirements, geographic and industry concentration risks, varied customer demographics and borrower profiles, risks associated with secured and unsecured lending practices, and the ability to offer different types of financial products to attract customers. Our presence in each of the general banking and micro banking sectors uniquely exposes us overall to the risks present in each.

In addition, the primary drivers of our revenue are the fees that we charge for our products and services, and the volume of such fees. The fees we charge our customers can depend upon a number of factors that are, in part, within our control, which can include our overall business strategy, our expenses related to a particular transaction type, the volume of transactions for a product or service (where the greater the number of expected transactions will typically result in us getting a smaller fee, and vice versa), or promotions that we may be

running at any given time. Further, they are also dependent upon a number of external factors, which can include general macro-economic conditions, the supply or demand for a product and service, regulatory instructions (such as in the case of interchange fees), changes in general banking activity and competitive factors. Competitive factors in particular, have and may continue to have an adverse effect on our ability to charge higher fees to improve our margins.

In addition, as our fee charges are primarily on per transaction basis, the volume of transactions that we record is a primary driver of our revenue. The volume of transactions depend upon a number of factors that are, in part, within our control, which can include the number of and availability of customer touchpoints (i.e., ATMs, e-Lobbies, BCs, and POS, Mobile Banking, internet Banking in addition to our 509 branches as on June 30, 2021), the usability of our customer facing technology and the reliability and capacity of such technology to handle large volumes of transactions, our marketing efforts and customer care initiatives, and the extent to which our customer touchpoints represent our brand in a positive manner. Our Bank is continuously upgrading its technology platform to enhance user experience through alternate channel to facilitate to handle large volume of transactions and generate fee income through digital channels. For instance, our Bank has launched a mobile banking application "TMB MConnect" on June 23, 2016 and is in the process of launching our new mobile banking application "TMB MBank". Further, the volume of transactions also depends upon a number of external factors, which can include general macro-economic conditions, critical technology and power infrastructure, government initiatives regarding financial inclusion, digitization of transactions and payments in India, changes in general banking activity and competition.

Regional concentration in southern India, particularly in Tamil Nadu

As of March 31, 2019, 2020 and 2021, our deposits and advances in the state of Tamil Nadu contributed to 71.62%, 75.93%, and 76.33% of our Total Business. As of March 31, 2021, we had 4.18 million customers in the State of Tamil Nadu comprising 85.07% of our overall customer base. While we have a presence in the states of Gujarat, Maharashtra, Karnataka and Andhra Pradesh, we have an especially strong regional concentration in southern India, and in particular, in Tamil Nadu.

Our concentration in the southern India, and specifically in Tamil Nadu, exposes us to many adverse economic or political circumstances in the region as compared to other public and private sector banks that have a more diversified national presence. Any change in regulatory framework, political unrest, disruption, disturbance, or sustained downturn in the economy of Tamil Nadu and other states in southern India may impact our business, financial condition, and results of operations.

Regulatory Developments

Banks in India, including our Bank, are subject to compliance with various circulars, guidelines and regulations prescribed by the RBI and the Banking Regulation Act. In particular, we are required to comply with prudential norms on income recognition, asset classification and provisioning pertaining to advances, prudential norms for classification, valuation and operation of investment portfolio by banks, regulations governing the opening of new branches, limits for shareholding, digital payment security controls directions and interest rate on deposits directions.

Under the Reserve Bank of India (Cash Reserve Ratio (CRR) and Statutory Liquidity Reserve Ratio (SLR)) Directions, 2021 dated July 20, 2021 and the notifications issued by the RBI, we are subject to a CRR requirement under which we are currently required to keep 4.00% of our net demand and time liabilities in current account with the RBI. We do not earn interest on cash reserves maintained with the RBI. In addition, under the RBI's regulations, our liabilities are subject to a SLR requirement, according to which 18.00% of our net demand and time liabilities need to be invested in government securities, treasury bills and other securities approved by the RBI from time to time. When the interest rate rises, the value of these fixed coupon securities depreciates.

The Reserve Bank of India (Priority Sector Lending – Targets and Classification) Directions, 2020 dated September 4, 2020 ("**PSL Regulations**") sets out the broad policy in relation to priority sector lending. The Priority Sector Lending Regulations apply to all commercial banks licensed to operate in India by the RBI. In terms of the PSL Regulations, the sectors categorised as priority sectors are agriculture, micro, small and medium enterprises ("**MSME**"), export credit, education, housing, social infrastructure, renewable energy and

other sectors. Further, the PSL Regulations stipulate that domestic commercial banks will have to allocate 40.00% of the adjusted net bank credit to PSL or credit equivalent of off-balance sheet exposures, whichever is higher. Further, for agriculture sector, micro enterprises and advance to weaker sections, the targets are 18.00%, 7.50% and 12.00% of the adjusted net bank credit or credit equivalent of off-balance sheet exposures, whichever is higher, respectively. It has also prescribed sub-targets for small and marginal farmers, micro-enterprises and weaker sections.

The RBI has issued guidelines based on the Basel III reforms on capital regulation on May 2, 2012, to the extent applicable to banks operating in India. The Basel III capital regulation was implemented from April 1, 2013 in India in a phased manner and was scheduled to be fully implemented by April 1, 2021. However, the last tranche of such implementation was further deferred until October 1, 2021. As of March 31, 2021, banks are required to maintain a common equity Tier 1 adequacy ratio of 5.50%, minimum Tier-1 capital ratio of 7.00%, minimum total capital ratio of 9.00%. In addition, banks are required to maintain a capital conservation buffer ("**CCB**") of 2.5%. However, the RBI through its notification dated January 10, 2019, deferred the implementation of the last tranche of 0.625% of CCB to October 1, 2021. Accordingly, minimum capital conservation ratios as applicable from March 31, 2018 (1.875%) continues to apply until the CCB attains the level of 2.50%.

For further details on the regulatory requirements, see "*Key Regulations and Policies*" on page 137.

Asset quality, NPAs and provisioning requirements

Our management of credit risk involves having appropriate credit policies, underwriting standards, approval processes, loan portfolio monitoring, collection and remedial management and an overall architecture for managing credit risk in our business. The credit quality of our borrowers, the growth of our loan portfolio and the health of our provisioning levels are important factors for our overall business, results of operations, financial condition, cash flows and prospects. Accordingly, we have credit monitoring and risk mitigation policies and procedures in place for our business.

For Fiscals 2019, 2020, and 2021, our net NPAs were ₹ 6,365.19 million, ₹ 4,974.66 million, and ₹ 6,138.26 million, which represented 2.40%, 1.80%, and 1.98% of our net advances respectively. Our gross NPAs represented 4.32%, 3.62%, and 3.44% of our total advances for Fiscals 2019, 2020 and 2021, respectively. Our Bank makes efforts to improve collections and foreclose on existing impaired loans in a timely manner as controlling or reducing impaired loans, controlling increase in impaired loans and the quality of the assets that our Bank holds as security, are critical to our Bank's future financial performance.

Provisions for NPAs are created by a charge to our profit and loss account and are currently subject to minimum provision requirements set by the RBI and our internal provisioning policies. The determination of an appropriate level of loan losses and provisions involves a degree of subjectivity and requires that we make estimates of current credit risks and future trends, all of which may be subject to material changes. Any incorrect estimation of risks may result in our provisions not being adequate to cover any further increase in the amount of NPAs or any further deterioration in our NPA portfolio.

Stress in certain sectors of the economy could impact our customers and result in higher levels of NPAs and restructured assets in the future. Further, certain assets classified as restructured may subsequently be classified as delinquent or non-performing in case borrowers fail to restore their financial viability and honour their loan servicing obligations. There can be no assurance that the debt restructuring criteria approved by us will be adequate or successful and that borrowers will be able to meet their obligations under restructured advances. Any resulting increase in delinquency levels may adversely impact our business, financial condition, and results of operations.

Interest rate volatility

Our results of operations depend substantially on our Income, which is driven by our interest earned. Interest earned is the largest component of our total income, and represented 84.85%, 86.81% and 88.61% of our total income in Fiscal 2021, 2020 and 2019. Our interest expense, which is largely dependent on our deposits and associated interest rates, represented 48.70%, 53.77% and 54.81%, of our total income in Fiscals 2021, 2020 and 2019, respectively. Accordingly, the magnitude and timing of interest rate changes in the asset and liability

markets as well as the relative gradient of the rate curves, have a significant impact on our margins and our profitability. Movements in short and long-term interest rates affect our interest earned and interest expended.

Competition

The banking industry in India is highly competitive and we face strong competition in all our principal lines of business. Our primary competitors are public sector banks and private sector banks. Many of our competitors have, over time, built extensive branch networks, providing them with the advantage of a low cost deposit base, and enabling them to lend at competitive rates. In addition, the extensive geographic reach of many of these institutions enables product delivery in remote parts of the country. Further, the Indian banking sector has undergone significant reforms over the last few years; there has been a significant increase in competition from the emergence of financial technologies companies and payment banks due to technological advancement and tech-savvy human resources. We seek to compete with these banks through value added services, faster customer service response, quality of service, a growing inter – connected branch network and delivery capabilities based on enhanced technology. Peers in the industry have been identified as all listed old private sector banks with Total Business size of at least ₹ 200 billion. *(Source: CRISIL Report)* Other private sector banks also compete in the corporate banking market on the basis of pricing, efficiency, service delivery and technology. Our competition primarily entails issues of variety, pricing and quality of products and services, convenience of banking facilities, reach of distribution network and brand recognition, as well as information technology capabilities.

Transition to Ind AS and impact on preparation and presentation of our future financial statements

The Ministry of Corporate Affairs, in its press release dated January 18, 2016, issued a roadmap for implementation of Ind AS for scheduled commercial banks, insurance companies and NBFCs, which are applicable to us. Such roadmap provided that these institutions were required to prepare Ind AS financial statements for accounting periods commencing April 1, 2018 (including comparative financial statements for the corresponding periods in the previous year). The RBI, by its circular dated February 11, 2016, required all scheduled commercial banks to comply with Ind AS for financial statements commencing April 1, 2018 and also required such entities to prepare and submit proforma Ind AS financial statements to the RBI since the six months ended September 30, 2016. However, the RBI, through its notification dated March 22, 2019, decided to defer the implementation of Ind AS until further notice for all scheduled commercial banks (except regional rural banks). Under applicable regulations, scheduled commercial banks, are not permitted to undertake early adoption of Ind AS. Accordingly, we continue to prepare and present our financial statements under Indian GAAP.

We have not determined with any degree of certainty the impact that such adoption will have on our financial reporting. Furthermore, the new accounting standards will change, among other things, our methodology for estimating allowances for probable loan losses and for classifying and valuing our investment portfolio and revenue recognition policy. For estimation of probable loan losses, the new accounting standards may require us to calculate the present value of the expected future cash flows realizable from our loans, including the possible liquidation of collateral (discounted at the loan's effective interest rate). This may result in us recognizing allowances for probable loan losses in the future which may be higher or lower than under current Indian GAAP.

Technology efficiency and digital business

We believe that the increased availability of internet access and connectivity across India requires a comprehensive technology-driven strategy to proactively develop new methods of reaching our customers and running our businesses. Our technology-driven strategy is focused on acquiring new customers by enhancing customer experience through our digital interfaces. Our technology focus is also intended to enhance our loan approval capabilities, reduce overall turnaround time, and facilitate maintaining and developing long-term customer relationships by allowing our customers to interact with us and access their accounts from the comfort of their personal space.

We are continuously investing in technology as a means of improving our customers' experience, offering them a range of products tailored to their financial needs and making it easier for them to interact with us. While we have introduced internet and mobile banking to our customers around 10 years ago, we continue to launch better interfaces and platforms for ease of our customers to access and use our varied product portfolio and services. We have approximately 0.23 million customers using our internet banking facilities contributing to 9.45 million transactions, and approximately 0.68 million customers using our mobile banking facilities contributing to 20.16

million transactions, as of March 31, 2021. We constantly aim to upgrading our systems to match our customer demands and satisfy the needs of our diverse customer base.

Our aim is to foster continued investment and innovation towards improved network security technology and architecture by adopting the "phygital" approach to sustainable and scalable growth. Our focus is on the simplicity in product and service design and interface designed for ease of use of customers including in the rural and semi-urban regions, supported by strengthened and automated backend processes.

We currently provide a range of options for customers to access their accounts, including internet banking and mobile banking and we have also launched a mobile application. We offer a convenient and secure application, TMB DigiLobby, for our customers to view all their account balances & transactions on their mobile device for each customer id. Customers may also create a personal ledger using the application and transactions, which can be linked to the personal ledger to view the transactions breakup separately. We also have a comprehensive integrated online fee payment system, TMB Fee Pay, for educational institutions, which enables educational institutions to collect their fees from students through multiple modes. We are exploring investment in technology platforms which provide early warning signals for stressed assets, and in customer relationship management systems, peripheral systems which would integrate our systems with that of our various business partners for origination and other operational functions, and alternate channels such as corporate internet banking, Point of Sale ("**POS**") facility, and payment system interfaces. We will continue to focus in creating efficient Management Information Systems ("**MIS**") and data analytics practices to monitor our portfolio and get actionable insights to help drive efficient decision making. We are also continuing to invest in our cyber security network and privacy protection systems, in order to supplement our growth and increase the robustness of our data security framework. Our operational initiatives also provide us with insights into our customers, enabling us to cater to their needs in a customised manner.

Risk Management and liquidity management

Given our RAM portfolio focusing particularly on our MSME customers, we focus on selective lending and limit our exposure to certain industries and sectors as a part of our strategy to monitor concentration risk. Further, with an aim to maintain and improve our asset quality, we follow specific processes prior to loan approval and during the tenure of the loans depending on the ticket size of the loans. Our term loans are reviewed annually and higher value loans are reviewed periodically depending on the size of the loan products. This enables to us escalate any defaults at our regional offices in a timely manner. We also have a dedicated credit audit monitoring department which monitors our advances and avoid any downgrading in asset classification. We also have recovery champions at specific branches, regional offices and our head office to enable us to maintain our asset quality. We also have an early warning signals ("**EWS**") software to identify weaknesses in advances which is escalated to relevant officers and branches of our Bank. Our lending products are sanctioned basis standard operating procedures. Our advances with exposure of ₹ 250.00 million or more are monitored on a daily basis. These prudent risk management controls, policies, and procedures that we currently have and continuously evaluate to improve, are critical for the long-term sustainable development of our business. We regularly assess and update these policies and procedures to align with statutory changes as well industry standards. We have implemented risk management procedures for our credit exposures, including credit scoring, risk based pricing models, risk monitoring and control mechanisms. As of March 31, 2021, we have 58.00% of our outstanding loan value with less than 12 month tenures including working capital facilities renewable annually, 18.00% of our outstanding loan value with a tenure of 12-60 months and 24.00% with a tenure of more than 60 months. As of March 31, 2021, our average loan outstanding per branch is ₹ 606.53 million.

Operational Risk has been identified as one of the major risks faced by Banks in the wake of increasing complexities of operations. Managing risk effectively is fundamental to the way we manage our business. The RBI guidelines have mandated banks to implement the operational risk management requirements. We have adopted various risk management policies, including operational risk management policy, credit risk management policy, credit risk mitigation techniques and collateral management policy, foreign exchange risk management policy, market risk policy, fraud risk management policy and model risk policy.
Our operational risk management policy has been adopted to reduce the operational losses by adopting various mitigation techniques and enhancing stakeholder value by improving our Bank's competitive strategies. The objective will be achieved by effectively identifying, assessing, monitoring and mitigating these risks. Our credit risk management policy provides for the effective management of credit risk, necessary for long term success of our Bank. It encompasses identification, measurement, monitoring and mitigating of credit risk exposure.

Our credit risk mitigation techniques and collateral management policy serves as the guideline for management of collaterals accepted/proposed to be accepted by our Bank, against an existing/proposed exposure, so that Bank's interests, rights and capital are protected. It also serves as a guide for addressing and mitigating the various risks including Credit Risk and Residual risks arising out of collaterals accepted by our Bank. Our foreign exchange management risk policy pertains to the risks that our Bank may be exposed to in the conduct of foreign exchange business, such as, (i) operational risk; (ii) exchange rate risk; (iii) credit risk; (iv) country risk; (v) interest rate risk; and (vi) liquidity risk.

Our fraud risk management risk policy aims to protect/mitigate the loss/damage that may be caused to our Bank by an act of fraud. It seeks to strengthen the existing systems and procedures and also create awareness amongst the staff/office members of our Bank. Our Bank has a strong internal control system, by which all employees are made aware of best practices and shall recognize the need to communicate to the appropriate level of management any instances of non-compliance with policy violation or any illegal actions. Our Bank has also constituted a risk management committee to effectively take decisions for handling and mitigating any risks we may face.

SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Foreign Exchange Transactions

Accounting for transactions involving foreign exchange is done in accordance with accounting standard (AS11) issued by the Institute of Chartered Accountants of India and also as per the RBI Guidance circular no. 395 dated 15th March 2005. Foreign currency income and expenditure items of domestic operations are translated at the exchange rates prevailing on the date of transaction. Foreign currency liabilities such as FCNR/EEFC/RFC/MC prepaid card balances and Foreign currency assets such as Nostro bank balances, deposits and foreign currency loans availed by constituents, are translated at the Spot rates announced for quarter ends by FEDAI and the resultant profit / loss is shown as income / loss. In respect of outstanding forward contracts, the outstanding foreign currencies are translated at the quarter end rates announced by FEDAI discounted to arrive at Present value. The resultant profit / loss is shown as income / loss. Contingent liabilities on account of acceptances, endorsements and other obligations including guarantees and Letters of Credit denominated in foreign currencies are translated at year-end FEDAI rates.

Investments

Classification of investments is made as per the guidelines of Reserve Bank of India. The entire investment portfolio of our Bank is classified under three categories namely "Held to Maturity" ("**HTM**"); "Available for sale" ("**AFS**"); and "Held for Trading" ("**HFT**"). Securities that are held principally for resale within 90 days from the date of purchase are classified under the HFT Category. Investments that our Bank intends to hold till maturity are classified under the HTM category or as per RBI guidelines. Securities not classified in the above categories are classified under the AFS category.

Transfer between the categories or reclassification of investments from one category to other, if done, is in accordance with RBI guidelines. Transfer of securities from AFS/HFT Category to HTM category is made at book value or market value, whichever is lower. In case of transfer of securities from HTM to AFS/HFT category, the investments held under HTM at a discount are transferred to AFS/HFT category at the acquisition price and investments placed in the HTM category at a premium are transferred to AFS/HFT at amortized cost. Transfer of investments from AFS to HFT or vice versa is done at the book value. Depreciation carried if any on such investments is also transferred from one category to another. The investments are classified for the purpose of the balance sheet under five groups being: (i) government securities, (ii) other approved securities, (iii) shares, (iv) debentures and bonds and (v) others.

Brokerage/commission received on subscriptions is reduced from the cost. Brokerage, commission, securities transaction tax etc. paid in connection with acquisition of investments are expensed upfront and excluded from cost. Broken period interest paid / received on debt instruments is treated as interest expense / income and is excluded from cost / sale consideration.

Valuation of investments is done as follows:

Investments held under "Held to Maturity" are valued at cost price. Wherever the cost price is more than the face value, the premium paid is amortized over the remaining period of maturity and the amortisation expenses

is accounted on quarterly basis as per policy. Profit on sale of securities under "Held to Maturity" category is initially taken to the profit and loss account and then appropriated to Capital Reserve Account. The amount so appropriated would be net of taxes and the amount required to be transferred to statutory reserves. If there is a loss it is charged to the profit and loss account. Investments classified under "Available for Sale" category are marked to market on quarterly basis. Shares held under "Available for sale" are marked to market on weekly basis. Scrip wise appreciation / depreciation is segregated group-wise. The Net Depreciation category wise is charged to the profit and loss account. The Net Appreciation in any category is ignored. Investments classified under "Held for Trading" category except shares are marked to market scrip-wise on daily basis. Shares held under "Held for Trading" are marked to market on weekly basis. The net depreciation group wise is charged to the profit and loss account and the net appreciation is ignored. Investments received in lieu of restructured advances/under SDR scheme are valued in accordance with RBI guidelines.

Investments are valued at year-end as per RBI guidelines as follows: Central Government Securities are valued as per price list of RBI, prices declared by Primary Dealers Association of India ("**PDAI**") jointly with the Fixed Income Money Market and Derivatives Association of India ("**FIMMDA**") and published by the FIMMDA. State Government Securities and Other Approved Securities are valued after appropriate mark up over Yield to Maturity ("**YTM**") rates for Central Government securities declared by FIMMDA. Debenture and Bonds have been valued with appropriate mark up over the YTM rates for Central Government Securities declared by FIMMDA. Quoted shares are valued at market rates quoted on NSE. Unquoted shares are valued at book value ascertained from the latest available Balance Sheet and in case the latest Balance Sheet is not available, the same is valued at Re.1 per company. Preference shares are valued at YTM, if dividend is received regularly. Where dividend is in arrears, appropriate depreciation is provided based on the number of years for which dividend is in arrears as per RBI guidelines. Mutual Fund units are valued at market rates/NAV/repurchase price as applicable. Treasury bills, certificate of deposits and commercial papers are valued at carrying cost. Provisions for investments are made as per RBI prudential norms.

Prudential Norms

Securities guaranteed by the State Government where the principal / interest is due but not paid for a period of more than 90 days are treated as non performing investments and appropriate provision is made and interest in respect of such investments is recognized as income only on cash basis. In terms of the instructions of RBI, the excess of acquisition cost over face value of securities kept under "Held to Maturity" category is amortized up to the date of maturity and the amount amortized is reflected as a deduction in the profit and loss account. Brokerage / commission / stamp duty paid in connection with acquisition of securities are treated as revenue expenses.

Accounting for REPO Transactions

Repo and reverse Repo transactions are accounted in accordance with the extant RBI guidelines. Securities purchased/sold under Liquidity Adjustment Facility with the RBI are debited/credited to Investment account and reversed on maturity of the transaction. Interest expended /earned thereon is accounted for as expenditure/revenue.

Advances and Provisions

Advances are classified into Standard, Sub-standard, Doubtful and Loss Assets and provisions for possible losses on such advances are made as per prudential norms/directions of the Board of Directors/directions issued by Reserve Bank of India from time to time. With regard to the Standard Advances, Provisions are made as per extant RBI guidelines. In addition to the specific provision made towards identified NPAs, our Bank also holds floating provision. In addition, our Bank adopts an approach to provisioning that is based on past experience evaluation of security and other related factors.

Provisioning on categorized assets are made as follows:

Asset Classification	Provisioning
Sub-standard	Secured 15%
	Unsecured 25%
Doubtful 1	Secured 25%
	Unsecured 100%
Doubtful 2	Secured 40%
	Unsecured 100%

Doubtful 3	100% on outstanding
Loss	100% on outstanding
NCLT referred loans	As per RBI instruction

Education loans were provided at 100% irrespective of NPA asset classification.

Our Bank, in respect of creation of provision for sub-standard assets or NPA, had previously been creating provision for such assets at the rate of 25%. With effect from October 1, 2020, our Bank has changed the said policy as approved by its Board on September 8, 2020. However as a matter procedure, our Bank is continuing to provide for sub standard assets or NPA at the rate of 25.00%.

Sufficient incremental provisioning for unhedged foreign currency exposure is made as per RBI guidelines. The RBI methodology to arrive at UFCE and for introduction of incremental provision and capital requirements is followed. Advances disclosed are net of provisioning made for non-performing assets and floating provisions, provisioning on diminution in fair value of assets on restructured accounts. In case of loan accounts classified as NPA, an account may be reclassified as per performing asset if it confirms to the guidelines prescribed by the RBI. Accounts are written off in accordance with bank's policies. Recoveries from bad debts written off are recognized in profit and loss account and included under other income.

Fixed Assets and Depreciation

Fixed assets are carried at cost of acquisition less accumulated depreciation. Cost includes freight, applicable duties, taxes and incidental expense related to the acquisition and installation of the asset, except for items on which input credit is availed. Depreciation on fixed assets is provided in accordance with estimated useful lives as specified in Schedule II to the Companies Act, 2013, and reckoning the residual value at 5% of the original cost of the asset except for the following:

Class of Asset	Rates of depreciation per annum
Building	1.67%
Office equipment	20.00%
Computer Hardware & Software	33.33%
Vehicles	12.50%
Furniture and Electrical Fittings	10.00%

Depreciation on additions is pro rata basis, from the date of capitalization. Expenditure during construction/capital works pending completion is shown at cost.

Employee Benefits

Our Bank follows Accounting Standard 15 (Revised 2005) "Employee Benefits". In respect of contributory plans, namely, provident fund and contributory pension scheme, our Bank pays fixed contribution at pre-determined rates to a separate entity, which invests in permitted securities. The obligation of our Bank is limited to such fixed contribution. In respect of defined benefit plans, namely, gratuity and pension as well as for leave encashment, provision has been made based on actuarial valuation as per the guidelines. The summarized position of post-employment benefits and long term employee benefits have been recognized in the profit and loss account and balance sheet, as required in accordance with the Accounting Standard 15. The actuarial gain / loss is recognized in the profit and loss account.

Taxes on Income

Income tax expense is the aggregate amount of current tax and deferred tax. Current taxes are determined in accordance with the provisions of tax laws prevailing in India. Deferred tax adjustments comprise changes in the deferred tax assets or liabilities during the period and Deferred Tax is determined in terms of Accounting Standard-22 issued by ICAI. Deferred tax assets and liabilities are measured using tax rates and tax laws that have been enacted or substantially enacted prior to the balance sheet date. Deferred tax assets and liabilities are recognized on a prudent basis for future tax consequences of timing differences by adoption of Profit and Loss approach with their respective tax bases. The impact of changes in the deferred tax assets and liabilities is recognized in the profit and loss account. Deferred tax assets are recognized at each reporting date, based upon management's judgment as to whether realization is considered reasonably certain. Deferred tax assets are recognized on carry forward of unabsorbed depreciation and tax losses only if there is virtual certainty that such

deferred tax assets can be realized against future profits. No withdrawal is made from the Special Reserve created and maintained under the provisions of Section 36(1)(viii) of the Income Tax Act, 1961.

Revenue Recognition

Income and expenditure is generally accounted on accrual basis except in the following cases:

In the case of NPAs, S4A and SDR schemes, income is recognized on realization basis, in terms of guidelines of Reserve Bank of India. Where recovery is not adequate to upgrade the NPA accounts by way of regularization, such recovery is being appropriated towards interest in the first instance and towards the principal/book values thereafter, except in the case of suit filed accounts. In case of non-performing investments (NPIs), the same accounting treatment as above is followed except otherwise agreed. Dividend on investments in shares, units of mutual fund, income from sale of mutual fund products, locker rent, insurance claims, commission on LCs, income on auxiliary services and other sevices, overdue charges on bills, commission on Government business and insurance business are accounted on cash/realization basis. Income related to credit card is accounted on the basis of the bills raised. In the case of suit filed accounts, legal expenses are charged to the profit and loss account. Similarly, at the time of recovery of legal expenses, in respect of such suit filed accounts, the amount recovered is accounted as income. Funded Interest on Standard Restructured Advances and Interest on FITL are accounted as per the guidelines of Reserve Bank of India. Expenditure is charged on accrual basis.

Earnings per Share

Our Bank reports basic and diluted earnings per share in accordance with applicable Accounting Standard 20. For the year under reference, both basic and diluted earning per share being the same, is computed by dividing the net profit after tax by the weighted average number of equity shares outstanding for the period.

Cash Flow Statement

Our Bank has adopted the respective Accounting Standard prescribed under Companies (Accounting Standard) Rules, 2006 and follows the indirect method.

Segment Reporting

As per RBI guidelines on enhancement of disclosures relating to segment reporting under Accounting Standard 17, the reportable segments have been divided into treasury, corporate / wholesale, retail banking operations. Our Bank recognizes the business segment as the primary reporting segment and geographical segment as the secondary reporting segment, in accordance with the RBI guidelines and in compliance with the Accounting Standard 17. The business Segment is classified into (i) treasury (ii) corporate / wholesale banking and (iii) retail banking and the geographical segment consists only of the domestic segment since our Bank does not have any foreign branches.

Leases

Leases where the lessor effectively retains substantially all risks and benefits of ownership are classified as operating leases. Operating lease payments are recognized as an expense in the profit and loss account on a straight line basis over the lease term in accordance with AS19 Leases.

Contingencies

Loss, if any from contingencies arising from claims, litigation, assessment, fines, penalties etc. are recorded when it is probable that a liability has been incurred and the amount can be reasonably estimated.

Impairment of Assets
Impairment losses, if any, on fixed assets are recognized in accordance with the Accounting Standard 28 ‘impairment of assets’ and charged to the profit and loss account.

Net Profit

The net profit is arrived at after provisions for direct taxes, possible losses on standard assets, restructured advances, NPAs and other contingencies, depreciation / diminution on investments, employee retirement benefits and other usual and necessary provisions.

Cash and Cash Equivalents

Cash and cash equivalents include cash in hand, balance with the RBI, balance with other banks and money at call at short notice including cash in ATMs, coin vending machine and cash deposit machines.

Intangible Assets

In respect of Intangible Assets, our Bank has adopted Accounting Standard 26.

Accounting for Provisions, Contingent Liabilities and Contingent Assets

As per the Accounting Standard 29, our Bank recognizes provisions only when it has a present obligation as a result of past event, it is probable that an outflow of resources is required to settle the obligation and when a reliable estimate of the amount can be made. The required disclosure for contingent liability is made on possible obligation that arises from past events, the existence of which depends on occurrence or non-occurrence of future event not under control. Contingent assets are not recognized in the financial statement since this may result in the recognition of income that may never be realized.

CHANGES IN ACCOUNTING POLICIES

With effect from October 1, 2020, our Bank modified the existing policy of 25.00% provision on all Sub-Standard (NPA) assets into 25.00% on unsecured portion and 15.00% on secured portion of such assets as approved by the Board on September 8, 2020. However, on a conservative basis, our Bank continued to provide 25.00% on all Sub-Standard assets for the year ended March 31, 2021 which is line with provisioning policy followed for Sub-standard (NPA) assets during the year ended March 31, 2020 and March 31, 2019. Therefore, no adjustments were made to the audited profit / equity for any of the three Fiscals.

Except as disclosed above, there have been no changes in our accounting policies during Fiscal 2019, 2020 and 2021.

PRINCIPAL COMPONENTS OF INCOME AND EXPENDITURE

Income

Interest Earned

Interest earned consists of interest on advances/bills, income on investments, interest on balances with Reserve Bank of India and other inter-bank funds, and other interest.

Other Income

Other income consists principally of (i) commission, exchange and brokerage; (ii) profit (or loss) on the sale of investments; (iii) profit on revaluation of assets; (iv) profit (or loss) on sale of land, building and other assets; (v) profit on exchange transactions; and (vi) miscellaneous income, which includes income from processing charges, cheque return charges, minimum balance charges, jewel handling charges, cash handling charges, rent/GPRS for POS, recovery of bad debts, SMS alert charges, locker charges, card issuance and ATM charges and includes reversal of excess provision of expenses.

Expenditure

Interest Expended

Interest expended include interest on deposits, interest on Reserve Bank of India/ inter-bank borrowings, and other interest such as interest on borrowings.

Operating Expenses

Our operating expenses, includes, (i) payments to and provision for employees, (ii) rent, taxes and lightings, (iii)

printing and stationery, (iv) advertisement and publicity, (v) depreciation on our Bank's property, (vi) directors' fees, allowances and expenses, (vii) auditors' fee and expenses (including branch auditors), (viii) law charges, (ix) postages, telegrams, telephones, etc., (x) repairs and maintenance, (xi) insurance, and (xii) other expenditure, including professional fees, information technology expenses, security and housekeeping expenses, commission on BCs and ATM interchange fees.

Provisions and Contingencies

Our provisions and contingencies consist of diminution on investment, provision towards NPA, provision towards standard asset, floating provision for advances, provision made for taxation, deferred tax, provision for MSME advances, provision for restructured advances, provision for COVID-19 relief advances, and diminution in fair value for restructured advances.

RESULTS OF OPERATIONS

FISCAL 2021 COMPARED TO FISCAL 2020

The following table sets forth certain information with respect to our results of operations for Fiscal 2021 and 2020:

Particulars	Fiscal 2021		Fiscal 2020	
	(₹ million)	Percentage of total income	(₹ million)	Percentage of total income
Income				
Interest earned	36,090.53	84.85%	34,661.12	86.81%
Other income	6,443.49	15.15%	5,264.17	13.19%
Total	**42,534.02**	**100.00%**	**39,925.29**	**100.00%**
Expenditure				
Interest expended	20,715.25	48.70%	21,465.92	53.77%
Operating expenses	9,796.54	23.03%	8,509.11	21.31%
Provisions and contingencies	5,988.94	14.08%	5,873.32	14.71%
Total	**36,500.73**	**85.82%**	**35,848.35**	**89.79%**
Profit				
Net profit for the year	**6,033.29**	**14.18%**	**4,076.94**	**10.21%**

Income

Total income increased by ₹ 2,608.73 million or by 6.53% from ₹ 39,925.29 million in Fiscal 2020 to ₹ 42,534.02 million in Fiscal 2021 primarily due to an increase in interest earned due to the reasons discussed below.

Interest Earned

Interest earned increased by ₹ 1,429.41 million or by 4.12% from ₹ 34,661.12 million in Fiscal 2020 to ₹ 36,090.53 million in Fiscal 2021, primarily due to an increase in interest on advances/bills by ₹ 1,103.47 million or by 4.09% from ₹ 27,010.95 million in Fiscal 2020 to ₹ 28,114.42 million in Fiscal 2021, and an increase in income on investments by ₹ 403.31 million or by 5.68% from ₹ 7,100.83 million in Fiscal 2020 to ₹ 7,504.14 million in Fiscal 2021.

Interest on balances with RBI and other inter-bank funds decreased by ₹ 47.79 million or by 11.88% from ₹ 402.29 million in Fiscal 2020 to ₹ 354.50 million in Fiscal 2021, primarily due to decrease in such bank balance and withdrawal of funds for investment/credit deployment.

Other Income

Other income increased by ₹ 1,179.32 million or 22.40% from ₹ 5,264.17 million in Fiscal 2020 to ₹ 6,443.49 million in Fiscal 2021, primarily due to increase in commission exchange and brokerage income and profit on sale of investments.

Commission, exchange and brokerage increased by ₹ 98.19 million or by 6.13% from ₹ 1,601.81 million in Fiscal 2020 to ₹ 1,700.00 million in Fiscal 2021 on account of increase in commission on guarantee, visa debit card annual fee, and a net increase in commission on master credit cards. Profit on sale of investments increased by ₹ 889.17 million or by 128.41% from ₹ 692.47 million in Fiscal 2020 to ₹ 1,581.64 million in Fiscal 2021,

on account of sale of HTM and government securities, partially offset by loss on sale of investments of ₹ 18.22 million and ₹ 30.96 million in Fiscal 2020 and Fiscal 2021, respectively, due to market fluctuation during the normal course of business. Profit on sale of land, building and other assets increased by ₹ 1.62 million or by 202.50% from ₹ 0.80 million in Fiscal 2020 to ₹ 2.42 million in Fiscal 2021 on account of the sale of old fixed assets such as vehicles /computers etc., which in Fiscal 2020 was entirely offset by a loss of on sale of land, building and other assets of ₹ 1.09 million and partially offset by a loss of on sale of land, building and other assets of ₹ 0.66 million in Fiscal 2021 due to a post sale write off of the balance in the asset account. Profit on exchange transactions increased by ₹ 54.36 million or by 27.28% from ₹ 199.30 million Fiscal 2020 to ₹ 253.66 million in Fiscal 2021 due to merchant and trading profit and revaluation of foreign currency asset/liability.

Miscellaneous income, which includes income from processing charges, cheque return charges, minimum balance charges, jewel handling charges, cash handling charges, rent/GPRS for POS, recovery of bad debts, SMS alert charges and includes reversal of excess provision of expenses increased by ₹ 148.29 million or by 5.32% from ₹ 2,789.10 million in Fiscal 2020 to ₹ 2,937.39 million in Fiscal 2021, primarily due to increase in income from handling charges on jewel loan accounts and reversal of provisions.

Expenditure

Total expenditure increased by ₹ 652.38 million or by 1.82% from ₹ 35,848.35 million in Fiscal 2020 to ₹ 36,500.73 million in Fiscal 2021 for the reasons as listed below.

Interest Expended

Interest expended decreased by ₹ 750.67 million or by 3.50% from ₹ 21,465.92 million in Fiscal 2020 to ₹ 20,715.25 million in Fiscal 2021, primarily due to a decrease in interest on deposits. Specifically, interest on deposits decreased by ₹ 909.06 million or by 4.24% from ₹ 21,415.96 million in Fiscal 2020 to ₹ 20,506.90 million in Fiscal 2021 due to a reduction in rates of interest. Interest on RBI and inter-bank borrowings increased by ₹ 64.63 million or by 293.91% from ₹ 21.99 million in Fiscal 2020 to ₹ 86.62 million in Fiscal 2021 due to increase in borrowings, specifically the LTRO which was repaid in September 2020. Other interest expended comprising other interest on borrowing increased by ₹ 93.76 million or by 335.22% from ₹ 27.97 million in Fiscal 2020 to ₹ 121.73 million in Fiscal 2021 following an increase in borrowing, specifically, CBLO/TREPS/REPO borrowings.

Operating Expenses

Operating expenses increased by ₹ 1,287.43 million or by 15.13% from ₹ 8,509.11 million in Fiscal 2020 to ₹ 9,796.54 million in Fiscal 2021 due to an increase in salary expense, rent and lighting and other expenditure. Specifically, payments to and provisions for employees increased by ₹ 1,249.57 million or by 28.69% from ₹ 4,355.38 million in Fiscal 2020 to ₹ 5,604.95 million in Fiscal 2021 following an increase in employee salary, including daily allowance, and other expenses such as contribution to pension fund.

Rent, taxes and lighting increased by ₹ 13.14 million or by 1.63% from ₹ 807.44 million in Fiscal 2020 to ₹ 820.58 million in Fiscal 2021 primarily for the rent and lighting in respect of 24 new E-Lobbies. There was also a marginal increase in printing and stationery expenses by ₹ 0.32 million or by 0.34% from ₹ 93.61 million in Fiscal 2020 to ₹ 93.93 million in Fiscal 2021. Advertisement and publicity decreased by ₹ 26.83 million or by 37.41% from ₹ 71.71 million in Fiscal 2020 to ₹ 44.88 million in Fiscal 2021 as we undertook fewer advertising activities on account of COVID-19. Depreciation on our Bank's property decreased by ₹ 15.16 million or by 5.04% from ₹ 300.80 million in Fiscal 2020 to ₹ 285.64 million in Fiscal 2021. Directors' fees allowances and expenses decreased by ₹ 3.12 million or by 17.64% from ₹ 17.69 million in Fiscal 2020 to ₹ 14.57 million in Fiscal 2021 following a reduction in travel expenses. Auditors' fees and expenses (including branch auditors) decreased by ₹ 1.31 million or by 8.61% from ₹ 15.22 million in Fiscal 2020 to ₹ 13.91 million in Fiscal 2021 also following a reduction in travel expenses. Law charges decreased by ₹ 1.92 million or by 20.69% from ₹ 9.28 million in Fiscal 2020 to ₹ 7.36 million in Fiscal 2021 as there was no increase in services sought. Postages, telegrams, telephones, etc. decreased by ₹ 38.90 million or by 20.90% from ₹ 186.12 million in Fiscal 2020 to ₹ 147.22 million in Fiscal 2021 due to reduction in leased line charges. Repairs and maintenance decreased by ₹ 54.78 million or by 34.05% from ₹ 160.87 million in Fiscal 2020 to ₹ 106.09 million in Fiscal 2021, as fewer repairs were required during the year. Insurance expense which includes insurance over our assets and DICGC insurance premium, increased by ₹ 103.76 million or by 29.65% from ₹ 349.91 million in Fiscal 2020 to ₹ 453.67 million in Fiscal 2021 primarily due to an increase in DICGC insurance premium.

Other expenditure increased by ₹ 62.66 million or by 2.93% from ₹ 2,141.08 million in Fiscal 2020 to ₹

2,203.74 million in Fiscal 2021 primarily on account of a provision of ₹ 169.90 million created for the penalty levied by the Enforcement Directorate, which was partially offset by a reduction in travelling expenses and outsourcing of ATM transactions.

Provisions and Contingencies

Provisions and contingencies increased by ₹ 115.62 million or by 1.97% from ₹ 5,873.32 million in Fiscal 2020 to ₹ 5,988.94 million in Fiscal 2021 due to increase in provision for taxation and the additional provision made for standard assets on account of the COVID-19 pandemic. In accordance with RBI guidelines, our Bank was required to make provisions at the rate of 10.00% of the outstanding advances over two quarters in respect of such borrower accounts where asset classification benefit has been availed, for which ₹ 70.10 million was provided as on June 30, 2020.

Net Profit

For the reasons discussed above, net profit for the year was ₹ 6,033.29 million in Fiscal 2021 as compared to ₹ 4,076.94 million in Fiscal 2020.

FISCAL 2020 COMPARED TO FISCAL 2019

The following table sets forth certain information with respect to our results of operations for Fiscal 2019 and 2020:

Particulars	Fiscal 2020		Fiscal 2019	
	(₹ million)	Percentage of total income	(₹ million)	Percentage of total income
Income				
Interest earned	34,661.12	86.81%	32,244.57	88.61%
Other income	5,264.17	13.19%	4,143.41	11.39%
Total	**39,925.29**	**100.00%**	**36,387.98**	**100.00%**
Expenditure				
Interest expended	21,465.92	53.77%	19,943.05	54.81%
Operating expenses	8,509.11	21.31%	7,602.26	20.89%
Provisions and contingencies	5,873.32	14.71%	6,256.87	17.19%
Total	**35,848.35**	**89.79%**	**33,802.18**	**92.89%**
Profit				
Net profit for the year	**4,076.94**	**10.21%**	**2,585.8**	**7.11%**

Income

Total income increased by ₹ 3,537.31 million or by 9.72% from ₹ 36,387.98 million in Fiscal 2019 to ₹ 39,925.29 million in Fiscal 2020 primarily due to an increase in interest earned due to the reasons discussed below.

Interest Earned

Interest earned increased by ₹ 2,416.55 million or by 7.49% from ₹ 32,244.57 million in Fiscal 2019 to ₹ 34,661.12 million in Fiscal 2020, primarily due to an increase in interest on advances/bills by ₹ 2,547.96 million or by 10.42% from ₹ 24,462.99 million in Fiscal 2019 to ₹ 27,010.95 million in Fiscal 2020 on account of an increase in advances, and increase in interest on balances with RBI and other inter-bank funds by ₹ 292.62 million or by 266.82% from ₹ 109.67 million in Fiscal 2019 to ₹ 402.29 million in Fiscal 2020, primarily due to increased participation in call money lending.

Income on investments decreased by ₹ 403.53 million or by 5.38% from ₹ 7,504.36 million in Fiscal 2019 to ₹ 7,100.83 million in Fiscal 2020 due to a decrease in average investments.

Other Income

Other income increased by ₹ 1,120.76 million or 27.05% from ₹ 4,143.41 million in Fiscal 2019 to ₹ 5,264.17 million in Fiscal 2020, primarily due to an increase in commission, exchange and brokerage and profit on sale of investments.

Commission, exchange and brokerage increased by ₹ 114.74 million or by 7.72% from ₹ 1,487.07 million in

Fiscal 2019 to ₹ 1,601.81 million in Fiscal 2020 on account of increase in commission on UPI, ATMs and Visa debit cards. Profit on sale of investments increased by ₹ 382.74 million or by 123.57% from ₹ 309.73 million in Fiscal 2019 to ₹ 692.47 million in Fiscal 2020, on account of sale of HTM and government securities, partially offset by loss on sale of investments of ₹ 40.24 million due to a post sale write off of the balance in the asset account and ₹ 18.22 million in Fiscal 2019 and Fiscal 2020, respectively, due to market fluctuation during the normal course of business. Profit on sale of land, building and other assets decreased by ₹ 0.44 million or by 35.48% from ₹ 1.24 million in Fiscal 2019 to ₹ 0.80 million in Fiscal 2020 on account of the sale of old fixed assets such as vehicles /computers etc., which in Fiscal 2020 was entirely offset by a loss of on sale of land, building and other assets of ₹ 1.09 million and partially offset by a loss of on sale of land, building and other assets of ₹ 0.89 million in Fiscal 2019. Profit on exchange transactions increased by ₹ 54.19 million or by 37.34% from ₹ 145.11 million Fiscal 2019 to ₹ 199.30 million in Fiscal 2020 due to merchant and trading profit and revaluation of foreign currency asset/liability.

Miscellaneous income, which includes income from processing charges, cheque return charges, minimum balance charges, jewel handling charges, cash handling charges, rent/GPRS for POS, recovery of bad debts, SMS alert charges and includes reversal of excess provision of expenses increased by ₹ 547.71 million or by 24.44% from ₹ 2,241.39 million in Fiscal 2019 to ₹ 2,789.10 million in Fiscal 2020, primarily due to an increase in minimum balance charges, handling charges for jewel loan and MDR income on POS.

Expenditure

Total expenditure increased by ₹ 2,046.17 million or by 6.05% from ₹ 33,802.18 million in Fiscal 2019 to ₹ 35,848.35 million in Fiscal 2020 for the reasons as listed below.

Interest Expended

Interest expended increased by ₹ 1,522.87 million or by 7.64% from ₹ 19,943.05 million in Fiscal 2019 to ₹ 21,465.92 million in Fiscal 2020, primarily due to an increase in interest on deposits which increased by ₹ 1,943.30 million or by 9.98% from ₹ 19,472.66 million in Fiscal 2019 to ₹ 21,415.96 million in Fiscal 2020. Interest on RBI and inter-bank borrowings decreased by ₹ 158.78 million or by 87.84% from ₹ 180.77 million in Fiscal 2019 to ₹ 21.99 million in Fiscal 2020. Other interest expended comprising other interest on borrowing also decreased by ₹ 261.65 million or by 90.34% from ₹ 289.62 million in Fiscal 2019 to ₹ 27.97 million in Fiscal 2020.

Operating Expenses

Operating expenses increased by ₹ 906.85 million or by 11.93% from ₹ 7,602.26 million in Fiscal 2019 to ₹ 8,509.11 million in Fiscal 2020 due to an increase in staff expenses, advertisements, printing and stationery, postage and telegram expenses, repairs and maintenance, and insurance. Specifically, payments to and provisions for employees increased by ₹ 602.32 million or by 16.05% from ₹ 3,753.06 million in Fiscal 2019 to ₹ 4,355.38 million in Fiscal 2020 due to an increase in provision for pension, salary arrear and gratuity premium.

Rent, taxes and lighting decreased by ₹ 19.43 million or by 2.35% from ₹ 826.87 million in Fiscal 2019 to ₹ 807.44 million in Fiscal 2020 due to a reduction in lighting/electricity charges. There was a marginal decrease in printing and stationery expenses by ₹ 0.77 million or by 0.82% from ₹ 94.38 million in Fiscal 2019 to ₹ 93.61 million in Fiscal 2020. Advertisement and publicity increased by ₹ 6.21 million or by 9.48% from ₹ 65.50 million in Fiscal 2019 to ₹ 71.71 million in Fiscal 2020 with an increase in number of advertisements. Depreciation on our Bank's property decreased by ₹ 54.82 million or by 15.42% from ₹ 355.62 million in Fiscal 2019 to ₹ 300.80 million in Fiscal 2020 due to decrease in depreciation on networking hardware and software. Directors fees allowances and expenses increased by ₹ 1.86 million or by 11.75% from ₹ 15.83 million in Fiscal 2019 to ₹ 17.69 million in Fiscal 2020 due to an increase in travel expenses. Auditors' fees and expenses (including branch auditors) decreased by ₹ 6.44 million or by 29.73% from ₹ 21.66 million in Fiscal 2019 to ₹ 15.22 million in Fiscal 2020 due to a reduction in travel expenses. Law charges increased by ₹ 2.10 million or by 29.25% from ₹ 7.18 million in Fiscal 2019 to ₹ 9.28 million in Fiscal 2020 with an increase in services availed. Postages, telegrams, telephones, etc. increased by ₹ 23.85 million or by 14.70% from ₹ 162.27 million in Fiscal 2019 to ₹ 186.12 million in Fiscal 2020 due to increase in leased line charges. Repairs and maintenance increased by ₹ 49.74 million or by 44.76% from ₹ 111.13 million in Fiscal 2019 to ₹ 160.87 million in Fiscal 2020 following an overall increase in AMC, property tax, and repairs at branches/quarters. Insurance expense which includes insurance over our assets and DICGC insurance premium, increased by ₹ 35.67 million or by 11.35% from ₹ 314.24 million in Fiscal 2019 to ₹ 349.91 million in Fiscal 2020 primarily due to an increase in

DICGC insurance premium.

Other expenditure increased by ₹ 266.56 million or by 14.22% from ₹ 1,874.52 million in Fiscal 2019 to ₹ 2,141.08 million in Fiscal 2020 on account of increased CSR expenditure, security guard wage expenses, incidental expenses on suit filed account and premium on group medical insurance.

Provisions and Contingencies

Provisions and contingencies decreased by ₹ 383.55 million or by 6.13% from ₹ 6,256.87 million in Fiscal 2019 to ₹ 5,873.32 million in Fiscal 2020 due to a decrease in provision for NPA and depreciation on investments. In accordance with RBI guidelines, our Bank was required to make provisions at the rate of 10.00% of the outstanding advances over two quarters in respect of such borrower accounts where asset classification benefit has been availed, for which during the quarter ended March 31, 2020, ₹ 70.10 million was provided.

Net Profit

For the reasons discussed above, net profit for the year was ₹ 4,076.94 million in Fiscal 2020 as compared to ₹ 2,585.8 million in Fiscal 2019.

FINANCIAL CONDITION

Assets

The table below sets out the principal components of our assets as of the dates indicated:

(*In ₹ million*)

	As of March 31,		
	2021	**2020**	**2019**
Advances	310,696.03	277,157.64	264,879.41
Investments	117,032.09	94,673.30	91,065.86
Balances with Banks and Money at Call and Short Notice	10,247.86	23,221.45	11,850.13
Other Assets	37,295.71	32,535.58	37,532.56
Total	**475,271.69**	**427,587.57**	**405,327.96**

Total assets increased by 11.15% from ₹ 427,587.97 million as of March 31, 2020 to ₹ 475,271.69 million as of March 31, 2021. This increase was primarily due to an increase in advances and investments.

Total assets increased by 5.49% from ₹ 405,327.96 million as of March 31, 2019 to ₹ 427,587.97 million as of March 31, 2020. This increase was primarily due to an overall increase in lending and investments.

Advances

The following table sets forth a breakdown of total advances as of the dates indicated:

(*In ₹ million*)

	As of March 31,		
	2021	**2020**	**2019**
Bills, purchased and discounted	3,949.15	3,218.83	5,162.91
Cash credits, overdrafts and loans repayable on demand	207,411.50	193,339.56	184,083.34
Term loans	99,335.38	80,599.25	75,633.16
Total	**310,696.03**	**277,157.64**	**264,879.41**
Secured by tangible assets	307,181.04	272,688.78	260,394.22
Covered by bank/ government guarantees	1,810.40	1,638.33	693.77
Unsecured	1,704.59	2,830.53	3,791.42
Total	**310,696.03**	**277,157.64**	**264,879.41**
Advances in India			
Priority sector	222,305.63	184,874.52	167,603.19
Public sector	2,199.23	3,969.77	3,180.98
Banks	-	-	-
Others	86,191.17	88,313.35	94,095.24

	As of March 31,		
	2021	2020	2019
Total	**310,696.03**	**277,157.64**	**264,879.41**

Total advances increased by ₹ 33,538.39 million or by 12.10% from ₹ 277,157.64 million as of March 31, 2020 to ₹ 310,696.03 million as of March 31, 2021. Total advances also increased by ₹ 12,278.23 million or by 4.64% from ₹ 264,879.41 million as of March 31, 2019 to ₹ 277,157.64 million as of March 31, 2020 on account of an increase in priority sector lending.

Investments

Our investments represent investment in government securities, other approved securities, shares, debentures and bonds, as well as mutual funds and commercial paper.

Investments increased by 23.62% from ₹ 94,673.30 million as of March 31, 2020 to ₹ 117,032.09 million as of March 31, 2021, due to an increase in investments in government securities by 32.25% from ₹ 79,483.27 million as of March 31, 2020 to ₹ 105,119.99 million as of March 31, 2021. This increase was offset by a decrease in investment in shares by 43.20% from ₹ 129.25 million as of March 31, 2020 to ₹ 73.41 million as of March 31, 2021, a decrease in investment in debentures and bonds by 9.59% from ₹ 13,094.76 million as of March 31, 2020 to ₹ 11,838.69 million as of March 31, 2021 and the reduction of other investments (in mutual funds and commercial papers) to nil from ₹ 19,66.02 million as of March 31, 2020.

Investments increased by 3.96% from ₹ 91,065.86 million as of March 31, 2019 to ₹ 94,673.30 million as of March 31, 2020 due to an increase in investment in government securities by 7.64% from ₹ 73,843.75 million as of March 31, 2019 to ₹ 79,483.27 million as of March 31, 2020. This increase was offset by a decrease in investment in shares by 23.18% from ₹ 168.26 million as of March 31, 2019 to ₹ 129.25 million as of March 31, 2020.

Balances with Banks and Money at Call and Short Notice

Balances with banks and money at call and short notice decreased by 55.87% from ₹ 23,221.45 million as of March 31, 2020 to ₹ 10,247.86 million as of March 31, 2021. This decrease was primarily driven by a decrease in balances in India with banks in current accounts and other deposits and money at call and short notice with banks by 67.58% from ₹ 19,622.15 million as of March 31, 2020 to ₹ 6,362.22 million as of March 31, 2021, which was partially offset by an increase in balances with banks outside India in current accounts and other deposits of 7.96% from ₹ 3,599.3 million as of March 31, 2020 to ₹ 3,885.64 million as of March 31, 2021.

Balances with banks and money at call and short notice increased by 95.96% from ₹ 11,850.13 million as of March 31, 2019 to ₹ 23,221.45 million as of March 31, 2020. This increase was primarily driven by an increase in balances in India with banks in current accounts and other deposits and money at call and short notice with banks by 232.16% from ₹ 5,907.44 million as of March 31, 2019 to ₹ 19,622.15 million as of March 31, 2020, which was partially offset by a decrease in balances with banks outside India in current accounts and other deposits of 39.43% from ₹ 5,942.69 million as of March 31, 2019 to ₹ 3,599.3 million as of March 31, 2020

Other Assets

Other assets include inter-office adjustments, interest accrued, tax paid in advance / tax deducted at source, stationery and stamps, non-banking assets acquired in satisfaction of claims, deferred tax asset and other assets.

Other assets increased by 11.77% from ₹ 17,107.00 million as of March 31, 2020 to ₹ 19,121.05 million as of March 31, 2021 primarily due to an increase in interest accrued from ₹ 2,532.72 million as of March 31, 2020 to ₹ 2,914.31 million as of March 31, 2021 and increase in taxes paid in advance from ₹ 5,493.38 million as of March 31, 2020 to ₹ 7,600.63 million as of March 31, 2021.

Other assets decreased by 8.98% from ₹ 18,795.32 million as of March 31, 2019 to ₹ 17,107.00 million as of March 31, 2020 due to a decrease in taxes paid in advance from ₹ 8,052.48 million as of March 31, 2019 to ₹ 5,493.38 million as of March 31, 2020 and a reduction in deferred tax asset from ₹ 594.48 million as of March 31, 2019 to ₹ 256.33 million as of March 31, 2020.

Capital and Liabilities

The table below sets out the principal components of our shareholders' funds and liabilities as on the dates

indicated:

	As of March 31,		
	2021	**2020**	**2019**
Capital	1,425.11	1,425.11	1,425.11
Reserves and surplus	44,374.71	38,371.35	34,757.44
Deposits	409,704.16	368,250.27	351,362.47
Borrowings	-	3,240.00	-
Other liabilities and provisions	19,767.71	16,301.24	17,782.94
Total	**475,271.69**	**427,587.97**	**405,327.96**

Total capital and other liabilities increased by 11.15% from ₹ 427,587.97 million as of March 31, 2020 to ₹ 475,271.69 million as of March 31, 2021; and by 5.49% from ₹ 405,327.96 million as of March 31, 2019 to ₹ 427,587.97 million as of March 31, 2020 primarily due to increase in deposits and reserves.

Deposits

The following table sets forth a breakdown of our Bank's deposits, as well as the percentage of total deposits that each item contributes, as of the dates indicated:

	As of March 31,					
	2021		**2020**		**2019**	
	Amount (₹million)	**Percentage of total deposits (%)**	**Amount (₹million)**	**Percentage of total deposits (%)**	**Amount (₹ million)**	**Percentage of total deposits (%)**
Demand Deposits						
(i) from banks	0.82	0.00%	1.34	0.00%	0.09	0.00%
(ii) from others	35,962.31	8.78%	29,945.37	8.14%	28,101.56	8.00%
Saving Bank Deposits	80,889.52	19.74%	65,233.79	17.71%	58,475.45	16.64%
Term Deposits						
(i) from banks	-	-	-	-	4,250.00	1.21%
(ii) from others	292,851.51	71.48%	273,069.77	74.15%	260,535.37	74.15%
Total	**409,704.16**	**100.00%**	**368,250.27**	**100.00%**	**351,362.47**	**100.00%**

Deposits increased by 11.26% from ₹ 368,250.27 million as of March 31, 2020 to ₹ 409,704.16 million as of March 31, 2021; and by 4.81% from ₹ 351,362.47 million as of March 31, 2019 to ₹ 368,250.27 million as of March 31, 2020 primarily due to increase in CASA and term deposits.

Borrowings

Borrowings entirely comprised borrowings from the RBI. Our borrowings as of March 31, 2021 was nil upon repayment of LTRO to the RBI, and was ₹ 3,240.00 million as of March 31, 2020. Our borrowing was also nil as of March 31, 2019.

Other Liabilities and Provisions

Other liabilities and provisions represent bills payable, interest accrued, others (including provisions) consisting of contingent provisions against standard assets, and other liabilities.

Other liabilities and provisions increased by 21.27% from ₹ 16,301.24 million as of March 31, 2020 to ₹ 19,767.71 million as of March 31, 2021, primarily due to an increase in bills payable from ₹ 1,364.19 million as of March 31, 2020 to ₹ 2,683.94 million as of March 31, 2021 and an increase in other provisions from ₹ 11,944.81 million as of March 31, 2020 to ₹ 14,094.55 million as of March 31, 2021.

Other liabilities and provisions decreased by 8.33% from ₹ 17,782.94 million as of March 31, 2019 to ₹ 16,301.24 million as of March 31, 2020, primarily due to a decrease in bills payable from ₹ 1,651.20 million as of March 31, 2019 to ₹ 1,364.19 million as of March 31, 2020, decrease in deferred tax liability from ₹ 666.84 million as of March 31, 2019 to ₹ 540.73 million as of March 31, 2020 and decrease in other provisions from ₹ 13,006.56 million as of March 31, 2019 to ₹ 11,944.81 million as of March 31, 2020.

LIQUIDITY AND CAPITAL RESOURCES

The purpose of the liquidity management function is to ensure that we have funds available to extend loans to our customers across our various products, to repay principal and interest on our borrowings and deposits and to fund our working capital requirements. As of March 31, 2019, March 31, 2020, and March 31, 2021, we had cash and cash equivalents available for use in our operations of ₹ 29,203.56 million, ₹ 37,365.50 million and ₹ 27,050.76 million, respectively.

CASH FLOWS

The following table sets forth certain information relating to our cash flows in the periods indicated:

Particulars	Fiscal		
	2021	2020	2019
Net cash flow (used in)/ from operating activities	(6,703.63)	5,673.51	14,978.26
Net cash flow (used in) investing activities	(371.11)	(201.79)	(336.12)
Net cash flow (used in)/ from financing activities	(3,240.00)	2,690.22	(5,473.61)
Net increase/ (decrease) in cash and cash equivalents	(10,314.74)	8,161.94	9,168.53
Cash and cash equivalents as at the beginning of the period/ year	37,365.50	29,203.56	20,035.03
Cash and cash equivalents at the end of the period/ year	27,050.76	37,365.50	29,203.56

Operating Activities

Fiscal 2021

Net profit for the year was ₹ 6,033.29 million in Fiscal 2021 and adjustments of ₹ 12,306.11 million to reconcile net profit to cash flow from operating activities consisted of adjustments for net sale of assets, depreciation of fixed assets and provisions and contingencies (including deferred tax adjustment). Net cash flow used in operating activities was ₹ 6,703.63 million in Fiscal 2021 after adjusting for net change in liabilities comprising deposits and other liabilities and provisions, and net change in assets comprising advances, investments and others.

Fiscal 2020

Net profit for the year was ₹ 4,076.94 million in Fiscal 2020 and adjustments of ₹ 10,251.35 million to reconcile net profit to cash flow from operating activities consisted of adjustments for net sale of assets, depreciation of fixed assets and provisions and contingencies (including deferred tax adjustment). Net cash flow used in operating activities was ₹ 5,673.51 million in Fiscal 2020 after adjusting for net change in liabilities comprising deposits and other liabilities and provisions, and net change in assets comprising advances, investments and others.

Fiscal 2019

Net profit for the year was ₹ 2,585.80 million in Fiscal 2019 and adjustments of ₹ 9,197.94 million to reconcile net profit to cash flow from operating activities consisted of adjustments for net sale of assets, depreciation of fixed assets and provisions and contingencies (including deferred tax adjustment). Net cash flow used in operating activities was ₹ 14,978.26 million in Fiscal 2019 after adjusting for net change in liabilities comprising deposits and other liabilities and provisions, and net change in assets comprising advances, investments and others.

Investing and Financing Activities

Net cash used in investing activities was ₹ 371.11 million in Fiscal 2021, ₹ 201.79 million in Fiscal 2020 and ₹ 336.12 million in Fiscal 2019, primarily on account of sale and purchase of fixed assets. Net cash used in financing activities was ₹ 3,240.00 million in Fiscal 2021 on account of repayment of LTRO borrowing from the RBI. Net cash from financing activities was ₹ 2,690.22 million in Fiscal 2020 on account LTRO borrowing availed from the RBI which was partially offset by interim dividend of ₹ 549.78 million paid out during the year. Net cash flow used in financing activities was ₹ 5,473.61 million in Fiscal 2019 on account of interim dividend of ₹ 343.61 million and borrowings.

CAPITAL ADEQUACY

Our Bank is subject to the CRAR requirements prescribed by the RBI. As of March 31, 2021 we were required to maintain a minimum CRAR of 10.875%, based on the total capital to risk-weighted assets. The following table sets forth certain information relating to the CRAR of our Bank as of the periods indicated:

	As of and for the year ended March 31,					
	2021		2020		2019	
	Basel II	Basel III	Basel II	Basel III	Basel II	Basel III
Common Equity Tier-I Capital (%)	17.95	17.93	15.89	15.87	15.55	15.52
Tier-I Capital (%)	17.95	17.93	15.89	15.87	15.55	15.52
Tier-II Capital (%)	1.01	1.01	0.87	0.87	0.65	0.65
Total Capital Ratio (CRAR %)	**18.96**	**18.94**	**16.76**	**16.74**	**16.20**	**16.17**

CREDIT RATING

For details of our credit rating see "*Our Business – Credit Rating*" on page 132.

INDEBTEDNESS

As of March 31, 2021, our total borrowings were nil.

CONTINGENT LIABILITIES AND OTHER OFF-BALANCE SHEET ARRANGEMENTS

The following table sets forth certain information relating to our contingent liabilities as of March 31, 2021:

Particulars	As of March 31, 2021
Claims against our bank not acknowledged as debts	
Counter suits filed by the borrowers against which our Bank has initiated legal action	-
Cases filed in Consumer/Civil Courts for deficiency in services	17.18
Other claims against the bank not acknowledged as debts.	1,336.03
Foreign exchange contracts	91,886.91
Guarantees given on behalf of constituents	11,630.02
Acceptances, endorsements and other obligations	8,099.07
Other items for which our Bank is contingently liable	901.61
Total	**113,870.82**

Note: The Directorate of Enforcement vide its order dated August 14, 2020 had levied a penalty of ₹ 169.90 million for recording share transfers, which took place on 13.05.2007, 26.12.2011 and 11.06.2012 in violation of the Regulation 4 of Foreign Exchange Management (Transfer or Issue of security by a person resident outside India) Regulations, 2000. Our Bank had made an application for compounding and post facto approval in this regard to RBI vide its letter dated October 12, 2020. Our Bank had also requested Directorate of Enforcement vide its letter dated 12.10.2020 and 24.11.2020 to keep in abeyance the order of penalty imposed on bank till the decision of the RBI regarding compounding application. RBI vide its letter dated 27.01.2021 returned Our Bank's compounding application by stating that as the contravention sought to be compounded has been adjudicated by the order of the Special Director, Directorate of Enforcement dated August 14, 2020, the compounding application is not maintainable. On February 22, 2021, our Bank had once again, requested RBI to review their decision regarding its compounding application dated October 12, 2020. On April 5, 2021, our Bank had received a copy of appeal dated January 27, 2021 filed by the Deputy Legal Adviser, Directorate of Enforcement, Chennai before Appellate Tribunal, Foreign Exchange, New Delhi against the Order of the Special Director of Enforcement dated August 14, 2020. Further, on July 26, 2021, Our Bank had sent another letter to Foreign Exchange Department, Mumbai and Chennai requesting them to consider our compounding application favourably by reviewing their earlier decision in respect of the IPO process. Our Bank has not paid the penalty amount, but however, necessary provision for the amount has been made in the books of account.

Please also see "*Risk Factors – 37.61% of our paid up equity share capital or 53.59 million Equity Shares are subject to outstanding legal proceedings which are pending at various forums and, in connection with which, proceedings against our Bank have been initiated by various regulatory authorities, including the RBI, the Directorate of Enforcement, some of whom have imposed and sought to impose penalties on us in the past. We cannot assure you that these matters will be resolved in a timely manner or at all and any adverse developments in such proceedings could result in the imposition of injunctions or penalties or require us to incur significant costs to contest any of which could have a material impact on our reputation, business, financial condition and results of operation*" on page 21.

Except as disclosed in this Draft Red Herring Prospectus, there are no off-balance sheet arrangements that have or are reasonably likely to have a current or future effect on our financial condition, revenues or expenses, results of operations, liquidity, capital expenditures or capital resources that we believe are material to investors.

RELATED PARTY TRANSACTIONS

Our Bank enters into various transactions with related parties in the ordinary course of business. These transactions principally include remuneration and emoluments paid to KMPs. For further information relating to our related party transactions, see "*Financial Statements*" on page 204.

AUDITOR'S OBSERVATIONS

There have been no reservations/ qualifications/ adverse remarks highlighted by our statutory auditors in their auditor's reports on the audited financial statements as of and for the years ended March 31, 2019, 2020 and 2021. However, our statutory auditors noted that the following emphasis of matter paragraphs in the independent auditors' report do not require any adjustments in the Restated Financial Statements:

(a) Emphasis of Matter Paragraph - Independent auditors' report for the year ended March 31, 2020

We draw attention to Note No.5.J.(xii) of the accompanying financial Statements which describes the uncertainties due to the outbreak of novel corona virus (COVID-19). In view of these uncertainties, the impact on the Bank's financial Statements is significantly dependent on future developments.

(b) Emphasis of Matter Paragraph - Independent auditors' report for the year ended March 31, 2021

We draw attention to Note No.5.J.(xii)(a) of the accompanying financial Statements which describes the uncertainties due to the outbreak of novel corona virus (COVID-19). In view of these uncertainties, the impact on the Bank's financial Statements is significantly dependent on future developments.

(c) Emphasis of Matter Paragraph - Independent auditors' report for the year ended March 31, 2021

We draw attention to Note No. 5.J.(ii)(b) of the accompanying financial statements where the Bank has accounted during the year, the penalty payable amounting to ₹ 16.99 crores, as per the order of Directorate Of Enforcement, levied for recording share transfers during 2007, 2011 and 2012 in violation of the regulation 4 of Foreign Exchange Management (Transfer or Issue Of security by a person resident outside India) Regulations, 2000. While the Bank's compounding application, being returned by RBI, the Bank has asked RBI to review their decision and the Bank is yet to pay the penalty but has made necessary provision for the penalty in the current year.

For further information, see "*Financial Statements*" on page 204.

QUANTITATIVE AND QUALITATIVE DISCLOSURES ABOUT MARKET RISK

We are exposed to various types of market risks during the normal course of business such as liquidity risk, market and interest rate risk, Forex Fluctuation Risk.

Liquidity Risk

Liquidity risk arises out of maturity mismatch between its assets and liabilities. Our treasury operations focus on the management of our funds, maintenance of statutory reserves (cash reserve ratio and statutory liquidity ratio), asset liability gaps, interest rate risks, liquidity positions, investments and trading activities. They also manage trades in equity and forex instruments, utilize arbitrage opportunities available across markets and also provide crucial market related inputs in our asset liability management. We invest in various instruments such as treasury bills, commercial papers, certificate of deposits, mutual funds, debentures and other products. As a part of due diligence exercise, we review our investments based on disclosures to regulators and assess the internal rating. The external rating of these investment targets are also reviewed on a quarterly basis and migration in the rating are reported to Investment Committee of our Bank. A minimum external and internal rating of "A" (adequate safety) and "BBB" (medium risk) have been approved as entry level for investment in non-statutory liquidity ratio (SLR) bonds and debentures of public sector undertakings and private sector.

Under the SLR requirement, as of March 31, 2021, we are required to maintain 18.00% of our demand and time liabilities in approved securities such as GoI and state government securities and other approved securities as compared to 18.25% as of March 31, 2020.

Market and Interest Rate Risk

Market risk is the risk that earnings or capital will be adversely affected by adverse changes in market factors such as interest rates, volatilities, credit spreads, and equity prices. We are exposed mainly to interest rate risk and liquidity risk. While we do not have any exposure to equity or equity related instruments, any significant impact on the global capital markets can affect us through other markets. Interest rate risk is the exposure of our financial conditions to adverse movements in interest rates. Interest rate risk can pose a significant threat to earnings and capital base. Interest rate risk arises from mismatches in re-pricing of interest rate sensitive assets, rate sensitive liabilities and rate sensitive off-balance sheet items.

Forex Fluctuation Risk

Forex fluctuation risk is the risk that arises from turbulence in foreign exchange rates. Our foreign exchange management risk policy pertains to the risks that our Bank may be exposed to in the conduct of foreign exchange business, such as, (i) operational risk; (ii) exchange rate risk; (iii) credit risk; (iv) country risk; (v) interest rate risk; and (vi) liquidity risk.

TOTAL TURNOVER OF EACH MAJOR INDUSTRY SEGMENT IN WHICH OUR BANK OPERATED

We are primarily engaged in the banking business. For further information, see "*Industry Overview*" on page 88, and for information on segment reporting for Fiscal 2021, 2020 and 2019, see "*Financial Statements – Segment Reporting*" on page 219.

UNUSUAL OR INFREQUENT EVENTS OR TRANSACTIONS

Except as described in this Draft Red Herring Prospectus, to our knowledge, there have been no unusual or infrequent events or transactions that have affected the business in the past or may in the future affect our business operations or future financial performance.

KNOWN TRENDS OR UNCERTAINTIES

Our business has been subject to, and we expect it to continue to be subject to, significant economic changes arising from the trends identified above in "*– Factors Affecting our Results of Operations and Financial Condition*" and the uncertainties described in "*Risk Factors*" on pages 20 and 268, respectively. To our knowledge, except as discussed in this Draft Red Herring Prospectus, there are no known trends or uncertainties that have or had or are expected to have a material adverse impact on our revenues or income.

SIGNIFICANT ECONOMIC CHANGES THAT MATERIALLY AFFECT OR ARE LIKELY TO AFFECT INCOME FROM CONTINUING OPERATIONS

Our business has been subject, and we expect it to continue to be subject, to significant economic changes that materially affect or are likely to affect income from continuing operations identified above in "*– Factors Affecting our Results of Operations and Financial Condition*" and the uncertainties described in "*Risk Factors*" on pages 268 and 20, respectively.

NEW PRODUCTS OR BUSINESS SEGMENTS

Except as described in this Draft Red Herring Prospectus, we have not publicly announced any new products or business segments nor have there been any material increases in our revenues due to increased disbursements and introduction of new products.

FUTURE RELATIONSHIP BETWEEN COST AND INCOME

Other than as described elsewhere in the sections "*Risk Factors*", "*Our Business*" and "*Management's Discussion and Analysis of Financial Condition and Results of Operations*" on pages 20, 112 and 265, respectively, to our knowledge, there are no known factors that will have a material adverse impact on our operations and financial condition.

SIGNIFICANT DEPENDENCE ON A SINGLE OR FEW CUSTOMERS OR SUPPLIERS

We are not dependent on a limited number of customers for a substantial portion of our deposits. Our CASA portfolio is diversified and has low concentration with 5.07% of deposits from our top 20 deposit holders and 6.49% deposits from our top 50 depositors as of March 31, 2021.

However, we have regional concentration in southern India, especially Tamil Nadu. As of June 30, 2021, Tamil Nadu represents 72.50% of our Bank's total number of branches and 83.00% ATMs. See, "*Our Business – Description of our Business – Distribution*" and "*Risk Factors – We have regional concentration in southern India, especially Tamil Nadu. Any adverse change in the economic, political, or geographical conditions of Tamil Nadu and other states in which we operate can impact our results of operations*" on pages 130 and 28, respectively.

COMPETITIVE CONDITIONS

We operate in a competitive environment. See sections, "*Our Business*", "*Industry Overview*", "*Risk Factors – Our industry is very competitive and our growth strategy depends on our ability to compete effectively.*" and "*– Factors Affecting our Results of Operations and Financial Condition – Competition*" on pages 112, 88, 37 and 272, respectively.

SEASONALITY/ CYCLICALITY OF BUSINESS

Our business operations are not seasonal in nature.

SIGNIFICANT DEVELOPMENTS AFTER MARCH 31, 2021 THAT MAY AFFECT OUR FUTURE RESULTS OF OPERATIONS

Other than as disclosed in this Draft Red Herring Prospectus, to our knowledge no circumstances have arisen since March 31, 2021, that could materially and adversely affect or are likely to affect, our operations or profitability, or the value of our assets or our ability to pay our material liabilities within the next 12 months.

CAPITALISATION STATEMENT

The following table sets forth our Bank's capitalization as at March 31, 2021, on the basis of our Restated Financial Statements, and as adjusted for the Offer. This table should be read in conjunction with the sections titled "*Management's Discussion and Analysis of Financial Condition and Results of Operations*", *"Financial Statements*" and "*Risk Factors*" on pages 265, 204 and 20, respectively. Further, There has been no change in our equity share capital since March 31, 2021.

Particulars	Pre-Offer (₹ in million) as at March 31, 2021	Post-Offer*
Debt#		
Short term debt (A)	-	[●]
Long term debt (B)	-	[●]
Total debt (C = A+B)	-	**[●]**
Shareholders' Funds		
Share Capital (D)	1,425.11	**[●]**
Reserves and Surplus (E)	44,374.71	**[●]**
Total Shareholder's Funds (F = D+E)	45,799.82	**[●]**
Long Term Debt/ Total Shareholder's Fund (G = B/F)	-	**[●]**
Total Debt/ Total Shareholder's Fund (H = C/F)	-	**[●]**

* *Note: The corresponding post-Offer capitalization data for each of the amounts given in the above table is not determinable at this stage pending the completion of the Book Building process and hence the same have not been provided in the above statement.*

FINANCIAL INDEBTEDNESS

As on the date of this Draft Red Herring Prospectus, our Bank does not have any outstanding or sanctioned fund-based facilities. Also, see "*Our Management – Borrowing Powers*" on page 166.

SECTION VI: LEGAL AND OTHER INFORMATION

OUTSTANDING LITIGATION AND MATERIAL DEVELOPMENTS

*Except as disclosed in this section, there is no outstanding (i) criminal proceedings, (ii) action taken by regulatory or statutory authorities, (iii) claim related to direct and indirect taxes, and (iv) other pending litigation as determined to be material pursuant to the Materiality Policy in each case involving our Bank and our Directors ("**Relevant Parties**").*

In relation to (ii) above, any actions or notices or penalties from the RBI in the last ten years shall be disclosed separately. Also see, "Risk Factors - Some of our corporate records are not traceable and we have limited knowledge and records of documents relating to corporate actions undertaken by our Bank. These corporate records may not be available in future and we may be subject to penalty imposed by the competent regulatory authority in this respect" on page 41.

*For the purpose of identification of material litigation in (iv) above, the Board in its meeting held on August 3, 2021 has considered and adopted the following policy for identification of material litigation involving the Relevant Parties to be disclosed by our Bank in this Draft Red Herring Prospectus ("**Materiality Policy**")*:

All pending litigation involving the Relevant Parties, other than criminal proceedings, actions by regulatory authorities and statutory authorities, and direct and indirect tax matters, would be considered "material" and shall be disclosed if:

*(a) the monetary amount of claim by or against the entity or person in any such pending proceeding is individually in excess of 1% of the net profit of our Bank which for Fiscal 2021 is ₹ 60.33 million as per the Restated Financial Statements ("**Materiality Amount**"); or*

(b) where the decision in one case is likely to affect the decision in similar cases, even though the amount involved in an individual litigation may not exceed Materiality Amount; or

(c) where monetary liability is not quantifiable or any other outstanding litigation, the outcome of which may have a material bearing on the business, operations, performance, financial position, prospects, reputation of our Bank.

The following matters have been disclosed in a consolidated manner: (i) outstanding claims involving the Relevant Parties related to direct and indirect taxes; (ii) all outstanding litigation under the SARFAESI Act, the IBC and pending suits for recovery before the Debt Recovery Tribunals/civil courts involving our Bank; (iii) criminal proceedings initiated by the Bank that do not exceed the Materiality Amount and that have been reported as frauds to the RBI; and (iv) proceedings initiated by the Bank under Section 138 of the Negotiable Instruments Act.

All disputes relating to Equity Shares of our Bank, whether or not exceeding the Materiality Amount, have, pursuant to (c) above, been disclosed

It is clarified that for the above purposes, pre-litigation notices received by the Relevant Parties from third parties (excluding notices from statutory, regulatory or tax authorities or notices threatening criminal action) shall not be evaluated for materiality until the Relevant Parties are impleaded as defendants in proceedings before any judicial forum.

Our Board has pursuant to the Board resolution dated August 3, 2021 considered and adopted a policy of materiality for identification of material outstanding dues to creditors. In terms of this materiality policy, all creditors to our Bank to whom the amount due by our Bank exceeds 5.00% of the total outstanding dues to creditors as on the date of the latest Restated Financial Statements, shall be considered material.

I. Litigation involving Equity Shares of our Bank

1. On March 30, 2007, the Foreign Exchange Department, RBI had granted permission for the transfer of 53,611 Equity Shares of our Bank from three persons resident in India to certain specified NRIs and persons resident outside India. However, out of such 53,611 Equity Shares, 46,862 Equity Shares (such Equity Shares, the "**Unacknowledged Shares**") were transferred on May 13, 2007 to a different set of seven persons resident outside India ("**Disputed Non-Resident Shareholders**"). Such transfers were

approved and taken on record by our Bank. Our Bank also approved further transfers of 27,289 Equity Shares out of the Unacknowledged Shares to two other non-resident entities on December 26, 2011 and June 11, 2012.

Further to such transfers, a show cause notice dated December 17, 2014 was issued by the Directorate of Enforcement to, among others, our Bank and certain of our erstwhile KMPs and Directors (including our Director, Balakrishnan Prabaharan) The Directorate of Enforcement investigated the matter and, by its order dated August 14, 2020, levied a penalty of ₹ 113.32 million in respect of the transfer dated May 13, 2007 and ₹ 56.66 million in respect of the transfers dated December 26, 2011 and June 11, 2012 on our Bank, for such transfers being violations of Section 6(3)(b) of FEMA 1999, read with Regulation 4 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 ("**TISPRO 2000**"). Penalties were also imposed on other noticees in the matter, including a penalty of ₹ 5 million on our Director, Balakrishnan Prabaharan. Our Bank is yet to pay such penalty. Through its letter dated October 12, 2020, our Bank filed an application for compounding such violations of the FEMA 1999 to the Foreign Exchange Department, RBI, and through its letters dated October 12, 2020 and November 24, 2020, our Bank requested the Directorate of Enforcement to keep its order of penalty in abeyance until such time RBI takes a decision regarding our Bank's application for compounding. Through its letter dated January 27, 2021, such application was returned by the RBI stating that such violations could not be compounded since the matter had been adjudicated by the Directorate of Enforcement. Through its letter dated July 26, 2021, our Bank has requested the RBI to reconsider our Bank's compounding application. The Deputy Legal Advisor, Directorate of Enforcement preferred an appeal against the order dated August 14, 2020 before the Appellate Tribunal for Foreign Exchange, which is currently pending.

2. On May 13, 2007, our Bank had taken on record transfers of cumulatively 95,418 Equity Shares to several persons including the Disputed Non-Resident Shareholders and 209 other Indian residents. Further to such transfers, Kanagaraj, filed a writ petition before the High Court of Bombay challenging the transfer of 90,488 Equity Shares out of such 95,418 Equity Shares on the ground that such transfers were in violation of the Guidelines for Acknowledgement of Transfer/Allotment of Shares in Private Sector Banks dated February 3, 2004 ("**2004 Bank Ownership Guidelines**"). Disposing off such writ petition, the High Court of Bombay directed Kanagaraj to make representations to the RBI. Further to such representations, the RBI, by its order dated October 12, 2009 directed our Bank to provide details on such transfers of Equity Shares to the Disputed Non-Resident Shareholders and 11 Indian residents, and called upon our Bank to explain why such persons should not be considered a 'group' which had acquired more than 5.00% of the total paid-up share capital of our Bank without prior approval of the RBI in violation of the 2004 Bank Ownership Guidelines. Through an order dated March 31, 2011, the RBI found such transfers to be in violation of the 2004 Bank Ownership Guidelines and consequently: (i) declined to acknowledge the holding of more than 5.00% of our Bank's share capital by such group; and (ii) directed that such group's aggregate shareholding in our Bank should be less than 5.00%.

3. Our Shareholders, at our Bank's 93rd Annual General Meeting held on January 29, 2016, and our Board, by way of its resolution dated May 26, 2016, approved a bonus issuance of Equity Shares in the ratio of 1:500. For details of such bonus issuance, see "*Capital Structure – Share Capital History of our Bank – History of Equity Share capital of our Bank*" on page 71. In connection with such bonus issue, the RBI issued a show cause notice dated January 25, 2018 to our Bank stating that our Bank had contravened Section 5 of the RBI Master Directions on Issue and Pricing of Shares by Private Sector Banks, 2016 by issuing bonus Equity Shares to six non-resident entities holding the Unacknowledged Shares which had been the subject matter of the RBI Order as described above. Thereafter, by an order dated June 19, 2018, the RBI also imposed a penalty of ₹ 60.00 million on our Bank on the ground of violations of Section 46(4)(i) of the Banking Regulation Act, 1949. Such penalty has been paid by our Bank.

4. The Directorate of Enforcement has also issued a show cause notice dated November 9, 2017 to our Bank and certain other persons including our Directors, Asok Kumar P.C.G., Nagarajan K and Vijayadurai B.in relation to the issue of bonus shares on May 26, 2016 to shareholders holding: (i) the Unacknowledged Shares; (ii) 10,589 Equity Shares that are alleged to have been transferred on January 4, 2017 in violation of the FEMA 1999 read with Regulation 3 and 10(A)(b)(i) of the TISPRO 2000; and (iii) an additional 54,700 Equity Shares held in an escrow account that has been alleged to have been opened and maintained in violation of the FEMA 1999 The show cause notice has alleged contraventions of the FEMA 1999 read

with Regulation 4 and Regulation 6A of the TISPRO 2000 by our Bank and has asked our Bank to show cause as to why adjudication proceedings should not be held against our Bank including for: (a) levy of a penalty of ₹ 5,314,217,500 for the issue of bonus shares to (i) and (ii) above; and (b) levy of a penalty of ₹ 5,059,750,000 for the issue of bonus shares to (iii) above. The show cause of notice also states that our Directors, Asok Kumar P.C.G., Nagarajan K and Vijayadurai B. shall also be liable to pay a penalty. We were originally to reply within 30 days, however, we sought an extension of 60 more days, following which we submitted our reply by letter dated March 7, 2018, which was accepted by the RBI notwithstanding the delay. The matter is currently pending. For further details in respect of other matters involving the bonus issuance on May 26, 2016 by our Bank, please see "– *Actions by regulatory and statutory authorities against our Directors*" below on page 302.

5. The below cases from paragraphs (a) – (f) have been combined as per the January 27, 2016 order of the Supreme Court and/ or have been listed together/ requested to be listed together due to similar facts before the High Court of Madras and are currently pending.

a) The Nadar Mahajana Sangam and the Nadar Mahajana Share Investors Forum filed a civil suit dated May 25, 2007 before the High Court of Madras challenging the cumulative transfers of 95,418 Equity Shares made on May 13, 2007 seeking to declare the transfers null and void. The plaintiffs argued that they had entered into a memorandum of understanding dated April 24, 1999 with the Sterling Group to purchase the Sterling Group's entire shareholding in our Bank. The plaintiffs alleged that while certain amounts owed under the memorandum had been paid to the Sterling Group, certain amounts continued to remain outstanding, and pending settlement of such matter, such 95,418 Equity Shares were disposed off. Accordingly, the plaintiff sought the court to: (i) declare the transfers null and void; (ii) grant a decree of permanent injunction restraining transferors from transferring their Equity Shares to any third parties; and (iii) grant a decree of permanent injunction restraining the transferees from exercising any rights under the Equity Shares transferred to them. While the High Court of Madras, by an order dated December 6, 2007, granted a temporary injunction restraining the transferees from exercising any voting rights under the Equity Shares that were transferred to them, the division bench of the High Court of Madras on appeal, pursuant to its order dated January 10, 2018, granted an interim stay of the temporary injunction on the condition that the Equity Shares could not be transferred or alienated without leave of the court. Further, pursuant to a memorandum of compromise dated February 4, 2008, the plaintiffs agreed to withdraw their claims against certain of the defendants (holding 70,906 Equity Shares out of the 95,418 Equity Shares) by stating that a consideration of ₹ 1,860.00 million was paid by such defendants. The remaining 24,512 Equity Shares are still under dispute following the compromise. Thereafter, by a Supreme Court order dated January 27, 2016, this matter was clubbed with other cases regarding the convening of AGMs and the shareholding of our Bank. The matter is currently pending.

b) M. Sundararaj, one of the shareholders of our Bank, filed a writ petition dated April 23, 2011 before High Court of Madras praying for directions to be issued to the RBI to amend its order dated March 31, 2011 by which the RBI had considered certain shareholders of our Bank as being a 'group' and declined to acknowledge the holding of said group as being in excess of 5% of the paid-up share capital of our Bank (the "**RBI Order**"). The petition sought the inclusion of former director B. Ramachandra Adityan and other persons as forming part of the "group" identified in the RBI Order and also sought an injunction restraining the convening of the Bank's 88th and 89th Annual General Meetings. The High Court by its order dated April 28, 2011 passed an interim injunction restraining our Bank from convening Annual General Meetings. In addition, M. Sundararaj was directed to implead all persons who could be affected by the petition, consisting of about 201 additional respondents, which was systematically undertaken from 2012 to 2015. By a November 26, 2015 common order, the High Court vacated the earlier interim injunction, dismissed M. Sundararaj's petition and granted permission to our Bank to convene an Annual General Meeting. The court appointed retired Justice R. Balasubramaniam to act as chairman and convene the Annual General Meetings and accepted the memo submitted by the RBI dated October 27, 2015 which stated that the shareholders forming a "group" could exercise voting rights up to 4.99% only, thus the court held that ongoing proceedings cannot be grounds to deny shareholders their voting rights.

M. Sundararaj filed an appeal in December 2015 to the division bench of the High Court of Madras seeking to set aside the order of dismissal. This matter was clubbed with other cases regarding the convening of AGMs and the shareholding of our Bank pursuant to a Supreme Court order dated January 27, 2016. The matter is currently pending.

M. Sundararaj also filed a writ petition before the High Court of Madras dated November 21, 2016 seeking issuance of directions to the RBI and the Directorate of Enforcement to consider his representations to

them requesting them to further investigate transfers of 5090 Equity Shares that were approved by the Board on June 15, 2016 and the issue of bonus shares to the shareholders holding such Equity Shares. Our Bank has requested for the matter to be clubbed with other cases regarding the convening of AGMs and the shareholding of our Bank pursuant to a Supreme Court order dated January 27, 2016. This matter is currently pending.

c) P.S.P.K. Maragatharajaapandian filed a writ petition dated July 12, 2013 before the Madurai Bench of the High Court of Madras seeking to restrain voting rights over the Equity Shares that were the subject of the RBI Order, which was granted as an interim injunction by an order dated July 29, 2013. This matter was also clubbed with the other matters as per the Supreme Court order dated January 27, 2016. As mentioned above, the High Court of Madras passed a common order dated November 26, 2015 and issued instructions to our Bank to convene an Annual General Meeting and permitted shareholders to exercise voting rights at such meeting in accordance with the terms of such order. This matter currently pending.

d) Thoothukudi Nadargal Mahamai filed a writ petition dated August 19, 2013 before the High Court of Delhi seeking issuance of directions to the Directorate of Enforcement to conduct a detailed investigation into the alleged violations under Foreign Exchange Management Act 1999, and the Prevention of Money Laundering Act 2002 with respect to the share transfers undertaken in 2007, to seize 119,041 Equity Shares kept in escrow with Standard Chartered Bank, to restrain the transfer of such Equity Shares, to restrain any voting/dividend rights on such Equity Shares, and to impose a penalty on Standard Chartered Bank. Pursuant to Supreme Court order dated January 27, 2016 this case was clubbed with other matters, and is currently pending.

e) K. Kumaran filed a civil suit before the High Court of Madras against our Bank and Standard Chartered Bank claiming ownership over 1,180 Equity Shares, seeking issuance of a mandatory injunction directing Standard Chartered Bank to release such Equity Shares from escrow, directing our Bank to allot bonus Equity Shares against these Equity Shares in the ratio of 1:500 and directing our Bank to account for dividends on such Equity Shares and to pay such dividends to him. The High Court of Madras by its order dated August 23, 2017, passed an interim order, directing Standard Chartered Bank to deposit the related share certificates with the Registrar General of the High Court of Madras**.**

f) T. Rajakumar filed a writ petition dated August 2, 2019 before the High Court of Madras seeking to quash the RBI letter dated March 15, 2019 regarding voting patterns and to grant interim injunction restraining convening of the 94th and 96th Annual General Meetings of our Bank until disputes relating voting rights are resolved.

6. Vector Program Private Limited filed a civil suit dated March 22, 2011 before the Bombay High Court against Standard Chartered Bank (Mauritius) Ltd., Corsair Investments LLC, Starship Equity Holding Limited and our Bank seeking: (i) issuance of directions to Standard Chartered Bank to transfer 13,455 Equity Shares to Vector Program Private Limited; (ii) a decree against the defendants to jointly pay ₹ 20.00 million in damages along with interest; (iii) an interim order restricting the transfer of such 13,455 Equity Shares and directing the deposit the share certificates with the High Court. Initially, through an order dated June 17, 2011, the High Court declined to grant ad-interim reliefs sought by the Plaintiff. On appeal to the division bench of the High Court of Bombay, by way of order dated August 11, 2011, the High Court directed that the 13,455 Equity Shares remain in escrow with Standard Chartered Bank but restricted the transfer of such Equity Shares by Standard Charted Bank without the leave of the court. Thereafter, Vector Program Private Limited filed a notice of motion before the High Court seeking that the disputed shares be released from escrow. Through an order dated July 31, 2015, such notice of motion was dismissed by the High Court. On appeal to the division bench of the High Court, a common order dated January 15, 2016 was passed by the High Court: (i) restricting the exercise of voting rights under the disputed shares; and (ii) directing our Bank to deposit the bonus shares and dividends declared in respect of the disputed shares with the court. Subsequently, the appeal was, in its entirety dismissed by the High Court along with a direction vacating all interim orders passed. An appeal against such order of dismissal to the Supreme Court was dismissed on April 28, 2017. However, by a subsequent order dated December 18, 2017, the single judge bench of the High Court of Bombay directed the bonus shares and dividends declared on the disputed Equity Shares to be deposited with the Bombay High Court. The matter is currently pending.

7. Gokul Patnaik filed a civil suit dated March 12, 2011 before the Bombay High Court against our Bank, Standard Chartered Bank, East River Holdings Limited, Corsair Investments LLC and other persons for delivery of 14,301 shares, for damages of ₹ 20 million and interim relief restraining the transfer of such shares pending the dispute. Initially, through an order dated March 24, 2011, the High Court declined to grant ad-interim reliefs sought by the Plaintiff. On appeal to the division bench of the High Court of Bombay, by way of order dated December 21, 2011, the High Court restricted the transfer of such Equity Shares by Standard Charted Bank without the leave of the court. The interim order restraining the transfer of shares in the name of East River Holdings was vacated by the Bombay High Court by its order dated December 9, 2016. In view of dismissal of the appeal, 10,589 shares were transferred from Gokul Patnaik to East River Holdings Limited on January 4, 2017. However, the main suit for the relief stated above is still pending.

8. R.Kannan Adityan and others filed a civil suit dated June 11, 2014 before the High Court of Madras against our Bank Standard Chartered Bank and another third party claiming ownership over 13,042 Equity Shares(part of the 95,418 Equity Shares transferred on May 13, 2007), seeking issuance of a mandatory injunction directing Standard Chartered Bank to transfer such Equity Shares to the plaintiffs and directing our Bank to account for dividends on such Equity Shares and to pay such dividends to him. The High Court of Madras by its order dated February 06, 2015, passed an interim order, directing Standard Chartered Bank to deposit the related share certificates with the Registrar General of the High Court of Madras**.** Out of the 13,042 Equity Shares, 10,800 Equity Shares were standing in the name of (late) B.Ramachandra Adityan (father of R.Kannan Adityan). Upon the plaintiff's request, the court by its order dated October 6, 2015 ordered for effecting transmission of the said Equity Shares in the name of R.Kannan Adityan. Subsequently, through an application dated August 30, 2016, the plaintiff requested the High Court to direct our Bank to allot bonus Equity Shares against these Equity Shares in the ratio of 1:500. Further, the court is yet to ascertain its jurisdiction with respect to whether the matter is a commercial suit. The matter is still pending at this stage.

9. Maddhumathi Kannan Adityan filed an application during December 2017 before the NCLT, Chennai for direction against our Bank to transfer 300 shares Equity Shares from A. Narayanan in her favour; (ii) allot bonus shares on such 300 Equity Shares in the ration 1:500; (iii) pay dividends on such equity shares from July 16, 2014. The NCLT, Chennai by its order dated November 22, 2019 allowed the application and our Bank filed an appeal against the said order before the NCLAT, Delhi. On January 8, 2020, the NCLAT passed an interim stay against the NCLT order. The matter is currently pending.

10. K. Nethaji filed a suit in June 2011 against our Bank and certain other persons before the District Munsif Court, Ponneri for a relief of permanent injunction restraining the defendants, from transferring two Equity Shares over which the plaintiff claimed ownership to any third party. Through an amendment to such plaint dated March 1, 2018, the plaintiff has also prayed for the deposit the bonus shares and dividends accrued with respect to such Equity Shares. Our Bank has filed a written statement dated September 15, 2011 and counter affidavit dated March 7, 2018 praying for the case to be dismissed. The matter is currently pending.

11. Laxmidevi Premnarayanan Kabra filed a complaint dated December 2, 2016 before the Consumer Dispute Redressall Forum, Mumbai against our Bank and the Nadar Mahajana Bank Share Investor Forum for direction to issue: (a) the original share certificate for 8 Equity Shares without insisting on any further documents and (b) pay damages at the rate of ₹ 15,840 per annum along with interest from 2001. The matter is currently pending.

12. Samuel Gnanaraj filed a suit in 2018 before the Additional District Munsif Court, Thoothukudi against I.G. Sathiyanesan and our Bank for restraining the transfer of registration nine Equity Shares (not accounting for bonus shares) that were standing in the joint names of I.G. Sathiyanesan and Plaintiff to any third party and sought for direction against our Bank to open joint account in their names and to credit dividends in that account. The matter is currently pending.

13. Aroma Jos Gnanakiruba filed a suit dated March 14, 2019 before the District Munsif Court, Tirunelveli for declaring that Aroma Gnanadasan and Aroma Jos Gnanakiruba are one and the same and sought for direction against our Bank to accept the demat requests with respect to two share certificates of the plaintiff. The matter is currently pending.

14. C.Mahalakshmi, filed a complaint dated November 19, 2020 before the District Consumer Disputes Redressal Commission, Coimbatore against our Bank and Nadar Mahajana Bank Share Investor Forum. Ms. Mahalakshmi has claimed that she, along with her family members, had paid a sum of ₹ 24,750 for the purchase of three shares of our Bank to the Nadar Mahajana Bank Share Investor Forum. She has prayed for a relief of issuance of three Equity Shares in her name and for the payment of ₹ 0.50 million to her as compensation. The matter is currently pending.

15. Gnanadharman filed a suit dated January 4, 2021 before the Additional District Munsif Court, Coimbatore to declare the name A.Gnana Dhasan mentioned in the Share Certificate as A.Gnanadharman. The matter is currently pending.

16. S. John Rose had filed a petition during November, 2013 before the Company Law Board, Chennai seeking issuance of directions to our Bank to: (i) pay dividend on three Equity Shares; (ii)rectify the transfer of such Equity Shares purportedly incorrectly made to third parties; and (iii) restrain our Bank from transferring such Equity Shares pending disposal of the case. The matter is currently pending.

17. Narthana Saranyu, Selvi Raksha Rajshri (mother and daughter, respectively) filed a petition before the Principal District Court, Tiruvallur on June 12, 2017 against V.Rathinam and R. Pushparathi (Narthana Saranyu's in-laws), and our Bank in relation to a dispute over 12 Equity Shares of our Bank. The nominee of the original shareholder, late R. Srinivas is to be determined by the Court. The matter is currently pending.

18. Kasirajan (deceased) held 25 primary Equity Shares of our Bank. Pursuant to two partition deeds between Kasirajan's family, S. Balasaraswathi, (daughter-in-law of the late Kasirajan Theni) and her children have claimed ownership of such Equity Shares through their husband and father, K. Selvarajan, and filed a petition dated August 19, 2019 for issuance of succession certificates before the District Munsif Court, Theni. The matter is currently pending.

19. Devasahayam has filed a complaint dated October 4, 2019 before the District Consumer Disputes Redressal Forum, Nagercoil claiming that he had bought five Equity Shares of our Bank by payment of ₹ 41,250 to our Bank's Kanjampuram branch and that he had not received its share certificates and the accrued dividends. He has sought the District Consumer Disputes Redressal Forum to direct to our Bank to issue share certificate in respect of such Equity Shares and to pay dividends for such Equity Shares from May 10, 2000, and compensation of ₹ 200,000 along with other costs as deemed fit. The matter is currently pending.

20. R.J. Mahesh Babu filed a suit before the Subordinate Judge, Virudhunagar during December, 2020 seeking issuance of a succession certificate in respect of 501 Equity Shares owned by his late mother which is being contested by the deceased's husband and daughter. The matter is currently pending.

21. S. Giridharan and others filed a partition suit dated March 20, 2018 before the District Munsif Court, Thoothukudi and also sought a temporary injunction against other family members and our Bank from transferring 364 Equity Shares pending resolution of the partition suit. The matter is currently pending.

22. Thavamani, along with other plaintiffs, filed a suit dated April 26, 2004 before the High Court of Madras against the Nadar Mahajana Bank Share Investors' Forum and our Bank. The plaintiffs allege that they had lent amounts to the Nadar Mahajana Bank Share Investors' Forum to enable the forum to purchase Equity Shares of our Bank, and that instead of such amounts being repaid to the plaintiffs, our Bank issued Equity Shares to the plaintiffs in collusion with the forum and thereby discharged the forum's liability towards the outstanding principal and interest amounts. The plaintiffs have sought the issuance of directions to our Bank to pay about ₹ 3.05 million with interest. The matter is currently pending.

23. J.Shenbaga Pushpam and others filed a suit dated April 24, 2017 before the District Munsif Court, Tuticorin seeking issuance of duplicate certificates for 750 Equity Shares. The matter is currently pending.

II. Litigation involving our Bank

a. *Material civil litigation against our Bank*

1. Our former director T. Rajakumar, was disqualified from our Board by its resolution dated August 30, 2011 for not meeting the fit and proper criteria for directors of banks prescribed under Section 35A of the

Banking Regulation Act, 1949. While he was successful in challenging the disqualification before the District Court, Thoothukudi our Bank appealed against the order before the High Court of Madras and obtained an interim stay. However, the High Court additionally prohibited further meetings of the Board from being conducted without the presence of T. Rajakumar. Subsequently, a joint memo was filed dated September 12, 2013, recording a compromise reached between the parties, wherein T. Rajakumar was reinstated for the rest of his term and our Bank recommenced holding meetings of the Board upon the period of the stay order expiring. Thereafter, T. Rajakumar vacated his office on January 29, 2016, however, our Bank's appeal is currently pending.

2. Additionally, T. Rajakumar, our former director, alleging mismanagement in our Bank, and citing ongoing proceedings against our Bank by the Directorate of Enforcement and violations of banking regulations and the FEMA 1999, also filed a writ petition dated June 30, 2021 before the High Court of Madras, and sought directions to the be issued to the SEBI to stop the initial public offer of our Bank until these proceedings are concluded. Rajakumar has also alleged inter alia that: (i) the persons who are allegedly in control of our Bank have not been disclosed as such in our Bank's annual report; (ii) there was a spurt in our Bank's business in Fiscal 2021; and (iii) there is no requirement for our Bank to undertake an initial public offering considering that it has sufficient capital adequacy. While the matter concerning the petition is currently pending, our Bank has filed a counter affidavit dated August 6, 2021 before the High Court of Madras denying all the allegations, alluding to other ongoing proceedings involving T. Rajakumar and seeking dismissal of the petition. The matter is currently pending.

3. IVRCL Limited filed a civil suit before the Bombay High Court on August 24, 2018 seeking issuance of directions to our Bank and other parties. IVRCL has *inter alia* sought the following relief: (i) declare such invocation of bank guarantees as illegal and void; (ii) restrain the other parties to the petition from further invoking bank guarantees for ₹ 84.26 million issued by our Bank; (iii) injunctions against the other parties restraining encashment of such bank guarantees; and (iv) an injunction against our Bank restraining us from making any payments to the other parties pursuant to the bank guarantees issued by us. However, our Bank has paid the amounts under the bank guarantees. This matter is currently pending.

4. Thriveni Earth Movers Private Limited filed a writ petition dated July 20, 2020 against our Bank before the High Court of Madras, seeking the release of a fixed deposit of ₹ 300 million which was deposited with our Bank as margin money for a guarantee given by our Bank upon expiry of the period of certain bank guarantee. The High Court by an order dated September 21, 2020 directed our Bank to release the margin money and obtain an undertaking or any kind of indemnity, in a manner acceptable to our Bank, from Thriveni. Our Bank filed a letter patent appeal against the order dated September 21, 2020 pursuant to which it has been stayed by an order dated January 5, 2021 passed by the High Court. This matter is currently pending.

5. Our Bank has issued 996 notices in relation to recovery of amount from various borrowers under the Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act, 2002 ("**SARFAESI Act**") against such defaulting borrowers, involving an aggregate amount, to the extent quantifiable, of ₹ 7,597.10 million. Further, 101 petitions under Section 14 of the SARFAESI Act involving an aggregate amount of ₹ 2,309.66 million, arising from such notices, have been filed by our Bank, pursuant to which, 219 appeals have also been filed under Section 17 of the SARFAESI Act against our Bank involving an aggregate amount of ₹ 6,856.80 million. Our Bank has also initiated 3,527 recovery proceedings before Debt Recovery Tribunals and civil courts, involving an aggregate amount, to the extent quantifiable, of approximately ₹ 33,539.59 million. Certain IBC/ NCLT proceedings have been instituted against 26 borrowers of our Bank aggregating to a financial claim of ₹ 20,571.00 million. Our Bank has submitted its claims in respect of the corporate insolvency resolution processes initiated against our borrowers in our capacity as financial creditors. In certain instances, we may have initiated one or more of the above-mentioned proceedings against a single defaulting borrower.

b. *Material civil proceedings by our Bank*

1. On September 18, 2019, T. Rajakumar, a former Director of our Bank, held a press meet in Chennai which was broadcasted on Sathyam TV and published in certain newspapers on September 19, 2021. At the press meet. T. Rajakumar allegedly made defamatory statements about our Bank including that the Enforcement Directorate had levied ₹ 5,000.00 million and ₹ 5,370.00 million penalties on our Bank. Accordingly, our Bank has filed a civil suit seeking damages and a permanent injunction before the High Court of Madras and instituted criminal proceedings before the Judicial Magistrate, Thoothukudi. An interim injunction has been granted on July 7, 2021 by the High Court of Madras, restraining T. Rajakumar and the news channel

involved from any public dissemination of information relating to matters of our Bank which are sub judice. We have also filed a criminal compliant against T. Rajakumar. For further details, see "– *Criminal litigation by our Bank*" below on page 301. Both proceedings are currently pending.

c. *Actions by regulatory and statutory authorities*

1. Our Bank has received show cause notices dated November 4, 2019 and November 28, 2019 issued by Ministry of Corporate Affairs for the failure to (i) conduct annual general meetings within the prescribed timelines and (ii) submit the secretarial audit report as an annexure to the board report in accordance with Sections 96(1) and 204 of the Companies Act, 2013, respectively. Through letters dated November 14, 2019, November 30, 2019 and December 7, 2019, our Bank has replied to such show cause notices stating that our Bank's failure to conduct annual general meetings was on account of disputes before the High Court of Madras, and that our Bank had duly submitted the secretarial audit report as required. Our Bank has filed a writ petition dated December 5, 2019 before the High Court of Madras seeking to quash the show cause notice dated November 4, 2019. An interim stay was granted by the High Court pursuant to an order dated December 18, 2019 which is still in force. This matter is currently pending.

2. Our Bank received a show cause notice dated August 23, 2018 from the Enforcement Department, RBI for contravention of time bound implementation and strengthening SWIFT-related operational controls, such as the Straight Through Processing ("**STP**") protocol among other things. The RBI by its order dated February 25, 2019 imposed a penalty of ₹ 10 million for contravention of RBI mandated independent, daily reconciliation of SWIFT logs which was paid by our Bank on March 13, 2019.

3. The RBI conducted an annual inspection of our Bank for the Fiscal ending March 31, 2017 and noted violations of the RBI Directions on "Prudential Norms on Income Recognition, Asset Classification and Provisioning Pertaining to Advances - Divergence in NPA Accounts" dated August 4, 2011. Thereafter, the RBI issued a show cause notice dated April 22, 2019 noting divergence in asset classification, non-compliance of IRAC norms, delay in reporting of frauds, and lapses in adherence to RBI guidelines in respect of KYC and AML. By an order dated October 24, 2019, the RBI imposed a penalty of ₹ 3.50 million with respect to the delay in reporting fraud cases which our Bank paid on November 2, 2019.

4. A show cause notice dated December 16, 2020 was issued to our Bank by the RBI in respect of four incidents reported by our Bank at Information Technology Examination (CSITE) Data Collector Portal during October 12, 2019 to October 18, 2019, for non-compliance with RBI Directions on Charges levied by Banks for Sending SMS Alerts dated November 26, 2013 and the Cyber Security Framework in Banks dated June 2, 2016. The RBI by its order dated May 20, 2021 levied an aggregate penalty of ₹ 10.00 million on our Bank which was paid on June 1, 2021.

5. The RBI levied a penalty of ₹ 0.5 million with respect to not ensuring end-use of Bank's funds lent to various borrowers without securing KYC norms in opening these accounts, which was announced in its press release dated April 26, 2006 and was paid by the Bank on May 3, 2006. The Bank does not presently possess certain relevant documents pertaining to this case. For further details, please see "*Risk Factors – Some of our corporate records are not traceable and we have limited knowledge and records of documents relating to corporate actions undertaken by our Bank. These corporate records may not be available in future and we may be subject to penalty imposed by the competent regulatory authority in this respect*" on page 41.

6. Aggregate penalty of ₹ 1,500 was levied by the RBI for discrepancies detected during examination of soiled notes that were forged or mutilated received in the remittance for Fiscal 2014.

7. Aggregate penalty of ₹ 61,300 was levied by the RBI for discrepancies detected during examination of soiled notes received in the remittance for Fiscal 2015.

8. Aggregate penalty of ₹ 13,500 was levied by the RBI for discrepancies detected during examination of soiled notes received in the remittance for Fiscal 2016.

9. Aggregate penalty of ₹ 4,900 was levied by the RBI for discrepancies detected during examination of soiled notes received in the remittance for Fiscal 2017.

10. Aggregate penalty of ₹ 26,500 was levied by the RBI for discrepancies detected during examination of soiled notes received in the remittance for Fiscal 2018.

Further, three cases involving regulatory and statutory authorities against our Bank have been disclosed in "*Litigation involving Equity Shares of our Bank – paragraphs 1, 3 and 4*" beginning on page 293.

d. *Criminal proceedings against our Bank*

1. K.G. Inian filed criminal complaint dated June 2, 2017 with the Additional Chief Metropolitan Magistrate (Economic Offence-1) at Egmore, Chennai, against our Bank, Thiru Sankarlingam Annamalai (former director of our Bank), Upendra Kamath (former MD and CEO of our Bank), certain other former and current directors of our Bank and our Bank for alleged violations in relation to *inter alia* issuance of bonus Equity Shares in 2016, alleged alterations and manipulation of board minutes, alleged alteration and fraudulently changing the register of members through the filing form PAS-3 dated May 31, 2016 and September 19, 2016 in respect of issuance of bonus Equity Shares and the alleged forging of a board resolution and fraudulent filings with the Registrar of Companies, Tamil Nadu. Our Bank has also filed a petition before the High of Madras to quash the said complaint. The High Court of Madras has passed an order dated September 12, 2017 directing the Chief Metropolitan Magistrate (Economic Offence-1) at Egmore to dispense with the requirement of personal appearance of certain directors of our Bank. The operation of such orders of the High Court were extended pursuant to an order dated January 10, 2018. This matter is currently pending.

2. FIRs have been filed against certain former and present employees of our Bank by Trisakthi Publications Private Limited alleging that our Bank has initiated frivolous proceedings against Trisakthi and fabricated certain documents. The complainant has alleged offences under Sections 120-B read with 420, 464, 467, 471 and 474 of the Indian Penal Code.

e. *Criminal litigation by our Bank*

1. Our Bank has filed a criminal complaint against T Rajakumar and the chief editor of Sathyam TV for the broadcasting a press meet in Chennai where T. Rajakumar allegedly made defamatory statements about our Bank including that the Enforcement Directorate had levied ₹ 5,000.00 million and ₹ 5,370.00 million penalties on our Bank. The matter is to be posted for clarification on a jurisdictional issue. Our Bank has also filed a civil suit for damages against T. Rajakumar. For further details, please see "– *Material civil proceedings by our Bank*" above on page 299.

2. State Bank of India on behalf of a consortium of banks of which our Bank is a part of has requested for registration of FIR before the Head of Branch, Central Bureau of Investigation, Banking Securities Fraud Branch, Bangalore dated December 7, 2020 against IVRCL Limited and its directors, pursuant to which a FIR dated December 28, 2020 has been registered for diversion of funds. Our Bank has also submitted a Form FMR-1(1) dated December 30, 2019 with the RBI in this respect for the ₹ 2,779.8 million fraud committed. The account was classified as NPA in 2017 and the proceedings are currently pending.

3. Our Bank has filed a criminal complaint before the Joint Commissioner of Police, Hyderabad dated February 29, 2020 against Saraiwwalaa Agrr Refineries Limited and its directors for certain fraudulent activities including under reporting of revenues, manipulation of the books of accounts and diversion of funds. We have submitted a Form FMR-1(1) dated December 6, 2019 with the RBI in this respect for the ₹ 462.12 million fraud committed.

   By a writ petition filed by the borrower before the High Court of Telangana on February 17, 2020. The borrower has sought, *inter alia*, a stay on all proceedings consequent to the criminal complaint filed by our Bank and the reporting of the fraud. Pursuant to an order dated February 2, 2020, the court has ordered the Bank not to take any steps prejudicial to the interests of the borrower until the next date of hearing.

4. Our Bank has filed a criminal complaint before the Inspector of Police, Varathur Police Station, Bangalore, pursuant to which an FIR dated February 16, 2021 has been registered against Gayathri Cashews and its partners for unauthorised sale of mortgaged properties and submitted a Form FMR-1(1) dated February 11, 2021 with the RBI in this respect for the ₹ 354.55 million fraud committed. The account was classified as NPA in 2020 and the proceedings are currently pending.

5. Our Bank has filed a criminal complaint before the Joint Commissioner of Police, Economic Offences Wing, Mumbai Police dated June 14, 2017 against Usher Agro Limited¸ pursuant to which an FIR dated December 8, 2018 has been registered for unauthorised diversion of funds, sale of current assets at distress prices, resulting in the value of the primary security diminishing and diversion of funds. Our Bank has also submitted a Form FMR-1(1) dated June 1, 2017 with the RBI in this respect for the ₹ 242.68 million fraud

committed.

6. Our Bank has lodged an FIR before the Judicial Magistrate No. 1, Madurai dated December 10, 2019 against Selvarani Dhall Industries and Selvarani Impex for unauthorised sale of hypothecated goods and diversion of funds and submitted two Forms FMR-1(1) dated September 10, 2018 with the RBI in this respect for the ₹ 100.09 million and ₹ 79.20 million fraud committed. The accounts were classified as NPAs in 2017 and the proceedings are currently pending.

7. Our Bank has lodged an FIR before the Central Crime Branch, Chennai dated November 10, 2011 against Trisakthi Publications Private Limited for forgery of documents and submitted a Form FMR-1(1) dated September 30, 2011 with the RBI in this respect for the ₹ 97.37 million fraud committed. The proceedings are currently pending.

8. In addition to the above, in the ordinary course of its business, 24 FIRs have been registered aggregating to ₹ 103.14 million and we have written 212 letters addressed to various police authorities amounting to ₹ 4,869.72 million, under several sections of the IPC before various police and regulatory authorities alleging offences including, among others, misappropriation, embezzlement of cash, falsification of records, fraud, diversion and improper end use of funds, sale/alienation of collateral property, submission of fabricated documents and criminal breach of trust by borrowers of our Bank.

9. Our Bank has filed seven complaints against various persons under the Negotiable Instruments Act, 1881 in relation to dishonour of cheques and recovery of dues. The matters are pending at different stages of adjudication before various forums. The aggregate amount involved in these matters is ₹ 474.9 million.

III. Litigation involving the Directors

a. *Criminal proceedings against our Directors*

1. Shankar S. Slegi, a director of Blissful Garments Pvt Ltd filed an FIR dated August 25, 2020 registered by the Palakkad Town Police and a complaint dated August 27, with the Chief Judicial Magistrate, Palakkad against K.V. Rama Moorthy, our Bank's MD & CEO, the Managing Director of Blissful Garments Pvt Ltd and others alleging that unauthorized debits using sham cheque details had been made from the account of Blissful Garments Private Limited. A petition dated January 4, 2021 to quash the FIR was filed and the High Court of Kerala by its order dated January 29, 2021 granted an interim stay of the proceedings while the petition to quash the FIR is still pending.

2. K. Manoharan filed an FIR dated November 2, 2018 and a complaint dated November 2, 2018 before the Judicial Magistrate, Tirupur for a direction to Central Crime Branch, Tirupur to register an FIR against K.V. Rama Moorthy, our Bank's MD & CEO and others. The allegations against our Bank's MD & CEO that he had taken efforts to protect the other accused. A petition during December 2018 to quash the FIR was filed and the High Court of Madras by its order dated December 17, 2018 granted a stay of the investigation while the petition to quash the FIR is still pending.

3. N.C. Pandian has filed a private complaint before the Additional Chief Metropolitan Magistrate dated July 20, 2020 against K.V. Rama Moorthy, Managing Director and CEO of our Bank and Prakash Chandra Panda, Company Secretary of our Bank, alleging that the failure to issue bonus Equity Shares pursuant to the meeting held on May 26, 2016 amounted to cheating. Our Bank has filed an application before the High Court of Madras for quashing the private complaint. The High Court by its order dated February 15, 2021 granted a stay on the proceedings and the matter is currently pending.

4. Our directors Asok Kumar P.C.G., Nagarajan K. and Vijayadurai B. have also been named in the complaint filed by K.G. Inian. For details of the criminal complaint, see "– *Criminal proceedings against our Bank*" above on page 301.

b. *Criminal litigation by our Directors*

Nil

c. *Actions by regulatory and statutory authorities against our Directors*

1. A penalty of ₹5 million was imposed on our director Balakrishnan Prabaharan pursuant to Directorate of

Chennai order dated August 14, 2021. He has subsequently filed an appeal against such penalty imposed before the Appellate Tribunal of Foreign Exchange, New Delhi. The appeal is currently pending. For further details, see "– *Litigation involving Equity Shares of our Bank*" above on page 293.

2. The Directorate of Enforcement has also issued a show cause notice dated November 9, 2017 to our Directors, Asok Kumar P.C.G., Nagarajan K and Vijayadurai B. For further details, see "– *Litigation involving Equity Shares of our Bank*" above on page 293.

d. *Material civil litigation against our Directors*

Nil

e. *Material civil litigation by our Directors*

Nil

IV. Tax proceedings involving Relevant Parties

Particulars	Number of cases	Aggregate amount involved to the extent ascertainable (*in ₹ million*)
A. Direct Tax		
Bank	13	3127.70
Directors	Nil	Nil
Sub-total (A)	13	3127.70
B. Indirect Tax		
Bank	8	1705.16
Directors	Nil	Nil
Sub-total (B)	8	1705.16
Total	**21**	**4832.86**

V. Outstanding dues to Creditors

Our Board has pursuant to the Board resolution dated August 3, 2021 considered and adopted a policy of materiality for identification of material outstanding dues to creditors. In terms of this materiality policy, all creditors to our Bank to whom the amount due by our Bank exceeds 5.00% of the total outstanding dues to creditors as on the date of the latest Restated Financial Statements, shall be considered material. Details of outstanding dues owed to material creditors, MSME creditors and other creditors of our Bank based on such determination are disclosed below:

Types of Creditors	Number of Creditors	Amount involved (*in ₹ million*)
Micro, Small and Medium Enterprises	1	0.07
Material Creditors	-	-
Other Creditors	32	1.37
Total Outstanding Dues	**33**	**1.44**

As of March 31, 2021, there are no outstanding to material creditors. For further details, see the website of our Bank at https://www.tmb.in.

Material Developments

Other than as stated in the section entitled "*Management's Discussion and Analysis of Financial Condition and Results of Operations*" on page 265, there have not arisen, since the date of the last financial information disclosed in this Draft Red Herring Prospectus, any circumstances which materially and adversely affect, or are likely to affect, our operations, our profitability taken as a whole or the value of our consolidated assets or our ability to pay our liabilities within the next 12 months.

GOVERNMENT AND OTHER APPROVALS

Our Bank is in possession of all approvals which are considered material and necessary for the purpose of undertaking its business activities. Set out below, is an indicative list of approvals obtained by our Bank. In light of these key approvals, our Bank can undertake this Offer and its business activities. In addition, certain of our key approvals may expire in the ordinary course of business and our Bank has either already made an application to the appropriate authorities for renewal of such key approvals or is in the process of making such renewal applications. For further details in connection with the regulatory and legal framework within which we operate, see "Key Regulations and Policies" beginning on page 137.

I. Incorporation details

1. Certificate of incorporation dated May 11, 1921 issued by the erstwhile Assistant Registrar of Joint Stock Companies, Palamcottah.

2. Fresh certificate of incorporation dated July 17, 1968 consequent to change of name issued by the RoC.

3. Letter of approval from the Government of India dated November 14, 1962 in relation to change of name of our Bank with effect from November 27, 1962.

4. Notification from the RBI dated January 3, 1963, in relation to the alteration of the name of our Bank from 'Nadar Bank Limited' to 'Tamilnad Mercantile Bank Limited' in the Schedule II of the RBI Act.

5. The CIN of our Bank is U65110TN1921PLC001908.

II. Approvals in relation to the Offer

For details regarding the approvals and authorisations obtained by our Bank in relation to the Offer, see "*Other Regulatory and Statutory Disclosures – Authority for the Offer*" on page 307.

III. Material approvals in relation to the business operations of our Bank

Regulatory approvals for setting up a commercial bank

1. License dated November 20, 1962 to carry on the banking business issued by the RBI under Section 22 of the Banking Regulation Act, 1949. The licence was subsequently amended on February 14, 1963 pursuant to the change in name of our Bank.

2. Letter of intimation by the RBI in relation to the inclusion of our Bank in Schedule II of the Reserve Bank of India Act, 1934. Our Bank is unable to trace the letter of intimation. For detail, see "*Risk Factors – Some of our corporate records are not traceable and we have limited knowledge and records of documents relating to corporate actions undertaken by our Bank. These corporate records may not be available in future and we may be subject to penalty imposed by the competent regulatory authority in this respect*" on page 41.

Regulatory approvals for carrying on the business of a commercial bank

1. The RBI has, pursuant to its letter dated May 10, 1999, granted our Bank, a license to deal in foreign exchange.

2. The RBI has, pursuant to a letter dated June 10, 2004, granted our Bank, membership of RTGS System in the 'Type A' category. The upper limit intra-day liquidity sanctioned to our Bank is ₹ 13,318.8 million.

3. The IRDAI has issued a certificate of renewal registration dated March 18, 2019 to our Bank as a Category Corporate Agent (Composite).

4. Certificate of registration as a point of presence for National Pension Scheme and other schemes dated September 14, 2018.

Regulatory approvals for carrying on securities markets related business

1. SEBI has granted a certificate of registration dated March 23, 2016 to our Bank, to function as a depository participant.

2. SEBI has granted a certificate of registration dated November 14, 2011 to our Bank, to function as a Category-1 merchant banker.

Tax related approvals

1. The permanent account number of our Bank is AAACT5558K.

2. The tax deduction account number of our Bank is MRIT00805A.

3. GST registrations issued under the central and state specific GST laws, as applicable to our Bank.

Labour related approvals

Our Bank has obtained registrations under various employee and labour related laws including the Contract Labour (Regulation and Abolition) Act, 1970 and the Employees' Provident Funds and Miscellaneous Provisions Act, 1952.

IV. Key approvals obtained for the material branches of our Bank

Our Bank has obtained registrations in the normal course of business for its branches across various states in India including RBI approvals for opening of branches, allotment of MICR Codes and registrations under the Employees' Provident Fund and Miscellaneous Provisions Act, 1952 and Employee State Insurance Act, 1948, each as amended. Our Bank has obtained GST registrations with the relevant authorities for its branches. Certain approvals may lapse in their normal course and our Bank has either made an application to the appropriate authorities for renewal of such registration or is in the process of making such applications.

Our Bank has been unable to trace copies of the RBI approvals obtained in relation to opening of certain branches of our Bank. Consequently, we have made applications dated August 11, 2021 to the RBI for verification of the code numbers of such branches and have sought acknowledgements in relation to the existence of such branches in the records of the RBI. For details, see "*Risk Factors – Some of our corporate records are not traceable and we have limited knowledge and records of documents relating to corporate actions undertaken by our Bank. These corporate records may not be available in future and we may be subject to penalty imposed by the competent regulatory authority in this respect*" on page 41.

V. Pending applications

As on the date of this Draft Red Herring Prospectus, we currently hold all aforementioned material approvals, licenses, registrations and permits, as required, except the CCIL membership, which expired on March 31, 2021, for which we have made an application for continuation of our membership on June 28, 2021.

VI. Approvals for which no application has been made

Nil

VII. Intellectual property

As on the date of this Draft Red Herring Prospectus, our Bank has registered 3 trademarks with the Registrar of Trademarks under the Trademarks Act, 1999, as amended. These include:

S.No.	Trademark	Classes of registration

S.No.	Trademark	Classes of registration
1.		36
2.	"TAMILNAD MERCANTILE BANK LTD"	36
3.	"TMB"	36

During the year 2018-19, the tagline in our logo has been changed to "BE A STEP AHEAD IN LIFE" from "BE A STEP AHEAD OF LIFE". We have made an application (Application No. 5075939) for trademark registration in relation to the change of tagline in our logo. For details, see "*Our Business – Intellectual Property*" and "*Risk Factors – We depend on our brand recognition, and failure to maintain and enhance awareness of our brand would adversely affect our ability to retain and expand our base of customers.*" on pages 136 and 46, respectively.

OTHER REGULATORY AND STATUTORY DISCLOSURES

Authority for the Offer

Our Board has approved the Offer pursuant to resolution dated February 24, 2020 and our Shareholders have approved the Fresh Issue pursuant to resolution dated October 28, 2020 in terms of Section 62(1)(c) of the Companies Act, 2013.

The Selling Shareholders have, severally and not jointly, confirmed and approved their participation in the Offer for Sale in relation to their respective portion of Offered Shares

The Equity Shares being offered by the Selling Shareholders in the Offer for Sale have been held by them for a period of at least one year prior to the filing of this Draft Red Herring Prospectus with SEBI, calculated in the manner as set out under Regulation 8 of the SEBI ICDR Regulations and are eligible for being offered in the Offer for Sale. The Selling Shareholders have, severally and not jointly, confirmed and approved the inclusion of their respective portions of the Offered Shares in the Offer for Sale as set out below:

S. No.	Selling Shareholder	Date of Selling Shareholder's Consent Letter	Number of Offered Shares	% of Shareholding
1.	D. Prem Palanivel	July 31, 2021	5,000	0.00
2.	Priya Rajan	July 31, 2021	5,000	0.00
3.	Prabhakar Mahadeo Bobde	July 30, 2021	1,000	0.00
4.	Narasimhan Krishnamurthy	August 4, 2021	505	0.00
5.	M. Malliga Rani	July 30, 2021	500	0.00
6.	Subramanian Venkiteshwaran Iyer	July 23, 2021	500	0.00

The Equity Shares proposed to be offered by the Selling Shareholders in the Offer for Sale are fully paid-up and free from any lien, encumbrance, transfer restrictions or third-party rights.

Our Board and the Stakeholders' Relationship & Capital Planning Committee have approved this Draft Red Herring Prospectus pursuant to resolutions dated August 18, 2021 and September 3, 2021 respectively.

Our Bank has received in-principle approvals from the BSE and the NSE for the listing of the Equity Shares pursuant to letters dated [•] and [•], respectively.

Prohibition by the SEBI or Other Governmental Authorities

Our Bank, the Selling Shareholders and our Directors are not prohibited from accessing the capital market or debarred from buying, selling or dealing in securities under any order or direction passed by the SEBI or any securities market regulator in any other jurisdiction or any other authority/court.

None of the companies with which our Directors are promoters, directors or persons in control have been debarred from accessing capital markets under any order or direction passed by SEBI or any other authorities.

Our Bank or Directors have not been declared as wilful defaulters by any bank or financial institution (as defined under the Companies Act, 2013) or consortium thereof in accordance with the guidelines on wilful defaulters issued by the RBI.

Our Directors have not been declared as fugitive economic offenders under Section 12 of the Fugitive Economic Offenders Act, 2018.

None of our directors are associated with the securities market any manner and no outstanding action has been initiated against our Directors by SEBI in the five years preceding the date of this Draft Red Herring Prospectus

Confirmation under Companies (Significant Beneficial Owners) Rules, 2018

Our Bank confirms that it is in compliance with the Companies (Significant Beneficial Owners) Rules, 2018, to the extent applicable, as of the date of this Draft Red Herring Prospectus.

Eligibility for the Offer

Our Bank is eligible for the Offer in accordance with the Regulation 6(2) of the SEBI ICDR Regulations, which

states as follows:

"*An issuer not satisfying the condition stipulated in sub-regulation (1) shall be eligible to make an initial public offer only if the issue is made through the book-building process and the issuer undertakes to allot at least seventy five per cent. of the net offer to qualified institutional buyers and to refund the full subscription money if it fails to do so.*"

We are an unlisted company, not satisfying the conditions specified under Regulation 6(1) of the SEBI ICDR Regulations and are therefore required to allot at least 75% of the Offer to QIBs to meet the conditions as detailed under Regulation 6(2) of the SEBI ICDR Regulations. In the event we fail to do so, the full application monies shall be refunded to the Bidders, in accordance with the SEBI ICDR Regulations.

Further, in accordance with Regulation 49(1) of the SEBI ICDR Regulations, our Bank and each of the Selling Shareholders shall ensure that the number of prospective Allottees to whom the Equity Shares will be Allotted shall not be less than 1,000, failing which the entire application monies shall be refunded forthwith. In case of delay, if any, in refund within such timeline as prescribed under applicable laws, our Bank shall be liable to pay interest on the application money in accordance with applicable laws. None of the Selling Shareholders shall be liable to reimburse our Bank for any interest paid by it on behalf of the Selling Shareholders on account of any delay with respect to Allotment of the respective portion of the respective Equity Shares offered by such Selling Shareholder in the Offer for Sale, or otherwise, unless such delay is solely accountable to such Selling Shareholder.

Our Bank is in compliance with conditions specified in Regulations 5 and 7(1) of the SEBI ICDR Regulations to the extent applicable and will ensure compliance with Regulation 7(2) of the SEBI ICDR Regulations.

Disclaimer Clause of SEBI

IT IS TO BE DISTINCTLY UNDERSTOOD THAT SUBMISSION OF THIS DRAFT RED HERRING PROSPECTUS TO SEBI SHOULD NOT, IN ANY WAY, BE DEEMED OR CONSTRUED TO MEAN THAT THE SAME HAS BEEN CLEARED OR APPROVED BY SEBI. SEBI DOES NOT TAKE ANY RESPONSIBILITY EITHER FOR THE FINANCIAL SOUNDNESS OF ANY SCHEME OR THE PROJECT FOR WHICH THE OFFER IS PROPOSED TO BE MADE OR FOR THE CORRECTNESS OF THE STATEMENTS MADE OR OPINIONS EXPRESSED IN THIS DRAFT RED HERRING PROSPECTUS. THE BRLMS, BEING AXIS CAPITAL LIMITED, MOTILAL OSWAL INVESTMENT ADVISORS LIMITED AND SBI CAPITAL MARKETS LIMITED HAVE CERTIFIED THAT THE DISCLOSURES MADE IN THIS DRAFT RED HERRING PROSPECTUS ARE GENERALLY ADEQUATE AND ARE IN CONFORMITY WITH SEBI ICDR REGULATIONS. THIS REQUIREMENT IS TO FACILITATE INVESTORS TO TAKE AN INFORMED DECISION FOR MAKING AN INVESTMENT IN THE PROPOSED OFFER.

IT SHOULD ALSO BE CLEARLY UNDERSTOOD THAT WHILE OUR BANK IS PRIMARILY RESPONSIBLE FOR THE CORRECTNESS, ADEQUACY AND DISCLOSURE OF ALL RELEVANT INFORMATION IN THIS DRAFT RED HERRING PROSPECTUS AND THE SELLING SHAREHOLDERS ARE, SEVERALLY AND NOT JOINTLY, RESPONSIBLE ONLY FOR THE STATEMENTS SPECIFICALLY CONFIRMED OR UNDERTAKEN BY THEM IN THE DRAFT RED HERRING PROSPECTUS IN RELATION TO THEMSELVES FOR THE RESPECTIVE PORTION OF THE EQUITY SHARES BEING OFFERED BY THEM IN THE OFFER FOR SALE, THE BRLMS ARE EXPECTED TO EXERCISE DUE DILIGENCE TO ENSURE THAT OUR BANK AND THE SELLING SHAREHOLDERS DISCHARGE THEIR RESPONSIBILITIES ADEQUATELY IN THIS BEHALF AND TOWARDS THIS PURPOSE, THE BRLMS, BEING AXIS CAPITAL LIMITED, MOTILAL OSWAL INVESTMENT ADVISORS LIMITED AND SBI CAPITAL MARKETS LIMITED, HAVE FURNISHED TO SEBI, A DUE DILIGENCE CERTIFICATE DATED SEPTEMBER 4, 2021 IN THE FORMAT PRESCRIBED UNDER SCHEDULE V(A) OF SEBI ICDR REGULATIONS.

THE FILING OF THIS DRAFT RED HERRING PROSPECTUS DOES NOT, HOWEVER, ABSOLVE OUR BANK FROM ANY LIABILITIES UNDER THE COMPANIES ACT, 2013, OR FROM THE REQUIREMENT OF OBTAINING SUCH STATUTORY OR OTHER CLEARANCES AS MAY BE REQUIRED FOR THE PURPOSE OF THE PROPOSED OFFER. SEBI FURTHER RESERVES THE RIGHT TO TAKE UP, AT ANY POINT OF TIME, WITH THE BRLMS ANY IRREGULARITIES OR LAPSES IN THIS DRAFT RED HERRING PROSPECTUS.

All legal requirements pertaining to the Offer will be complied with at the time of filing of the Red Herring Prospectus with the RoC in terms of Section 32 of the Companies Act, 2013. All legal requirements pertaining to the Offer will be complied with at the time of filing of the Prospectus with the RoC in terms of Sections 26, 32, 33(1) and 33(2) of the Companies Act, 2013.

Caution - Disclaimer from our Bank, our Directors and the BRLMs

Our Bank, our Directors and the BRLMs accept no responsibility for statements made otherwise than in this Draft Red Herring Prospectus or in the advertisements or any other material issued by or at our Bank's instance. Anyone placing reliance on any other source of information, including our Bank's website, www.tmbank.in or any website of any affiliates of our Bank would be doing so at his or her own risk.

The BRLMs accept no responsibility, save to the limited extent as provided in the Offer Agreement and the Underwriting Agreement.

All information, to the extent required in relation to the Offer, shall be made available by our Bank, the Selling Shareholders and the BRLMs to the public and investors at large and no selective or additional information would be made available by our Bank, the Selling Shareholders and the BRLMs for a section of the investors in any manner whatsoever including at road show presentations, in research or sales reports, at Bidding Centers or elsewhere.

Bidders will be required to confirm and will be deemed to have represented to our Bank, the Underwriters and their respective directors, officers, agents, affiliates and representatives that they are eligible under all applicable laws, rules, regulations, guidelines and approvals to acquire the Equity Shares and will not issue, sell, pledge or transfer the Equity Shares to any person who is not eligible under any applicable laws, rules, regulations, guidelines and approvals to acquire the Equity Shares. Our Bank, the Underwriters and their respective directors, officers, agents, affiliates and representatives accept no responsibility or liability for advising any investor on whether such investor is eligible to acquire the Equity Shares.

The BRLMs and their respective associates and affiliates in their capacity as principals or agents may engage in transactions with, and perform services for, our Bank, the Selling Shareholders and their respective directors and officers, affiliates, associates or third parties in the ordinary course of business and have engaged, or may in the future engage, in commercial banking and investment banking transactions with our Bank, the Selling Shareholders and their respective directors and officers, affiliates, associates or third parties, for which they have received, and may in the future receive, compensation.

Disclaimer from the Selling Shareholders

The Selling Shareholders accept no responsibility for statements made otherwise than in this Draft Red Herring Prospectus or in the advertisements or any other material issued by or at our Bank's instance and anyone placing reliance on any other source of information, including our Bank's website https:// www.tmb.in, or the respective websites of any affiliate of our Bank or the Selling Shareholders would be doing so at his or her own risk. Each Selling Shareholder, its directors, affiliates, associates, and officers accept no responsibility for any statements made in this Draft Red Herring Prospectus other than those specifically made or confirmed by such Selling Shareholder in relation to itself as a Selling Shareholder or its Offered Shares.

Bidders will be required to confirm and will be deemed to have represented to each Selling Shareholder and its respective directors, officers, agents, affiliates, and representatives that they are eligible under all applicable laws, rules, regulations, guidelines and approvals to acquire the Equity Shares and will not sell, pledge, or transfer the Equity Shares to any person who is not eligible under any applicable laws, rules, regulations, guidelines and approvals to acquire the Equity Shares. The Selling Shareholders and its respective directors, officers, agents, affiliates, and representatives accept no responsibility or liability for advising any investor on whether such investor is eligible to acquire the Equity Shares.

Disclaimer in respect of Jurisdiction

This Offer is being made in India to persons resident in India (who are competent to contract under the Indian Contract Act, 1872), including Indian nationals resident in India, HUFs, companies, other corporate bodies and societies registered under the applicable laws in India and authorised to invest in shares, domestic Mutual Funds, Indian financial institutions, commercial banks, regional rural banks, co-operative banks (subject to RBI permission), or trusts under applicable trust law and who are authorised under their constitution to hold and invest in equity shares, state industrial development corporations, insurance companies registered with IRDAI,

provident funds (subject to applicable law) and pension funds, National Investment Fund, insurance funds set up and managed by army, navy or air force of Union of India, insurance funds set up and managed by the Department of Posts, GoI, Systemically Important NBFCs registered with the RBI and permitted Non-Residents including FPIs and Eligible NRIs and AIFs that they are eligible under all applicable laws and regulations to purchase the Equity Shares. This Draft Red Herring Prospectus does not constitute an offer to sell or an invitation to subscribe to Equity Shares offered hereby, in any jurisdiction to any person to whom it is unlawful to make an offer or invitation in such jurisdiction. Any person into whose possession this Draft Red Herring Prospectus comes is required to inform him or herself about, and to observe, any such restrictions. Any dispute arising out of this Offer will be subject to the jurisdiction of appropriate court(s) in Chennai only.

Neither the delivery of this Draft Red Herring Prospectus nor the Offer of the Offered Shares shall, under any circumstances, create any implication that there has been no change in the affairs of our Bank or any of the Selling Shareholder since the date of this Draft Red Herring Prospectus or that the information contained herein is correct as of any time subsequent to this date.

The Equity Shares offered in the Offer have not been and will not be registered under the U.S. Securities Act or any state securities laws in the United States, and unless so registered, may not be offered or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and in accordance with any applicable U.S. state securities laws. Accordingly, the Equity Shares are being offered and sold outside the United States in 'offshore transactions' in reliance on Regulation S under the U.S. Securities Act and the applicable laws of the jurisdictions where such offers and sales are made.

The Equity Shares have not been and will not be registered, listed or otherwise qualified in any other jurisdiction outside India and may not be offered or sold, and Bids may not be made by persons in any such jurisdiction, except in compliance with the applicable laws of such jurisdiction.

Bidders are advised to ensure that any Bid from them does not exceed investment limits or the maximum number of Equity Shares that can be held by them under applicable law. Further, each Bidder where required must agree in the Allotment Advice that such Bidder will not sell or transfer any Equity Shares or any economic interest therein, including any off-shore derivative instruments, such as participatory notes, issued against the Equity Shares or any similar security, other than in accordance with applicable laws.

Disclaimer Clause of the BSE

As required, a copy of this Draft Red Herring Prospectus shall be submitted to the BSE. The disclaimer clause as intimated by the BSE to our Bank, post scrutiny of this Draft Red Herring Prospectus, shall be included in the Red Herring Prospectus prior to filing with the RoC.

Disclaimer Clause of the NSE

As required, a copy of this Draft Red Herring Prospectus shall be submitted to the NSE. The disclaimer clause as intimated by the NSE to our Bank, post scrutiny of this Draft Red Herring Prospectus, shall be included in the Red Herring Prospectus prior to filing with the RoC.

Disclaimer Clause of the RBI

A license authorising our Bank to carry on banking business has been obtained from the Reserve Bank of India in terms of section 22 of the Banking Regulation Act, 1949. It must be distinctly understood, however, that in issuing the license the Reserve Bank of India does not undertake any responsibility for the financial soundness of our Bank.

Listing

The Equity Shares issued through this Draft Red Herring Prospectus are proposed to be listed on the Stock Exchanges. Application will be made to the Stock Exchanges for obtaining permission for listing and trading of the Equity Shares. [•] will be the Designated Stock Exchange with which the Basis of Allotment will be finalised.

Consents

Consents in writing of: (a) our Selling Shareholders, our Directors, our Company Secretary and Compliance Officer, the Joint Statutory Central Auditors, legal counsel to our Bank as to Indian law, legal counsel to the BRLMs as to Indian law, the BRLMs, the Registrar to the Offer, in their respective capacities, have been obtained; (b) CRISIL has been obtained; and (c) the Syndicate Members, the Banker(s) to the Offer, to act in their respective capacities, will be obtained and filed along with a copy of the Red Herring Prospectus with the RoC as required under the Companies Act, 2013 and such consents have not been withdrawn up to the time of delivery of the Red Herring Prospectus.

Expert to the Offer

Except as stated below, our Bank has not obtained any expert opinions:

Our Bank has received written consent dated August 3, 2021 from our Joint Statutory Central Auditors, M/s Suri & Co., Chartered Accountants and M/s Abarna & Ananthan, Chartered Accountants to include their name as required under Section 26(5) of the Companies Act, 2013 read with SEBI ICDR Regulations in this Draft Red Herring Prospectus as an "expert" as defined under Section 2(38) of the Companies Act, 2013 in relation to the Restated Financial Information and in respect of its (i) examination report dated August 3, 2021 on our Restated Financial Statements; and (ii) its report dated September 4, 2021 on the statement of possible special tax benefits in this Draft Red Herring Prospectus and such consent has not been withdrawn as on the date of this Draft Red Herring Prospectus.

However, the term "expert" shall not be construed to mean an "expert" as defined under the U.S. Securities Act.

Particulars regarding public or rights issues during the last five years

Our Bank has not made any public issues or rights issues of Equity Shares during the five years immediately preceding the date of this Draft Red Herring Prospectus.

Particulars regarding capital issues by our Bank and listed group companies, subsidiaries or associate entity during the last three years

Our Bank has not made any capital issues during the three years preceding the date of this Draft Red Herring Prospectus. Our Bank does not have any group company or subsidiary or associate entity.

Commission and Brokerage paid on previous issues of the Equity Shares in the last five years

Since this is the initial public issue of the Equity Shares, no sum has been paid or has been payable as commission or brokerage for subscribing to or procuring or agreeing to procure subscription for any of the Equity Shares since our Bank's incorporation.

Performance vis-à-vis objects – Public/ rights issue of our Bank

Our Bank has not undertaken any public or rights issue in the five years preceding the date of this Draft Red Herring Prospectus. For further details, please see "*Capital Structure*" on page 70.

Price information of past issues handled by the BRLMs

A. Axis Capital Limited

1. Price information of past public issues (during the current Fiscals and the two Fiscals immediately preceding the current Fiscals) handled by Axis Capital Limited:

S. No.	Issue Name	Issue Size (₹ in million)	Issue Price (₹)	Listing Date	Opening Price on Listing Date (₹)	+/-% Change in the Closing Price, (=/-% Change in Closing Benchmark) – 30th Calendar Day from Listing	+/-% Change in the Closing Price, (=/-% Change in Closing Benchmark) – 90th Calendar Days from Listing	+/-% Change in the Closing Price, (=/-% Change in Closing Benchmark) – 180th Calendar Day from Listing
1.	Chemplast Sanmar Limted	38,500.00	541.00	24-Aug-21	550.00	-	-	-

S. No.	Issue Name	Issue Size (₹ in million)	Issue Price (₹)	Listing Date	Opening Price on Listing Date (₹)	+/-% Change in the Closing Price, (=/-% Change in Closing Benchmark) – 30th Calendar Day from Listing	+/-% Change in the Closing Price, (=/-% Change in Closing Benchmark) – 90th Calendar Days from Listing	+/-% Change in the Closing Price, (=/-% Change in Closing Benchmark) – 180th Calendar Day from Listing
2.	Nuvoco Vistas Corporation Limited	50,000.00	570.00	23-Aug-21	485.00	-	-	-
3.	Cartrade Tech Limited	29,985.13	1,618.00	20-Aug-21	1,599.80	-	-	-
4.	Clean Science And Technology Limited	15,466.22	900.00	19-Jul-21	1,755.00	+66.33%, [+5.01%]	-	-
5.	India Pesticides Limited	8,000.00	296.00	5-Jul-21	350.00	+12.64%, [+1.87%]	-	-
6.	Krishna Institute Of Medical Sciences Limited[!]	21,437.44	825.00	28-Jun-21	1,009.00	+48.10%, [-0.43%]	-	-
7.	Dodla Dairy Limited	5,201.77	428.00	28-Jun-21	550.00	+44.94%, [-0.43%]	-	-
8.	Shyam Metalics And Energy Limited[@]	9,085.50	306.00	24-Jun-21	380.00	+40.95%, [+0.42%]	-	-
9.	Macrotech Developers Limited	25,000.00	486.00	19-April-21	436.00	+30.22%, [+5.21%]	+75.43%, [+10.89%]	-
10.	Barbeque – Nation Hospitality Limited	4,528.74	500.00	07-April-21	489.85	+18.77%, [-0.64%]	+76.97%, [+6.85%]	-

Source: www.nseindia.com

[@] Offer Price was ₹291.00 per equity share to Eligible Employees

[!] Offer Price was ₹785.00 per equity share to Eligible Employees

Notes:

a. Issue Size derived from Prospectus/final post issue reports, as available.
b. The CNX NIFTY is considered as the Benchmark Index.
c. Price on NSE is considered for all of the above calculations.
d. In case 30th/90th/180th day is not a trading day, closing price on NSE of the previous trading day has been considered.
e. Since 30 calendar days, 90 calendar days and 180 calendar days, as applicable, from listing date has not elapsed for few of the above issues, data for same is not available.

2. Summary statement of price information of past public issues (during the current Fiscals and the two Fiscals immediately preceding the current Fiscal):

Fiscal	Total No. of IPOs	Total Funds (₹ in million)	Nos. of IPOs Trading at Discount – 30th Calendar Days from Listing			Nos. of IPOs Trading at Premium – 30th Calendar Day from Listing			Nos. of IPOs Trading at Discount – 180th Calendar Day from Listing			Nos. of IPOs Trading at Premium – 180th Calendar Day from Listing		
			Over 50%	Between 25%- 50%	Less than 25%	Over 50%	Between 25%-50%n	Less than 25%	Over 50%	Between 25%-50%n	Less than 25%	Over 50%	Between 25%-50%n	Less than 25%
2021-2022*	10	2,07,204.80	-	-	-	1	4	2	-	-	-	-	-	-
2020-2021	11	93,028.90	-	-	6	2	1	2	-	-	-	2	1	2
2019-2020	5	161,776.03	-	1	2	-	-	2	1	1	-	-	-	3

** The information is as on the date of the document*
The information for each of the fiscals is based on issues listed during such fiscal.

Note: Since 30 calendar days and 180 calendar days, as applicable, from listing date has not elapsed for few of the above issues, data for the same is not available.

B. Motilal Oswal Investment Advisors Limited

1. Price information of past public issues (during the current Fiscal and the two Fiscals immediately preceding the current Fiscals) handled by Motilal Oswal Investment Advisors Limited:

S. No.	Issue Name	Issue Size (₹ in million)	Issue Price (₹)	Listing Date	Opening Price on Listing Date (₹)	+/-% Change in the Closing Price, (=/-% Change in Closing Benchmark) – 30th Calendar Day from Listing	+/-% Change in the Closing Price, (=/-% Change in Closing Benchmark) – 90th Calendar Days from Listing	+/-% Change in the Closing Price, (=/-% Change in Closing Benchmark) – 180th Calendar Day from Listing

S. No.	Issue Name	Issue Size (₹ in million)	Issue Price (₹)	Listing Date	Opening Price on Listing Date (₹)	+/-% Change in the Closing Price, (=/-% Change in Closing Benchmark) – 30th Calendar Day from Listing	+/-% Change in the Closing Price, (=/-% Change in Closing Benchmark) – 90th Calendar Days from Listing	+/-% Change in the Closing Price, (=/-% Change in Closing Benchmark) – 180th Calendar Day from Listing
1.	GR Infraprojects Limited[f]	9,623.34	837	July 19, 2021	1,715.85	9%	Not applicable[e]	Not applicable[e]
2.	Devyani International Limited	18,380.00	90	August 16, 2021	140.90	Not applicable[e]	Not applicable[e]	Not applicable[e]

Source: www.nseindia.com

Notes:

a. Issue Size derived from Prospectus/final post issue reports, as available.
b. The CNX NIFTY is considered as the Benchmark Index.
c. Price on NSE is considered for all of the above calculations.
d. In case 30th/90th/180th day is not a trading day, closing price on NSE of the previous trading day has been considered.
e. Since 30 calendar days, 90 calendar days and 180 calendar days, as applicable, from listing date has not elapsed for few of the above issues, data for same is not available.
f. Discount of ₹42.00 per Equity Share was offered to eligible employees bidding in the employee reservation portion

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2. Summary statement of price information of past public issues (during the current Fiscals and the two Fiscals immediately preceding the current Fiscals):

Fiscal	Total No. of IPOs	Total Funds (₹ in million)	Nos. of IPOs Trading at Discount – 30th Calendar Days from Listing			Nos. of IPOs Trading at Premium – 30th Calendar Day from Listing			Nos. of IPOs Trading at Discount – 180th Calendar Day from Listing			Nos. of IPOs Trading at Premium – 180th Calendar Day from Listing		
			Over 50%	Between 25%-50%	Less than 25%	Over 50%	Between 25%-50%n	Less than 25%	Over 50%	Between 25%-50%n	Less than 25%	Over 50%	Between 25%-50%n	Less than 25%
2021-2022*	2	28,003	-	-	-	1	-	-	-	-	-	-	-	-
2020-2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2019-2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-

** The information is as on the date of the document*
The information for each of the fiscals is based on issues listed during such fiscal.

Note: Since 30 calendar days and 180 calendar days, as applicable, from listing date has not elapsed for few of the above issues, data for same is not available

C. SBI Capital Markets Limited

1. Price information of past public issues (during the current Fiscals and the two Fiscals immediately preceding the current Fiscal) handled by SBI Capital Markets Limited:

S. No.	Issue Name	Issue Size (₹ in million)	Issue Price (₹)	Listing Date	Opening Price on Listing Date (₹)	+/-% Change in the Closing Price, (=/-% Change in Closing Benchmark) – 30th Calendar Day from Listing	+/-% Change in the Closing Price, (=/-% Change in Closing Benchmark) – 90th Calendar Days from Listing	+/-% Change in the Closing Price, (=/-% Change in Closing Benchmark) – 180th Calendar Day from Listing
1.	Nuvoco Vistas Corporation Limited	50,000.00	570.00	August 23, 2021	485.00	NA	NA	NA
2.	Glenmark Life Sciences Limited	15,136.00	720.00	August 06, 2021	750.00	-6.40% [6.68%]	NA	NA
3.	G R Infraprojects Limited (1)	9,623.34	837.00	July 19, 2021	1,715.85	90.82% [+5.47%]	NA	NA
4.	Shyam Metalics and Energy Limited (2)	9,085.50	306.00	June 24, 2021	380.00	40.95% [+0.42%]	NA	NA
5.	Macrotech Developers Limited	25,000.00	486.00	April 19, 2021	436.00	30.22% [+5.21%]	75.43% [+10.89%]	NA
6.	Barbeque-Nation Hospitality Limited	4,528.74	500.00	April 07, 2021	489.85	18.77% [-0.64%]	76.97% [+6.85%]	NA
7.	Suryoday Small Finance Bank Ltd (3)	5,808.39	305.00	March 26, 2021	292.00	-18.38% [-1.14%]	-27.48% [+8.84%]	NA
8.	Kalyan Jewellers India Ltd (4)	11,748.16	87.00	March 26, 2021	73.95	-24.60% [-1.14%]	-8.33% [+8.84%]	NA

S. No.	Issue Name	Issue Size (₹ in million)	Issue Price (₹)	Listing Date	Opening Price on Listing Date (₹)	+/-% Change in the Closing Price, (=/-% Change in Closing Benchmark) – 30th Calendar Day from Listing	+/-% Change in the Closing Price, (=/-% Change in Closing Benchmark) – 90th Calendar Days from Listing	+/-% Change in the Closing Price, (=/-% Change in Closing Benchmark) – 180th Calendar Day from Listing
9.	Railtel Corporation of India Limited	8,192.42	94.00	February 26, 2021	109.00	35.64% [-0.15%]	37.50% [+5.32%]	31.01% [+14.42%]
10.	Indian Railway Finance Corporation Ltd	46,333.79	26.00	January 29, 2021	24.90	-5.19% [+6.56%]	-18.65% [+9.02%]	-11.15% [+15.49%]

Source: www.nseindia.com

Notes:
[*] The 30th, 90th and 180th calendar day computation includes the listing day. If either of the 30th, 90th or 180th calendar days isa trading holiday, the previous trading day is considered for the computation. We have taken the issue price to calculate the % change in closing price as on 30th, 90th and 180th day. We have taken the closing price of the applicable benchmark index as on the listing day to calculate the % change in closing price of the benchmark as on 30th, 90th and 180th day.
[*] The Nifty 50 index is considered as the Benchmark Index.

1. Price for eligible employee was Rs 795.00 per equity share.
2. Price for eligible employee was Rs 291.00 per equity share.
3. Price for eligible employee was Rs 275.00 per equity share.
4. Price for eligible employee was Rs 79.00 per equity share.

2. Summary statement of price information of past public issues (during the current Fiscal and the two Fiscals immediately preceding the current Fiscal):

Fiscal	Total No. of IPOs	Total Funds (₹ in million)	Nos. of IPOs Trading at Discount – 30th Calendar Days from Listing			Nos. of IPOs Trading at Premium – 30th Calendar Day from Listing			Nos. of IPOs Trading at Discount – 180th Calendar Day from Listing			Nos. of IPOs Trading at Premium – 180th Calendar Day from Listing		
			Over 50%	Between 25%-50%	Less than 25%	Over 50%	Between 25%-50%n	Less than 25%	Over 50%	Between 25%-50%n	Less than 25%	Over 50%	Between 25%-50%n	Less than 25%
2021-2022*	6	1,13,373.58	-	-	1	1	2	1	-	-	-	-	-	-
2020-2021	7	1,05,087.00	-	-	5	-	2	-	-	1	3	-	1	-
2019-2020	3	138,283.86	-	1	1	1	-	-	1	-	-	1	-	1

** The information is as on the date of the document*
[#] Date of Listing for the issue is used to determine which financial year that particular issue falls into

Note: Since 30 calendar days and 180 calendar days, as applicable, from listing date has not elapsed for few of the above issues, data for same is not available

Track record of past issues handled by the BRLMs

For details regarding the track record of the BRLMs, as specified in the SEBI circular dated January 10, 2012, bearing reference number CIR/MIRSD/1/2012, please see the websites of the BRLMs, as provided in the table below.

S. No.	Name of the BRLM	Website
1.	Axis Capital	www.axiscapital.co.in
2.	Motilal Oswal	www.motilaloswalgroup.com
3.	SBICAP	www.sbicaps.com

Stock Market Data of Equity Shares

This being an initial public offer of our Bank, the Equity Shares are not listed on any stock exchange as of the date of this Draft Red Herring Prospectus, and accordingly, no stock market data is available for the Equity Shares.

Mechanism for Redressal of Investor Grievances

The Registrar Agreement provides for the retention of records with the Registrar to the Offer for a period of at least eight years from the date of listing and commencement of trading of the Equity Shares on the Stock Exchanges, to enable the investors to approach the Registrar to the Offer for redressal of their grievances.

In terms of SEBI circular SEBI/HO/CFD/DIL2/CIR/P/2018/22 dated February 15, 2018, SEBI circular SEBI/HO/CFD/DIL2/CIR/P/2021/2480/1/M dated March 16, 2021, read with the SEBI circular SEBI/HO/CFD/DIL2/P/CIR/2021/570 dated June 2, 2021 and subject to applicable law, any ASBA Bidder whose Bid has not been considered for Allotment, due to failure on the part of any SCSB, shall have the option to seek redressal of the same by the concerned SCSB within three months of the date of listing of the Equity Shares. SCSBs are required to resolve these complaints within 15 days, failing which the concerned SCSB would have to pay interest at the rate of 15% per annum for any delay beyond this period of 15 days. Further, the investors shall be compensated by the SCSBs in accordance with SEBI circular SEBI/HO/CFD/DIL2/CIR/P/2021/2480/1/M dated March 16, 2021 in the events of delayed unblock for cancelled/withdrawn/deleted applications, blocking of multiple amounts for the same UPI application, blocking of more amount than the application amount, delayed unblocking of amounts for non-allotted/partially-allotted applications, for the stipulated period. In an event there is a delay in redressal of the investor grievance in relation to unblocking of amounts, the BRLMs shall compensate the investors at the rate higher of ₹ 100 per day or 15% per annum of the application amount for the period of such delay.

All Offer-related grievances may be addressed to the Registrar to the Offer with a copy to the relevant Designated Intermediary to whom the Bid cum Application Form was submitted. The Bidder should give full details such as name of the sole or first Bidder, Bid cum Application Form number, Bidder DP ID, Client ID, UPI ID, PAN, date of the submission of Bid cum Application Form, address of the Bidder, number of the Equity Shares applied for and the name and address of the Designated Intermediary where the Bid cum Application Form was submitted by the Bidder and the ASBA Account number (for Bidders other than RIBs using the UPI Mechanism) in which the amount equivalent to the Bid Amount was blocked or the UPI ID in case of RIBs using the UPI Mechanism.

Further, Bidders shall also enclose a copy of the Acknowledgment Slip or specify the application number duly received from the Designated Intermediaries in addition to the documents/information mentioned hereinabove.

All grievances relating to Bids submitted with Registered Brokers may be addressed to the Stock Exchanges with a copy to the Registrar to the Offer. The Registrar to the Offer shall obtain the required information from the SCSBs and the Sponsor Bank for addressing any clarifications or grievances of ASBA Bidders. Our Bank, the Selling Shareholders, the BRLMs and the Registrar to the Offer accept no responsibility for errors, omissions, commission or any acts of SCSBs or the Sponsor Bank including any defaults in complying with its obligations under applicable SEBI ICDR Regulations.

Investors can contact our Company Secretary and Compliance Officer or the BRLMs or the Registrar to the Offer in case of any pre-Offer or post-Offer related problems such as non-receipt of letters of Allotment, non-credit of Allotted Equity Shares in the respective beneficiary account, non-receipt of refund intimations and non-receipt of funds by electronic mode.

Anchor Investors are required to address all grievances in relation to the Offer to the BRLMs.

Disposal of Investor Grievances by Our Bank

Our Bank has obtained authentication on the SEBI Complaints Redress System ("**SCORES**") and is in compliance with the circular no. (CIR/OIAE/1/2014) dated December 18, 2014 issued by the SEBI in relation to redressal of investor grievances through SCORES.

Our Bank estimates that the average time required by our Bank or the Registrar to the Offer or the relevant Designated Intermediary for the redressal of routine investor grievances shall be ten Working Days from the date of receipt of the complaint. In case of non-routine complaints and complaints where external agencies are involved, our Bank will seek to redress these complaints as expeditiously as possible.

Our Bank has not received any investor grievances during the three years preceding the date of this Draft Red Herring Prospectus and there are no investor complaints pending as of the date of this Draft Red Herring Prospectus.

Our Bank has constituted a Stakeholders' Relationship and Capital Planning Committee comprising, Niranjan Sankar A. (Chairperson),

Vijayadurai B., Asok Kumar P.C.G., S. R. Ashok, Nirranjan Kani D.N., K.V. Rama Moorthy as members to review and redress shareholder and investor grievances. See "*Our Management – Committees of the Board – Stakeholders' Relationship and Capital Planning Committee*" on page 170.

Our Bank has also appointed Prakash Chandra Panda, Company Secretary and Compliance Officer for the Offer. See "*General Information*" beginning on page 62.

SECTION VII: OFFER INFORMATION

TERMS OF THE OFFER

The Equity Shares being issued, transferred and Allotted pursuant to the Offer shall be subject to the provisions of the Companies Act, 2013, the SEBI ICDR Regulations, the SCRA, the SCRR, Banking Regulation Act, our Memorandum of Association and our Articles of Association, the Listing Regulations, the terms of the Red Herring Prospectus, the Prospectus, the abridged prospectus, the Bid cum Application Form, the Revision Form, the CAN/Allotment Advice and other terms and conditions as may be incorporated in the Allotment Advice and other documents/certificates that may be executed in respect of the Offer. The Equity Shares shall also be subject to laws as applicable, guidelines, rules, notifications and regulations relating to the issue of capital and listing and trading of securities issued from time to time by the SEBI, the Government of India, the Stock Exchanges, the RBI, the RoC and/or any other authorities, as in force on the date of the Offer and to the extent applicable or such other conditions as may be prescribed by the SEBI, the RBI, the Government of India, the Stock Exchanges, the RoC and/or any other authorities while granting its approval for the Offer.

The Offer

The Offer comprises a Fresh Issue by our Bank and an Offer for Sale by the Selling Shareholders. Expenses for the Offer shall be shared amongst our Bank and the Selling Shareholders in the manner specified in "*Objects of the Offer – Offer Expenses*" on page 79.

Ranking of the Equity Shares

The Equity Shares being issued, transferred and Allotted pursuant to the Offer shall be subject to the provisions of the Companies Act, 2013, our Memorandum of Association and our Articles of Association and shall rank *pari passu* in all respects with the existing Equity Shares, including in respect of the right to receive dividend and voting. The Allottees, upon Allotment of Equity Shares under the Offer, will be entitled to dividend and other corporate benefits, if any, declared by our Bank after the date of Allotment. See "*Description of Equity Shares and Terms of the Articles of Association*" beginning on page 345.

Mode of Payment of Dividend

Our Bank shall pay dividends, if declared, to our Shareholders in accordance with the provisions of Companies Act, 2013, our Memorandum of Association and our Articles of Association and provisions of the Listing Regulations and other applicable laws including guidelines or directives that may be issued by the GoI in this respect. Dividends, if any, declared by our Bank after the date of Allotment (pursuant to the transfer of Equity Shares from the Offer for Sale), will be payable to the Bidders who have been Allotted Equity Shares in the Offer, for the entire year, in accordance with applicable law. For further details in relation to dividends, see "*Dividend Policy*" and "*Description of Equity Shares and Terms of the Articles of Association*" beginning on pages 178 and 345, respectively.

Face Value, Offer Price, Floor Price and Price Band

The face value of each Equity Share is ₹ 10 and the Offer Price at the lower end of the Price Band is ₹ [•] per Equity Share ("**Floor Price**") and at the higher end of the Price Band is ₹ [•] per Equity Share ("**Cap Price**"). The Anchor Investor Offer Price is ₹ [•] per Equity Share.

The Price Band and the minimum Bid Lot will be decided by our Bank in consultation with the BRLMs and advertised in all editions [•], an English national daily newspaper and [•] editions of [•], a widely circulated Hindi national daily newspaper and [•] editions of [•], a widely circulated Tamil daily newspaper (Tamil being the regional language of Thoothukudi, Tamil Nadu, where our Registered and Corporate Office is located), each with wide circulation, at least two Working Days prior to the Bid/Offer Opening Date and shall be made available to the Stock Exchanges for the purpose of uploading on their websites. The Price Band, along with the relevant financial ratios calculated at the Floor Price and at the Cap Price, shall be pre-filled in the Bid cum Application Forms available on the websites of the Stock Exchanges. The Offer Price shall be determined by our Bank, in consultation with the BRLMs, after the Bid/Offer Closing Date, on the basis of assessment of market demand for the Equity Shares offered by way of Book Building Process.

At any given point of time, there shall be only one denomination of Equity Shares.

Compliance with Disclosure and Accounting Norms

Our Bank shall comply with all disclosure and accounting norms as specified by the SEBI from time to time.

Rights of Shareholders

Subject to applicable laws, rules, regulations and guidelines and our Articles of Association, our Shareholders shall have the following rights:

- right to receive dividends, if declared;
- right to attend general meetings and exercise voting rights, unless prohibited by law;
- right to vote on a poll either in person or by proxy and e-voting, in accordance with the provisions of the Companies Act, 2013 and the Banking Regulation Act;
- right to receive offers for rights Equity Shares and be allotted bonus Equity Shares, if announced;
- right to receive surplus on liquidation, subject to any statutory and preferential claim being satisfied;
- right of free transferability of the Equity Shares, subject to applicable laws including any rules and regulations prescribed by the RBI; and
- such other rights, as may be available to a shareholder of a listed public company under the Companies Act, 2013 the Listing Regulations, our Articles of Association and other applicable laws.

For a detailed description of the main provisions of our Articles of Association relating to voting rights, dividend, forfeiture and lien, transfer, transmission and/or consolidation/splitting, see "*Description of Equity Shares and Terms of the Articles of Association*" beginning on page 345.

Allotment only in Dematerialized Form

Pursuant to Section 29 of the Companies Act, 2013 and the SEBI ICDR Regulations, the Equity Shares shall be allotted only in dematerialized form. The trading of the Equity Shares shall only be in the dematerialized segment of the Stock Exchanges. In this context, the following agreements have been signed among our Bank, the respective Depositories and the Registrar to the Offer:

- Tripartite agreement dated March 14, 2016 among our Bank, NSDL and the Registrar to the Offer; and
- Tripartite agreement April 11, 2016 among our Bank, CDSL and the Registrar to the Offer.

Market Lot and Trading Lot

Since trading of the Equity Shares is in dematerialized form, the tradable lot is one Equity Share. Allotment in the Offer will be only in electronic form in multiples of one Equity Share subject to a minimum Allotment of [•] Equity Shares. For details of basis of allotment, see "*Offer Procedure*" on page 327.

Joint Holders

Subject to the provisions contained in our Articles of Association, where two or more persons are registered as the holders of the Equity Shares, they shall be deemed to hold the same as joint tenants with benefits of survivorship.

Jurisdiction

Exclusive jurisdiction for the purpose of the Offer is with the competent courts/authorities in Chennai, Tamil Nadu, India.

The Equity Shares offered in the Offer have not been and will not be registered under the Securities Act or any state securities laws in the United States, and unless so registered, may not be offered or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and in accordance with any applicable U.S. state securities laws. Accordingly, the Equity Shares are being offered and sold outside the United States in 'offshore transactions' in reliance on Regulation S under the Securities Act and the applicable laws of the

jurisdictions where such offers and sales are made.

The Equity Shares have not been and will not be registered, listed or otherwise qualified in any other jurisdiction outside India and may not be offered or sold, and Bids may not be made by persons in any such jurisdiction, except in compliance with the applicable laws of such jurisdiction.

Nomination Facility to Bidders

In accordance with Section 72 of the Companies Act, 2013, read with the Companies (Share Capital and Debentures) Rules, 2014, the sole Bidder, or the First Bidder along with other joint Bidders, may nominate any one person in whom, in the event of the death of sole Bidder or in case of joint Bidders, death of all the Bidders, as the case may be, the Equity Shares Allotted, if any, shall vest. A person, being a nominee, entitled to the Equity Shares by reason of the death of the original holder(s), shall be entitled to the same advantages to which he or she would be entitled if he or she were the registered holder of the Equity Share(s). Where the nominee is a minor, the holder(s) may make a nomination to appoint, in the prescribed manner, any person to become entitled to Equity Share(s) in the event of his or her death during the minority. A nomination shall stand rescinded upon a sale/transfer/alienation of Equity Share(s) by the person nominating. A nomination may be cancelled or varied by nominating any other person in place of the present nominee by the holder of the Equity Shares who has made the nomination by giving a notice of such cancellation. A buyer will be entitled to make a fresh nomination in the manner prescribed. Fresh nomination can be made only on the prescribed form available on request at our Registered and Corporate Office or to the registrar and transfer agents of our Bank.

Any person who becomes a nominee by virtue of the provisions of Section 72 of the Companies Act, 2013 shall upon the production of such evidence as may be required by our Board, elect either:

a) to register himself or herself as the holder of the Equity Shares; or

b) to make such transfer of the Equity Shares, as the deceased holder could have made.

Further, our Board may at any time give notice requiring any nominee to choose either to be registered himself or herself or to transfer the Equity Shares, and if the notice is not complied with within a period of 90 days, our Board may thereafter withhold payment of all dividends, interests, bonuses or other moneys payable in respect of the Equity Shares, until the requirements of the notice have been complied with.

Since the Allotment of Equity Shares in the Offer will be made only in dematerialized mode there is no need to make a separate nomination with our Bank. Nominations registered with the respective Depository Participant of the Bidder would prevail. If the Bidders wish to change the nomination, they are requested to inform their respective Depository Participant.

Bid/Offer Programme

BID/OFFER OPENS ON	[•][(1)]
BID/OFFER CLOSES ON	[•][(2)]

(1) Our Bank may, in consultation with the BRLMs, consider participation by Anchor Investors. The Anchor Investor Bid/Offer Period shall be one Working Day prior to the Bid/Offer Opening Date in accordance with the SEBI ICDR Regulations.

(2) Our Bank may, in consultation with the BRLMs, consider closing the Bid/Offer Period for QIBs one Working Day prior to the Bid/Offer Closing Date in accordance with the SEBI ICDR Regulations.

An indicative timetable in respect of the Offer is disclosed below.

Even	Indicative Date
Finalization of Basis of Allotment with the Designated Stock Exchange	On or about [•]
Initiation of refunds (if any, for Anchor Investors)/unblocking of funds from ASBA Account*	On or about [•]
Credit of Equity Shares to dematerialized accounts of Allottees	On or about [•]
Commencement of trading of the Equity Shares on the Stock Exchanges	On or about [•]

** In case of (i) any delay in unblocking of amounts in the ASBA Accounts (including amounts blocked through the UPI Mechanism) for cancelled/ withdrawn/ deleted ASBA Forms, the Bidder shall be compensated at a uniform rate of ₹ 100 per day or 15% per annum of the Bid Amount, whichever is higher from the date on which the request for cancellation/ withdrawal/ deletion is placed in the Stock Exchanges bidding platform until the date on which the amounts are unblocked (ii) any blocking of multiple amounts for the same ASBA Form (for*

amounts blocked through the UPI Mechanism), the Bidder shall be compensated at a uniform rate of ₹ 100 per day or 15% per annum of the total cumulative blocked amount except the original application amount, whichever is higher from the date on which such multiple amounts were blocked till the date of actual unblock; (iii) any blocking of amounts more than the Bid Amount, the Bidder shall be compensated at a uniform rate of ₹ 100 per day or 15% per annum of the difference in amount, whichever is higher from the date on which such excess amounts were blocked till the date of actual unblock; (iv) any delay in unblocking of non-allotted/ partially allotted Bids, exceeding four Working Days from the Bid/Offer Closing Date, the Bidder shall be compensated at a uniform rate of ₹ 100 per day or 15% per annum of the Bid Amount, whichever is higher for the entire duration of delay exceeding four Working Days from the Bid/ Offer Closing Date by the SCSB responsible for causing such delay in unblocking. The post Offer BRLMs shall be liable for compensating the Bidder at a uniform rate of ₹ 100 per day or 15% per annum of the Bid Amount, whichever is higher from the date of receipt of the Investor grievance until the date on which the blocked amounts are unblocked. For the avoidance of doubt, the provisions of the SEBI circular no. SEBI/HO/CFD/DIL2/CIR/P/2021/2480/1/M dated March 16, 2021, as amended pursuant to SEBI circular no. SEBI/HO/CFD/DIL2/P/CIR/2021/570 dated June 2, 2021, shall be deemed to be incorporated in the deemed agreement of the Company with the SCSBs to the extent applicable.

The above timetable, other than the Bid/Offer Closing Date, is indicative and does not constitute any obligation on our Bank, the Selling Shareholders or the BRLMs.

While our Bank shall ensure that all steps for the completion of the necessary formalities for the listing and commencement of trading of the Equity Shares on the Stock Exchanges are taken within six Working Days of the Bid/Offer Closing Date or such other period as may be prescribed by the SEBI, the timetable may be extended due to various factors, such as extension of the Bid/Offer Period by our Bank, in consultation with the BRLMs, revision of the Price Band or any delay in receiving the final listing and trading approval from the Stock Exchanges. The commencement of trading of the Equity Shares will be entirely at the discretion of the Stock Exchanges and in accordance with the applicable laws. Each of the Selling Shareholders confirms that they shall extend all reasonable support and co-operation required by our Bank and the BRLMs for the completion of the necessary formalities for listing and commencement of trading of the Equity Shares at the Stock Exchanges within six Working Days from the Bid/Offer Closing Date or such other period as may be prescribed by the SEBI.

The SEBI is in the process of streamlining and reducing the post issue timeline for initial public offerings. Any circulars or notifications from the SEBI after the date of the Draft Red Herring Prospectus may result in changes to the above-mentioned timelines. Further, the offer procedure is subject to change to any revised circulars issued by the SEBI to this effect.

The BRLMs will be required to submit reports of compliance with listing timelines and activities, identifying non-adherence to timelines and processes and an analysis of entities responsible for the delay and the reasons associated with it.

In terms of the UPI Circulars, in relation to the Offer, the BRLMs will submit reports of compliance with T+6 listing timelines and activities, identifying non-adherence to timelines and processes and an analysis of entities responsible for the delay and the reasons associated with it.

Submission of Bids (Other than Bids from Anchor Investors)

Bid/Offer Period (except the Bid/Offer Closing Date)	
Submission and Revision in Bids	Only between 10.00 a.m. and 5.00 p.m. Indian Standard Time ("**IST**")
Bid/Offer Closing Date	
Submission and Revision in Bids	Only between 10.00 a.m. and 3.00 p.m. IST

On the Bid/Offer Closing Date, the Bids shall be uploaded until:

(i) 4.00 p.m. IST in case of Bids by QIBs and Non-Institutional Bidders, and

(ii) until 5.00 p.m. IST or such extended time as permitted by the Stock Exchanges, in case of Bids by Retail Individual Bidders.

On the Bid/Offer Closing Date, extension of time will be granted by the Stock Exchanges only for uploading Bids received from Retail Individual Bidders after taking into account the total number of Bids received and as reported by the BRLMs to the Stock Exchanges.

The Registrar to the Offer shall submit the details of cancelled/ withdrawn/ deleted applications to the SCSBs on a daily basis within 60 minutes of the Bid closure time from the Bid/ Offer Opening Date till the Bid/ Offer Closing Date by obtaining the same from the Stock Exchanges. The SCSBs shall unblock such applications by the closing hours of the Working Day and submit the confirmation to the BRLMs and the RTA on a daily basis.

It is clarified that Bids not uploaded on the electronic bidding system or in respect of which the full Bid Amount is not blocked by SCSBs or not blocked under the UPI Mechanism in the relevant ASBA Account, as the case may be, would be rejected.

Due to limitation of time available for uploading the Bids on the Bid/Offer Closing Date, Bidders are advised to submit their Bids one day prior to the Bid/Offer Closing Date. Any time mentioned in this Draft Red Herring Prospectus is IST. Bidders are cautioned that, in the event a large number of Bids are received on the Bid/Offer Closing Date, as is typically experienced in public offerings, some Bids may not get uploaded due to lack of sufficient time. Such Bids that cannot be uploaded will not be considered for allocation under the Offer. Bids will be accepted only during Monday to Friday (excluding any public holiday).

In case of any discrepancy in the data entered in the electronic book *vis-a-vis* data contained in the physical Bid cum Application Form, for a particular Bidder, the details of the Bid file received from the Stock Exchanges may be taken as the final data for the purpose of Allotment.

Our Bank, in consultation with the BRLMs, reserve the right to revise the Price Band during the Bid/Offer Period, provided that the Cap Price shall be less than or equal to 120% of the Floor Price and the Floor Price shall not be less than the face value of the Equity Shares. The revision in the Price Band shall not exceed 20% on either side, *i.e.* the Floor Price can move up or down to the extent of 20% of the Floor Price and the Cap Price will be revised accordingly. The Floor Price shall not be less than the face value of the Equity Shares.

In case of any revision to the Price Band, the Bid/Offer Period will be extended by at least three additional Working Days following such revision of the Price Band, subject to the Bid/Offer Period not exceeding 10 Working Days. In cases of force majeure, banking strike or similar circumstances, our Bank may, in consultation with the BRLMs, for reasons to be recorded in writing, extend the Bid/Offer Period for a minimum of three Working Days, subject to the Bid/ Offer Period not exceeding 10 Working Days. Any revision in the Price Band and the revised Bid/Offer Period, if applicable, will be widely disseminated by notification to the Stock Exchanges, by issuing a public notice, and also by indicating the change on the respective websites of the BRLMs and the terminals of the Syndicate Members and by intimation to SCSBs, other Designated Intermediaries and the Sponsor Bank, as applicable. In case of revision of Price Band, the Bid Lot shall remain the same.

Minimum Subscription

If our Bank does not receive (i) the minimum subscription of 90% of the Fresh Issue on the Bid/Offer Closing Date; (ii) listing or trading permissions; or (iii) minimum subscription in the Offer as specified under Rule 19(2)(b) of the SCRR, including through devolvement of Underwriters, if any, within 60 days from the Bid/Offer Closing Date, our Bank and the Selling Shareholders, to the extent applicable shall forthwith refund the entire subscription amount received, no later than fifteen days from the closure of the issue. If there is a delay beyond the prescribed time, our Bank and its Directors who are officers in default, and the Selling Shareholders shall pay interest prescribed under the Companies Act, 2013, the SEBI ICDR Regulations and other applicable law.

The requirement for minimum subscription is not applicable to the Offer for Sale. In case of under-subscription in the Offer, the Equity Shares in the Fresh Issue will be issued prior to the sale of Equity Shares in the Offer for Sale.

After achieving the above minimum subscription, if however, there is under-subscription in achieving the total Offer size, the Equity Shares will be allotted in the following order:

(i) such number of Equity Shares will first be Allotted by our Bank such that 90% of the Fresh Issue portion is subscribed;

(ii) upon (i), all the Equity Shares held by the Selling Shareholders and offered for sale in the Offer for Sale will be Allotted (in proportion to the Offered Shares being offered by each Selling Shareholder); and

(iii) once Equity Shares have been Allotted as per (i) and (ii) above, such number of Equity Shares will be Allotted by our Bank towards the balance 10% of the Fresh Issue portion.

Further, in accordance with Regulation 49(1) of the SEBI ICDR Regulations, our Bank shall ensure that the number of prospective Allottees to whom the Equity Shares will be Allotted shall be not less than 1,000 failing which the entire application money shall be unblocked in the respective ASBA Accounts of the Bidders.

Arrangements for Disposal of Odd Lots

Since our Equity Shares will be traded in dematerialized form only and the market lot for our Equity Shares will be one Equity Share, no arrangements for disposal of odd lots are required.

New Financial Instruments

Our Bank is not issuing any new financial instruments through this Offer.

Restrictions on Transfer and Transmission of Equity Shares

Except for the lock-in of the pre-Offer Equity Share capital of our Bank and the Anchor Investor lock-in as provided in "*Capital Structure*" beginning on page 70 and except as provided in our Articles of Association, there are no restrictions on transfer of Equity Shares. Further, there are no restrictions on the transmission of Equity Shares and on their consolidation/splitting, except as provided in our Articles of Association. See "*Description of Equity Shares and Terms of the Articles of Association*" beginning on page 345.

In accordance with Section 12B of the Banking Regulation Act read with Reserve Bank of India (Prior approval for acquisition of shares or voting rights in private sector banks) Directions, 2015, no person (along with his relatives, associate enterprises or persons acting in concert with such person) can acquire or hold 5% or more of the total paid-up share capital of our Bank, or be entitled to exercise 5% or more of the total voting rights of our Bank, without prior approval of the RBI. For further details, see "*Key Regulations and Policies*" and "*Offer Procedure*" on pages 137 and 327, respectively.

OFFER STRUCTURE

Initial public offering of up to 15,840,000 Equity Shares for cash at a price of ₹ [•] per Equity Share (including a share premium of ₹ [•] per Equity Share) aggregating up to ₹ [•] million, comprising a Fresh Issue of up to 15,827,495 Equity Shares aggregating up to ₹ [•] million by our Bank and an Offer for Sale of up to 12,505 Equity Shares aggregating up to ₹ [•] million by the Selling Shareholders, comprising up to 5,000 Equity Shares by D. Prem Palanivel, up to 5,000 Equity Shares by Priya Rajan, up to 1,000 Equity Shares by Prabhakar Mahadeo Bobde, up to 505 Equity Shares by Narasimhan Krishnamurthy, up to 500 Equity Shares by M. Malliga Rani and up to 500 Equity Shares by Subramanian Venkiteshwaran Iyer.

The Offer is being made through the Book Building Process.

Particulars	QIBs[(1)]	Non-Institutional Bidders	Retail Individual Bidders
Number of Equity Shares available for Allotment/allocation*[(2)]	Not less than [•] Equity Shares	Not more than [•] Equity Shares available for allocation or the Offer less allocation to QIB Bidders and Retail Individual Bidders	Not more than [•] Equity Shares available for allocation or the Offer less allocation to QIB Bidders and Non-Institutional Bidders
Percentage of the Offer Size available for Allotment/allocation	Not less than 75% of the Offer shall be allotted to QIBs. However, 5% of the QIB Portion (excluding the Anchor Investor Portion) will be available for allocation proportionately to Mutual Funds only. Mutual Funds participating in the Mutual Fund Portion will also be eligible for allocation in the remaining QIB Portion. Unsubscribed portion in the Mutual Fund Portion will be added to the QIB Portion (other than the Anchor Investor Portion)	Not more than 15% of the Offer or the Offer less allocation to QIB Bidders and Retail Individual Bidders shall be available for allocation	Not more than 10% of the Offer or the Offer less allocation to QIB Bidders and Non-Institutional Bidders shall be available for allocation
Basis of Allotment/allocation if respective category is oversubscribed*	Proportionate as follows (excluding the Anchor Investor Portion): (a) Up to [•] Equity Shares shall be available for allocation on a proportionate basis to Mutual Funds only; and (b) Up to [•] Equity Shares shall be available for allocation on a proportionate basis to all QIBs, including Mutual Funds receiving allocation as per (a) above Up to 60% of the QIB Portion (of up to [•] Equity Shares) may be allocated on a discretionary basis to Anchor Investors of which one-third shall be available for allocation to domestic Mutual Funds only, subject to valid Bid received from Mutual Funds at or above the Anchor Investor Allocation Price	Proportionate	Allotment to each RIB shall not be less than the minimum Bid Lot, subject to availability of Equity Shares in the Retail Portion and the remaining available Equity Shares, if any, shall be allocated proportionately. See "*Offer Procedure*" on page 327.

Particulars	QIBs[1]	Non-Institutional Bidders	Retail Individual Bidders
Mode of Bidding	ASBA only[3] (excluding the UPI Mechanism)	ASBA only (excluding the UPI Mechanism)	ASBA only (including the UPI Mechanism)
Minimum Bid	Such number of Equity Shares that the Bid Amount exceeds ₹ 200,000 and in multiples of [•] Equity Shares thereafter	Such number of Equity Shares that the Bid Amount exceeds ₹ 200,000 and in multiples of [•] Equity Shares thereafter	[•] Equity Shares
Maximum Bid	Such number of Equity Shares in multiples of [•] Equity Shares not exceeding the size of the Offer, subject to applicable limits	Such number of Equity Shares in multiples of [•] Equity Shares not exceeding the size of the Offer (excluding the QIB Portion), subject to applicable limits	Such number of Equity Shares in multiples of [•] Equity Shares so that the Bid Amount does not exceed ₹ 200,000
Bid Lot	[•] Equity Shares and in multiples of [•] Equity Shares thereafter		
Allotment Lot	A minimum of [•] Equity Shares and in multiples of one Equity Share thereafter For Retail Individual Bidders, [•] Equity Shares and in multiples of one Equity Share thereafter, subject to availability in the Retail Portion		
Trading Lot	One Equity Share		
Mode of Allotment	Compulsorily in dematerialized form		
Who can apply[4][5]	Public financial institutions as specified in Section 2(72) of the Companies Act 2013, scheduled commercial banks, mutual funds registered with SEBI, eligible FPIs (other than individuals, corporate bodies and family offices), VCFs, AIFs, FVCIs registered with the SEBI, multilateral and bilateral development financial institutions, state industrial development corporation, insurance company registered with IRDAI, provident fund with minimum corpus of ₹ 250 million, pension fund with minimum corpus of ₹ 250 million National Investment Fund set up by the Government, insurance funds set up and managed by army, navy or air force of the Union of India, insurance funds set up and managed by the Department of Posts, India and Systemically Important NBFCs.	Resident Indian individuals, Eligible NRIs, HUFs (in the name of Karta), companies, corporate bodies, scientific institutions, societies, trusts and FPIs who are individuals, corporate bodies and family offices	Resident Indian individuals, Eligible NRIs and HUFs (*in the name of Karta*).
Terms of Payment	Full Bid Amount shall be blocked by the SCSBs in the bank account of the ASBA Bidder or by the Sponsor Bank through the UPI Mechanism (only for Retail Individual Bidders) that is specified in the ASBA Form at the time of submission of the ASBA Form [5]		

**Assuming full subscription in the Offer*

(1) Our Bank may, in consultation with the BRLMs, allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis in accordance with the SEBI ICDR Regulations. One-third of the Anchor Investor Portion shall be reserved for domestic Mutual Funds, subject to valid Bids being received from domestic Mutual Funds at or above the Anchor Investor Allocation Price. In the event of under-subscription or non-Allotment in the Anchor Investor Portion, the balance Equity Shares in the Anchor Investor Portion shall be added to the Net QIB Portion. See "Offer Procedure" beginning on page 327.

(2) Subject to valid Bids being received at or above the Offer Price. The Offer is being made in accordance with Rule 19(2)(b) of the SCRR and under Regulation 6(2) of the SEBI ICDR Regulations.

(3) Anchor Investors are not permitted to use the ASBA process.

(4) In case of joint Bids, the Bid cum Application Form should contain only the name of the first Bidder whose name should also appear as the first holder of the beneficiary account held in joint names. The signature of only such first Bidder would be required in the Bid cum Application Form and such first Bidder would be deemed to have signed on behalf of the joint holders. Our Bank reserves the right to reject, in its absolute discretion, all or any multiple Bids, except as otherwise permitted, in any or all categories. The Bidders will be required to confirm and will be deemed to have represented to our Bank, the Selling Shareholders, the Underwriters, their respective directors, officers, agents, affiliates and representatives that they are eligible under applicable law, rules, regulations, guidelines and approvals to acquire the Equity Shares.

(5) Full Bid Amount shall be payable by the Anchor Investors at the time of submission of the Anchor Investor Application Form provided that any difference between the Anchor Investor Allocation Price and the Anchor Investor Offer Price shall be payable by the Anchor Investor Pay-In Date as indicated in the CAN.

Under-subscription, if any, in any category except the QIB Portion, would be met with spill-over from the other categories at the discretion of our Bank, in consultation with the BRLMs and the Designated Stock Exchange. Bidders will be required to confirm and will be deemed to have represented to our Bank, the Underwriters, their respective directors, officers, agents, affiliates and representatives that they are eligible under applicable law, rules, regulations, guidelines and approvals to acquire the Equity Shares.

Withdrawal of the Offer

The Offer shall be withdrawn in the event the requirement of the minimum subscription as prescribed under Regulation 45 of the SEBI ICDR Regulations is not fulfilled. Our Bank, in consultation with the BRLMs, reserve the right to not proceed with the Fresh Issue and the Selling Shareholders reserve the right to not proceed with the Offer for Sale, in whole or part thereof, after the Bid/Offer Opening Date but before the Allotment. In the event that our Bank, in consultation with the BRLMs, decides not to proceed with the Offer, our Bank shall issue a public notice in the newspapers in which the pre-Offer advertisements were published, within two days of the Bid/Offer Closing Date or such other time as may be prescribed by the SEBI, providing reasons for not proceeding with the Offer. In such event, the BRLMs through the Registrar to the Offer, shall notify the SCSBs and the Sponsor Bank, to unblock the bank accounts of the ASBA Bidders within one Working Day from the date of receipt of such notification and also inform the Bankers to the Offer to process refunds to the Anchor Investors, as the case may be. Our Bank shall also inform the same to the Stock Exchanges on which the Equity Shares are proposed to be listed.

Notwithstanding the foregoing, the Offer is also subject to obtaining (i) the final listing and trading approvals of the Stock Exchanges, which our Bank shall apply for after Allotment, and (ii) the final RoC approval of the Prospectus after it is filed with the RoC. If our Bank withdraws the Offer after the Bid/Offer Closing Date and thereafter determines that it will proceed with a public offering of Equity Shares, our Bank shall file a fresh draft red herring prospectus with the SEBI.

In terms of the Banking Regulation Act read with Reserve Bank of India (Prior approval for acquisition of shares or voting rights in private sector banks) Directions, 2015, every person who intends to make an acquisition /make an agreement for acquisition which will/is likely to take the aggregate holding of such person together with shares/voting rights/compulsorily convertible debentures/bonds held by him, his relatives, associate enterprises and persons acting in concert with him, to five per cent or more of the paid-up share capital of a bank or entitles him to exercise five per cent or more of the total voting rights of a bank, shall seek prior approval of RBI. Accordingly, it is the responsibility of each Bidder to seek RBI approval, if the Bids submitted by such Bidder for such number of Equity Shares as may result in the shareholding of a Bidder (along with his relatives, associate enterprises or persons acting in concert with such Bidder) ("**Other Persons**") aggregate to five per cent or more of the post-Offer paid-up share capital of our Bank. It may be noted that in the event an approval from RBI is not obtained by any Bidder, it shall not be allotted five per cent or more of the post-Offer paid-up share capital of our Bank. For details, see "*Key Regulations and Policies*" beginning on page 137.

Our Bank, the BRLMs and the Registrar to the Offer will rely strictly and solely on the RBI approvals received from Bidders for making any Allotment of Equity Shares to such Bidders and to the Other Persons, if any, that results in such Bidder, either individually or on an aggregate basis with the Other Persons associated with such Bidder, holding Equity Shares equal to or in excess of five per cent of the post-Offer paid-up share capital of our Bank thereafter, after considering their existing aggregate shareholding in our Bank, if any. Our Bank, the Registrar to the Offer and the BRLMs will not be responsible for identifying the Other Persons associated with any Bidder, or for the consequences of any Bidder and the Other Persons holding Equity Shares, which together with their existing shareholding amount to five per cent or more of the post-Offer paid-up share capital of our Bank pursuant to the Allotment made without a valid and subsisting RBI approval.

A clear legible copy of the RBI approval in the name(s) of the Bidders together with the application submitted for obtaining such RBI approval must be submitted by the Bidders with the Bid cum Application Form as well

as to the Registrar to the Offer at any time prior to the date falling one day before the date for finalisation of the Basis of Allotment. Such RBI approval should clearly mention the name(s) of the entities, which propose to Bid in the Offer, the aggregate shareholding of the Bidder and the Other Persons in the pre-Offer paid-up share capital of our Bank and the maximum permitted holding of Equity Shares by the Other Persons. All allotments to such Bidders and the Other Persons, shall be in accordance with and subject to the conditions contained in such RBI approval.

An 'associate enterprise' has the same meaning assigned to it in explanation 1(a) to Section 12B of Banking Regulation Act. A 'person acting in concert' has the same meaning as stated in explanation 1(c) to Section 12B of Banking Regulation Act. A 'relative' has the same meaning as defined in Section 2(77) of the Companies Act, 2013 and rules made thereunder.

OFFER PROCEDURE

*All Bidders should read the General Information Document for Investing in Public Issues prepared and issued in accordance with the circular no. SEBI/HO/CFD/DIL1/CIR/P/2020/37 dated March 17, 2020 and the UPI Circulars (the "**General Information Document**") which highlights the key rules, processes and procedures applicable to public issues in general in accordance with the provisions of the Companies Act, 2013 the SCRA, the SCRR and the SEBI ICDR Regulations which is part of the abridged prospectus accompanying the Bid cum Application Form. The General Information Document is available on the websites of the Stock Exchanges and the BRLMs. Please refer to the relevant provisions of the General Information Document which are applicable to the Offer, including in relation to the process for Bids by Retail Individual Bidders through the UPI Mechanism.*

Additionally, all Bidders may refer to the General Information Document for information in relation to (i) Category of investors eligible to participate in the Offer; (ii) maximum and minimum Bid size; (iii) price discovery and allocation; (iv) Payment Instructions for ASBA Bidders; (v) Issuance of CAN and allotment in the Offer; (vi) General instructions (limited to instructions for completing the Bid cum Application Form); (vii) Submission of Bid cum Application Form; (viii) Other Instructions (limited to joint bids in cases of individual, multiple bids and instances when an application would be rejected on technical grounds); (ix) applicable provisions of the Companies Act, 2013 relating to punishment for fictitious applications; (x) mode of making refunds; (xi) Designated Date; (xii) disposal of applications; and (xiii) interest in case of delay in allotment or refund.

*The SEBI vide its circular no. SEBI/HO/CFD/DIL2/CIR/P/2018/138 dated November 1, 2018 read with its circular no. SEBI/HO/CFD/DIL2/CIR/P/2019/50 dated April 3, 2019, has introduced an alternate payment mechanism using Unified Payments Interface ("**UPI**") and consequent reduction in timelines for listing in a phased manner. From January 1, 2019, the UPI Mechanism for RIBs applying through Designated Intermediaries was made effective along with the existing process and existing timeline of T+6 days. ("**UPI Phase I**"). The UPI Phase I was effective till June 30, 2019.*

*With effect from July 1, 2019, SEBI vide its circular no. SEBI/HO/CFD/DIL2/CIR/P/2019/76 dated June 28, 2019, read with circular bearing number SEBI/HO/CFD/DIL2/CIR/P/2019/85 dated July 26, 2019 with respect to Bids by RIBs through Designated Intermediaries (other than SCSBs), the existing process of physical movement of forms from such Designated Intermediaries to SCSBs for blocking of funds has been discontinued and only the UPI Mechanism for such Bids with existing timeline of T+6 days was mandated for a period of three months or launch of five main board public issues, whichever is later ("**UPI Phase II**"), with effect from July 1, 2019, by SEBI circular (SEBI/HO/CFD/DIL2/CIR/P/2019/76) dated June 28, 2019, read with circular (SEBI/HO/CFD/DIL2/CIR/P/2019/85) dated July 26, 2019. Subsequently, however, SEBI vide its circular no. SEBI/HO/CFD/DIL2/CIR/P/2020/50 dated March 30, 2020 extended the timeline for implementation of UPI Phase II till further notice. The final reduced timeline of T+3 days will be made effective using the UPI Mechanism for applications by RIBs ("**UPI Phase III**"), as may be prescribed by the SEBI. The Offer will be undertaken pursuant to the processes and procedures under UPI Phase II, subject to any circulars, clarification or notification issued by the SEBI from time to time. Further, SEBI vide its circular no. SEBI/HO/CFD/DIL2/CIR/P/2021/2480/1/M dated March 16, 2021 ("**UPI Streamlining Circular**") read with SEBI circular no. SEBI/HO/CFD/DIL1/CIR/P/2021/47 dated March 31, 2021 and SEBI circular no. SEBI/HO/CFD/DIL2/P/CIR/2021/570 dated June 2, 2021 has introduced certain additional measures for streamlining the process of initial public offers and redressing investor grievances. This circular shall come into force for initial public offers opening on or after May 1, 2021, except as amended pursuant to SEBI circular SEBI/HO/CFD/DIL2/P/CIR/2021/570 dated June 2, 2021, and the provisions of this circular are deemed to form part of this Draft Red Herring Prospectus. Additionally, SEBI vide its circular no. SEBI/HO/CFD/DIL1/CIR/P/2021/47 dated March 31, 2021 has reduced the time period for refund of application monies from 15 days to four days.*

Our Bank, the Selling Shareholders and the BRLMs do not accept any responsibility for the completeness and accuracy of the information stated in this section and are not liable for any amendment, modification or change in the applicable law which may occur after the date of this Draft Red Herring Prospectus. Bidders are advised to make their independent investigations and ensure that their Bids are submitted in accordance with applicable laws and do not exceed the investment limits or maximum number of the Equity Shares that can be held by them under applicable law or as specified in this Draft Red Herring Prospectus.

Further, our Bank, Selling Shareholders and the Members of Syndicate are not liable for any adverse occurrences consequent to the implementation of the UPI Mechanism for application in this Offer.

Book Building Procedure

The Offer is being made in terms of Rule 19(2)(b) of the SCRR, through the Book Building Process in accordance with Regulation 6(2) of the SEBI ICDR Regulations wherein not less than 75% of the Offer shall be allotted on a proportionate basis to QIBs, provided that our Bank may, in consultation with the BRLMs, allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis in accordance with the SEBI ICDR Regulations. One-third of the Anchor Investor Portion shall be reserved for domestic Mutual Funds, subject to valid Bids being received from domestic Mutual Funds at or above the Anchor Investor Allocation Price. In the event of under-subscription, or non-allotment in the Anchor Investor Portion, the balance Equity Shares shall be added to the Net QIB Portion. Further, 5% of the Net QIB Portion shall be available for allocation on a proportionate basis only to Mutual Funds, and spill-over from the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIBs (other than Anchor Investors), including Mutual Funds, subject to valid Bids being received at or above the Offer Price. Further, not more than 15% of the Offer shall be available for allocation on a proportionate basis to Non-Institutional Bidders and not more than 10% of the Offer shall be available for allocation to Retail Individual Bidders in accordance with the SEBI ICDR Regulations, subject to valid Bids being received at or above the Offer Price.

Under-subscription, if any, in any category, except in the QIB Portion, would be allowed to be met with spill over from any other category or combination of categories of Bidders at the discretion of our Bank, in consultation with the BRLMs and the Designated Stock Exchange subject to receipt of valid Bids received at or above the Offer Price. Under-subscription, if any, in the QIB Portion, would not be allowed to be met with spill-over from any other category or a combination of categories.

The Equity Shares, on Allotment, shall be traded only in the dematerialized segment of the Stock Exchanges.

Investors should note that the Equity Shares will be Allotted to all successful Bidders only in dematerialised form. The Bid cum Application Forms which do not have the details of the Bidders' depository account, including DP ID, Client ID, the PAN and UPI ID, for RIBs Bidding in the Retail Portion using the UPI Mechanism, shall be treated as incomplete and will be rejected. Bidders will not have the option of being Allotted Equity Shares in physical form. However, they may get their Equity Shares rematerialized subsequent to Allotment of the Equity Shares in the Offer, subject to applicable laws.

Investors must ensure that their PAN is linked with Aadhar are in compliance with the notification issued by the Central Board of Taxation dated February 13, 2020 and the press release dated June 25, 2021.

In accordance with Section 12B of the Banking Regulation Act read with the Reserve Bank of India (Prior Approval for Acquisition of Shares or Voting Rights in Private Sector Banks) Directions, 2015, dated November 19, 2015, as amended, no person either by himself or acting in concert with any other person can acquire, directly or indirectly, or hold 5% or more of the total paid-up share capital of our Bank, or be entitled to exercise 5% or more of the total voting rights of our Bank, without prior approval of the RBI. Accordingly, in case of Bids for such number of Equity Shares, as may result in the shareholding of a Bidder (along with his relatives, associate enterprises or persons acting in concert with such person) 5% or more of the total paid-up share capital of our Bank, such Bidder is required to submit the approval obtained from the RBI with the Registrar to the Offer, at least one Working Day prior to the finalisation of the Basis of Allotment. In case of failure by such Bidder to submit the approval obtained from the RBI within the above time period, our Bank may Allot maximum number of Equity Shares, as adjusted for the Bid Lot (and in case of oversubscription in the Offer, after making applicable proportionate allocation for the Equity Shares Bid for), that will limit the aggregate shareholding of the Bidder (along with his relatives, associate enterprises or persons acting in concert with such person and including existing shareholding, if any) to less than 5% of the post-Offer paid-up share capital of our Bank. For further details, see "*Key Regulations and Policies*" beginning on page 137.

A clear legible copy of the approval obtained from the RBI together with the application submitted by such Bidder with the RBI for obtaining such approval must be submitted by the Bidders along with a copy of the Bid cum Application Form, with the Registrar at any time prior to the date falling one Working Day before the date for finalisation of the Basis of Allotment as stated above. The approval obtained from the RBI should clearly mention the name(s) of the entities which propose to Bid in the Offer, the aggregate shareholding of the Bidder in the pre-Offer paid-up share capital of our Bank and the maximum permitted holding of Equity Shares by such Bidder, in accordance with the above requirements.

Phased implementation of Unified Payments Interface

SEBI has issued the UPI Circulars in relation to streamlining the process of public issue of *inter alia*, equity shares. Pursuant to the UPI Circulars, the UPI Mechanism has been introduced in a phased manner as a payment mechanism (in addition to mechanism of blocking funds in the account maintained with SCSBs under ASBA) for applications by RIBs through Designated Intermediaries with the objective to reduce the time duration from public issue closure to listing from six Working Days to up to three Working Days. Considering the time required for making necessary changes to the systems and to ensure complete and smooth transition to the UPI payment mechanism, the UPI Circulars have introduced the UPI Mechanism in three phases in the following manner:

Phase I: This phase was applicable from January 1, 2019 until March 31, 2019 or floating of five main board public issues, whichever was later. Subsequently, the timeline for implementation of Phase I was extended till June 30, 2019. Under this phase, an RIB had the option to submit the ASBA Form with any of the Designated Intermediary and use his/ her UPI ID for the purpose of blocking of funds. The time duration from public issue closure to listing continued to be six Working Days.

Phase II: This phase has become applicable from July 1, 2019 and was to initially continue for a period of three months or floating of five main board public issues, whichever is later. SEBI vide its circular no. SEBI/HO/CFD/DCR2/CIR/P/2019/133 dated November 8, 2019 has decided to extend the timeline for implementation of UPI Phase II until March 31, 2020. Under this phase, submission of the ASBA Form by RIBs through Designated Intermediaries (other than SCSBs) to SCSBs for blocking of funds has been discontinued and replaced by the UPI Mechanism. However, the time duration from public issue closure to listing continues to be six Working Days during this phase. Subsequently, SEBI vide its circular no. SEBI/HO/CFD/DIL2/CIR/P/2020/50 dated March 30, 2020 extended the timeline for implementation of UPI Phase II till further notice.

Phase III: The commencement period of Phase III is yet to be notified. In this phase, the time duration from public issue closure to listing would be reduced to three Working Days. Accordingly, upon commencement of Phase III, the reduced time duration shall be applicable for the Offer.

The Offer will be made under UPI Phase II of the UPI Circular, unless UPI Phase III of the UPI Circular becomes effective and applicable on or prior to the Bid/Offer Opening Date. If the Offer is made under UPI Phase III of the UPI Circular, the same will be advertised in shall be advertised in [•] editions of the English national daily newspaper [•], [•] editions of the Hindi national daily newspaper [•] and [•] editions of the widely circulated Tamil daily newspaper [•] (Tamil being the regional language of Thoothukudi, Tamil Nadu, where our Registered and Corporate Office is located), each with wide circulation on or prior to the Bid/Offer Opening Date and such advertisement shall also be made available to the Stock Exchanges for the purpose of uploading on their websites.

All SCSBs offering the facility of making applications in public issues shall also provide the facility to make application using UPI. Our Bank will be required to appoint one of the SCSBs as a Sponsor Bank to act as a conduit between the Stock Exchanges and NPCI in order to facilitate collection of requests and/ or payment instructions of the Retail Individual Bidders using the UPI.

For further details, refer to the "*General Information Document*" available on the websites of the Stock Exchanges and the BRLMs.

Bid cum Application Form

Copies of the Bid cum Application Form (other than for Anchor Investors) and the abridged prospectus will be available with the Designated Intermediaries at the Bidding Centres, and our Registered and Corporate Office. An electronic copy of the Bid cum Application Form will also be available for download on the websites of NSE (www.nseindia.com) and BSE (www.bseindia.com) at least one day prior to the Bid/Offer Opening Date.

Copies of the Anchor Investor Application Form will be available at the offices of the BRLMs.

All Bidders (other than Anchor Investors) shall mandatorily participate in the Offer only through the ASBA process. Anchor Investors are not permitted to participate in the Offer through the ASBA process. The RIBs Bidding in the Retail Portion can additionally Bid through the UPI Mechanism.

RIBs Bidding in the Retail Portion using the UPI Mechanism must provide the valid UPI ID in the relevant space provided in the Bid cum Application Form and the Bid cum Application Form that does not contain the UPI ID are liable to be rejected.

ASBA Bidders (other than RIBs using UPI Mechanism) must provide bank account details and authorization to block funds in their respective ASBA Accounts in the relevant space provided in the ASBA Form and the ASBA Forms that do not contain such details are liable to be rejected.

ASBA Bidders shall ensure that the Bids are made on ASBA Forms bearing the stamp of the Designated Intermediary, submitted at the Bidding Centres only (except in case of electronic ASBA Forms) and the ASBA Forms not bearing such specified stamp are liable to be rejected. RIBs Bidding in the Retail Portion using UPI Mechanism, may submit their ASBA Forms, including details of their UPI IDs, with the Syndicate, Sub-Syndicate members, Registered Brokers, RTAs or CDPs. RIBs authorizing an SCSB to block the Bid Amount in the ASBA Account may submit their ASBA Forms with the SCSBs. ASBA Bidders must ensure that the ASBA Account has sufficient credit balance such that an amount equivalent to the full Bid Amount can be blocked by the SCSB or the Sponsor Bank, as applicable at the time of submitting the Bid.

The prescribed color of the Bid cum Application Form for the various categories is as disclosed below.

Category	Color of Bid cum Application Form*
Resident Indians, including resident QIBs, Non-Institutional Investors, Retail Individual Bidders and Eligible NRIs applying on a non-repatriation basis	[•]
Non-Residents including Eligible NRIs, FVCIs, FPIs, registered multilateral and bilateral development financial institutions applying on a repatriation basis	[•]
Anchor Investors	[•]

** Excluding electronic Bid cum Application Form*

Notes:

(1) Electronic Bid Cum Application Forms will also be available for download on the website of the NSE (www.nseindia.com) and the BSE (www.bseindia.com).

(2) Bid cum Application Forms for Anchor Investors will be made available at the office of the BRLMs.

In case of ASBA forms, the relevant Designated Intermediaries shall upload the relevant bid details in the electronic bidding system of the Stock Exchanges. For RIBs using UPI Mechanism, the Stock Exchanges shall share the Bid details (including UPI ID) with the Sponsor Bank on a continuous basis to enable the Sponsor Bank to initiate UPI Mandate Request to RIBs for blocking of funds. For ASBA Forms (other than UPI Mechanism) Designated Intermediaries (other than SCSBs) shall submit/ deliver the ASBA Forms to the respective SCSB where the Bidder has an ASBA bank account and shall not submit it to any non-SCSB bank or any Escrow Collection Bank.

For RIBs using UPI Mechanism, the Stock Exchanges shall share the Bid details (including UPI ID) with the Sponsor Bank on a continuous basis to enable the Sponsor Bank to initiate UPI Mandate Request to RIBs for blocking of funds. The Sponsor Bank shall initiate request for blocking of funds through NPCI to RIBs, who shall accept the UPI Mandate Request for blocking of funds on their respective mobile applications associated with UPI ID linked bank account. For all pending UPI Mandate Requests, the Sponsor Bank shall initiate requests for blocking of funds in the ASBA Accounts of relevant Bidders with a confirmation cut-off time of 12:00 pm on the first Working Day after the Bid/ Issue Closing Date ("**Cut-Off Time**"). Accordingly, RIBs should accept UPI Mandate Requests for blocking off funds prior to the Cut- Off Time and all pending UPI Mandate Requests at the Cut-Off Time shall lapse. The NPCI shall maintain an audit trail for every bid entered in the Stock Exchanges bidding platform, and the liability to compensate RIBs (using the UPI Mechanism) in case of failed transactions shall be with the concerned entity (i.e. the Sponsor Bank, NPCI or the bankers to an issue) at whose end the lifecycle of the transaction has come to a halt. The NPCI shall share the audit trail of all disputed transactions/ investor complaints to the Sponsor Banks and the bankers to an issue. The BRLMs shall also be required to obtain the audit trail from the Sponsor Banks and the Bankers to the Offer for analysing the same and fixing liability.

Electronic registration of Bids

a) The Designated Intermediary may register the Bids using the on-line facilities of the Stock Exchanges. The Designated Intermediaries can also set up facilities for off-line electronic registration of Bids, subject to the condition that they may subsequently upload the off-line data file into the on-line facilities for Book Building on a regular basis before the closure of the Offer.

b) On the Bid/Offer Closing Date, the Designated Intermediaries may upload the Bids till such time as may be permitted by the Stock Exchanges and as disclosed in the Red Herring Prospectus.

c) Only Bids that are uploaded on the Stock Exchanges Platform are considered for allocation/Allotment.

The Designated Intermediaries are given till 1:00 pm on the next Working Day following the Bid/Offer Closing Date to modify select fields uploaded in the Stock Exchange Platform during the Bid/Offer Period after which the Stock Exchange(s) send the bid information to the Registrar to the Offer for further processing.

Participation by the BRLMs, the Syndicate Members, associates, and affiliates of the BRLMs and the Syndicate Members

The BRLMs and the Syndicate Members shall not be allowed to subscribe to or purchase the Equity Shares in the Offer in any manner, except towards fulfilling their underwriting obligations. However, the associates and affiliates of the BRLMs and the Syndicate Members may Bid for Equity Shares in the Offer, either in the QIB Portion or in the Non-Institutional Portion as may be applicable to such Bidders, where the allocation is on a proportionate basis and such subscription or purchase may be on their own account or on behalf of their clients. All categories of investors, including associates or affiliates of the BRLMs and Syndicate Members, shall be treated equally for the purpose of allocation to be made on a proportionate basis.

Neither the BRLMs or any associates of the BRLMs (except Mutual Funds sponsored by entities which are associates of the BRLMs or insurance companies promoted by entities which are associate of BRLMs or AIFs sponsored by the entities which are associate of the BRLMs or FPIs other than individuals, corporate bodies and family offices sponsored by the entities which are associates of the BRLMs) shall apply in the Offer under the Anchor Investor Portion.

Further, an Anchor Investor shall be deemed to be an associate of the BRLMs, if: (a) either of them controls, directly or indirectly through its subsidiary or holding company, not less than 15% of the voting rights in the other; or (b) either of them, directly or indirectly, by itself or in combination with other persons, exercises control over the other; or (c) there is a common director, excluding a nominee director, amongst the Anchor Investor and the BRLMs.

Bids by HUFs

Bids by Hindu Undivided Families or HUFs, should be made in the individual name of the Karta. The Bidder should specify that the Bid is being made in the name of the HUF in the Bid cum Application Form/Application Form as follows: "Name of sole or first Bidder: XYZ Hindu Undivided Family applying through XYZ, where XYZ is the name of the *Karta*". Bids/Applications by HUFs will be considered at par with Bids/Applications from individuals.

Bids by Mutual Funds

With respect to Bids by Mutual Funds, a certified copy of their SEBI registration certificate must be lodged along with the Bid cum Application Form. Failing this, our Bank, reserves the right to reject any Bid without assigning any reason thereof.

Bids made by asset management companies or custodians of Mutual Funds shall specifically state names of the concerned schemes for which such Bids are made.

In case of a Mutual Fund, a separate Bid can be made in respect of each scheme of the Mutual Fund registered with SEBI and such Bids in respect of more than one scheme of the Mutual Fund will not be treated as multiple Bids provided that the Bids clearly indicate the scheme concerned for which the Bid has been made. No Mutual Fund scheme shall invest more than 10% of its net asset value in equity shares or equity related instruments of any single company provided that the limit of 10% shall not be applicable for investments in case of index funds or sector or industry specific schemes.

No Mutual Fund under all its schemes should own more than 10% of any company's paid-up share capital carrying voting rights. Further, the Banking Regulation Act requires any person to seek prior approval of the RBI to acquire or agree to acquire, directly or indirectly, shares or voting rights of a bank, by itself or with persons acting in concert, wherein such acquisition (taken together with shares or voting rights held by such person or associate enterprise or persons acting in concert with the concerned person) results in aggregate shareholding of such person to be five per cent or more of the paid-up capital of a bank or entitles him to exercise five per cent or more of the voting rights in a bank. For details, see "*Key Regulations and Policies*" beginning on page 137.

Bids by Eligible NRIs

Eligible NRIs may obtain copies of Bid cum Application Form from the Designated Intermediaries. Only Bids accompanied by payment in Indian Rupees or freely convertible foreign exchange will be considered for Allotment. Eligible NRI Bidders bidding on a repatriation basis by using the Non-Resident Forms should authorize their SCSB (if they are Bidding directly through the SCSB) or confirm or accept the UPI Mandate Request (in case of Bidding through the UPI Mechanism) to block their Non-Resident External ("**NRE**") accounts, or Foreign Currency Non-Resident ("**FCNR**") Accounts, and eligible NRI Bidders bidding on a non-repatriation basis by using Resident Forms should authorize their SCSB (if they are Bidding directly through SCSB) or confirm or accept the UPI Mandate Request (in case of Bidding through the UPI Mechanism) to block their Non-Resident Ordinary ("**NRO**") accounts for the full Bid Amount, at the time of the submission of the Bid cum Application Form. Participation of Eligible NRIs in the Offer shall be subject to the FEMA Rules.

Eligible NRIs Bidding on non-repatriation basis are advised to use the Bid cum Application Form for residents ([•] in color). Eligible NRIs Bidding on a repatriation basis are advised to use the Bid cum Application Form meant for Non-Residents ([•] in color).

NRIs will be permitted to apply in the Offer through Channel I or Channel II (as specified in the UPI Circular). Further, subject to applicable law, NRIs may use Channel IV (as specified in the UPI Circular) to apply in the Offer, provided the UPI facility is enabled for their NRE/ NRO accounts.

NRIs applying in the Offer using UPI Mechanism are advised to enquire with the relevant bank whether their bank account is UPI linked prior to making such application. For details of investment by NRIs, see "*Restrictions on Foreign Ownership of Indian Securities*" on page 344. Participation of eligible NRIs shall be subject to FEMA Non-debt Instruments Rules.

Bids by FPIs

In terms of the SEBI FPI Regulations, the issue of Equity Shares to a single FPI or an investor group (which means the same multiple entities having common ownership directly or indirectly of more than 50% or common control) must be below 10% of our post-Offer Equity Share capital. Further, in terms of the FEMA Non-debt Instruments Rules, with effect from April 1, 2020, the aggregate FPI investment limit is the sectoral cap applicable to an Indian company as prescribed in the FEMA Non-debt Instruments Rules with respect to its paid-up equity capital on a fully diluted basis. Currently, the sectoral cap for private sector banks is 49% under the automatic route and 49% to 74% under the government route. We have not applied for such regulatory approvals to increase the sectoral cap applicable to our Bank. Accordingly, the applicable limit with respect to our Bank is 49%.

FPIs are permitted to participate in the Offer subject to compliance with conditions and restrictions which may be specified by the Government from time to time. In case of Bids made by FPIs, a certified copy of the certificate of registration issued under the SEBI FPI Regulations is required to be attached to the Bid cum Application Form, failing which our Bank reserves the right to reject any Bid without assigning any reason. FPIs who wish to participate in the Offer are advised to use the Bid cum Application Form for Non-Residents ([•] in colour).

In terms of the FEMA, for calculating the aggregate holding of FPIs in a company, holding of all registered FPIs shall be included.

The FEMA NDI Rules were enacted on October 17, 2019 in supersession of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2017, except as respects things done or omitted to be done before such supersession. FPIs are permitted to participate in the Offer subject to compliance with conditions and restrictions which may be specified by the Government from time to time.

Subject to compliance with all applicable Indian laws, rules, regulations, guidelines and approvals in terms of Regulation 21 of the SEBI FPI Regulations, an FPI, may issue, subscribe to or otherwise deal in offshore derivative instruments(as defined under the SEBI FPI Regulations as any instrument, by whatever name called, which is issued overseas by a FPI against securities held by it in India, as its underlying) directly or indirectly, only in the event (i) such offshore derivative instruments are issued only by persons registered as Category I FPIs; (ii) such offshore derivative instruments are issued only to persons eligible for registration as Category I FPIs; (iii) such offshore derivative instruments are issued after compliance with 'know your client' norms; and (iv) such other conditions as may be specified by SEBI from time to time.

An FPI issuing offshore derivate instruments is also required to ensure that any transfer of offshore derivative

instruments issued by, or on behalf of it subject to, *inter alia*, the following conditions:

(i) such offshore derivative instruments are transferred to persons subject to fulfilment of SEBI FPI Regulations; and

(ii) prior consent of the FPI is obtained for such transfer, except when the persons to whom the offshore derivative instruments are to be transferred are pre-approved by the FPI.

Bids by FPIs which utilise the multi investment manager structure in accordance with the Operational Guidelines for Foreign Portfolio Investors and Designated Depository Participants issued to facilitate implementation of the SEBI FPI Regulations (the "**Operational FPI Guidelines**"), submitted with the same PAN but with different beneficiary account numbers, Client IDs and DP IDs shall not be treated as multiple Bids ("**MIM Bids**"). As specified in 4.1.4.2 (b)(i) and 4.1.4.2 (c)(iv) of the General Information Document, it hereby clarified that FPIs bearing the same PAN may be treated as multiple Bids by a Bidder and may be rejected, except for Bids from FPIs that utilise the multi investment manager structure in accordance with the Operational FPI Guidelines (such structure referred to as "**MIM Structure**"). In order to ensure valid Bids, FPIs making MIM Bids using the same PAN and with different beneficiary account numbers, Client IDs and DP IDs, are required to submit a confirmation that their Bids are under the MIM Structure and indicate the name of their investment managers in such confirmation which shall be submitted along with each of their Bid cum Application Forms. In the absence of such confirmation from the relevant FPIs, such MIM Bids shall be rejected.

Bids by SEBI-registered AIFs, VCFs and FVCIs

The SEBI FVCI Regulations, SEBI VCF Regulations and the SEBI AIF Regulations prescribe, *inter alia*, the investment restrictions on the FVCIs, VCFs and AIFs registered with SEBI respectively. FVCIs can invest only up to 33.33% of the investible funds by way of subscription to an initial public offering. Category I AIF and Category II AIF cannot invest more than 25% of the investible funds in one investee company directly or through investment in the units of other AIFs. A Category III AIF cannot invest more than 10% of the investible funds in one investee company directly or through investment in the units of other AIFs. AIFs which are authorized under the fund documents to invest in units of AIFs are prohibited from offering their units for subscription to other AIFs. A VCF registered as a Category I AIF, as defined in the SEBI AIF Regulations, cannot invest more than 1/3rd of its investible funds by way of subscription to an initial public offering of a venture capital undertaking. Additionally, a VCF that has not re-registered as an AIF under the SEBI AIF Regulations shall continue to be regulated by the SEBI VCF Regulations (and accordingly shall not be allowed to participate in the Offer) until the existing fund or scheme managed by the fund is wound up and such funds shall not launch any new scheme after the notification of the SEBI AIF Regulations.

There is no reservation for Eligible NRIs, FPIs and FVCIs and all Bidders will be treated on the same basis with other categories for the purpose of allocation.

Further, the shareholding of VCFs, category I AIFs or category II AIFs and FVCIs holding Equity Shares prior to Offer, shall be locked-in for a period of at least one year from the date of purchase of such Equity Shares.

All non-resident investors should note that refunds (in case of Anchor Investors), dividends and other distributions, if any, will be payable in Indian Rupees only and net of bank charges and commission.

The Company, the Selling Shareholders or the BRLMs will not be responsible for loss, if any, incurred by the Bidder on account of conversion of foreign currency.

Bids by Limited Liability Partnerships

In case of Bids made by limited liability partnerships registered under the Limited Liability Partnership Act, 2008, a certified copy of certificate of registration issued under the Limited Liability Partnership Act, 2008, must be attached to the Bid cum Application Form. Failing this, our Bank, in consultation with the BRLMs, reserve the right to reject any Bid without assigning any reason thereof.

Bids by Banking Companies

In case of Bids made by banking companies registered with RBI, certified copies of: (i) the certificate of registration issued by RBI, and (ii) the approval of such banking company's investment committee are required to be attached to the Bid cum Application Form. Failing this, our Bank, in consultation with the BRLMs,

reserves the right to reject any Bid without assigning any reason thereof. The investment limit for banking companies in non-financial services companies as per the Banking Regulation Act, the Reserve Bank of India (Financial Services provided by Banks) Directions, 2016, as amended and Master Circular on Basel III Capital Regulations dated July 1, 2014, as amended, is 10% of the paid up share capital of the investee company, not being its subsidiary engaged in non-financial services, or 10% of the bank's own paid-up share capital and reserves, whichever is lower.

However, a banking company would be permitted to invest in excess of 10% but not exceeding 30% of the paid up share capital of such investee company, subject to prior approval of the RBI if (i) the investee company is engaged in non-financial activities permitted for banking companies in terms of Section 6(1) of the Banking Regulation Act; or (ii) the additional acquisition is through restructuring of debt, or to protect the banking company's interest on loans/investments made to a company. The bank is required to submit a time bound action plan to the RBI for the disposal of such shares within a specified period. The aggregate investment by a banking company along with its subsidiaries, associates or joint ventures or entities directly or indirectly controlled by the bank; and mutual funds managed by asset management companies controlled by the bank, more than 20% of the investee company's paid up share capital engaged in non-financial services. However, this cap doesn't apply to the cases mentioned in (i) and (ii) above. The aggregate equity investments made by a banking company in all subsidiaries and other entities engaged in financial services and non-financial services, including overseas investments shall not exceed 20% of the bank's paid-up share capital and reserves.

In terms of the Master Circular on Basel III Capital Regulations dated July 1, 2014, as amended (i) a bank's investment in the capital instruments issued by banking, financial and insurance entities should not exceed 10% of its capital funds; (ii) banks should not acquire any fresh stake in a bank's equity shares, if by such acquisition, the investing bank's holding exceeds 5% of the investee bank's equity capital; (iii) equity investment by a bank in a subsidiary company, financial services company, financial institution, stock and other exchanges should not exceed 10% of the bank's paid-up share capital and reserves; (iv) equity investment by a bank in companies engaged in non-financial services activities would be subject to a limit of 10% of the investee company's paid-up share capital or 10% of the bank's paid-up share capital and reserves, whichever is less; and (v) a banking company is restricted from holding shares in any company, whether as pledgee, mortgagee or absolute owner, of an amount exceeding 30% of the paid-up share capital of that company or 30% of its own paid-up share capital and reserves, whichever is less. For details in relation to the investment limits under Master Direction – Ownership in Private Sector Banks, Directions, 2016, see "*Key Regulations and Policies*" beginning on page 137.

Bids by SCSBs

SCSBs participating in the Offer are required to comply with the terms of the circulars issued by the SEBI dated September 13, 2012 and January 2, 2013. Such SCSBs are required to ensure that for making applications on their own account using ASBA, they should have a separate account in their own name with any other SEBI registered SCSBs. Further, such account shall be used solely for the purpose of making application in public issues and clear demarcated funds should be available in such account for such applications.

Bids by Systemically Important NBFCs

In case of Bids made by Systemically Important NBFCs registered with RBI, certified copies of: (i) the certificate of registration issued by RBI, (ii) the last audited financial statements on a standalone basis, (iii) a net worth certificate from its statutory auditors, and (iv) such other approval as may be required by the Systemically Important NBFCs are required to be attached to the Bid cum Application Form. Failing this, our Bank, in consultation with the BRLMs, reserves the right to reject any Bid without assigning any reason thereof.

Systemically Important NBFCs participating in the Offer shall comply with all applicable regulations, directions, guidelines and circulars issued by the RBI from time to time.

The investment limit for Systemically Important NBFCs shall be as prescribed by RBI from time to time.

Bids by Insurance Companies

In case of Bids made by insurance companies registered with the IRDAI, a certified copy of certificate of registration issued by IRDAI must be attached to the Bid cum Application Form. Failing this, our Bank, in consultation with the BRLMs, reserves the right to reject any Bid without assigning any reason thereof.

The exposure norms for insurers are prescribed under the IRDAI Investment Regulations, based on investments

in equity shares of the investee company, the entire group of the investee company and the industry sector in which the investee company operates. Insurance companies participating in the Offer are advised to refer to the IRDAI Investment Regulations for specific investment limits applicable to them and comply with all applicable regulations, guidelines and circulars issued by the IRDAI from time to time.

Bids by Provident Funds/Pension Funds

In case of Bids made by provident funds/pension funds, subject to applicable laws, with minimum corpus of ₹ 250 million, a certified copy of a certificate from a chartered accountant certifying the corpus of the provident fund/pension fund must be attached to the Bid cum Application Form. Failing this, our Bank, in consultation with the BRLMs, reserves the right to reject any Bid without assigning any reason thereof.

Bids under Power of Attorney

In case of Bids made pursuant to a power of attorney or by limited companies, corporate bodies, registered societies, Eligible FPIs, Mutual Funds, Systemically Important NBFCs, insurance companies, insurance funds set up by the army, navy or air force of the Union of India, insurance funds set up by the Department of Posts, India, or the National Investment Fund and provident funds with a minimum corpus of ₹ 250 million (subject to applicable law) and pension funds with a minimum corpus of ₹ 250 million, a certified copy of the power of attorney or the relevant resolution or authority, as the case may be, along with a certified copy of the memorandum of association and articles of association and/or bye laws must be lodged along with the Bid cum Application Form. Failing this, our, in consultation with the BRLMs, reserves the right to accept or reject any Bid in whole or in part, in either case without assigning any reason therefor.

Our Bank, in consultation with the BRLMs, in their absolute discretion, reserves the right to relax the above condition of simultaneous lodging of the power of attorney along with the Bid cum Application Form subject to the terms and conditions that our Bank, in consultation with the BRLMs may deem fit.

In accordance with existing regulations issued by the RBI, OCBs cannot participate in this Offer.

Bids by Anchor Investors

In accordance with the SEBI ICDR Regulations, the key terms for participation by Anchor Investors are provided below.

1) Anchor Investor Application Forms will be made available for the Anchor Investor Portion at the offices of the BRLMs.

2) The Bid must be for a minimum of such number of Equity Shares so that the Bid Amount exceeds ₹ 100 million. A Bid cannot be submitted for over 60% of the QIB Portion. In case of a Mutual Fund, separate Bids by individual schemes of a Mutual Fund will be aggregated to determine the minimum application size of ₹ 100 million.

3) One-third of the Anchor Investor Portion will be reserved for allocation to domestic Mutual Funds.

4) Bidding for Anchor Investors will open one Working Day before the Bid/ Offer Opening Date.

5) Our Bank, in consultation with the BRLMs will finalize allocation to the Anchor Investors on a discretionary basis, provided that the minimum number of Allottees in the Anchor Investor Portion will not be less than: (a) maximum of two Anchor Investors, where allocation under the Anchor Investor Portion is up to ₹ 100 million; (b) minimum of two and maximum of 15 Anchor Investors, where the allocation under the Anchor Investor Portion is more than ₹100 million but up to ₹ 2,500 million, subject to a minimum Allotment of ₹ 50 million per Anchor Investor; and (c) in case of allocation above ₹ 2,500 million under the Anchor Investor Portion, a minimum of five such investors and a maximum of 15 Anchor Investors for allocation up to ₹ 2,500 million, and an additional 10 Anchor Investors for every additional ₹ 2,500 million, subject to minimum allotment of ₹ 50 million per Anchor Investor.

6) Allocation to Anchor Investors will be completed on the Anchor Investor Bidding Date. The number of Equity Shares allocated to Anchor Investors and the price at which the allocation will be made available in the public domain by the BRLMs before the Bid/ Offer Opening Date, through intimation to the Stock Exchanges.

7) Anchor Investors cannot withdraw or lower the size of their Bids at any stage after submission of the Bid.

8) If the Offer Price is greater than the Anchor Investor Allocation Price, the additional amount being the difference between the Offer Price and the Anchor Investor Allocation Price will be payable by the Anchor Investors on the Anchor Investor Pay-in Date specified in the CAN. If the Offer Price is lower than the Anchor Investor Allocation Price, Allotment to successful Anchor Investors will be at the higher price, i.e., the Anchor Investor Offer Price.

9) Equity Shares Allotted in the Anchor Investor Portion will be locked in for a period of 30 days from the date of Allotment.

10) Neither the BRLMs (s) or any associate of the BRLMs (other than mutual funds sponsored by entities which are associate of the BRLMs or insurance companies promoted by entities which are associate of the BRLMs or Alternate Investment Funds (AIFs) sponsored by the entities which are associates of the BRLMs or FPIs, other than individuals, corporate bodies and family offices, sponsored by the entities which are associate of the BRLMs) shall apply under the Anchor Investors category.

Bids made by QIBs under both the Anchor Investor Portion and the QIB Portion will not be considered multiple Bids.

For more information, please read the General Information Document.

Information for Bidders

The relevant Designated Intermediary will enter a maximum of three Bids at different price levels opted in the Bid cum Application Form and such options are not considered as multiple Bids. It is the Bidder's responsibility to obtain the acknowledgment slip from the relevant Designated Intermediary. The registration of the Bid by the Designated Intermediary does not guarantee that the Equity Shares shall be allocated/Allotted. Such Acknowledgement Slip will be non-negotiable and by itself will not create any obligation of any kind. When a Bidder revises his or her Bid, he /she shall surrender the earlier Acknowledgement Slip and may request for a revised acknowledgment slip from the relevant Designated Intermediary as proof of his or her having revised the previous Bid. In relation to electronic registration of Bids, the permission given by the Stock Exchanges to use their network and software of the electronic bidding system should not in any way be deemed or construed to mean that the compliance with various statutory and other requirements by our Bank, the Selling Shareholders and/or the BRLMs are cleared or approved by the Stock Exchanges; nor does it in any manner warrant, certify or endorse the correctness or completeness of compliance with the statutory and other requirements, nor does it take any responsibility for the financial or other soundness of our Bank, the management or any scheme or project of our Bank; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of the Red Herring Prospectus or the Red Herring Prospectus; nor does it warrant that the Equity Shares will be listed or will continue to be listed on the Stock Exchanges.

General Instructions

Do's:

A. Check if you are eligible to apply as per the terms of the Red Herring Prospectus and under applicable law, rules, regulations, guidelines and approvals. All Bidders (other than Anchor Investors) should submit their Bids through the ASBA process only;

B. Ensure that you have Bid within the Price Band;

C. Read all the instructions carefully and complete the Bid cum Application Form in the prescribed form;

D. Ensure that you (other than the Anchor Investors) have mentioned the correct details of your ASBA Account (i.e. bank account number or UPI ID, as applicable) in the Bid cum Application Form if you are not a RIB using the UPI Mechanism in the Bid cum Application Form and if you are a RIB using the UPI Mechanism ensure that you have mentioned the correct UPI ID (with maximum length of 45 characters including the handle), in the Bid cum Application Form;

E. Ensure that your Bid cum Application Form bearing the stamp of a Designated Intermediary is

submitted to the Designated Intermediary at the Bidding Center (except in case of electronic Bids) within the prescribed time. Bidders (other than Anchor Investors) shall submit the Bid cum Application Form in the manner set out in the General Information Document;

F. RIBs Bidding shall ensure that they use only their own ASBA Account or only their own bank account linked UPI ID (only for RIBs using the UPI Mechanism) to make an application in the Issue and not ASBA Account or bank account linked UPI ID of any third party;

G. Ensure that you have funds equal to the Bid Amount in the ASBA Account maintained with the SCSB before submitting the ASBA Form to any of the Designated Intermediaries;

H. RIBs using UPI Mechanism, may submit their ASBA Forms with the Syndicate Member, Registered Brokers, RTAs or CDPs and should ensure that the ASBA Form contains the stamp of such Designated Intermediary;

I. In case of joint Bids, ensure that the First Bidder is the ASBA Account holder (or the UPI-linked bank account holder, as the case may be) and the signature of the First Bidder is included in the Bid cum Application Form;

J. Ensure that the signature of the first Bidder in case of joint Bids, is included in the Bid cum Application Forms. Ensure that you have mentioned the correct bank account number in the Bid cum Application Form;

K. Ensure that the name(s) given in the Bid cum Application Form is/are exactly the same as the name(s) in which the beneficiary account is held with the Depository Participant. In case of joint Bids, the Bid cum Application Form should contain the name of only the First Bidder whose name should also appear as the first holder of the beneficiary account held in joint names;

L. Ensure that you request for and receive a stamped Acknowledgment Slip in the form of a counterfoil or acknowledgment specifying the application number as a proof of having accepted the of the Bid cum Application Form for all your Bid options from the concerned Designated Intermediary;

M. Ensure that you submit the revised Bids to the same Designated Intermediary, through whom the original Bid was placed, and obtain a revised Acknowledgment Slip;

N. Retail Individual Bidders not using the UPI Mechanism, should submit their Bid cum Application Form directly with SCSBs and/or the designated branches of SCSBs;

O. Ensure that you have correctly signed the authorisation/undertaking box in the Bid cum Application Form, or have otherwise provided an authorisation to the SCSB or Sponsor Bank, as applicable, via the electronic mode, for blocking funds in the ASBA Account equivalent to the Bid Amount mentioned in the Bid cum Application Form, as the case may be, at the time of submission of the Bid. In case of RIBs submitting their Bids and participating in the Offer through the UPI Mechanism, ensure that you authorise the UPI Mandate Request raised by the Sponsor Bank for blocking of funds equivalent to Bid Amount and subsequent debit of funds in case of Allotment;

P. Except for Bids (i) on behalf of the Central or State Governments and the officials appointed by the courts, who, in terms of the circular (No. MRD/DoP/Cir-20/2008) dated June 30, 2008 issued by the SEBI, may be exempt from specifying their PAN for transacting in the securities market, (ii) submitted by investors who are exempt from the requirement of obtaining/specifying their PAN for transacting in the securities market, and (iii) Bids by persons resident in the state of Sikkim, who, in terms of the SEBI circular dated July 20, 2006, may be exempted from specifying their PAN for transacting in the securities market, all Bidders should mention their PAN allotted under the Income Tax Act. The exemption for the Central or the State Government and officials appointed by the courts and for investors residing in the State of Sikkim is subject to (a) the Demographic Details received from the respective depositories confirming the exemption granted to the beneficiary owner by a suitable description in the PAN field and the beneficiary account remaining in "active status"; and (b) in the case of residents of Sikkim, the address as per the Demographic Details evidencing the same. All other applications in which PAN is not mentioned will be rejected;

Q. Ensure that thumb impressions and signatures other than in the languages specified in the Eighth Schedule to the Constitution of India are attested by a Magistrate or a Notary Public or a Special

Executive Magistrate under official seal;

R. Ensure that the category and the investor status is indicated in the Bid cum Application Form to ensure proper upload of your Bid in the electronic Bidding system of the Stock Exchanges;

S. Ensure that in case of Bids under power of attorney or by limited companies, corporates, trusts, etc., the relevant documents, including a copy of the power of attorney, if applicable, are submitted;

T. Ensure that Bids submitted by any person outside India is in compliance with applicable foreign and Indian laws;

U. Since the Allotment will be in demat form only, ensure that the depository account is active, the correct DP ID, Client ID, the PAN, and UPI ID (for RIBs bidding through UPI mechanism) and PAN are mentioned in their Bid cum Application Form and that the name of the Bidder, the DP ID, Client ID, UPI ID (for ASBA Bidders bidding through UPI mechanism) and the PAN entered into the online IPO system of the Stock Exchanges by the relevant Designated Intermediary, as applicable, matches with the name, DP ID, Client ID, UPI ID (for ASBA Bidders bidding through UPI mechanism) and PAN available in the Depository database;

V. In case of QIBs and NIBs, ensure that while Bidding through a Designated Intermediary, the ASBA Form is submitted to a Designated Intermediary in a Bidding Centre and that the SCSB where the ASBA Account, as specified in the ASBA Form, is maintained has named at least one branch at that location for the Designated Intermediary to deposit ASBA Forms (a list of such branches is available on the website of SEBI at http://www.sebi.gov.in);

W. The ASBA Bidders shall use only their own bank account or only their own bank account linked UPI ID for the purposes of making Application in the Issue, which is UPI 2.0 certified by NPCI;

X. Bidders (except RIBs Bidding through the UPI Mechanism) should instruct their respective banks to release the funds blocked in the ASBA account under the ASBA process. In case of RIBs, once the Sponsor Bank issues the Mandate Request, the RIBs would be required to proceed to authorize the blocking of funds by confirming or accepting the UPI Mandate Request to authorize the blocking of funds equivalent to application amount and subsequent debit of funds in case of Allotment, in a timely manner;

Y. RIBs bidding using the UPI Mechanism should mention valid UPI ID of only the Bidder (in case of single account) and of the first Bidder (in case of joint account) in the Bid cum Application Form;

Z. Ensure that when applying in the Offer using the UPI Mechanism, the name of your SCSB appears in the list of SCSBs displayed on the SEBI website which are live on UPI. Further, also ensure that the name of the app and the UPI handle being used for making the application is also appearing in Annexure 'A' to the SEBI circular no. SEBI/HO/CFD/DIL2/CIR/P/2019/85 dated July 26, 2019;

AA. RIBs who wish to revise their Bids using the UPI Mechanism, should submit the revised Bid with the Designated Intermediaries, pursuant to which RIBs should ensure acceptance of the UPI Mandate Request received from the Sponsor Bank to authorize blocking of funds equivalent to the revised Bid Amount in the RIB's ASBA Account;

BB. Anchor Investors should submit the Anchor Investor Application Forms to the BRLMs;

CC. FPIs making MIM Bids using MIM Structure and indicate the name of their investment managers in such confirmation which shall be submitted along with each of their Bid cum Application Forms. In the absence of such confirmation from the relevant FPIs, such MIM Bids shall be rejected;

DD. Bids received from FPIs bearing the same PAN shall not be treated as multiple Bids in the event such FPIs utilise the MIM Structure and such Bids have been made with different beneficiary account numbers, Client IDs and DP IDs;

EE. Bidders through UPI Mechanism shall ensure that details of the Bid are reviewed and verified by opening the attachment in the UPI Mandate Request and then proceed to authorize the UPI Mandate Request using his/her/its UPI PIN. Upon the authorization of the mandate using his/her UPI PIN, a RIB may be deemed to have verified the attachment containing the application details of the RIB in the UPI

Mandate Request and have agreed to block the entire Bid Amount and authorized the Sponsor Bank to block the Bid Amount mentioned in the Bid Cum Application Form;

FF. Ensure that you have accepted the UPI Mandate Request received from the Sponsor Bank prior to 12:00 p.m. of the Working Day immediately after the Bid/ Offer Closing Date;

GG. Bids by Eligible NRIs, HUFs and any individuals, corporate bodies and family offices who are FPIs and registered with SEBI for a Bid Amount of less than ₹ 200,000 would be considered under the Retail Category for the purposes of allocation and Bids for a Bid Amount exceeding ₹ 200,000 would be considered under the Non-Institutional Category for allocation in the Offer;

HH. Ensure that you have correctly signed the authorization/undertaking box in the Bid cum Application Form, or have otherwise provided an authorization to the SCSB or the Sponsor Bank, as applicable, via the electronic mode, for blocking funds in the ASBA Account equivalent to the Bid Amount mentioned in the Bid cum Application Form, as the case may be, at the time of submission of the Bid. In case of RIBs submitting their Bids and participating in the Offer through the UPI Mechanism, ensure that you authorize the UPI Mandate Request raised by the Sponsor Bank for blocking of funds equivalent to Bid Amount and subsequent debit of funds in case of Allotment; and

II. Ensure that the Demographic Details are updated, true and correct in all respects

The Bid cum Application Form is liable to be rejected if the above instructions, as applicable, are not complied with. Application made using incorrect UPI handle or using a bank account of an SCSB or SCSBs which is not mentioned in the Annexure 'A' to the SEBI circular no. SEBI/HO/CFD/DIL2/CIR/P/2019/85 dated July 26, 2019 is liable to be rejected.

Don'ts:

A. Do not Bid for lower than the minimum Bid size;

B. Do not submit a Bid using UPI ID, if you are not an RIB;

C. Do not Bid/revise the Bid Amount to less than the Floor Price or higher than the Cap Price;

D. Do not Bid for a Bid Amount exceeding ₹ 200,000 (for Bids by Retail Individual Bidders);

E. Do not Bid at Cut-off Price (for Bids by QIBs and Non-Institutional Bidders);

F. Do not pay the Bid Amount in cheques, demand drafts, cash, money order, postal order or by stock invest;

G. Do not send Bid cum Application Forms by post; instead submit the same to the Designated Intermediary only;

H. Do not submit the Bid cum Application Forms to any non-SCSB bank or our Bank;

I. Do not instruct your respective banks to release the funds blocked in the ASBA Account under the ASBA process;

J. Do not submit the Bid for an amount more than funds available in your ASBA account;

K. Do not withdraw your Bid or lower the size of your Bid (in terms of quantity of the Equity Shares or the Bid Amount) at any stage, if you are a QIB or a Non-Institutional Bidder. Retail Individual Bidders can revise or withdraw their Bids on or before the Bid/Offer Closing Date;

L. Do not submit your Bid after 3.00 p.m. on the Bid/Offer Closing Date;

M. Do not Bid on another Bid cum Application Form and the Anchor Investor Application Form, as the case may be, after you have submitted a Bid to any of the Designated Intermediary;

N. If you are a QIB, do not submit your Bid after 3 p.m. on the QIB Bid / Offer Closing Date;

O. Do not Bid for Equity Shares in excess of what is specified for each category;

P. In case of ASBA Bidders and RIBs using UPI mechanism, do not submit more than one Bid cum Application Form per ASBA Account or UPI ID, respectively.;

Q. Do not make the Bid cum Application Form using third party bank account or using third party linked bank account UPI ID;

R. Do not submit Bids on plain paper or on incomplete or illegible Bid cum Application Forms or on Bid cum Application Forms in a color prescribed for another category of Bidder;

S. Do not submit a Bid in case you are not eligible to acquire Equity Shares under applicable law or your relevant constitutional documents or otherwise;

T. Do not Bid if you are not competent to contract under the Indian Contract Act, 1872 (other than minors having valid depository accounts as per Demographic Details provided by the depository);

U. Do not fill up the Bid cum Application Form such that the number of Equity Shares Bid for exceeds the Offer size and/or investment limit or maximum number of the Equity Shares that can be held under the applicable laws or regulations, or under the terms of the Red Herring Prospectus;

V. Do not submit the General Index Register (GIR) number instead of the PAN;

W. Do not submit incorrect details of the DP ID, Client ID, the PAN and UPI ID, if applicable, or provide details for a beneficiary account which is suspended or for which details cannot be verified by the Registrar to the Offer;

X. Do not submit the ASBA Forms to any Designated Intermediary that is not authorized to collect the relevant ASBA Forms or to our Bank;

Y. Do not submit Bids to a Designated Intermediary at a location other than at the relevant Bidding Centres. If you are RIB and are using UPI mechanism, do not submit the ASBA Form directly with SCSBs;

Z. Do not submit the Bid without ensuring that funds equivalent to the entire Bid Amount are available for blocking in the relevant ASBA account;

AA. Anchor Investors should not bid through the ASBA process;

BB. Anchor Investors should submit Anchor Investor Application Form only to the BRLMs;

CC. Do not Bid on a Bid cum Application Form that does not have the stamp of a Designated Intermediary;

DD. Do not Bid on another Bid cum Application Form and the Anchor Investor Application Form, as the case may be, after you have submitted a Bid to any of the Designated Intermediaries;

EE. Do not link the UPI ID with a bank account maintained with a bank that is not UPI 2.0 certified by the NPCI in case of Bids submitted by RIBs using the UPI Mechanism;

FF. RIBs Bidding through the UPI Mechanism using the incorrect UPI handle or using a bank account of an SCSB or a bank which is not mentioned in the list provided in the SEBI website is liable to be rejected;

GG. Do not submit more than one Bid cum Application Form for each UPI ID in case of RIBs Bidding using the UPI Mechanism;

HH. Do not Bid if you are an OCB.

The Bid cum Application Form is liable to be rejected if the above instructions, as applicable, are not complied with.

Further, in case of any pre-Offer or post-Offer related issues regarding share certificates/demat credit/refund orders/unblocking etc., investors shall reach out to the Company Secretary and Compliance Officer. For details of the Company Secretary and Compliance Officer, see "*General Information*" on page 62.

Further, helpline details of the BRLMs pursuant to the SEBI circular no. SEBI/HO/CFD/DIL2/CIR/P/2021/2480/1/M dated March 16, 2021 are set out in the table below:

S. No.	Name of the BRLM	Helpline (email)	Telephone
1.	Axis Capital Limited	tmb.ipo@axiscap.in	+91 22 4325 2183
2.	Motilal Oswal Investment Advisors Limited	moialcompliance@motilaloswal.com	+91 22 7193 4380
3.	SBI Capital Markets Limited	tmb.ipo@sbicaps.com	+91 22 2217 8300

In case of any delay in unblocking of amounts in the ASBA Accounts (including amounts blocked through the UPI Mechanism) exceeding four Working Days from the Bid/ Offer Closing Date, the Bidder shall be compensated at a uniform rate of Rs. 100 per day for the entire duration of delay exceeding four Working Days from the Bid/ Offer Closing Date by the intermediary responsible for causing such delay in unblocking. The BRLMs shall, in their sole discretion, identify and fix the liability on such intermediary or entity responsible for such delay in unblocking.

Further, Investors shall be entitled to compensation in the manner specified in the SEBI circular no. SEBI/HO/CFD/DIL2/CIR/P/2021/2480/1/M dated March 16, 2021 read with SEBI circular no. SEBI/HO/CFD/DIL1/CIR/P/2021/47 dated March 31, 2021 and SEBI circular no. SEBI/HO/CFD/DIL2/P/CIR/2021/570 dated June 2, 2021 in case of delays in resolving investor grievances in relation to blocking/unblocking of funds.

Names of entities responsible for finalising the basis of allotment in a fair and proper manner

The authorized employees of the Designated Stock Exchange, along with the BRLMs and the Registrar, shall ensure that the Basis of Allotment is finalised in a fair and proper manner in accordance with the procedure specified in SEBI ICDR Regulations.

Method of allotment as may be prescribed by SEBI from time to time

Our Bank will not make any allotment in excess of the Equity Shares through the Red Herring Prospectus and the Prospectus except in case of oversubscription for the purpose of rounding off to make allotment, in consultation with the Designated Stock Exchange. Further, upon oversubscription, an allotment of not more than one per cent of the Offer may be made for the purpose of making allotment in minimum lots.

The allotment of Equity Shares to Bidders other than to the Retail Individual Bidders and Anchor Investors shall be on a proportionate basis within the respective investor categories and the number of securities allotted shall be rounded off to the nearest integer, subject to minimum allotment being equal to the minimum application size as determined and disclosed.

The allotment of Equity Shares to each Retail Individual Bidder shall not be less than the minimum bid lot, subject to the availability of shares in Retail Individual Bidders Portion, and the remaining available shares, if any, shall be allotted on a proportionate basis.

Payment into Escrow Account(s) for Anchor Investors

Our Bank, in consultation with the BRLMs, in its absolute discretion, will decide the list of Anchor Investors to whom the CAN will be sent, pursuant to which the details of the Equity Shares allocated to them in their respective names will be notified to such Anchor Investors. For Anchor Investors, the payment instruments for payment into the Escrow Account(s) should be drawn in favor of:

(a) In case of resident Anchor Investors: "[•]"; and

(b) In case of Non-Resident Anchor Investors: "[•]".

Anchor Investors should note that the escrow mechanism is not prescribed by the SEBI and has been established as an arrangement between our Bank, the Selling Shareholders and the Syndicate, the Escrow Collection Bank and the Registrar to the Offer to facilitate collections of Bid amounts from Anchor Investors.

Pre-Offer Advertisement

Subject to Section 30 of the Companies Act, 2013, our Bank shall, after filing the Red Herring Prospectus with the RoC, publish a pre-Offer advertisement, in the form prescribed by the SEBI ICDR Regulations, in: all editions of [•], an English national daily newspaper, all editions of [•], a Hindi national daily newspaper and [•] edition of [•], a widely circulated Tamil daily newspaper (Tamil being the regional language of Thoothukudi, Tamil Nadu, where our Registered and Corporate Office is located), each with wide circulation.

In the pre-Offer advertisement, we shall state the Bid/Offer Opening Date and the Bid/Offer Closing Date. The advertisement, subject to the provisions of Section 30 of the Companies Act, 2013, shall be in the format prescribed in Part A of Schedule X of the SEBI ICDR Regulations.

Signing of the Underwriting Agreement and the RoC Filing

(a) Our Bank, the Selling Shareholders and the Underwriters intend to enter into an Underwriting Agreement on or immediately after the finalization of the Offer Price but prior to the filing of Prospectus.

(b) After signing the Underwriting Agreement, an updated Red Herring Prospectus will be filed with the RoC in accordance with applicable law, which then would be termed as the 'Prospectus'. The Prospectus will contain details of the Offer Price, the Anchor Investor Offer Price, Offer size, and underwriting arrangements and will be complete in all material respects.

Impersonation

Attention of the applicants is specifically drawn to the provisions of sub-section (1) of Section 38 of the Companies Act, 2013 which is reproduced below:

"*Any person who:*

(a) makes or abets making of an application in a fictitious name to a company for acquiring, or subscribing for, its securities; or

(b) makes or abets making of multiple applications to a company in different names or in different combinations of his name or surname for acquiring or subscribing for its securities; or

(c) otherwise induces directly or indirectly a company to allot, or register any transfer of, securities to him, or to any other person in a fictitious name,

shall be liable for action under Section 447."

The liability prescribed under Section 447 of the Companies Act, 2013, for fraud involving an amount of at least ₹ 1 million or 1% of the turnover of the Company, whichever is lower, includes imprisonment for a term which shall not be less than six months extending up to 10 years and fine of an amount not less than the amount involved in the fraud, extending up to three times such amount (provided that where the fraud involves public interest, such term shall not be less than three years.) Further, where the fraud involves an amount less than ₹ 1 million or one per cent of the turnover of the company, whichever is lower, and does not involve public interest, any person guilty of such fraud shall be punishable with imprisonment for a term which may extend to five years or with fine which may extend to ₹ 5 million or with both.

Undertakings by Our Bank

Our Bank undertakes the following:

- adequate arrangements shall be made to collect all Bid cum Application Forms submitted by Bidders;
- the complaints received in respect of the Offer shall be attended to by our Bank expeditiously and satisfactorily;
- all steps for completion of the necessary formalities for listing and commencement of trading at all the Stock Exchanges where the Equity Shares are proposed to be listed shall be taken within six Working Days of the Bid/Offer Closing Date or such other time as may be prescribed by the SEBI or under any applicable law;

- if Allotment is not made within the prescribed time period under applicable law, the entire Bid amount received will be refunded/unblocked within the time prescribed under applicable law, failing which interest will be due to be paid to the Bidders at the rate prescribed under applicable law for the delayed period;

- the funds required for making refunds (to the extent applicable) to unsuccessful Bidders as per the mode(s) disclosed shall be made available to the Registrar to the Offer by our Bank;

- where refunds (to the extent applicable) are made through electronic transfer of funds, a suitable communication shall be sent to the Bidder within the time prescribed under applicable law, giving details of the bank where refunds shall be credited along with amount and expected date of electronic credit of refund;

- no further issue of the Equity Shares shall be made until the Equity Shares issued through the Red Herring Prospectus are listed or until the Bid monies are unblocked in ASBA Account/refunded on account of non-listing, under-subscription, etc.

- our Bank, in consultation with the BRLMs, reserves the right not to proceed with the Fresh Issue, in whole or in part thereof, to the extent of the Offered Shares, after the Bid/ Offer Opening Date but before the Allotment. In such an event, our Bank would issue a public notice in the newspapers in which the pre-Offer advertisements were published, within two days of the Bid/ Offer Closing Date or such other time as may be prescribed by the SEBI, providing reasons for not proceeding with the Offer and inform the Stock Exchanges promptly on which the Equity Shares are proposed to be listed; and

- if our Bank, in consultation with the BRLMs withdraws the Offer after the Bid/ Offer Closing Date and thereafter determines that it will proceed with an issue of the Equity Shares, our Bank shall file a fresh draft red herring prospectus with the SEBI.

Undertakings by the Selling Shareholders

The Selling Shareholders, severally and not jointly, undertake the following:

- they are the legal and beneficial owners of the respective portion of Offered Shares;

- The respective Equity Shares offered by them in the Offer for Sale are free and clear of any encumbrances and shall be transferred to the successful Bidders within the time specified under applicable law.

- they have authorized our Bank to take such necessary steps in relation to the completion of Allotment and dispatch of the Allotment Advice and CAN, if required, and refund orders to the extent of Equity Shares offered by them in the Offer for Sale; and

- they shall not have any recourse to the proceeds of the Offer for Sale until final listing and trading approvals have been received from the Stock Exchanges;

Utilization of Offer Proceeds

Our Board certifies that:

- all monies received out of the Fresh Issue shall be credited/transferred to a separate bank account other than the bank account referred to in sub-section (3) of Section 40 of the Companies Act, 2013;

- details of all monies utilized out of the Fresh Issue shall be disclosed, and continue to be disclosed till the time any part of the Offer proceeds remains unutilized, under an appropriate head in the balance sheet of our Bank indicating the purpose for which such monies have been utilized; and

- details of all unutilized monies out of the Fresh Issue, if any shall be disclosed under an appropriate separate head in the balance sheet indicating the form in which such unutilized monies have been invested.

RESTRICTION ON FOREIGN OWNERSHIP OF INDIAN SECURITIES

Foreign investment in Indian securities is regulated through the Industrial Policy, 1991 of the Government of India and FEMA. While the Industrial Policy, 1991 prescribes the limits and the conditions subject to which foreign investment can be made in different sectors of the Indian economy, FEMA regulates the precise manner in which such investment may be made. Under the Industrial Policy, unless specifically restricted, foreign investment is freely permitted in all sectors of the Indian economy up to any extent and without any prior approvals, but the foreign investor is required to follow certain prescribed procedures for making such investment. The RBI and the concerned ministries/departments are responsible for granting approval for foreign investment.

The Government has from time to time made policy pronouncements on foreign direct investment ("FDI") through press notes and press releases. The DPIIT, issued the FDI Policy, which is effective from October 15, 2020, which subsumes and supersedes all previous press notes, press releases and clarifications on FDI issued by the DPIIT that were in force and effect prior to October 15, 2020. The FDI Policy will be valid until the DPIIT issues an updated circular. FDI in companies engaged in sectors/ activities which are not listed in the FDI Policy is permitted up to 100% of the paid up share capital of such company under the automatic route, subject to compliance with certain prescribed conditions. For details, see "*Key Regulations and Policies*" on page 137.

Under the current FDI Policy, 49% foreign direct investment is permitted in private sector banks, under the automatic route, subject to compliance with certain prescribed conditions. Further, FDI above 49% up to 74% is permitted in private sector banks under the government route.

The transfer of shares between an Indian resident and a non-resident does not require the prior approval of the RBI, provided that (i) the activities of the investee company are under the automatic route under the FDI policy and transfer does not attract the provisions of the Takeover Regulations; (ii) the non-resident shareholding is within the sectoral limits under the FDI policy; and (iii) the pricing is in accordance with the guidelines prescribed by the SEBI/RBI.

As per the existing policy of the Government of India, OCBs cannot participate in this Offer. For details, see "*Offer Procedure*" on page 327.

Further, in accordance with Press Note No. 3 (2020 Series), dated April 17, 2020 issued by the DPIIT and the FEMA Non-Debt Instruments Rules, any investment, subscription, purchase or sale of equity instruments by entities of a country which shares land border with India or where the beneficial owner of an investment into India is situated in or is a citizen of any such country, will require prior approval of the Government of India, as prescribed in the FDI Policy and the FEMA Non-Debt Instruments Rules. Further, in the event of transfer of ownership of any existing or future foreign direct investment in an entity in India, directly or indirectly, resulting in the beneficial ownership falling within the aforesaid restriction/ purview, such subsequent change in the beneficial ownership will also require approval of the Government of India. Each Bidder should seek independent legal advice about its ability to participate in the Offer. In the event such prior approval of the Government of India is required, and such approval has been obtained, the Bidder shall intimate our Bank and the Registrar in writing about such approval along with a copy thereof within the Offer Period.

The Equity Shares offered in the Offer have not been and will not be registered under the Securities Act or any state securities laws in the United States, and unless so registered, may not be offered or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and in accordance with any applicable U.S. state securities laws. Accordingly, the Equity Shares are being offered and sold outside the United States in 'offshore transactions' in reliance on Regulation S under the Securities Act and the applicable laws of the jurisdictions where such offers and sales are made.

The Equity Shares have not been and will not be registered, listed or otherwise qualified in any other jurisdiction outside India and may not be offered or sold, and Bids may not be made by persons in any such jurisdiction, except in compliance with the applicable laws of such jurisdiction.

The above information is given for the benefit of the Bidders. Our Bank, the Selling Shareholders and the BRLMs are not liable for any amendments or modification or changes in applicable laws or regulations, which may occur after the date of this Draft Red Herring Prospectus. Bidders are advised to make their independent investigations and ensure that the number of Equity Shares Bid for do not exceed the applicable limits under laws or regulations.

SECTION VIII: DESCRIPTION OF EQUITY SHARES AND TERMS OF ARTICLES OF ASSOCIATION

This description reflects amendments to our Articles of Association that were approved by our Board on August 3, 2021. Such amendments are pending approval of our shareholders. Capilatized terms used in this section shall have the meaning that has been given to such terms in the Articles of Association. Pursuant to the SEBI ICDR Regulations, the main provisions of the Articles of Association are set out below.

Authorised share capital

The Authorised Share Capital of the Bank shall be such amount and be divided into such shares as may, from time to time, be provided in Clause 5 of the Memorandum of Association of the Bank. The Bank will have the power to subdivide, consolidate and increase or decrease and with power, from time to time, to issue any shares of the original capital with and subject to any preferential, qualified or special rights, privileges or conditions as may be thought fit and upon the subdivision of shares, to apportion the right to participate in profits in any manner as between the shares resulting from subdivision.

Increase and Reduction of Capital

The Bank may from time to time by ordinary resolution, increase the share capital by such sum to be divided into shares of such amount as the resolution shall prescribe. The new shares may be issued upon such terms and conditions and with such rights and privileges annexed thereto as the General Meeting resolving upon the creation thereof shall direct, and if no direction be given, as the Board shall determine.

Except so far as otherwise provided by the conditions of the issue, any Capital raised by the creation of new shares shall be considered as part of the original capital and shall be subject to the same provisions in all respects as if it has been the original capital. Subject to the provisions of the Companies Act, 2013 (the "**Act**"), the Bank may by special resolution reduce its Share Capital or any share premium account in such manner as may be deemed necessary.

Power to sub-divide and consolidate

The Bank may from time to time by ordinary resolution.

(a) Consolidate and divide all or any of its share capital into shares of larger amount than its existing shares, or
(b) Sub-divide its shares or any of them into shares of smaller amount than is fixed by the Memorandum of Association subject, nevertheless, to the provisions of Paragraph (d) of sub-section (1) of Section 61 of the Companies Act, 2013 or
(c) cancel any shares which at the date of passing of the resolution have not been taken or agreed to be taken by any person.

Shares at the disposal of the Board

Subject to the provisions of the Companies Act, 2013 and the Articles and any other law for the time being in force, the shares in the capital of the Bank shall be under the control of the Directors who may issue, allot or otherwise dispose of the same or any of them to such persons, in such proportion and on such terms and conditions and either at a premium or at par and at such time as they may from time to time think fit and with the sanction of the Bank in the General Meeting to give to any person or persons the option or right to call for any shares either at par or premium during such time and for such consideration as the directors thinks fit, and may issue and allot shares in the capital of the Bank on payment in full or part of any property sold and transferred or for any services rendered to the Bank in the conduct of its business and any shares which may so be allotted may be issued as fully paid up shares and if so issued, shall be deemed to be fully paid shares Provided that the option or right to call of shares shall not be given to any person without the sanction of the Bank in the General Meeting.

Forfeiture of Shares

If a shareholder fails to pay any call or installment on or before the day appointed for payment thereof, the Board may at any time thereafter during such time as any part of such call or installment remains unpaid, serve a notice on him requiring payment of so much of the call or installment as is unpaid, together with any interest

and expenses which may have accrued. The notice shall name a day (not less than 15 days and not more than two months from the date of notice) and a place at which such amounts aforesaid are to be paid. If the requirements of any such notice as aforesaid are not complied with, any share in respect of which such notice has been given, may, at any time thereafter, before the payment required by the notice has been made, be forfeited by a resolution of the Board to that effect, without any further notice to, or communication with, such shareholder. Such forfeiture shall include all dividends declared in respect of the forfeited shares. Any share so forfeited shall be deemed to be the property of the Bank and the Board may sell, re-allot or otherwise dispose of the same on such terms and in such manner as they think fit, but at any time before such disposition the forfeiture may be annulled on such terms as the Board thinks fit.

Lien

The Bank shall have a first and paramount lien on every share/debentures (not being fully paid-up shares/debentures) registered in the name of each member (whether solely or jointly with others) and upon the proceeds of sale thereof for all moneys (whether presently payable or not) called or payable at a fixed time in respect of such share/ debentures and no equitable interest in the any share shall be created except upon the footing and condition that this Article will have full effect.

The Bank's lien on a share shall extend to all dividends payable thereon and bonuses declared from time to time in respect of such shares/ debentures.

Unless otherwise agreed the registration of a transfer of shares/ debentures shall operate as a waiver of the Bank's lien if any, on such shares/debentures.

The board may at any time declare any shares/ debentures wholly or in part to be exempt from the provisions of this clause.

The fully paid up Shares shall be free from all lien and in the case of partly paid up Shares the bank's lien shall be restricted to moneys called or payable at a fixed time in respect of such Shares.

Share Certificates

Subject to the provisions of the Articles, every person whose name is entered in the Register of Members except for those shareholders holding shares in dematerialized form, shall without payment, be entitled to a Certificate or Certificates under the Common Seal of the Bank, specifying the share or shares held by him, and the amount paid-up thereo. It shall be signed by two of the Directors of the Bank and countersigned by the Whole Time Chairman or by the Company Secretary or by any person or persons appointed for the purpose by the Directors. In respect of any shares held jointly by several persons, the Bank shall not be bound to issue more than one certificate and delivery of a certificate for a share or shares to one or several joint holders shall be sufficient delivery to all. The Bank shall complete and have ready for delivery such certificates within three months from the date of allotment, unless the conditions of issue thereof otherwise provide, or within two months of the receipt of application of registration of transfer, transmission, sub-division, consolidation or renewal of any of its shares as the case may be.

Every person whose name is entered as a member in the Register of members shall be entitled to receive.

a) One certificate for all his shares without payment, or

b) several certificates, each for one or more of his shares, upon payment of a sum of twenty rupees for every certificate after the first.

If any such certificate be worn-out, defaced, mutilated, torn, damaged or lost, or if there be no further space on the back for endorsement of transfer, then upon production and surrender thereof to the Bank, it may be renewed or replaced. Every certificate under this Article shall be issued without payment of fees, or on payment of such fees (not exceeding ₹ 2 for each certificate) for each certificate as the Board shall prescribe and on such terms as to evidence and indemnity and the payment of out of pocket expenses of the Bank in investigating evidence as the Board thinks fit.

Provided that no fee shall be charged for issue of new certificates in replacement of those which are old, defaced or worn out or where there is no further space on the back thereof for endorsement of transfer. Provided that

notwithstanding what is stated above the Board shall comply with such rules or regulations or requirements of any stock exchange or the rules made under the Act or rules made under Securities Contracts (Regulation) Act, 1956 or any other act or rules applicable thereof in this behalf.
The provisions of this Article shall mutatis mutandis apply to the debentures of the Bank.

Transfer and Transmission of Shares

(i) The instrument of transfer of any share in the Bank shall be executed both by the transferor and transferee and the transferor shall be deemed to remain holder of the share until the name of the transferee is entered in the Register of Members in respect thereof.

(ii) Every holder of shares or securities of the Bank, who intends to transfer such shares or securities on or after October 2, 2018, shall get such securities dematerialised before the transfer and such transfer of shares or securities shall be made only in dematerialised form.

(iii) The instrument of transfer shall be in writing and all provisions of the Companies Act, 2013 and statutory modifications thereof for the time being shall be duly complied with in respect of all transfer of shares and registration thereof.

Notwithstanding anything contained in any other Article contained herein, every person who intends to make an acquisition / make an agreement for acquisition which will / is likely to take the aggregate holding of such person together with shares / voting rights / compulsorily convertible debentures / bonds held by him, his relatives, associate enterprises and persons acting in concert with him, to 5 per cent or more of the paid-up share capital of the Bank or entitles him to exercise 5 per cent or more of the total voting rights of the bank, shall seek prior approval of the Reserve Bank in the manner specified in Chapter III and IV of Reserve Bank of India (Prior Approval for Acquisition of Shares or Voting Rights in Private Sector Banks) Directions, 2015 issued in pursuance of Section 12B of the Banking Regulation Act, 1949, or any statutory amendment thereof.

Consequent to the introduction of Rule 9A of Companies (Prospectus and Allotment of Securities) Rules, 2014, The transfer of shares or securities of the Bank effected before 2nd October, 2018, shall be made in the form prescribed under Section 56(1) of the Companies Act, 2013 and the rules made thereunder.

Subject to the provisions of the Companies Act, 2013 and Section 22A of the Securities Contracts (Regulation) Act, 1956, the Board may, at their own absolute discretion and by giving reasons, subject to the right of appeal conferred by Section 58 of the Companies Act, 2013 decline to register any transfer of share not being fully paid, to a person of whom they do not approve and may also decline to register any transfer of share on which the Bank has a lien, and the right of refusal, shall not be affected by the circumstances that the proposed transferee is already a member of the Bank, but in such cases, the Board shall within fifteen days from the date on which the instrument of transfer, or the intimation of such transmission, as the case may be, was delivered to Bank, send notice of the refusal to the transferee and the transferor or to the person giving intimation of such transmission, as the case may be, giving reasons for the refusal to register such transfer provided that the registration of such transfer shall not be refused on the ground of the transferor being either alone or jointly with any other person or persons indebted to the Bank on any account whatsoever except when the Bank has lien on the shares.

Transfer of shares and debentures in whatever lots shall not be refused.

The registration of transfers may be suspended at such time and for such periods as the Board may from time to time determine. Provided that such registration shall not be suspended for a period exceeding thirty days at a time or for more than forty-five days in the year.

Every share holder or depositor of the Bank, may at any time, nominate a person to whom his shares or deposits shall vest in the event of his death in such manner as may be prescribed under the Act.

Buy-back

Notwithstanding anything contained in the Articles but subject to the provisions of sections 68 to 70 and any other applicable provision of the Companies Act, 2013 or any other law for the time being in force, the bank may purchase its own shares or other specified securities.

Power to Borrow

To raise or borrow money from time to time by bonds, debentures or promissory notes, or by opening current accounts or by receiving advances with or without security or by mortgaging any lands, buildings, machinery, goods or other property of the Bank or by such other means as the Board may deem expedient.

Capitalization of Profits

The Bank in General Meeting may, upon the recommendation of the Board, resolve to capitalise any part of the amount for the time being standing to the credit of any of the Bank's reserve accounts, or to the credit of the Profit and Loss Account or otherwise available for distribution.

Board of Directors

The number of Directors shall not be less than seven and not more than eleven.

Not less than fifty-one percent of the total number of Directors for the time being shall consist of persons who, a) shall have special knowledge or practical experience in respect of one or more of the following matters, namely; i) accountancy; ii) agriculture and rural economy; iii) banking; iv) co-operation; v) economics; vi) finance; vii) law; viii) small-scale industry; ix) any other matter, the special knowledge of, and practical experience in, which would, in the opinion of the Reserve Bank, be useful to the Bank. Provided that out of the aforesaid number of Directors, not less than two shall be persons having special knowledge or practical experience in respect of agriculture and rural economy, co-operation or small scale industry and; b) shall not have substantial interest in, or be connected with whether as employee, Manager or Managing Agent in any company, not being a company registered under section 25 of the Companies Act 1956, or any firm, which carries on trade, commerce or industry and which in either case is not a small scale industrial concern, or be proprietors of any trading, commercial or industrial concern not being a small scale industrial concern.

The Management of the business of the Bank shall vest in the Board of Directors who may exercise all such powers of the Board as are not, by the Companies Act, 2013 or any statutory modification thereof for the time being in force or by the Articles, required to be done by the Bank in General Meeting, subject nevertheless to the provisions of the said Act or any other act or the Memorandum and Articles of Association of the Bank or any regulations not inconsistent therewith and duly made there under including regulations made by the Bank in General Meeting; but no regulation made by the Bank in General Meeting shall invalidate any prior act of the Board which would have been valid if that regulation had not been made.

The amount of sitting fees payable to a Director other than the Whole-time Chairman / Managing Director for attending a Board Meeting or Committee thereof shall be decided by the Board of Directors from time to time within the limits as may be permissible under the provisions of the Act and the rules framed thereunder. Every Director who is not resident in the place where a meeting of the Board or Committee thereof is held and who proceeds to such place for attending such meeting shall, in addition to the fees for attending such meeting or meetings be entitled to reimbursement of all travelling and staying expenses actually incurred by him subject to such maximum amount as may be determined by the Board of Directors from time to time.

Meetings of Board of Directors

The Board may meet together for the disposal and dispatch of business, adjourn and otherwise regulate their meetings as they think fit, provided that a meeting of the Board of Directors shall be held at least once in every three calendar months and not less than four meetings shall be held in each year.

A meeting of the Board at which a quorum is present shall be competent to exercise all or any of the authorities, powers and discretions for the time being vested or exercisable by the Board generally by or under the Regulations of the Bank.

The quorum for the meeting of any committee will be one-third of its total strength (any fraction contained in the one -third being rounded off as one) or two directors, whichever is higher:
Provided that where at any time the number of interested directors exceeds or is equal to two-third of the total strength, the number of the remaining directors, that is to say, the number of directors who are not interested present at the meeting being not less than two, shall be the quorum for the meeting.

All acts done at any meeting of the Board or of a Committee of Directors or by any person acting as a Director shall, notwithstanding that it shall afterwards be discovered that there was some defect in the appointment of the Directors or persons acting as aforesaid, or that they or any of them were disqualified, be valid as if every such person had been duly appointed and was qualified to be a Director.

General Meeting

All General Meetings whether Annual or Extra-Ordinary shall be held at the Registered Office of the Bank at Thoothukudi or at such convenient place in Thoothukudi as the Board may think fit.

Voting at Meetings of Board and Shareholders

Subject to any rights or restrictions for the time being attached to any class or classes of shares, on a show of hands, every member present in person shall have one vote; and on a poll, the voting rights of members shall be in proportion to his share in the paid-up equity share capital of the company.

A member may exercise his vote at a meeting by electronic means in accordance with section 108 of the Act and shall vote only once. No member shall be entitled to vote at any General Meeting unless all calls, interest and expenses on or in connection with every share held by him in respect of which but for this Article, he would have been entitled to vote, shall have been paid. Subject as above, every shareholder present in person shall, on a show of hands, have the right to vote on every resolution placed before the meeting. On a show of hands, every member present in person shall have one vote and his voting right, on a poll, shall be in proportion to his share of the paid up equity capital of the Bank, but not in excess of ten (instead of one) percent of the total voting rights of all the shareholders of the Bank or such percentage as may be prescribed in the Banking Regulation Act, 1949 from time to time.

On a poll votes may be given either personally or by proxy. The instrument appointing a proxy shall be in writing and be signed by the appointer, or if the appointer is a body corporate, be under its seal or be signed by an officer or an attorney duly authorised by it. A person holding a general power of attorney from a shareholder shall be entitled to attend and vote in respect of the shares of his principal to the same extent and in the same manner as his principal could vote and provided that such general power of attorney be duly registered and a true copy thereof be left with the Bank.

Dividend

The Bank in General Meeting may declare dividends to be paid to the shareholders in proportion to the amount for the time being called and paid up in respect of their shares but no dividends shall exceed the amount recommended by the Board.

Subject to provisions of Section 123 of the Companies Act, 2013, no dividend shall be paid otherwise than out of the profits of the year or any other undistributed profits.

The Board may, from time to time, pay to the members such interim dividends as appear to them to be justified by the profits of the Bank.

Unpaid or Unclaimed Dividend

Where the Bank has declared a dividend but which has not been paid or the dividend warrant in respect thereof has not been posted within 30 days from the date of declaration to any shareholder entitled to the payment of the dividend, the Bank shall within 7 days of the date of the expiry of the 30 days, open a special account in that behalf in any scheduled bank, to be called “Unpaid Dividend of Tamilnad Mercantile Bank Limited”.

Any money transferred by the Bank to the unpaid dividend account pursuant to Section 124 of the Companies Act, 2013 and which remains unpaid or unclaimed for a period of seven years from the date of such transfer shall be transferred by the Bank to the fund established by the Central Government under Section 125 of the Companies Act, 2013. Further, there will be no forfeiture of unclaimed or unpaid dividends unless the claim becomes barred by law and such forfeiture, if effected, shall be annulled in appropriate cases.

Winding Up

Subject to the provisions of the Act, the Banking Regulation Act, 1949 and the Insolvency and Bankruptcy Code, 2016 (to the extent applicable), if the Bank shall be wound up and the surplus assets shall be insufficient to repay the whole of the paid up capital, such surplus assets shall be distributed so that, as nearly as may be, the losses shall be borne by the members in proportion to the capital paid up, or which ought to have been paid up on the shares held by them respectively at the commencement of the winding up. But this clause is without prejudice to the rights of the holders of shares issued upon special conditions.

Indemnity

1. Subject to the applicable provisions of the Companies Act, 2013, every Director, Secretary, Key Managerial Persons, Agent, Auditor and other officer or servant of the Bank shall be indemnified by the Bank from all losses and expenses incurred by him respectively in or about the discharge of his respective duties except those arising out of his wilful acts or defaults.

2. Subject to the applicable provisions of the Companies Act, 2013, no Director or officer shall be held liable for joining in any receipt or other act for conformity's sake or for any loss or expense happening to the Bank by the insufficiency or deficiency of title to any property acquired by other of the Directors for, or on behalf of the Bank or for the insufficiency or deficiency of any security in or upon which any of the moneys of the Bank shall be invested or for any loss or damage arising from the bankruptcy, insolvency or tortuous act of any person with whom any moneys, securities or effects shall be deposited or for any other loss, damage or misfortune whatsoever which shall happen in the execution of his respective office or in relation thereto unless the same shall happen through his own wilful act or default. The Bank may also take insurance cover for protecting its directors and officers.

SECTION IX: OTHER INFORMATION

MATERIAL CONTRACTS AND DOCUMENTS FOR INSPECTION

The copies of the following documents and contracts which have been entered or are to be entered into by our Bank (not being contracts entered into in the ordinary course of business carried on by our Bank and includes contracts entered into until the date of this Draft Red Herring Prospectus) which are or may be deemed material will be attached to the copy of the Red Herring Prospectus which will be delivered to the RoC for filing. Copies of the contracts and documents for inspection referred to hereunder, may be inspected at the Registered and Corporate Office between 10 a.m. and 5 p.m. IST on all Working Days from the date of the Red Herring Prospectus until the Bid/Offer Closing Date.

Any of the contracts or documents mentioned in this Draft Red Herring Prospectus may be amended or modified at any time if so required in the interest of our Bank or if required by the other parties, without reference to our Shareholders, subject to compliance of the provisions contained in the Companies Act, 2013 and other applicable law.

A. Material Contracts for the Offer

1. Offer Agreement dated September 4, 2021 entered into between our Bank, our Selling Shareholders and the Book Running Lead Managers.

2. Registrar Agreement dated August 27, 2021 entered into between our Bank, our Selling Shareholders and the Registrar to the Offer.

3. Cash Escrow and Sponsor Bank Agreement dated [•] entered into between our Bank, our Selling Shareholders, the Syndicate Members, the Registrar to the Offer, the Book Running Lead Managers and the Banker(s) to the Offer.

4. Share Escrow Agreement dated August 28, 2021 entered into between our Bank, our Selling Shareholders and the Share Escrow Agent.

5. Syndicate Agreement dated [•] entered into between our Bank, our Selling Shareholders, Book Running Lead Managers, the Syndicate Members and the Registrar to the Offer.

6. Underwriting Agreement dated [•] entered into between our Bank, our Selling Shareholders, the Underwriter(s) and Registrar to the Offer.

B. Material Documents

1. Certified copies of the Memorandum of Association and Articles of Association of our Bank, as amended from time to time.

2. Certificate of incorporation dated May 11, 1921 issued by the Assistant Registrar of Joint Stock Companies, Palamcottah, in the name of 'Nadar Bank Limited'.

3. Fresh certificate of incorporation consequent upon a change of name of our Bank dated July 17, 1968 issued by the Assistant Registrar of Companies, Madras in the name of 'Tamilnad Mercantile Bank Limited'.

4. Resolution of our Board of Directors dated February 24, 2020 authorizing the Offer and other related matters.

5. Resolution of our Shareholders dated October 28, 2020 authorizing the Offer and other related matters.

6. Consent letters of our Selling Shareholders, for participation in the Offer for Sale.

7. Resolution of our Board of Directors dated August 18, 2021, 2021 and Stakeholders' Relationship and Capital Planning Committee dated September 3, 2021 approving this Draft Red Herring Prospectus.

8. The statement of possible special tax benefits of our Bank dated September 4, 2021 issued by the Joint Statutory Central Auditors.

9. Examination report dated August 3, 2021 by the Joint Statutory Central Auditors in relation to the Restated Financial Statements included in this Draft Red Herring Prospectus.

10. Consent letters of the Joint Statutory Central Auditors, to include their name as required under the Companies Act, 2013 in this Draft Red Herring Prospectus and as an "expert" as defined under Section 2(38) of the Companies Act, 2013 in respect of the examination report dated August 3, 2021 of the Joint Statutory Central Auditors on the Restated Financial Statements included in this Draft Red Herring Prospectus, and the statement of possible special tax benefits dated September 4, 2021.

11. RBI letter dated June 14, 2021 approving the appointment of M/s Suri & Co., Chartered Accountants and M/s Abarna & Ananthan, Chartered Accountants as the Joint Statutory Central Auditors of our Bank for Fiscal 2022, for a period of one year.

12. RBI letter approving the appointment of K.V. Rama Moorthy as the MD & CEO of our Bank for a period of three years with effect from September 4, 2017.

13. Board and Shareholders resolutions dated September 4, 2017 and October 28, 2020, respectively, approving the appointment of K.V. Rama Moorthy as our MD & CEO.

14. RBI letter approving the extension of the term of K.V. Rama Moorthy as the MD & CEO of our Bank till September 3, 2022.

15. Consents in writing of our Directors, our Company Secretary and Compliance Officer, legal counsel to the Bank as to Indian law, legal counsel to the BRLMs as to Indian law, the Book Running Lead Managers, the Banker(s) to the Offer and the Registrar to the Offer, to act in their respective capacities.

16. Report titled "Banking Industry in India" dated August 2021 issued by CRISIL and consent letter dated August 26, 2021 from CRISIL.

17. Tripartite agreement dated March 14, 2016 amongst our Bank, NSDL and Registrar to the Offer.

18. Tripartite agreement dated April 11, 2016 amongst our Bank, CDSL and Registrar to the Offer.

19. Due diligence certificate dated September 4, 2021 addressed by the Book Running Lead Managers to SEBI.

20. In-principle approval letters dated [•] and [•] from BSE and NSE, respectively.

DECLARATION

I hereby certify and declare that all relevant provisions of the Companies Act, 2013 and the guidelines or regulations issued by the Government of India or the guidelines or regulations issued by SEBI, established under Section 3 of the SEBI Act, as the case may be, have been complied with and no statement made in this Draft Red Herring Prospectus is contrary to the provisions of the Companies Act, 2013, the SCRA, the SCRR, the SEBI Act, each as amended or rules made or guidelines or regulations issued thereunder, as the case may be. I further certify that all the disclosures and statements in this Draft Red Herring Prospectus are true and correct.

SIGNED BY:

K.V. Rama Moorthy
Managing Director and Chief Executive Officer

Place: Thoothukudi

Date: September 4, 2021

DECLARATION

I hereby certify and declare that all relevant provisions of the Companies Act, 2013 and the guidelines or regulations issued by the Government of India or the guidelines or regulations issued by SEBI, established under Section 3 of the SEBI Act, as the case may be, have been complied with and no statement made in this Draft Red Herring Prospectus is contrary to the provisions of the Companies Act, 2013, the SCRA, the SCRR, the SEBI Act, each as amended or rules made or guidelines or regulations issued thereunder, as the case may be. I further certify that all the disclosures and statements in this Draft Red Herring Prospectus are true and correct.

SIGNED BY:

Balakrishnan Prabaharan
Independent Director and Part-time Non-Executive Chairman

Place: Thoothukudi

Date: September 4, 2021

DECLARATION

I hereby certify and declare that all relevant provisions of the Companies Act, 2013 and the guidelines or regulations issued by the Government of India or the guidelines or regulations issued by SEBI, established under Section 3 of the SEBI Act, as the case may be, have been complied with and no statement made in this Draft Red Herring Prospectus is contrary to the provisions of the Companies Act, 2013, the SCRA, the SCRR, the SEBI Act, each as amended or rules made or guidelines or regulations issued thereunder, as the case may be. I further certify that all the disclosures and statements in this Draft Red Herring Prospectus are true and correct.

SIGNED BY:

Niranjan Sankar A.
Non-Executive Director

Place: Thoothukudi

Date: September 4, 2021

DECLARATION

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SIGNED BY:

S.R. Ashok
Non-Executive Director

Place: Thoothukudi

Date: September 4, 2021

DECLARATION

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SIGNED BY:

Asok Kumar P.C.G.
Non-Executive Director

Place: Thoothukudi

Date: September 4, 2021

DECLARATION

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SIGNED BY:

Nirranjan Kani D.N.
Non-Executive Director

Place: Thoothukudi

Date: September 4, 2021

DECLARATION

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SIGNED BY:

Chiranjeevi Raj C.
Independent Director

Place: Thoothukudi

Date: September 4, 2021

DECLARATION

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SIGNED BY:

Ezhil Jothi S.
Independent Director

Place: Thoothukudi

Date: September 4, 2021

DECLARATION

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SIGNED BY:

Nagarajan K.
Independent Director

Place: Thoothukudi

Date: September 4, 2021

DECLARATION

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SIGNED BY:

Vijayadurai B.
Independent Director

Place: Thoothukudi

Date: September 4, 2021

DECLARATION

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SIGNED BY:

Babu Suresh Kumar S.
RBI Nominee Director

Place: Thoothukudi

Date: September 4, 2021

DECLARATION

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SIGNED BY:

Natarajan Gopal
RBI Nominee Director

Place: Thoothukudi

Date: September 4, 2021

DECLARATION

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SIGNED BY:

P.A. Krishnan
Chief Financial Officer

Place: Thoothukudi

Date: September 4, 2021

DECLARATION

We, D. Prem Palanivel, Narasimhan Krishnamurthy, M. Malliga Rani, Prabhakar Mahadeo Bobde, Priya Rajan and Subramanian Venkiteshwaran Iyer (together the "**Selling Shareholders**"), hereby confirm that all statements, disclosures and undertakings specifically made by us in this Draft Red Herring Prospectus in relation to ourselves and our Offered Shares, are true and correct. We assume no responsibility for any other statements, disclosures and undertakings including statements made or confirmed by or relating to the Bank or any other person(s) in this Draft Red Herring Prospectus.

FOR AND ON BEHALF OF THE SELLING SHAREHOLDERS

Authorised Signatory
Name: Prakash Chandra Panda
Designation: Company Secretary

Place: Thoothukudi

Date: September 4, 2021

ANNEXURE A

Table 1

Details of other Shareholders holding 65,918,597 Equity Shares aggregating to 46.25% as on date of this Draft Red Herring Prospectus.

(*The remainder of this page is intentionally left blank*

SR NO	SHAREHOLDER'S NAME	SHARES	PERCENTAGE	SR NO	SHAREHOLDER'S NAME	SHARES	PERCENTAGE
1	Bucket 1 (Court Cases)	14044500	9.855	66	Poorna Prakash T N	270707	0.19
2	Vijaysingh. C	1163322	0.8163	67	Krishnaprakash T N	266011	0.1867
3	Bucket 2 (Others)	1087500	0.7631	68	Mathan S	257514	0.1807
4	Muthu.M.G.	1048593	0.7358	69	Vettivel G	256512	0.18
5	Kamehameha Mauritius Ltd	1014525	0.7119	70	Suchitra Ganesh Shanbhag	250500	0.1758
6	Cuna Group (Mauritius) Ltd	1014525	0.7119	71	P Ramesh Rajah	250500	0.1758
7	A Shimarna	1005926	0.7059	72	Kathiresan.G.	250500	0.1758
8	Arun C B Kumar	1000500	0.702	73	M.R.M. Plantation (P) Ltd	250000	0.1754
9	Sathiyaseelan.P.S.	940522	0.66	74	Maheshwaran.S	245945	0.1726
10	V V D And Sons Private Limited	909949	0.6385	75	Maran.M.G.M.	242985	0.1705
11	Jeyalakshmi P	794586	0.5576	76	Maran.M.G.M.	242484	0.1702
12	S Vaikundarajan	766509	0.5379	77	Saranya Boopathy A	235971	0.1656
13	Para Enterprises Private Limited	760017	0.5333	78	N V Ajay	235294	0.1651
14	G Kumaresan	741316	0.5202	79	Nandita Boopathy A	228456	0.1603
15	Velmurugan V	720884	0.5058	80	A Meenakshi Boopathy	228456	0.1603
16	Subramanian V	696215	0.4885	81	Niranjana Devi A	227955	0.16
17	Chinnakannan.R.	611220	0.4289	82	Thangathaiammal.S.	225450	0.1582
18	V Subasaranya	570639	0.4004	83	Malarvizhi Mathana Dhanushkodi .	216925	0.1522
19	Vignesh G.A.	569637	0.3997	84	Lakshmanan M V	215430	0.1512
20	Venkateswari G K	555740	0.39	85	Neela Marthandan Saroja	204408	0.1434
21	Neatvin Enterprises Private Limited	533889	0.3746	86	Revathi.R.	202404	0.142
22	Shenbagam Investments Private Limited	522042	0.3663	87	Lakshmi.Y.	202404	0.142
23	Muthuvijayan. J.	509517	0.3575	88	Saravana Arul.S.	202404	0.142
24	D N Nirranjan Kani	505500	0.3547	89	M V Subramanian	200400	0.1406
25	Nataraja Subramanian G	501501	0.3519	90	Marimuthu Nadar Velayutham Muthurajan	200400	0.1406
26	S Balasubramanian	501350	0.3518	91	Sivaraman Marimuthu Velayutham	200400	0.1406
27	S Maheswaran	501000	0.3516	92	Authum Investment And Infrastructure Limited	200400	0.1406
28	Mani M	484467	0.3399	93	Renukha Esaiselvan	196392	0.1378
29	D N Nirranjan Kani	478867	0.336	94	Sheela Gowri A	182857	0.1283
30	Arul Arasu E	453405	0.3182	95	S Jeyaseelan	174328	0.1223
31	Ratnavel.N.	451401	0.3167	96	Chidambaram G K	171554	0.1204
32	Murali Ganesan .	445890	0.3129	97	Chandrammal.C.	166833	0.1171
33	N Sindhuja Boopathy	444387	0.3118	98	Lovely Offset Printers	156602	0.1099
34	S.R.Aravind Kumar	443385	0.3111	99	Selvarajan A P	154809	0.1086
35	Kamalam N	425850	0.2988	100	G.Athipathy Huf	154809	0.1086
36	Rubesh.R.N.	420339	0.295	101	G.Abiruben Huf	154809	0.1086
37	S Nagarajan	415500	0.2916	102	Pradeep Sankar Enterprises Private Limited	152304	0.1069
38	C B Chidambara Raj	390590	0.2741	103	M Thimme Gowda	151500	0.1063
39	C.S.Narendran	382263	0.2682	104	Venkatesh P Sarathy	150300	0.1055
40	Sivananda Nadar.A.	375750	0.2637	105	Subbiah Kannan R.	134769	0.0946
41	Karthikeyan.S	375750	0.2637	106	Pathinettampadi Karuppasamy S	128000	0.0898
42	Anantha Murugan.S	375750	0.2637	107	Adharshana Unnamalai N	127755	0.0896
43	Maran.M.G.M.	367747	0.258	108	Raja Kumar.T.	127254	0.0893
44	Muthu.M.G.	364227	0.2556	109	D Swathi Vigneshwari .	125859	0.0883
45	V Arjunan	360793	0.2532	110	Elavarasan.K.	125250	0.0879
46	V V D Bremanandam	359000	0.2519	111	K A S Ramdoss	125000	0.0877
47	C.Vaidehi	356000	0.2498	112	Jeyalakshmi Subramanian	124749	0.0875
48	Shenbagam Investments Pvt Ltd	350199	0.2457	113	Maran.M.G.M.	121743	0.0854
49	Arunsankar Enterprises Private Limited	348195	0.2443	114	Aruna .A	121389	0.0852
50	Sheila Amaranathan	345139	0.2422	115	Madhana Deepa.R.	121242	0.0851
51	Asha Jayaraj	345138	0.2422	116	Chidambaranathan P	120741	0.0847
52	S Annamalai	342684	0.2405	117	S T Velu	109500	0.0768
53	Niranjan Sankar Enterprises Private Ltd	339678	0.2384	118	Jothilakshmi.R.	108216	0.0759
54	R.Vetriselvan	332205	0.2331	119	Sathiya Seelan.P.S.	103707	0.0728
55	Boopathy Investments Private Limited	329157	0.231	120	Sabitha Ravindran	102695	0.0721
56	Paul Arvindh Pandian	326771	0.2293	121	Satchithanantham Thiagarajan	101327	0.0711
57	Vairaprakasam.A.	325650	0.2285	122	Lakshmi Subramanian	100701	0.0707
58	Subbiah Kannan.R.	321141	0.2253	123	Srinivasan S	100200	0.0703
59	V Vinod	310793	0.2181	124	Anjali S Ghorpade	100200	0.0703
60	Annamalaisamy. S.S.	307614	0.2159	125	A Poun Lakshumi	100000	0.0702
61	A Tenzing	298548	0.2095	126	K Kanagaraj	97463	0.0684
62	Hemangini Finance And Leasing Private Lt	288075	0.2021	127	Saachi Samdariya .	97194	0.0682
63	Suthanthiranathan.G	280059	0.1965	128	Suthanthiraseelan.S.	96693	0.0678
64	Ganesan.D.	274500	0.1926	129	Manoj H Mehta	95190	0.0668
65	Karthi Prakash T N	270707	0.19	130	Khanchanaa Bose.A.S	94940	0.0666

131	Amit Jain	94000	0.066	196	Anbu Raj.R.	51102	0.0359
132	Selvaraj. R	87680	0.0615	197	Selvaraj.R.	51102	0.0359
133	Bhanu H Mehta	87675	0.0615	198	Uma Ganesan	51000	0.0358
134	Harshad V Mehta	87675	0.0615	199	V Ramakrishnan	50651	0.0355
135	Karthik Shunmugam	85170	0.0598	200	Ravidas.V.G.P.	50601	0.0355
136	Niranjan Sankar	84168	0.0591	201	Daulal Jesraj Rathi Huf	50581	0.0355
137	V Lakshmiprabha	84063	0.059	202	Vaiyapuri .T	50100	0.0352
138	Tanuja Jain	83000	0.0582	203	Surinder Popli	50100	0.0352
139	A Pramod Sankar	82175	0.0577	204	Indra Sankaran	50100	0.0352
140	C.S.Mahendran	82161	0.0577	205	Sundaramoorthy.S.	50100	0.0352
141	Tiruselvi T	81625	0.0573	206	Balakrishnan.R.	50100	0.0352
142	Neela Marthandan K	81162	0.057	207	Anbarasan.A.P.	50100	0.0352
143	Rani Printers (P) Ltd	79659	0.0559	208	Manoharan.C.	50100	0.0352
144	Khanchanaa Bose.A.S	79408	0.0557	209	Ghanshyam Dass Gupta	50100	0.0352
145	Nannan Ayya.D.R.	77655	0.0545	210	N. Suresh Kumar	50100	0.0352
146	Vidhya .N	76653	0.0538	211	Venkatanarayanan S M	50100	0.0352
147	Nilavathi.C.	75150	0.0527	212	Narendra Narhar Borkar	50100	0.0352
148	C Pounraj	75100	0.0527	213	S Ramachandran	50100	0.0352
149	Rajan C M	74680	0.0524	214	Vijayalakshmi. S	50100	0.0352
150	Anantha Murugan. S.	74649	0.0524	215	N Ushakumari	50100	0.0352
151	Poonkodi.R.	73647	0.0517	216	Saradha	50100	0.0352
152	Murphy Das Vgp	73146	0.0513	217	Phoenix Chemical Works Pvt Ltd	50000	0.0351
153	Surendar.R.	72645	0.051	218	Som Prakash Khetan	50000	0.0351
154	Sharmila M	70400	0.0494	219	C Amirtha	50000	0.0351
155	A Manohar	69571	0.0488	220	M. Ezhilarasi .	50000	0.0351
156	Dhanushkodi Nithyanandam Nirranjan Kani	69360	0.0487	221	P C K Maheswaran	49599	0.0348
157	M Maria Antony	69169	0.0485	222	Kinish Rathi Huf .	49564	0.0348
158	Sriram Ashok S	65631	0.0461	223	P C Kannan	49098	0.0345
159	Santhi.S.	64629	0.0454	224	Ashok.S.R	47595	0.0334
160	Shivana.R.	64128	0.045	225	Green Marble House Private Limited	46971	0.033
161	Vellaichamy Nadar.T.	63627	0.0446	226	Balachandran M	46852	0.0329
162	M Shanmuga Sundaravel	63511	0.0446	227	Prithiviraj K	46523	0.0326
163	Jayarubi Chandrasekaran	63126	0.0443	228	Kinish Rathi	46082	0.0323
164	D Rajasekharan	63126	0.0443	229	Vijayakumar S .	45591	0.032
165	Diraviam Vijayasekaran	63126	0.0443	230	Periasamy M	45591	0.032
166	Mangai Subbiah	63126	0.0443	231	Deepak Amarnath B	45418	0.0319
167	Sunitha S.	61623	0.0432	232	Kasthuri.S.	45090	0.0316
168	Kshatria Nadar Elementary School	61122	0.0429	233	Grishma Devi Rathi	45052	0.0316
169	Karthikeyan .T	61122	0.0429	234	Hema Sathish	45000	0.0316
170	Amla Rathi Rayen	60621	0.0425	235	K Saravanamani	44832	0.0315
171	Saravanan. S	60120	0.0422	236	Dhanush Mathan	44084	0.0309
172	C. Raja Senapathy .	60000	0.0421	237	Subramanian Ravisankar	43329	0.0304
173	T R Thamilarasu	58116	0.0408	238	A Radhika	43314	0.0304
174	Amudhanvel D	58113	0.0408	239	P P Zibi Jose	43233	0.0303
175	Daulal Rathi And Sons (Huf)	57565	0.0404	240	S Sivasooria Perumal	43086	0.0302
176	Kinish Tanay Rathi Huf	57509	0.0404	241	Chidambaram Vignesh	42586	0.0299
177	Jeyanthi S	55000	0.0386	242	Chidambaram Vignesh	42584	0.0299
178	Lordsons Investments (Sivakasi) Private Limited	54968	0.0386	243	K Kumaran	42094	0.0295
179	Abhiram M	54110	0.038	244	Dhayanantham Senthil Kannan	42084	0.0295
180	Ajit Jose Sylvester. P	54108	0.038	245	Daulal Rathi	42084	0.0295
181	Nirmala Daniel	53607	0.0376	246	Seyyadurai Natchiappan	42000	0.0295
182	Sakuntala Samuelson	53607	0.0376	247	Sunil Ramlubhaya Kaisar	41650	0.0292
183	Kamala Gemson	53607	0.0376	248	Sivalogan.P.	40581	0.0285
184	Sharmila Chezhian	53607	0.0376	249	Handloom Heritage Ltd	40522	0.0284
185	Paul M.S.	53607	0.0376	250	Amsa Sakthivel	40433	0.0284
186	Paul E.S.V.	53607	0.0376	251	Narayananadar Arunachalam Nadar Narayanan	40080	0.0281
187	Sarojini Pancharatnam	53607	0.0376	252	J.J. Pradeepaa .	40000	0.0281
188	Vanaja.R.	53106	0.0373	253	R. Priyadarshini .	40000	0.0281
189	Illuppaiyur P.K.Annamalainadarvagaiyarat	53106	0.0373	254	Anil Ramlubhaya Kaisar	39650	0.0278
190	Tanay Rathi (Huf)	51582	0.0362	255	S Vasantham	39579	0.0278
191	Vasantha Meena C	51228	0.0359	256	Hariram Sundaravel.S.	39579	0.0278
192	Poomathy T	51227	0.0359	257	Archana Rathi	39063	0.0274
193	P C K Muralidharan	51102	0.0359	258	Tanay Kumar Rathi	38752	0.0272
194	Sahana N	51102	0.0359	259	Perambur Vattara Nadargal Sangam	38577	0.0271
195	Neerja.N.	51102	0.0359	260	Narendhar V	38577	0.0271
				261	A N Palanichamy	38577	0.0271
					Total	**65918597**	**46.2565**

Bucket 1 (Court Cases)				Bucket 2 (Others)			
SR NO	SHAREHOLDER'S NAME	SHARES	PERCENTAGE	SR NO	SHAREHOLDER'S NAME	SHARES	PERCENTAGE
1	KANNAN ADITYAN.B.R.	5400000	3.7892	1	MR GOKUL PATNAIK	376500	0.2642
2	PANKAJAM.R.	621000	0.4358	2	SHARE SUBMITTED BY THIRU SUTHANTHIRANATHAN	51000	0.0358
3	KANNAN ADITYAN.B.R.	250000	0.1754	3	SHARE SUBMITTED BY THIRU NIRANJANA DEVI	39500	0.0277
4	GEETHA . P	250000	0.1754	4	SHARE SUBMITTED BY THIRU.MATHAN	17000	0.0119
5	KUMARAN.K.	590000	0.4140	5	Shares Submitted by Thiru G.A.Vignesh	96500	0.0677
6	RAJAN.P.	500000	0.3508	6	Shares Submitted by Thiru Muthu Vijayan	14000	0.0098
7	LINGAKUMAR.K.	500000	0.3508	7	Share Submitted by Thiru B.Aditya Chidambaram	35000	0.0246
8	VIJAYARAGAVAN.S	500000	0.3508	8	Shares Submitted by M/s. Hibiscus Enterprises LLP	6500	0.0046
9	SELVARAJ.M.	250000	0.1754	9	VARADARAJA PANDIAN R INDIRA BHAVANI V	5000	0.0035
10	PANDIAN.N.C.	250000	0.1754	10	INDIRA BHAVANI V VARADARAJA PANDIAN R	5000	0.0035
11	MARAN.M.G.M.	4265000	2.9927	11	VARADARAJA PANDIAN R JEYAPAL PANDIAN R	3000	0.0021
12	SRIDHAR.L.	250000	0.1754	12	INDIRA BHAVANI V JEYAPAL PANDIAN R	3000	0.0021
13	GANESAN.N.	250000	0.1754	13	Share Submitted by Mr T.Rajakumar	500	0.0004
14	SIVAMURUGAN. S.	500	0.0004	14	Shares Submitted by Mr.Sanjib Roy	2000	0.0014
15	ESWARI.S. & THIRU S.SIVAMURUGAN	500	0.0004	15	Shares Submitted by Mrs. Rekha Agrawal	2000	0.0014
16	MU.VE.PANDIYEN & TMT.P.RAJHAKOUMARI	2500	0.0018	16	Share Submitted by Thiru Kannan Adityan	500	0.0004
17	PA.SARAVANA BALAN & P.RAJHAKOUMARI	2500	0.0018	17	Shares Submitted by M/s. Sifa Printing Inks (P) Ltd	138000	0.0968
18	RAJHAKOUMARI.P. & PA.SARAVANA BALAN	2500	0.0018	18	Share Submitted M/s.Interpress Pvt Ltd	76500	0.0537
19	MU.VE.PANDIYEN & PA.SARAVANA BALAN	5000	0.0035	19	PON SUBBIAH NADAR.P.	100000	0.0702
20	RAJHAKOUMARI.P. & MU.VE.PANDIYEN	2500	0.0018	20	PONSUBBIAH.P.	116000	0.0814
21	PA.SARAVANA BALAN & MU.VE.PANDIYEN	2500	0.0018		**Total**	**1087500**	0.7631
22	Shares Submitted by Mrs.Madhumati Kannan Adityan	150000	0.1053				
	Total	**14044500**	**9.8550**				

Table 2

Details of other Shareholders holding 65,906,517 Equity Shares aggregating 46.25% as of 10 days prior to the date of this Draft Red Herring Prospectus.

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SR NO	SHAREHOLDER'S NAME	SHARES	PERCENTAGE	SR NO	SHAREHOLDER'S NAME	SHARES	PERCENTAGE
1	Bucket 1 (Court Cases)	14044500	9.855	66	Poorna Prakash T N	270707	0.19
2	Vijaysingh. C	1163322	0.8163	67	Krishnaprakash T N	267011	0.1874
3	Bucket 2 (Others)	1087500	0.7631	68	Mathan S	257514	0.1807
4	Muthu.M.G.	1048593	0.7358	69	Vettivel G	256512	0.18
5	Kamehameha Mauritius Ltd	1014525	0.7119	70	Suchitra Ganesh Shanbhag	250500	0.1758
6	Cuna Group (Mauritius) Ltd	1014525	0.7119	71	P Ramesh Rajah	250500	0.1758
7	A Shimarna	1005926	0.7059	72	Kathiresan.G.	250500	0.1758
8	Arun C B Kumar	1000500	0.702	73	M.R.M. Plantation (P) Ltd	250000	0.1754
9	Sathiyaseelan.P.S.	940522	0.66	74	Maheshwaran.S	245945	0.1726
10	V V D And Sons Private Limited	909949	0.6385	75	Maran.M.G.M.	242985	0.1705
11	Jeyalakshmi P	794586	0.5576	76	Maran.M.G.M.	242484	0.1702
12	S Vaikundarajan	766509	0.5379	77	Saranya Boopathy A	235971	0.1656
13	Para Enterprises Private Limited	760017	0.5333	78	N V Ajay	235294	0.1651
14	G Kumaresan	741316	0.5202	79	Nandita Boopathy A	228456	0.1603
15	Velmurugan V	720884	0.5058	80	A Meenakshi Boopathy	228456	0.1603
16	Subramanian V	696215	0.4885	81	Niranjana Devi A	227955	0.16
17	Chinnakannan.R.	611220	0.4289	82	Thangathaiammal.S.	225450	0.1582
18	V Subasaranya	570639	0.4004	83	Malarvizhi Mathana Dhanushkodi .	216925	0.1522
19	Vignesh G.A.	569637	0.3997	84	Lakshmanan M V	215430	0.1512
20	Venkateswari G K	555740	0.39	85	Neela Marthandan Saroja	204408	0.1434
21	Neatvin Enterprises Private Limited	533889	0.3746	86	Lakshmi.Y.	202404	0.142
22	Shenbagam Investments Private Limited	522042	0.3663	87	Revathi.R.	202404	0.142
23	Muthuvijayan. J.	509517	0.3575	88	Saravana Arul.S.	202404	0.142
24	D N Nirranjan Kani	505500	0.3547	89	M V Subramanian	200400	0.1406
25	Nataraja Subramanian G	501501	0.3519	90	Marimuthu Nadar Velayutham Muthurajan	200400	0.1406
26	S Balasubramanian	501350	0.3518	91	Sivaraman Marimuthu Velayutham	200400	0.1406
27	S Maheswaran	501000	0.3516	92	Authum Investment And Infrastructure Limited	200400	0.1406
28	Mani M	484467	0.3399	93	Renukha Esaiselvan	196392	0.1378
29	D N Nirranjan Kani	478867	0.336	94	Sheela Gowri A	182857	0.1283
30	Arul Arasu E	453405	0.3182	95	S Jeyaseelan	174328	0.1223
31	Ratnavel.N.	451401	0.3167	96	Chidambaram G K	171554	0.1204
32	Murali Ganesan .	445890	0.3129	97	Chandrammal.C.	166833	0.1171
33	N Sindhuja Boopathy	444387	0.3118	98	Lovely Offset Printers	156602	0.1099
34	S.R.Aravind Kumar	443385	0.3111	99	Selvarajan A P	154809	0.1086
35	Kamalam N	425850	0.2988	100	G.Athipathy Huf	154809	0.1086
36	Rubesh.R.N.	420339	0.295	101	G.Abiruben Huf	154809	0.1086
37	S Nagarajan	415500	0.2916	102	Pradeep Sankar Enterprises Private Limited	152304	0.1069
38	C B Chidambara Raj	390590	0.2741	103	M Thimme Gowda	151500	0.1063
39	C.S.Narendran	382263	0.2682	104	Venkatesh P Sarathy	150300	0.1055
40	Sivananda Nadar.A.	375750	0.2637	105	Subbiah Kannan R.	134769	0.0946
41	Karthikeyan.S	375750	0.2637	106	Pathinettampadi Karuppasamy S	128000	0.0898
42	Anantha Murugan.S	375750	0.2637	107	Adharshana Unnamalai N	127755	0.0896
43	Maran.M.G.M.	367747	0.258	108	Raja Kumar.T.	127254	0.0893
44	Muthu.M.G.	364227	0.2556	109	D Swathi Vigneshwari .	125859	0.0883
45	V Arjunan	360793	0.2532	110	Elavarasan.K.	125250	0.0879
46	V V D Bremanandam	359000	0.2519	111	K A S Ramdoss	125000	0.0877
47	C.Vaidehi	356000	0.2498	112	Jeyalakshmi Subramanian	124749	0.0875
48	Shenbagam Investments Pvt Ltd	350199	0.2457	113	Maran.M.G.M.	121743	0.0854
49	Arunsankar Enterprises Private Limited	348195	0.2443	114	Aruna .A	121389	0.0852
50	Sheila Amaranathan	345139	0.2422	115	Madhana Deepa.R.	121242	0.0851
51	Asha Jayaraj	345138	0.2422	116	Chidambaranathan P	120741	0.0847
52	S Annamalai	342684	0.2405	117	Rani Printers (P) Ltd	117656	0.0825
53	Niranjan Sankar Enterprises Private Ltd	339678	0.2384	118	S T Velu	109500	0.0768
54	R.Vetriselvan	332205	0.2331	119	Jothilakshmi.R.	108216	0.0759
55	Boopathy Investments Private Limited	329157	0.231	120	Sathiya Seelan.P.S.	103707	0.0728
56	Paul Arvindh Pandian	326771	0.2293	121	Sabitha Ravindran	102695	0.0721
57	Vairaprakasam.A.	325650	0.2285	122	Satchithanantham Thiagarajan	101327	0.0711
58	Subbiah Kannan.R.	321141	0.2253	123	Lakshmi Subramanian	100701	0.0707
59	V Vinod	310793	0.2181	124	Srinivasan S	100200	0.0703
60	Annamalaisamy. S.S.	307614	0.2159	125	Anjali S Ghorpade	100200	0.0703
61	A Tenzing	298548	0.2095	126	A Poun Lakshumi	100000	0.0702
62	Hemangini Finance And Leasing Private Lt	288075	0.2021	127	K Kanagaraj	97463	0.0684
63	Suthanthiranathan.G	280059	0.1965	128	Saachi Samdariya .	97194	0.0682
64	Ganesan.D.	274500	0.1926	129	Suthanthiraseelan.S.	96693	0.0678
65	Karthi Prakash T N	270707	0.19	130	Manoj H Mehta	95190	0.0668

131	Khanchanaa Bose.A.S	94940	0.0666	196	Selvaraj.R.	51102	0.0359
132	Amit Jain	94000	0.066	197	Neerja.N.	51102	0.0359
133	Selvaraj. R	87680	0.0615	198	Uma Ganesan	51000	0.0358
134	Bhanu H Mehta	87675	0.0615	199	V Ramakrishnan	50651	0.0355
135	Harshad V Mehta	87675	0.0615	200	Ravidas.V.G.P.	50601	0.0355
136	Karthik Shunmugam	85170	0.0598	201	Daulal Jesraj Rathi Huf	50581	0.0355
137	Niranjan Sankar	84168	0.0591	202	Vaiyapuri .T	50100	0.0352
138	V Lakshmiprabha	84063	0.059	203	N. Suresh Kumar	50100	0.0352
139	Tanuja Jain	83000	0.0582	204	Venkatanarayanan S M	50100	0.0352
140	A Pramod Sankar	82175	0.0577	205	Narendra Narhar Borkar	50100	0.0352
141	C.S.Mahendran	82161	0.0577	206	S Ramachandran	50100	0.0352
142	Tiruselvi T	81625	0.0573	207	Vijayalakshmi. S	50100	0.0352
143	Neela Marthandan K	81162	0.057	208	N Ushakumari	50100	0.0352
144	Khanchanaa Bose.A.S	79408	0.0557	209	Saradha	50100	0.0352
145	Nannan Ayya.D.R.	77655	0.0545	210	Sundaramoorthy.S.	50100	0.0352
146	Vidhya .N	76653	0.0538	211	Manoharan.C.	50100	0.0352
147	Nilavathi.C.	75150	0.0527	212	Ghanshyam Dass Gupta	50100	0.0352
148	C Pounraj	75100	0.0527	213	Surinder Popli	50100	0.0352
149	Rajan C M	74680	0.0524	214	Balakrishnan.R.	50100	0.0352
150	Anantha Murugan. S.	74649	0.0524	215	Indra Sankaran	50100	0.0352
151	Poonkodi.R.	73647	0.0517	216	Anbarasan.A.P.	50100	0.0352
152	Murphy Das Vgp	73146	0.0513	217	Phoenix Chemical Works Pvt Ltd	50000	0.0351
153	Surendar.R.	72645	0.051	218	Som Prakash Khetan	50000	0.0351
154	Sharmila M	70400	0.0494	219	C Amirtha	50000	0.0351
155	A Manohar	69571	0.0488	220	M. Ezhilarasi .	50000	0.0351
156	M Maria Antony	69169	0.0485	221	P C K Maheswaran	49599	0.0348
157	Sriram Ashok S	65631	0.0461	222	Kinish Rathi Huf .	49564	0.0348
158	Santhi.S.	64629	0.0454	223	P C Kannan	49098	0.0345
159	Shivana.R.	64128	0.045	224	Balachandran M	48852	0.0343
160	Vellaichamy Nadar.T.	63627	0.0446	225	Ashok.S.R	47595	0.0334
161	M Shanmuga Sundaravel	63511	0.0446	226	Green Marble House Private Limited	46971	0.033
162	Jayarubi Chandrasekaran	63126	0.0443	227	Prithiviraj K	46523	0.0326
163	D Rajasekharan	63126	0.0443	228	Kinish Rathi	46082	0.0323
164	Diraviam Vijayasekaran	63126	0.0443	229	Vijayakumar S .	45591	0.032
165	Mangai Subbiah	63126	0.0443	230	Periasamy M	45591	0.032
166	Sunitha S.	61623	0.0432	231	Deepak Amarnath B	45418	0.0319
167	Kshatria Nadar Elementary School	61122	0.0429	232	Kasthuri.S.	45090	0.0316
168	Karthikeyan .T	61122	0.0429	233	Grishma Devi Rathi	45052	0.0316
169	Amla Rathi Rayen	60621	0.0425	234	Hema Sathish	45000	0.0316
170	Saravanan. S	60120	0.0422	235	K Saravanamani	44832	0.0315
171	C. Raja Senapathy .	60000	0.0421	236	Dhanush Mathan	44084	0.0309
172	T R Thamilarasu	58116	0.0408	237	Subramanian Ravisankar	43329	0.0304
173	Amudhanvel D	58113	0.0408	238	A Radhika	43314	0.0304
174	Daulal Rathi And Sons (Huf)	57565	0.0404	239	P P Zibi Jose	43233	0.0303
175	Kinish Tanay Rathi Huf	57509	0.0404	240	S Sivasooria Perumal	43086	0.0302
176	Jeyanthi S	55000	0.0386	241	Chidambaram Vignesh	42586	0.0299
177	Lordsons Investments (Sivakasi) Private Limited	54968	0.0386	242	Chidambaram Vignesh	42584	0.0299
178	D.N.NIRRANJAN KANI	54860	0.038	243	K Kumaran	42094	0.0295
179	Abhiram M	54110	0.038	244	Dhayanantham Senthil Kannan	42084	0.0295
180	Ajit Jose Sylvester. P	54108	0.038	245	Daulal Rathi	42084	0.0295
181	Nirmala Daniel	53607	0.0376	246	Seyyadurai Natchiappan	42000	0.0295
182	Sakuntala Samuelson	53607	0.0376	247	Sunil Ramlubhaya Kaisar	41650	0.0292
183	Sarojini Pancharatnam	53607	0.0376	248	Sivalogan.P.	40581	0.0285
184	Sharmila Chezhian	53607	0.0376	249	Handloom Heritage Ltd	40522	0.0284
185	Paul E.S.V.	53607	0.0376	250	Amsa Sakthivel	40433	0.0284
186	Kamala Gemson	53607	0.0376	251	Narayananadar Arunachalam Nadar Narayanan	40080	0.0281
187	Paul M.S.	53607	0.0376	252	J.J. Pradeepaa .	40000	0.0281
188	Illuppaiyur P.K.Annamalainadarvagaiyarat	53106	0.0373	253	R. Priyadarshini .	40000	0.0281
189	Vanaja.R.	53106	0.0373	254	Anil Ramlubhaya Kaisar	39650	0.0278
190	Tanay Rathi (Huf)	51582	0.0362	255	S Vasantham	39579	0.0278
191	Vasantha Meena C	51228	0.0359	256	Hariram Sundaravel.S.	39579	0.0278
192	Poomathy T	51227	0.0359	257	Archana Rathi	39063	0.0274
193	P C K Muralidharan	51102	0.0359	258	Tanay Kumar Rathi	38752	0.0272
194	Sahana N	51102	0.0359	259	Narendhar V	38577	0.0271
195	Anbu Raj.R.	51102	0.0359	260	A N Palanichamy	38577	0.0271
					Total	**65906517**	**46.2474**

	Bucket 1 (Court Cases)				Bucket 2 (Others)		
SR NO	SHAREHOLDER'S NAME	SHARES	PERCENTAGE	SR NO	SHAREHOLDER'S NAME	SHARES	PERCENTAGE
1	KANNAN ADITYAN.B.R.	5400000	3.7892	1	MR GOKUL PATNAIK	376500	0.2642
2	PANKAJAM.R.	621000	0.4358	2	SHARE SUBMITTED BY THIRU SUTHANTHIRANATHAN	51000	0.0358
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4	GEETHA . P	250000	0.1754	4	SHARE SUBMITTED BY THIRU.MATHAN	17000	0.0119
5	KUMARAN.K.	590000	0.4140	5	Shares Submitted by Thiru G.A.Vignesh	96500	0.0677
6	RAJAN.P.	500000	0.3508	6	Shares Submitted by Thiru Muthu Vijayan	14000	0.0098
7	LINGAKUMAR.K.	500000	0.3508	7	Share Submitted by Thiru B.Aditya Chidambaram	35000	0.0246
8	VIJAYARAGAVAN.S	500000	0.3508	8	Shares Submitted by M/s. Hibiscus Enterprises LLP	6500	0.0046
9	SELVARAJ.M.	250000	0.1754	9	VARADARAJA PANDIAN R INDIRA BHAVANI V	5000	0.0035
10	PANDIAN.N.C.	250000	0.1754	10	INDIRA BHAVANI V VARADARAJA PANDIAN R	5000	0.0035
11	MARAN.M.G.M.	4265000	2.9927	11	VARADARAJA PANDIAN R JEYAPAL PANDIAN R	3000	0.0021
12	SRIDHAR.L.	250000	0.1754	12	INDIRA BHAVANI V JEYAPAL PANDIAN R	3000	0.0021
13	GANESAN.N.	250000	0.1754	13	Share Submitted by Mr T.Rajakumar	500	0.0004
14	SIVAMURUGAN. S.	500	0.0004	14	Shares Submitted by Mr.Sanjib Roy	2000	0.0014
15	ESWARI.S. & THIRU S.SIVAMURUGAN	500	0.0004	15	Shares Submitted by Mrs. Rekha Agrawal	2000	0.0014
16	MU.VE.PANDIYEN & TMT.P.RAJHAKOUMARI	2500	0.0018	16	Share Submitted by Thiru Kannan Adityan	500	0.0004
17	PA.SARAVANA BALAN & P.RAJHAKOUMARI	2500	0.0018	17	Shares Submitted by M/s. Sifa Printing Inks (P) Ltd	138000	0.0968
18	RAJHAKOUMARI.P. & PA.SARAVANA BALAN	2500	0.0018	18	Share Submitted M/s.Interpress Pvt Ltd	76500	0.0537
19	MU.VE.PANDIYEN & PA.SARAVANA BALAN	5000	0.0035	19	PON SUBBIAH NADAR.P.	100000	0.0702
20	RAJHAKOUMARI.P. & MU.VE.PANDIYEN	2500	0.0018	20	PONSUBBIAH.P.	116000	0.0814
21	PA.SARAVANA BALAN & MU.VE.PANDIYEN	2500	0.0018		**Total**	**1087500**	**0.7631**
22	Shares Submitted by Mrs.Madhumati Kannan Adityan	150000	0.1053				
	Total	**14044500**	**9.8550**				

Table 3

Details of other Shareholders holding 69,348,387 Equity Shares aggregating 48.66% as of one year prior to the date of this Draft Red Herring Prospectus.

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S.No.	Name of the ShareHolder	Total SharesHeld	% of Equity	S.No.	Name of the ShareHolder	Total SharesHeld	% of Equity
1	DISPUTE-1	14394500	10.1006	63	D N NIRRANJAN KANI	296700	0.2082
2	SUBBURAJAN	1216691	0.8538	64	HEMANGINI FINANCE AND LEASING PRIVATE LTD	288075	0.2021
3	VIJAYSINGH. C	1163322	0.8163	65	SUTHANTHIRANATHAN.G	280059	0.1965
4	S JEGATHEESAN	1099945	0.7718	66	GANESAN.D.	274500	0.1926
5	MUTHU.M.G.	1048593	0.7358	67	KRISHNAPRAKASH T N	271709	0.1907
6	KAMEHAMEHA MAURITIUS LTD	1014525	0.7119	68	KARTHI PRAKASH T N	270707	0.1900
7	CUNA GROUP (MAURITIUS) LTD	1014525	0.7119	69	POORNA PRAKASH T N	270707	0.1900
8	DISPUTE-2	1001000	0.7024	70	MATHAN S	257514	0.1807
9	ARUN C B KUMAR	1000500	0.7021	71	VETTIVEL G	256512	0.1800
10	J MUTHURAJAN	986289	0.6921	72	N V AJAY	255794	0.1795
11	CHENTHILRAJAN J	955826	0.6707	73	KATHIRESAN.G.	250500	0.1758
12	SATHIYASEELAN.P.S.	940522	0.6600	74	P RAMESH RAJAH	250500	0.1758
13	V V D AND SONS PRIVATE LIMITED	824388	0.5785	75	SUCHITRA GANESH SHANBHAG	250500	0.1758
14	SRINIVASAN.A.	820638	0.5758	76	M.R.M. PLANTATION (P) LTD	250000	0.1754
15	JEYALAKSHMI P	794586	0.5576	77	MARAN.M.G.M.	242985	0.1705
16	S VAIKUNDARAJAN	766509	0.5379	78	MARAN.M.G.M.	242484	0.1702
17	PARA ENTERPRISES PRIVATE LIMITED	760017	0.5333	79	SARANYA BOOPATHY A	235971	0.1656
18	G KUMARESAN	741316	0.5202	80	MARIMUTHU NADAR VELAYUTHAM MUTHURAJAN	230460	0.1617
19	VELMURUGAN V	720884	0.5058	81	A MEENAKSHI BOOPATHY	228456	0.1603
20	SUBRAMANIAN V	696215	0.4885	82	NANDITA BOOPATHY A	228456	0.1603
21	NAGSUN CERAMICS PRIVATE LTD	675000	0.4737	83	NIRANJANA DEVI A	227955	0.1600
22	CHINNAKANNAN.R.	611220	0.4289	84	MAHESHWARAN.S	222945	0.1564
23	NEATVIN ENTERPRISES PRIVATE LIMITED	582489	0.4087	85	SIVARAMAN MARIMUTHU VELAYUTHAM	215430	0.1512
24	V SUBASARANYA	570639	0.4004	86	LAKSHMANAN M V	215430	0.1512
25	VIGNESH G.A.	569637	0.3997	87	M V SUBRAMANIAN	215430	0.1512
26	DISPUTE-3	559500	0.3926	88	MALARVIZHI MATHANA DHANUSHKODI	213925	0.1501
27	VENKATESWARI G K	555740	0.3900	89	DHANUSHKODI NITHYANANDAM NIRRANJAN KANI	207300	0.1455
28	SHENBAGAM INVESTMENTS PRIVATE LIMITED	522042	0.3663	90	NEELA MARTHANDAN SAROJA	204408	0.1434
29	MUTHUVIJAYAN. J.	509517	0.3575	91	LAKSHMI.Y.	202404	0.1420
30	NATARAJA SUBRAMANIAN G	501501	0.3519	92	REVATHI.R.	202404	0.1420
31	S MAHESWARAN	501000	0.3516	93	SARAVANA ARUL.S.	202404	0.1420
32	MANI M	484467	0.3400	94	M.SHARMILA	200400	0.1406
33	ARUL ARASU.E.	453405	0.3182	95	AUTHUM INVESTMENT AND INFRASTRUCTURE LIMITED	200400	0.1406
34	RATNAVEL.N.	451401	0.3168	96	RENUKHA ESAISELVAN	196392	0.1378
35	MURALI GANESAN .	445890	0.3129	97	SHEELA GOWRI A	182857	0.1283
36	N SINDHUJA BOOPATHY	444387	0.3118	98	S JEYASEELAN	174328	0.1223
37	S.R.ARAVIND KUMAR	443385	0.3111	99	CHIDAMBARAM G K	171554	0.1204
38	D N NIRRANJAN KANI	431367	0.3027	100	CHANDRAMMAL.C.	166833	0.1171
39	KAMALA NARENDRAN	425850	0.2988	101	LOVELY OFFSET PRINTERS	155600	0.1092
40	RUBESH.R.N.	420339	0.2950	102	G.ATHIPATHY HUF	154809	0.1086
41	PREMKUMAAR.T.S	416331	0.2921	103	G.ABIRUBEN HUF	154809	0.1086
42	C B CHIDAMBARA RAJ	390590	0.2741	104	SELVARAJAN A P	154809	0.1086
43	C.S.NARENDRAN	382263	0.2682	105	PRADEEP SANKAR ENTERPRISES PRIVATE LIMITED	152304	0.1069
44	MARAN.M.G.M.	367747	0.2581	106	M THIMME GOWDA	151500	0.1063
45	MUTHU.M.G.	364227	0.2556	107	SATCHITHANANTHAM THIAGARAJAN	151427	0.1063
46	V ARJUNAN	360793	0.2532	108	VENKATESH P SARATHY	150300	0.1055
47	V V D BREMANANDAM	359000	0.2519	109	SUBBIAH KANNAN R.	134769	0.0946
48	V VINOD	358293	0.2514	110	ADHARSHANA UNNAMALAI N	127755	0.0897
49	C.VAIDEHI	356000	0.2498	111	RAJA KUMAR.T.	127254	0.0893
50	S VISWANATHAN	350199	0.2457	112	ELAVARASAN.K.	125250	0.0879
51	ARUNSANKAR ENTERPRISES PRIVATE LIMITED	348195	0.2443	113	K A S RAMDOSS	125000	0.0877
52	ASHA JAYARAJ	345138	0.2422	114	D SWATHI VIGNESHWARI .	124859	0.0876
53	SHEILA AMARANATHAN	345139	0.2422	115	JEYALAKSHMI S.	124749	0.0875
54	S ANNAMALAI	342684	0.2405	116	MARAN.M.G.M.	121743	0.0854
55	NIRANJAN SANKAR ENTERPRISES PRIVATE LTD	339678	0.2384	117	ARUNA .A	121389	0.0852
56	R.VETRISELVAN	332205	0.2331	118	MADHANA DEEPA.R.	121242	0.0851
57	BOOPATHY INVESTMENTS PRIVATE LIMITED	329157	0.2310	119	CHIDAMBARANATHAN P	120741	0.0847
58	VAIRAPRAKASAM.A.	325650	0.2285	120	S T VELU	109500	0.0768
59	PAUL ARVINDH PANDIAN	323765	0.2272	121	JOTHILAKSHMI.R.	108216	0.0759
60	SUBBIAH KANNAN.R.	321141	0.2253	122	SATHIYA SEELAN.P.S.	103707	0.0728
61	ANNAMALAISAMY. S.S.	307614	0.2159	123	SABITHA RAVINDRAN	102695	0.0721
62	A TENZING	298548	0.2095	124	LAKSHMI SUBRAMANIAN	100701	0.0707

125	ANJALI S GHORPADE	100200	0.0703	187	SAKUNTALA SAMUELSON	53607	0.0376
126	SRINIVASAN S	100200	0.0703	188	NIRMALA DANIEL	53607	0.0376
127	A POUN LAKSHUMI	100000	0.0702	189	SAROJINI PANCHARATNAM	53607	0.0376
128	SAACHI SAMDARIYA .	97194	0.0682	190	VANAJA.R.	53106	0.0373
129	SUTHANTHIRASEELAN.S.	96693	0.0679	191	ILLUPPAIYUR P.K.ANNAMALAINADARVAGAIYARATRUST	53106	0.0373
130	K KANAGARAJ	95461	0.0670	192	LORDSONS INVESTMENTS (SIVAKASI) PRIVATE LIMI	52068	0.0365
131	MANOJ H MEHTA	95190	0.0668	193	TANAY RATHI (HUF)	51582	0.0362
132	KHANCHANAA BOSE.A.S	94940	0.0666	194	POOMATHY T	51227	0.0360
133	AMIT JAIN	94000	0.0660	195	VASANTHA MEENA C	51228	0.0360
134	RAJAN C M	92680	0.0650	196	ANBU RAJ.R.	51102	0.0359
135	BHANU H MEHTA	87675	0.0615	197	SELVARAJ.R.	51102	0.0359
136	HARSHAD V MEHTA	87675	0.0615	198	BALACHANDRAN.M.	51102	0.0359
137	SELVARAJ. R	87680	0.0615	199	NEERJA.N.	51102	0.0359
138	KARTHIK SHUNMUGAM	85170	0.0598	200	SAHANA N	51102	0.0359
139	NIRANJAN SANKAR	84168	0.0591	201	P C K MURALIDHARAN	51102	0.0359
140	V LAKSHMIPRABHA	84063	0.0590	202	UMA GANESAN	51000	0.0358
141	J RENUKA	84039	0.0590	203	V RAMAKRISHNAN	50651	0.0355
142	TANUJA JAIN	83000	0.0582	204	RAVIDAS.V.G.P.	50601	0.0355
143	C.S.MAHENDRAN	82161	0.0577	205	DAULAL JESRAJ RATHI HUF	50581	0.0355
144	TIRUSELVI T.	81663	0.0573	206	MANOHARAN.C.	50100	0.0352
145	NEELA MARTHANDAN K	81162	0.0570	207	SUNDARAMOORTHY.S.	50100	0.0352
146	RANI PRINTERS (P) LTD	79735	0.0560	208	BALAKRISHNAN.R.	50100	0.0352
147	KHANCHANAA BOSE.A.S	79408	0.0557	209	GHANSHYAM DASS GUPTA	50100	0.0352
148	NANNAN AYYA.D.R.	77655	0.0545	210	SURINDER POPLI	50100	0.0352
149	VIDHYA .N	76653	0.0538	211	INDRA SANKARAN	50100	0.0352
150	NILAVATHI.C.	75150	0.0527	212	ANBARASAN.A.P.	50100	0.0352
151	ANANTHA MURUGAN. S.	74649	0.0524	213	VIJAYALAKSHMI. S	50100	0.0352
152	POONKODI.R.	73647	0.0517	214	S RAMACHANDRAN	50100	0.0352
153	MURPHY DAS VGP	73146	0.0513	215	A SHIMARNA	50100	0.0352
154	SURENDAR.R.	72645	0.0510	216	NARENDRA NARHAR BORKAR	50100	0.0352
155	SATHIYASEELAN S	72500	0.0509	217	N. SURESH KUMAR	50100	0.0352
156	MONA BOPANNA	71701	0.0503	218	G RADHAKRISHNAN NADAR	50100	0.0352
157	A MANOHAR	71676	0.0503	219	C POUNRAJ	50100	0.0352
158	M MARIA ANTONY	69169	0.0485	220	VENKATANARAYANAN S M	50100	0.0352
159	M SHANMUGA SUNDARAVEL	65711	0.0461	221	N USHAKUMARI	50100	0.0352
160	SRIRAM ASHOK S	65631	0.0461	222	VAIYAPURI .T	50100	0.0352
161	A PRAMOD SANKAR	65175	0.0457	223	PHOENIX CHEMICAL WORKS PVT LTD	50000	0.0351
162	SANTHI.S.	64629	0.0454	224	C AMIRTHA	50000	0.0351
163	SHIVANA.R.	64128	0.0450	225	M. EZHILARASI .	50000	0.0351
164	VELLAICHAMY NADAR.T.	63627	0.0447	226	P C K MAHESWARAN	49599	0.0348
165	MANGAI SUBBIAH	63126	0.0443	227	KINISH RATHI HUF .	49564	0.0348
166	D RAJASEKHARAN	63126	0.0443	228	KANNAN.P.C.	49039	0.0344
167	JAYARUBI CHANDRASEKARAN	63126	0.0443	229	ESTHER R	49000	0.0344
168	DIRAVIAM VIJAYASEKARAN	63126	0.0443	230	PATHINETTAMPADI KARUPPASAMY S	48000	0.0337
169	SUNITHA S.	61623	0.0432	231	ASHOK.S.R	47595	0.0334
170	KSHATRIA NADAR ELEMENTARY SCHOOL	61122	0.0429	232	K KUMARAN	47094	0.0331
171	KARTHIKEYAN .T	61122	0.0429	233	KINISH RATHI	46082	0.0323
172	AMLA RATHI RAYEN	60621	0.0425	234	S VIJAYA KUMAR	45591	0.0320
173	PRASAD DAS VGP	60146	0.0422	235	PERIASAMY M	45591	0.0320
174	SARAVANAN. S	60120	0.0422	236	DEEPAK AMARNATH B	45418	0.0319
175	C. RAJA SENAPATHY .	60000	0.0421	237	KASTHURI.S.	45090	0.0316
176	AMUDHANVEL D	58113	0.0408	238	GRISHMA DEVI RATHI	45052	0.0316
177	T R THAMILARASU	58116	0.0408	239	K SARAVANAMANI	44832	0.0315
178	DAULAL RATHI AND SONS (HUF)	57565	0.0404	240	SUBRAMANIAN RAVISANKAR	43329	0.0304
179	KINISH TANAY RATHI HUF	57509	0.0404	241	A RADHIKA	43314	0.0304
180	D.N.NIRRANJAN KANI	54860	0.0385	242	S SIVASOORIA PERUMAL	43086	0.0302
181	AJIT JOSE SYLVESTER. P	54108	0.0380	243	D KABILAN	42084	0.0295
182	ABHIRAM M	54110	0.0380	244	CHIDAMBARAM VIGNESH	42084	0.0295
183	SHARMILA CHEZHIAN	53607	0.0376	245	CHIDAMBARAM VIGNESH	42084	0.0295
184	PAUL E.S.V.	53607	0.0376	246	DAULAL RATHI	42084	0.0295
185	KAMALA GEMSON	53607	0.0376	247	DHAYANANTHAM SENTHIL KANNAN	42000	0.0295
186	PAUL M.S.	53607	0.0376	248	SUNIL RAMLUBHAYA KAISAR	41650	0.0292
				249	JESU PACKIA DELVIN MARIA JOHN	41583	0.0292
				250	SIVALOGAN.P.	40581	0.0285
				251	HANDLOOM HERITAGE LTD	40522	0.0284
					Total	**69348387**	**48.6618**

DISPUTE-1			
S.No.	Name of the ShareHolder	Total SharesHeld	% of Equity
1	KANNAN ADITYAN.B.R.	5400000	3.7892
2	PANKAJAM.R.	621000	0.4358
3	KANNAN ADITYAN.B.R.	250000	0.1754
4	GEETHA . P	250000	0.1754
5	KUMARAN.K.	590000	0.4140
6	RAJAN.P.	500000	0.3508
7	LINGAKUMAR.K.	500000	0.3508
8	VIJAYARAGAVAN.S	500000	0.3508
9	SELVARAJ.M.	250000	0.1754
10	PANDIAN.N.C.	250000	0.1754
11	MARAN.M.G.M.	4265000	2.9927
12	SRIDHAR.L.	250000	0.1754
13	GANESAN.N.	250000	0.1754
14	MR GOKUI PATNAIK	376500	0.2642
15	SIVAMURUGAN. S.	500	0.0004
16	ESWARI.S. & THIRU S.SIVAMURUGAN	500	0.0004
17	MU.VE.PANDIYEN & TMT.P.RAJHAKOUMARI	2500	0.0018
18	PA.SARAVANA BALAN & P.RAJHAKOUMARI	2500	0.0018
19	RAJHAKOUMARI.P. & PA.SARAVANA BALAN	2500	0.0018
20	MU.VE.PANDIYEN & PA.SARAVANA BALAN	5000	0.0035
21	RAJHAKOUMARI.P. & MU.VE.PANDIYEN	2500	0.0018
22	PA.SARAVANA BALAN & MU.VE.PANDIYEN	2500	0.0018
23	VARADARAJA PANDIAN R INDIRA BHAVANI V	5000	0.0035
24	INDIRA BHAVANI V VARADARAJA PANDIAN R	5000	0.0035
25	VARADARAJA PANDIAN R JEYAPAL PANDIAN R	3000	0.0021
26	INDIRA BHAVANI V JEYAPAL PANDIAN R	3000	0.0021
27	SHARE SUBMITTED BY THIRU SUTHANTHIRANATHAN	51000	0.0358
28	SHARE SUBMITTED BY THIRU NIRANJANA DEVI	39500	0.0277
29	SHARE SUBMITTED BY THIRU.MATHAN	17000	0.0119
	Total	**14394500**	**10.1006**

DISPUTE-3			
S.No.	Name of the ShareHolder	Total SharesHeld	% of Equity
1	Thiru G.A.Vignesh	96500	0.0677
2	Thiru Muthu Vijayan	14000	0.0098
3	Thiru P Chidambaranathan	35000	0.0246
4	M/s. Hibiscus Enterprises LLP	6500	0.0046
5	Thiru Kannan Adityan	500	0.0004
6	Smt Madhumati Kannan Adityan	150000	0.1053
7	M/s. Sifa Printing Inks (P) Ltd	138000	0.0968
8	M/s.Interpress Pvt Ltd	76500	0.0537
9	Thiru Paul Arvindh Pandian	38000	0.0267
10	Thiru T.Rajakumar (Former Director)	500	0.0004
11	Thiru Sanjib Roy	2000	0.0014
12	Smt Rekha Agrawal	2000	0.0014
	Total	**559500**	**0.3926**

DISPUTE-2							
S.No.	Name of the ShareHolder	Total SharesHeld	% of Equity	S.No.	Name of the ShareHolder	Total SharesHeld	% of Equity
1	ARIKISHNA NADAR.M.N.	1000	0.3508	66	SENBHAGAVALLI.E.	500	0.1754
2	RAJENDRAN.A.N.K.T.	6000	2.1051	67	VENKATACHALAM.V.	500	0.1754
3	RAJENDRAN.A.N.K.T.	3000	1.0525	68	PALANIAPPAN.K.	500	0.1754
4	RAJENDRAN.A.N.K.T.	3000	1.0525	69	PARAMASIVAM.A.	500	0.1754
5	JOHN RAJAMONY	500	0.1754	70	KALIAPPAN.R.	500	0.1754
6	THANGATHAIAMMAL.S.	20000	7.0170	71	VELCHAMY NADAR.K.	1000	0.3508
7	THANGATHAIAMMAL.S.	5000	1.7542	72	MOHANAPANDY NADAR.S.	500	0.1754
8	THANGATHAIAMMAL.S.	2500	0.8771	73	RAMAKRISHNA PANDIAN.V.K.V.	1500	0.5263
9	THANGATHAIAMMAL.S.	5000	1.7542	74	ANNAMANI.S.	500	0.1754
10	THANGATHAIAMMAL.S.	5000	1.7542	75	BALASUBRAMANIAM.M.	500	0.1754
11	THANGATHAIAMMAL.S.	5000	1.7542	76	KUPPUSAMY.A.	500	0.1754
12	THANGATHAIAMMAL.S.	12500	4.3856	77	VIJAYA KUMAR.T.	500	0.1754
13	THANGATHAIAMMAL.S.	20000	7.0170	78	KRISHNAN.I.	1000	0.3508
14	THANGATHAIAMMAL.S.	37500	13.1568	79	RAJASEKARAN.M.	500	0.1754
15	THANGATHAIAMMAL.S.	37500	13.1568	80	GABRIEL.A.	1000	0.3508
16	THANGATHAIAMMAL.S.	75000	26.3137	81	DEVADHASAN.V.	1500	0.5263
17	PONSUBBIAH.P.	75000	26.3137	82	ASOKAN.S.	2500	0.8771
18	PONSUBBIAH.P.	41000	14.3848	83	SELVARAJ NADAR.S.	3000	1.0525
19	RATHINASAMY NADAR.S.P.	2500	0.8771	84	DEVA ASIRVATHAM.M.	1000	0.3508
20	RAMACHANDRA ADITYAN.B.	5000	1.7542	85	BHASKAR.S.	5000	1.7542
21	PON SUBBIAH NADAR.P.	100000	35.0849	86	NACHAMMAL.S.	500	0.1754
22	GURUSAMY.A.	1000	0.3508	87	AYYASAMY.N.	500	0.1754
23	CHANDRASEGARAN.K.	500	0.1754	88	PANNEER SELVAM.K.	25000	8.7712
24	MAHALINGA NADAR.M.	500	0.1754	89	EDWARD PETER.V.	500	0.1754
25	SAMUTHIRA KILI.S.	1000	0.3508	90	RAJESWARI.G.	1500	0.5263
26	SAMUTHIRA KILI.S.	6000	2.1051	91	NAGAMANI.K.	500	0.1754
27	BALAKRISHNAN.C.V.	500	0.1754	92	KOIL THANGAM.A.	500	0.1754
28	JEYABAL.R.	2500	0.8771	93	SUBRAMANIAM.K.	500	0.1754
29	JEYARAJ NADAR.K.	2000	0.7017	94	KANIAMMAL.R.	1500	0.5263
30	ANANTHA KRISHNAN.A.	500	0.1754	95	KANIAMMAL.R.	500	0.1754
31	PALANIAPPAN NADAR.K.	1000	0.3508	96	JAMNADAS J PALAN	5000	1.7542
32	SEMALAI NADAR.N.	1000	0.3508	97	BASKAR S.	5000	1.7542
33	SELVAVINAYAGAM.K.	500	0.1754	98	SIVANANDA NADAR.A.	250000	87.7122
34	THANGARAJ.J.	500	0.1754	99	SIVANANDA NADAR.A.	125000	43.8561
35	THANGARAJ.T.	500	0.1754		**Total**	**1001000**	**0.70240**
36	LAKSHMANAN.A.	2000	0.7017				
37	SUDALAI MANI.P.	500	0.1754				
38	RATHINASAMY NADAR.S.P.	2000	0.7017				
39	SUNDARA RAJAN.K.	2500	0.8771				
40	SUNDARA RAJAN.K.	4500	1.5788				
41	SUNDARA RAJAN.K.	4500	1.5788				
42	SUNDARA RAJAN.K.	4500	1.5788				
43	SUNDAR RAJAN.K.	4500	1.5788				
44	SUNDARA RAJAN.K.	4500	1.5788				
45	MARIA JAYA SUDHA.S.	500	0.1754				
46	SANKARA MOORTHY.P.	1000	0.3508				
47	SELVARASU.R.	500	0.1754				
48	SUBRAMANIAM NADAR.S.	500	0.1754				
49	PREMRAJ AMBROSE.A.	500	0.1754				
50	THANGAPPAN.P.	500	0.1754				
51	SASIKUMAR.V.	500	0.1754				
52	KOODALINGAM.S.S.	500	0.1754				
53	SUBRAMANIAN.S.	500	0.1754				
54	VIJAYA KUMAR.K.	500	0.1754				
55	BALAKRISHNAN.S.	500	0.1754				
56	CHIDAMBARAM.PR	500	0.1754				
57	MURUGESAN.C.	500	0.1754				
58	PANNERSELVAM.K.	25000	8.7712				
59	RAJA SEKAR.M.	500	0.1754				
60	SIVA KUMARAN.A.	2500	0.8771				
61	AYYANATHAM	6000	2.1051				
62	JAYARAJ CHELLADURAI	7500	2.6314				
63	JOHN ROSE.P.	1000	0.3508				
64	MICHAEL JABAMANI.D.	1500	0.5263				
65	PONNUSAMY.R.	1000	0.3508				

Table 4

Details of other Shareholders holding 69,383,454 Equity Shares aggregating 48.69% as of two years prior to the date of this Draft Red Herring Prospectus.

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S.No.	Name of the ShareHolder	Total SharesHeld	% of Equity	S.No.	Name of the ShareHolder	Total SharesHeld	% of Equity
1	DISPUTE-1	14404500	10.1076	63	GANESAN.D.	274500	0.1926
2	DISPUTE-3	1234500	0.8663	64	A TENZING	270039	0.1895
3	SATHIYASEELAN.P.S.	1222440	0.8578	65	MATHAN S	257514	0.1807
4	SUBBURAJAN	1216691	0.8538	66	VETTIVEL G	256512	0.1800
5	VIJAYSINGH. C	1163322	0.8163	67	NIRANJAN SANKAR ENTERPRISES PRIVATE LTD	250500	0.1758
6	S JEGATHEESAN	1099945	0.7718	68	SUCHITRA GANESH SHANBHAG	250500	0.1758
7	DISPUTE-2	1094500	0.7680	69	KATHIRESAN.G.	250500	0.1758
8	MUTHU.M.G.	1048593	0.7358	70	P RAMESH RAJAH	250500	0.1758
9	KAMEHAMEHA MAURITIUS LTD	1014525	0.7119	71	M.R.M. PLANTATION (P) LTD	250100	0.1755
10	CUNA GROUP (MAURITIUS) LTD	1014525	0.7119	72	MARAN.M.G.M.	242985	0.1705
11	ARUN C B KUMAR	1000500	0.7021	73	MARAN.M.G.M.	242484	0.1702
12	J MUTHURAJAN	986289	0.6921	74	SARANYA BOOPATHY A	235971	0.1656
13	VIKRAMAN.N.	959164	0.6730	75	MARIMUTHU NADAR VELAYUTHAM MUTHURAJAN	230460	0.1617
14	CHENTHILRAJAN J	955826	0.6707	76	NANDITA BOOPATHY A	228456	0.1603
15	SRINIVASAN.A.	820638	0.5758	77	A MEENAKSHI BOOPATHY	228456	0.1603
16	SHUNMUGA JOTHI N	810618	0.5688	78	NIRANJANA DEVI A	227955	0.1600
17	JEYALAKSHMI P	794586	0.5576	79	SIVARAMAN MARIMUTHU VELAYUTHAM	215430	0.1512
18	S VAIKUNDARAJAN	766530	0.5379	80	LAKSHMANAN M V	215430	0.1512
19	PARA ENTERPRISES PRIVATE LIMITED	760017	0.5333	81	M V SUBRAMANIAN	215430	0.1512
20	VELMURUGAN V	720901	0.5059	82	MATHANA.D.	213925	0.1501
21	SUBRAMANIAN V	696377	0.4887	83	NEELA MARTHANDAN SAROJA	204408	0.1434
22	G KUMARESAN	691241	0.4850	84	LAKSHMI.Y.	202404	0.1420
23	MAHESHWARAN.S	667332	0.4683	85	REVATHI.R.	202404	0.1420
24	V V D AND SONS PRIVATE LIMITED	623888	0.4378	86	SARAVANA ARUL.S.	202404	0.1420
25	NEATVIN ENTERPRISES PVT.LTD	620739	0.4356	87	MUTHUKUMAR.M.E.	200400	0.1406
26	CHINNAKANNAN.R.	611220	0.4289	88	MENTOR CAPITAL LIMITED	200400	0.1406
27	G A VIGNESH	595712	0.4180	89	RENUKHA ESAISELVAN	196392	0.1378
28	V SUBASARANYA	570639	0.4004	90	SHEELA GOWRI A	178857	0.1255
29	VENKATESWARI G K	543240	0.3812	91	SUBASH CHANDRA BOSE.A.	174348	0.1223
30	SHENBAGAM INVESTMENTS PRIVATE LIMITED	522042	0.3663	92	S JEYASEELAN	174328	0.1223
31	MUTHUVIJAYAN. J.	509517	0.3575	93	CHANDRAMMAL.C.	166833	0.1171
32	DHANUSHKODI NITHYANANDAM NIRRANJAN KANI	504000	0.3537	94	CHIDAMBARAM G K	161554	0.1134
33	NATARAJA SUBRAMANIAN G	501501	0.3519	95	SELVARAJAN A P	154809	0.1086
34	S MAHESWARAN	501000	0.3516	96	G.ATHIPATHY HUF	154809	0.1086
35	D N NIRRANJAN KANI	486227	0.3412	97	G.ABIRUBEN HUF	154809	0.1086
36	MANI M	484467	0.3400	98	M THIMME GOWDA	151803	0.1065
37	ARUL ARASU.E.	453405	0.3182	99	SATCHITHANANTHAM THIAGARAJAN	151427	0.1063
38	RATNAVEL.N.	451401	0.3168	100	VENKATESH P SARATHY	150300	0.1055
39	S.R.ARAVIND KUMAR	443385	0.3111	101	RAJAN C M	145680	0.1022
40	KAMALA NARENDRAN	425850	0.2988	102	LOVELY OFFSET PRINTERS	140600	0.0987
41	RUBESH.R.N.	420339	0.2950	103	SUBBIAH KANNAN R.	134769	0.0946
42	PREMKUMAR.T.S.	416331	0.2921	104	MURALI GANESAN R.	134268	0.0942
43	C B CHIDAMBARA RAJ	390590	0.2741	105	A.MANOHAR	132854	0.0932
44	C.S.NARENDRAN	382263	0.2682	106	ADHARSHANA UNNAMALAI N	127755	0.0897
45	MARAN.M.G.M.	367747	0.2581	107	RAJA KUMAR.T.	127254	0.0893
46	MUTHU.M.G.	364227	0.2556	108	ELAVARASAN.K.	125250	0.0879
47	V V D BREMANANDAM	359000	0.2519	109	K A S RAMDOSS	125250	0.0879
48	C.VAIDEHI	356000	0.2498	110	JEYALAKSHMI S.	124749	0.0875
49	VISWANATHAN S	350199	0.2457	111	MARAN.M.G.M.	121743	0.0854
50	ARUNSANKAR ENTERPRISES PRIVATE LIMITED	348195	0.2443	112	ARUNA .A	121389	0.0852
51	ASHA JAYARAJ	345138	0.2422	113	MADHANA DEEPA.R.	121242	0.0851
52	SHEILA AMARANATHAN	345139	0.2422	114	CHIDAMBARANATHAN P	120741	0.0847
53	S ANNAMALAI	342684	0.2405	115	SWATHI VIGNESWARI.D.	113727	0.0798
54	R.VETRISELVAN	332205	0.2331	116	S T VELU	109500	0.0768
55	BOOPATHY INVESTMENTS PRIVATE LIMITED	329157	0.2310	117	JOTHILAKSHMI.R.	108216	0.0759
56	VAIRAPRAKASAM.A.	325650	0.2285	118	SATHIYA SEELAN.P.S.	103707	0.0728
57	SUBBIAH KANNAN.R.	321141	0.2253	119	LAKSHMI SUBRAMANIAN	100701	0.0707
58	MURALI GANESAN.R.	311622	0.2187	120	PAUL ANANTHARAJAH TAMBYAH	100701	0.0707
59	ANNAMALAISAMY. S.S.	307614	0.2159	121	ANJALI S GHORPADE	100200	0.0703
60	PAUL ARVINDH PANDIAN	293705	0.2061	122	SRINIVASAN S	100200	0.0703
61	HEMANGINI FINANCE AND LEASING PRIVATE LTD	288075	0.2021	123	SABITHA RAVINDRAN	97695	0.0686
62	SUTHANTHIRANATHAN.G	280059	0.1965	124	SAACHI SAMDARIYA .	97194	0.0682

125	SUTHANTHIRASEELAN.S.	96693	0.0679	187	ANBU RAJ.R.	51102	0.0359
126	MANOJ H MEHTA	95190	0.0668	188	SELVARAJ.R.	51102	0.0359
127	AMIT JAIN	94000	0.0660	189	BALACHANDRAN.M.	51102	0.0359
128	SELVARAJ. R	90180	0.0633	190	NEERJA.N.	51102	0.0359
129	BHANU H MEHTA	87675	0.0615	191	SAHANA N	51102	0.0359
130	HARSHAD V MEHTA	87675	0.0615	192	UMA GANESAN	51000	0.0358
131	NIRANJAN SANKAR	84168	0.0591	193	V RAMAKRISHNAN	50651	0.0355
132	LAKSHMI PRABHA.V.	84163	0.0591	194	RAVIDAS.V.G.P.	50601	0.0355
133	KARTHIK SHUNMUGAM	84168	0.0591	195	KANNAN ADITYAN.B.R.	50600	0.0355
134	J RENUKA	84039	0.0590	196	DAULAL JESRAJ RATHI HUF	50581	0.0355
135	TANUJA JAIN	83000	0.0582	197	MANOHARAN.C.	50100	0.0352
136	TIRUSELVI T.	81663	0.0573	198	SUNDARAMOORTHY.S.	50100	0.0352
137	NEELA MARTHANDAN K	81162	0.0570	199	M. EZHILARASI .	50100	0.0352
138	C.S.MAHENDRAN	81161	0.0570	200	C POUNRAJ	50100	0.0352
139	RANI PRINTERS (P) LTD	79735	0.0560	201	G RADHAKRISHNAN NADAR	50100	0.0352
140	NANNAN AYYA.D.R.	77655	0.0545	202	BALAKRISHNAN.R.	50100	0.0352
141	VIDHYA .N	76653	0.0538	203	GHANSHYAM DASS GUPTA	50100	0.0352
142	ANANTHA MURUGAN. S.	74649	0.0524	204	SURINDER POPLI	50100	0.0352
143	POONKODI.R.	73647	0.0517	205	VIJAYALAKSHMI. S	50100	0.0352
144	MURPHYDAS.V.G.P.	73146	0.0513	206	INDRA SANKARAN	50100	0.0352
145	SURENDAR.R.	72645	0.0510	207	PHOENIX CHEMICAL WORKS PVT LTD	50100	0.0352
146	M MARIA ANTONY	69169	0.0485	208	A SHIMARNA	50100	0.0352
147	M SHANMUGA SUNDARAVEL	65723	0.0461	209	N. SURESH KUMAR	50100	0.0352
148	SRIRAM ASHOK S	65631	0.0461	210	N USHAKUMARI	50100	0.0352
149	A PRAMOD SANKAR	65175	0.0457	211	VAIYAPURI .T	50100	0.0352
150	SANTHI.S.	64629	0.0454	212	S RAMACHANDRAN	50100	0.0352
151	SHIVANA.R.	64128	0.0450	213	NARENDRA NARHAR BORKAR	50100	0.0352
152	VELLAICHAMY NADAR.T.	63627	0.0447	214	ANBARASAN.A.P.	50100	0.0352
153	D RAJASEKHARAN	63126	0.0443	215	ABHIRAM M.	50090	0.0352
154	DIRAVIAM VIJAYASEKARAN	63126	0.0443	216	LORDSONS INVESTMENTS (SIVAKASI) PRIVATE LIMI	50068	0.0351
155	MANGAI SUBBIAH	63126	0.0443	217	C AMIRTHA	50000	0.0351
156	JAYARUBI CHANDRASEKARAN	63126	0.0443	218	P C K MAHESWARAN	49599	0.0348
157	SUNITHA S.	61623	0.0432	219	KINISH RATHI HUF .	49564	0.0348
158	KSHATRIA NADAR ELEMENTARY SCHOOL	61122	0.0429	220	P C KANNAN	49098	0.0345
159	KARTHIKEYAN .T	61122	0.0429	221	K KUMARAN	48274	0.0339
160	AMLA RATHI RAYEN	60621	0.0425	222	ASHOK.S.R	47595	0.0334
161	PRASAD DAS VGP	60146	0.0422	223	KINISH RATHI	46082	0.0323
162	SARAVANAN. S	60120	0.0422	224	PERIASAMY M	45591	0.0320
163	C. RAJA SENAPATHY .	60000	0.0421	225	SURANA HUF	45591	0.0320
164	K KANAGARAJ	58501	0.0411	226	KASTHURI.S.	45090	0.0316
165	T R THAMILARASU	58116	0.0408	227	GRISHMA DEVI RATHI	45052	0.0316
166	AMUDHANVEL D	58113	0.0408	228	DEEPAK AMARNATH B	44416	0.0312
167	DAULAL RATHI AND SONS (HUF)	57565	0.0404	229	J.MAHENDRAN	43586	0.0306
168	KINISH TANAY RATHI HUF	57509	0.0404	230	K SARAVANAMANI	43582	0.0306
169	ESTHER R	56000	0.0393	231	A RADHIKA	43314	0.0304
170	AJIT JOSE SYLVESTER. P	54108	0.0380	232	S SIVASOORIA PERUMAL	43086	0.0302
171	SHARMILA CHEZHIAN	53607	0.0376	233	D KABILAN	42084	0.0295
172	SAROJINI PANCHARATNAM	53607	0.0376	234	D SENTHIL KANNAN	42084	0.0295
173	PAUL E.S.V.	53607	0.0376	235	DAULAL RATHI	42084	0.0295
174	KAMALA GEMSON	53607	0.0376	236	SUBRAMANIAN RAVISANKAR	42079	0.0295
175	PAUL M.S.	53607	0.0376	237	CHIDAMBARAM VIGNESH	42084	0.0295
176	NIRMALA DANIEL	53607	0.0376	238	CHIDAMBARAM VIGNESH	42084	0.0295
177	SAKUNTALA SAMUELSON	53607	0.0376	239	SUNIL RAMLUBHAYA KAISAR	41650	0.0292
178	VANAJA.R.	53106	0.0373	240	V ARJUNAN	41072	0.0288
179	ILLUPPAIYUR P.K.ANNAMALAINADARVAGAIYARATRUST	53106	0.0373	241	SIVALOGAN.P.	40581	0.0285
180	SEKAR S C	52806	0.0371	242	HANDLOOM HERITAGE LTD	40522	0.0284
181	AROCKIA HELAN MARIA JOHN	52605	0.0369	243	AMSA SAKTHIVEL	40100	0.0281
182	JESU PACKIA DELVIN MARIA JOHN	51605	0.0362	244	NARAYANAN.A.	40080	0.0281
183	TANAY RATHI (HUF)	51582	0.0362	245	MAHENDRAKUMAR K SHAH	40000	0.0281
184	POOMATHY T	51227	0.0360	246	R. PRIYADARSHINI .	40000	0.0281
185	VASANTHA MEENA C	51228	0.0360	247	J.J. PRADEEPAA .	40000	0.0281
186	P C K MURALIDHARAN	51102	0.0359		**Total**	**69383454**	**48.6864**

DISPUTE - 1

S.No.	Name of the ShareHolder	Total SharesHeld	% of Equity
1	KANNAN ADITYAN.B.R.	5400000	3.7892
2	PANKAJAM.R.	621000	0.4358
3	KANNAN ADITYAN.B.R.	250000	0.1754
4	GEETHA . P	250000	0.1754
5	KUMARAN.K.	590000	0.4140
6	RAJAN.P.	500000	0.3508
7	LINGAKUMAR.K.	500000	0.3508
8	VIJAYARAGAVAN.S	500000	0.3508
9	SELVARAJ.M.	250000	0.1754
10	PANDIAN.N.C.	250000	0.1754
11	MARAN.M.G.M.	4265000	2.9927
12	SRIDHAR.L.	250000	0.1754
13	GANESAN.N.	250000	0.1754
14	MR GOKUI PATNAIK	376500	0.2642
15	SIVAMURUGAN. S.	500	0.0004
16	ESWARI.S. & THIRU S.SIVAMURUGAN	500	0.0004
17	MU.VE.PANDIYEN & TMT.P.RAJHAKOUMARI	2500	0.0018
18	PA.SARAVANA BALAN & P.RAJHAKOUMARI	2500	0.0018
19	RAJHAKOUMARI.P. & PA.SARAVANA BALAN	2500	0.0018
20	MU.VE.PANDIYEN & PA.SARAVANA BALAN	5000	0.0035
21	RAJHAKOUMARI.P. & MU.VE.PANDIYEN	2500	0.0018
22	PA.SARAVANA BALAN & MU.VE.PANDIYEN	2500	0.0018
23	VARADARAJA PANDIAN R INDIRA BHAVANI V	5000	0.0035
24	INDIRA BHAVANI V VARADARAJA PANDIAN R	5000	0.0035
25	VARADARAJA PANDIAN R JEYAPAL PANDIAN R	3000	0.0021
26	INDIRA BHAVANI V JEYAPAL PANDIAN R	3000	0.0021
27	DHARMARAJAN.N.S.S.C.	10000	0.0070
28	SHARE SUBMITTED BY THIRU SUTHANTHIRANATHAN	51000	0.0358
29	SHARE SUBMITTED BY THIRU NIRANJANA DEVI	39500	0.0277
30	SHARE SUBMITTED BY THIRU.MATHAN	17000	0.0119
	Total	**14404500**	**10.1076**

DISPUTE-3

S.No.	Name of the ShareHolder	Total SharesHeld	% of Equity
1	Thiru G.A.Vignesh	96500	0.0677
2	Thiru Muthu Vijayan	14000	0.0098
3	Thiru P Chidambaranathan	35000	0.0246
4	M/s. Hibiscus Enterprises LLP	6500	0.0046
5	Thiru Balasubramanian Adityan	675000	0.4736
6	Thiru Kannan Adityan	500	0.0004
7	Smt Madhumati Kannan Adityan	150000	0.1053
8	M/s. Sifa Printing Inks (P) Ltd	138000	0.0968
9	M/s.Interpress Pvt Ltd	76500	0.0537
10	Thiru Paul Arvindh Pandian	38000	0.0267
11	Thiru T.Rajakumar (Former Director)	500	0.0004
12	Thiru Sanjib Roy	2000	0.0014
13	Smt Rekha Agrawal	2000	0.0014
	Total	**1234500**	**0.8662**

DISPUTE-2

S.No.	Name of the ShareHolder	Total SharesHeld	% of Equity	S.No.	Name of the ShareHolder	Total SharesHeld	% of Equity
1	ARIKISHNA NADAR.M.N.	1000	0.0007	63	SUBRAMANIAM NADAR.S.	500	0.0004
2	RAJENDRAN.A.N.K.T.	6000	0.0042	64	PREMRAJ AMBROSE.A.	500	0.0004
3	RAJENDRAN.A.N.K.T.	3000	0.0021	65	GANAPATHIAMMAL.S.	500	0.0004
4	RAJENDRAN.A.N.K.T.	3000	0.0021	66	SELVAKANI.V.V.	500	0.0004
5	JOHN RAJAMONY	500	0.0004	67	ARUNACHALAM.K.	1000	0.0007
6	THANGATHAIAMMAL.S.	20000	0.0140	68	THANGAPPAN.P.	500	0.0004
7	THANGATHAIAMMAL.S.	5000	0.0035	69	SASIKUMAR.V.	500	0.0004
8	THANGATHAIAMMAL.S.	2500	0.0018	70	DASAN DURAI	500	0.0004
9	THANGATHAIAMMAL.S.	5000	0.0035	71	KOODALINGAM.S.S.	500	0.0004
10	THANGATHAIAMMAL.S.	5000	0.0035	72	SUBRAMANIAN.S.	500	0.0004
11	THANGATHAIAMMAL.S.	5000	0.0035	73	VIJAYA KUMAR.K.	500	0.0004
12	THANGATHAIAMMAL.S.	12500	0.0088	74	BALAKRISHNAN.S.	500	0.0004
13	THANGATHAIAMMAL.S.	20000	0.0140	75	CHIDAMBARAM.PR	500	0.0004
14	THANGATHAIAMMAL.S.	37500	0.0263	76	ATHI MUTHU.K.	1500	0.0011
15	THANGATHAIAMMAL.S.	37500	0.0263	77	MURUGESAN.C.	500	0.0004
16	THANGATHAIAMMAL.S.	75000	0.0526	78	PANNERSELVAM.K.	25000	0.0175
17	PONSUBBIAH.P.	75000	0.0526	79	VINCENT.S.	2000	0.0014
18	PONSUBBIAH.P.	41000	0.0288	80	JEYASANKAR.G.	10000	0.0070
19	RAMANATHAN.S.	500	0.0004	81	KOIL MANI.M.	1000	0.0007
20	RATHINASAMY NADAR.S.P.	2500	0.0018	82	RAJA SEKAR.M.	500	0.0004
21	RAMACHANDRA ADITYAN.B.	5000	0.0035	83	SIVA KUMARAN.A.	2500	0.0018
22	CHIDAMBARAM.M.	500	0.0004	84	AYYANATHAM	6000	0.0042
23	CHANDRAN.P.R.	500	0.0004	85	JAYARAJ CHELLADURAI	7500	0.0053
24	PON SUBBIAH NADAR.P.	100000	0.0702	86	SUSAI.M.	500	0.0004
25	GURUSAMY.A.	1000	0.0007	87	JOHN ROSE.P.	1000	0.0007
26	GUNAVATHI RAJAN	2500	0.0018	88	PAWAN P.KABRA	4000	0.0028
27	CHANDRASEGARAN.K.	500	0.0004	89	MICHAEL JABAMANI.D.	1500	0.0011
28	DAVID SATHIYANADH.S.	500	0.0004	90	SANJEEVI CHANDRAN.K.	1500	0.0011
29	MAHALINGA NADAR.M.	500	0.0004	91	PONNUSAMY.R.	1000	0.0007
30	THINAHARAN.R.	1000	0.0007	92	SENBHAGAVALLI.E.	500	0.0004
31	NATARAJAN.V.	500	0.0004	93	INDIRA.D.	500	0.0004
32	SAMUTHIRA KILI.S.	1000	0.0007	94	VENKATACHALAM.V.	500	0.0004
33	SAMUTHIRA KILI.S.	6000	0.0042	95	PALANIAPPAN.K.	500	0.0004
34	BALAKRISHNAN.C.V.	500	0.0004	96	GANESAN.N.	2500	0.0018
35	JEYABAL.R.	2500	0.0018	97	PARAMASIVAM.A.	500	0.0004
36	JEYARAJ NADAR.K.	2000	0.0014	98	DASAN NADAR.R.	500	0.0004
37	ANANTHA KRISHNAN.A.	500	0.0004	99	KALIAPPAN.R.	500	0.0004
38	PALANIAPPAN NADAR.K.	1000	0.0007	100	RAMASAMY.A.	500	0.0004
39	SEMALAI NADAR.N.	1000	0.0007	101	VELCHAMY NADAR.K.	1000	0.0007
40	SELVAVINAYAGAM.K.	500	0.0004	102	LAKSHMI AMMAL.R.	500	0.0004
41	THANGARAJ.J.	500	0.0004	103	PAUL RAJAN.G.	500	0.0004
42	THANGARAJ.T.	500	0.0004	104	GOPAL.P.	500	0.0004
43	PONNUSAMY.K.	500	0.0004	105	MURUGAIAH.L.	500	0.0004
44	MUTHU KANI NADAR.A.	4000	0.0028	106	MAHALINGAM.R.	500	0.0004
45	LAKSHMANAN.A.	2000	0.0014	107	NATARAJAN.P.S.	500	0.0004
46	DHANASINGH.C.	500	0.0004	108	MOHANAPANDY NADAR.S.	500	0.0004
47	KASIRAJAN.S.	1000	0.0007	109	GURUNATHAN.K.	1500	0.0011
48	MUNIAPPAN.V.	500	0.0004	110	RAMAKRISHNA PANDIAN.V.K.V.	1500	0.0011
49	ARUNACHALAM.S.	500	0.0004	111	CHANDRASEKHARAN.S.	500	0.0004
50	SUDALAI MANI.P.	500	0.0004	112	ANNAMANI.S.	500	0.0004
51	VELSAMY.S.	500	0.0004	113	ANTONY DIRAVIAM.A.	500	0.0004
52	RATHINASAMY NADAR.S.P.	2000	0.0014	114	MUNIASAMY.L.	500	0.0004
53	SUNDARA RAJAN.K.	2500	0.0018	115	PAWAN PREM NARAYANAN	5000	0.0035
54	SUNDARA RAJAN.K.	4500	0.0032	116	BALASUBRAMANIAM.M.	500	0.0004
55	SUNDARA RAJAN.K.	4500	0.0032	117	KUPPUSAMY.A.	500	0.0004
56	SUNDARA RAJAN.K.	4500	0.0032	118	KARUPPUSAMY NADAR.G.	500	0.0004
57	SUNDAR RAJAN.K.	4500	0.0032	119	RAMASAMY.P.	500	0.0004
58	SUNDARA RAJAN.K.	4500	0.0032	120	VIJAYA KUMAR.T.	500	0.0004
59	MARIA JAYA SUDHA.S.	500	0.0004	121	VINCENT.S.	500	0.0004
60	SANKARA MOORTHY.P.	1000	0.0007	122	SAMYNATHAN.S.	1000	0.0007
61	SELVARASU.R.	500	0.0004	123	KRISHNAN.I.	1000	0.0007
62	JAYACHANDRAN.V.C.	1000	0.0007	124	KARTHIKEYAN.M.	7500	0.0053

125	VADIVELSAMY.V.	6000	0.0042
126	RAJASEKARAN.M.	500	0.0004
127	ARUMUGAM.P.	1000	0.0007
128	GABRIEL.A.	1000	0.0007
129	DEVADHASAN.V.	1500	0.0011
130	PARVATHI MUTHU.R.	500	0.0004
131	THANGA CHERMAN.T.	500	0.0004
132	ASOKAN.S.	2500	0.0018
133	MASANAMUTHU.S.	500	0.0004
134	SRINIVAS.R.	6000	0.0042
135	SELVARAJ NADAR.S.	3000	0.0021
136	DEVA ASIRVATHAM.M.	1000	0.0007
137	ANTONY SAVARIMUTHU.S.	500	0.0004
138	BHASKAR.S.	5000	0.0035
139	SINGARAJ NADAR.M.	1500	0.0011
140	MUTHUKANI NADAR.A.	1000	0.0007
141	ASHOKAN.V.	1000	0.0007
142	SANKARALINGAM.P.S.K.	500	0.0004
143	VAIDURIYAM.S.	500	0.0004
144	NACHAMMAL.S.	500	0.0004
145	AYYASAMY.N.	500	0.0004
146	PANNEER SELVAM.K.	25000	0.0175
147	VIJAYA RAJA NADAR.S.	500	0.0004
148	EDWARD PETER.V.	500	0.0004
149	RAJESWARI.G.	1500	0.0011
150	NAGAMANI.K.	500	0.0004
151	KOIL THANGAM.A.	500	0.0004
152	SUBRAMANIAM.K.	500	0.0004
153	MURUGESAN.T.K.P.	2500	0.0018
154	NATARAJA NADAR.M.S.C.	1000	0.0007
155	MUTHU NADAR.M.G.	500	0.0004
156	BABU ARAVINDH.M.	6000	0.0042
157	KANIAMMAL.R.	1500	0.0011
158	KANIAMMAL.R.	500	0.0004
159	SEENIVASAGAM.A.	500	0.0004
160	PONMAYIL.A.	500	0.0004
161	JAMNADAS J PALAN	5000	0.0035
162	BASKAR S.	5000	0.0035
163	SIVANANDA NADAR.A.	250000	0.1754
164	SIVANANDA NADAR.A.	125000	0.0877
	TOTAL	**1094500**	**0.7680**

Table 5

The complete list of allottees and the number of Equity Shares allotted pursuant to the bonus issue dated May 26, 2016.

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Tamilnad Mercantile Bank Limited

Allottees For Bonus Shares Allotted - 26.05.2016

S.No	Name and Occupation of Allottee	Number of shares Allotted
1	RATHINASWAMYNADAR.M.	10000
2	GANESAN.D.	274500
3	MAHALAKSHMI.T.	500
4	SHUNMUGAVELU NADAR.V.S.	5500
5	VELLIAH NADAR.S. GUNNY MERCHANT	1500
6	THAVASI NADAR.K.P.	1000
7	JEYARAJ.D.	3000
8	DAWSON NADAR.A.	500
9	RAJENDRAN.S.	1500
10	VIJAYA DORAISAMY GRAMONEY.T.	1000
11	RADHIKA.R.	500
12	RATHINAVEL NADAR	2500
13	SELVARAJAN.A.P.	154500
14	VADIVEL NADAR.P. CLOTH MERCHANT	2500
15	THOMAS.J.	6500
16	JEGANNATHAN.R.	1000
17	RATNAVEL.N. MERCHANT	450500
18	COURTALLAM.S.	1000
19	RATHINAVELPANDIA NADAR.S.P.	5000
20	MANOHARAN.C. MERCHANT	50000
21	SAMUEL.T.	2500
22	SELVAKUMAR.D. 'MAJOR'	500
23	PONNIAH NADAR.S.	2500
24	ERATHNASAMY NADAR.A.P.C.A.	15500
25	GURUSAMY NADAR.M.R.	1500
26	SOUNDARAPANDIAN.S.	6000
27	KANAGARAJ.K.	4500
28	BABU RAJENDRA PRASAD.V.	6000
29	AYAPPA NADAR.A.	5000
30	GNANAMUTHU NADAR.A.P.	500
31	MADASAMY NADAR.S.	2500
32	SAMUEL DAVAMANI NADAR.G. NATIVE	1000
33	THANGAPPA NADAR.M.	2500
34	JEYAKODI.K.	25500
35	SUBBIAH NADAR.S.M.	12500
36	VELAYUTHA NADAR.A.S.	5000
37	DAKSHINA MARA NADAR SANGAM	38000
38	BABU.C.J.	30000
39	SHUNMUGAPANDIA NADAR.K.P.A. MAT	1000
40	RENUKHA ESAISELVAN	196000
41	MANICKAVASAGAM.S.	500
42	ATHIAPPAN NADAR.S.M.	12500
43	KSHATRIA NADAR ELEMENTARY SCHOOL	61000
44	PAUL.V.	5000
45	ROJA.M. LECTURER IN CHE	8000
46	MYLAPORE EKAMBARA GRAMONEY	500
47	SANTHOSHAM.G.	5000
48	SAROJA KOILPITCHAI.C.	2500
49	SATHIAVAN.K.	500
50	VARADARAJA PANDIAN.R.	5000
51	THANGACHAMI NADAR.S.	5000
52	SELVAMANI.D. HOUSE WIFE	500
53	GNANAM.E.T.	12500
54	MARIASEBASTIA	500
55	ASIRVATHA NADAR.S.M.A.	500
56	MARIA NADAR.V.A.	500
57	VEDAMUTHU NADAR.K.	500
58	SIVANATHA NADAR.R.	500
59	DURAIRAJ NADAR.S.K.	500
60	MATHURENTHIRA NADAR.M.T.	500
61	MATHURENTHIRA NADAR.K.M.	500
62	LIZZIE R.SAMUEL	11000
63	PERIASAMY NADAR.M.K.A.	1000
64	SUBBIAH NADAR	5000
65	VELLAYAPPA NADAR.M.A. MERCHANT	500
66	ARUNAGIRI PERUMAL.G.	3500
67	PALANIAPPA NADAR.V.A.V.	2500
68	RAJENDRAN.C.S.	2069000
69	RATHINAM.D.	1500
70	GANGAI ADITYAN.M.	1000
71	KAMALAM NITHIYANANDAM	147000
72	SINNAMANI FINANCE LIMITED	3500
73	JOSEPH RAJAPATHER.R. TASHILDAR	2000
74	RUKMANI.D.	2500
75	RAJENDRAN.M.	6500
76	SAVERIMUTHU NADAR.V.A.	500
77	SUBRAMANIA NADAR.N.S.A.V.	5000
78	DHARMARAJNADAR.A.V.R.	1500
79	SUBBIAH TEACHER.T.	500
80	YESUVADIA NADAR.Y.A.	500
81	MARIANTHONY NADAR.V.G.	500
82	KIRUBAHARAN.S.V.M.N.	500
83	INNASIAMMAL.S.	2000
84	RAMAMURTHY.M. BANK EMPLOYEE	500
85	MEENAKSHI.R.	1896000
5967	GOBU.S. SOFTWARE ENGINE	500
5968	RAVI MUTHIAH.S. BUSINESS	3000
5969	MARY CHRISTIN OTTO.Y. STUDENT	500
5970	VASANTHA.K.P.S. HOUSEWIFE	500
5971	ASOKAN.R.V. PHYSICIAN	6000
5972	BASKARAN.V.S.S.A.	500
5973	SANTHOSAM.G. HOUSEWIFE	1000
5974	SENTHIL KUMAR.T. TECHNICAL ASSIS	1000
5975	GANESAN.A. BUSINESS	1000
5976	NEELA PUSHPAM.T.	1000
5977	PONRAJ.K.S. BUSINESS	1000
5978	SARAVANA KUMAR.K. BUSINESS	1000
5979	MAHESWARI.V.	500
5980	REVATHY.M. STUDENT	500
5981	MURUGAN.M.	1000
5982	UMARANI.A. AGRICULTURE	500
5983	TAMILAZHAGAN.R.	500
5984	KANAGASABAI.V.R.	1000
5985	AATHI PANDIAN.K. BUSINESS	500
5986	SHANMUGAVEL.R. SERVICE	500
5987	PERAMBUR VATTARA NADARGAL	38500
5988	S.G.S.PETRO ORGANIC LTD. BUSINESS	129000
5989	DAVID NADAR.I. BUSINESS	1000
5990	CYNTHIA.A. STUDENT	1000
5991	ALEN LITTO.Y. STUDENT	500
5992	MUSHOLINI.Y. STUDENT	500
5993	ARASAKUMAR.S.	3000
5994	ARASAKUMAR.S. BUSINESS	4000
5995	SUNDARAM.P.C. MASAN	500
5996	VARUVEL.A.	500
5997	SIVA ENT. HOSPITAL (P) LTD	2500
5998	CHANDRALEKHA KUMARESAN	500
5999	NEELAMEGAM.R.	500
6000	RAJESWARI.N. HOUSEWIFE	500
6001	SATHISH DAS.G.	2500
6002	CHITRA M.	500
6003	VIJAYA KUMAR.A.	1000
6004	PAPITHA.M.	500
6005	SUTHAGAR.G.	1500
6006	JOSEPH RATHINAM.M.	1000
6007	SELVA SIVAGNANA PANDIAN.S.	500
6008	SARASWATHI.M.	500
6009	ARUL DAVID.T.	500
6010	KAMARAJ.K.S. BUSINESS	1000
6011	ARICHANDRAN.K.	500
6012	PATTATHIAH. P.A.	1000
6013	ARUL SELVARAJ.V.	500
6014	KARUVELAN.K.	500
6015	ALOYSIAS PAULRAJ.J.	500
6016	SUBRAMANIAN.S.	500
6017	DURAIMANI.S.	500
6018	PALANICHAMY.R.	500
6019	PONMUDI.P.	500
6020	MURUGESAN.V.	500
6021	IRUDHAYA PUSHPAM.A.	500
6022	NAINAR.C.	500
6023	HINDU NADAR URAVIN MURAI SANGAM	500
6024	NANDHINEE.M. STUDENT D.O.B.	500
6025	SUDARSAN.A.	500
6026	SARASWATHI.P.	500
6027	HINDU NADAR URAVIN MURAI SANGAM	2500
6028	NANDHINI.M.	500
6029	JESI ROSE JEYAKANI.M.	500
6030	FLORENCE FATHIMA RAMANI	500
6031	MERCY STELLA AMSAM.A.	500
6032	VENSI M.	500
6033	ARCHANA.M.	500
6034	JANAKI.M.	500
6035	NALINI DEVI.M. HOUSE WIFE	500
6036	SANTHOSH.C. BUSINESS	500
6037	JAYANTHI.K.M.K.	500
6038	MUTHUPANDI.N. BUSINESS	500
6039	SHANMUGAPRIYA.K.	500
6040	BALASUBRAMANIAN.R.	500
6041	MUKILA.U.	500
6042	THIVAGAR.U.	500
6043	SUSILADEVI.R.	500
6044	VIMALA DEVI.R.	500
6045	PREETHI RENA.D.	500
6046	VENKATESH.U.	500
6047	SARAVANAN.R. BUSINESS	500
6048	SELVASEHARAN.R.	500
6049	KETHAHI.S.	1000
6050	CHITRAI SELVAN.G.	1000
6051	KENNADY.M.	1000
11933	RAJIYAM.G.	500
11934	ANNAIBAKIYAM.L. TEACHER	500
11935	LOORDHU.P.S. TEACHER	500
11936	JAYAPAUL.R. BUSINESS	5000
11937	ANTHONY VIYAKAPPAN.R.	500
11938	ARUMUGAM.R.	500
11939	NARAYANAN.P.	1000
11940	RANI SELVAKUMAR	500
11941	VEMBOOR NADAR URAVIN MURAI	500
11942	ARAVIND.M. BUSINESS	500
11943	GRAHAM BELL.M. BUSINESS	500
11944	SAMBATH.M.M. BUSINESS	500
11945	GANGADARAN.K. BUSINESS	500
11946	GNANATHIRAVIYAM.S.	500
11947	SUTHASA HEMA LATHA	500
11948	THIRUVANANTHA PERUMAL.E.	500
11949	VISHNU RADAN.B	500
11950	ANAND.J.	500
11951	JOHN.J. BUSINESS	500
11952	SANTHOSH.J. ELECTRICAL ENGI	500
11953	VIJAYA.J. HOUSEWIFE	500
11954	SANKARA EASWARI.K. HOUSEWIFE	500
11955	PRASAD.K.T. BUSINESS	500
11956	THANGAMANI.P. BUSINESS	2000
11957	PAULRAJ.S. BUSINESS	500
11958	RAJARATHINAM.M. WORKSHOP	500
11959	GANESH PRABU.B. BUSINESS	1000
11960	PONNUSAMY.C. BUSINESS	500
11961	SUBRAMANIAN.P.	500
11962	POONGKODI.P. HOUSEWIFE	2000
11963	KARUPPUSAMY.S. BUSINESS	500
11964	ARUMUGAM.V. USINESS	500
11965	SANTHA MOORTHY.R.S.	500
11966	VINCENT SELVARAJ.R. CONTRACTOR	500
11967	SHEBA ARUL.T.	1000
11968	RAVICHANDRAN. G. BUSINESS	500
11969	DHARMARAJAN.N.	1000
11970	SETHUNAMBU.T. SCHOOL STAFF	1000
11971	SHEJA ARUL.T.	1500
11972	RAJALINGAM.S. BUSINESS	500
11973	SELVAKAMACHI.S. HOUSEWIFE	500
11974	RAMACHANDRAN.M.	500
11975	NADAR URAVINMURAI	500
11976	MARIMUTHU S.	1000
11977	JEYAM.S.	1000
11978	ANTHONY XAVIER.A.	500
11979	DURAIRAJ NADAR.S. BUSINESS	500
11980	MANICKAM.A.	500
11981	THANGARAJ.K.P. BUSINESS	1000
11982	LINGESWARAN.M.	500
11983	DANIAL.N. BUSINESS	1000
11984	MAHARAJAN.S. BUSINESS	500
11985	VASUKI.E. HOUSEWIFE	500
11986	ELANGO.R.	500
11987	KISHOK.A. BUSINESS	2000
11988	NALINI.A.	500
11989	SEKAR.K. BUSINESS	2500
11990	NADAR VARTHAGA MAHAMAI	2000
11991	MAHESWARI.S. HOUSEWIFE	2500
11992	NAINAR PANDIAN.S. BUSINESS	500
11993	PAPPA.S. HOUSE WIFE	500
11994	ATHISAYAMANI.S.	500
11995	MUDISOODU RAMESH. T. BUSINESS	500
11996	PONGANESH.K.	500
11997	INDIRA.C. HOUSEWIFE	2500
11998	KANAGARAJ.N. BUSINESS	500
11999	CHRISTIBAI.R. HOUSEWIFE	500
12000	JEYAKUMAR.P. BUSINESS	500
12001	SANTHANA KUMAR NADAR.A.	500
12002	NALAYINI.S.	500
12003	BRAMASAKTHI.M.	500
12004	MAHARAJAN.S.	500
12005	NADAR VARTHAGA MAHAMAI SANGAM	500
12006	RAJAPANDIAN.R. BUSINESS	500
12007	ANTHONY PITCHAI.R. BUSINESS	500
12008	RAMAMOORTHI.S.K. BUSINESS	1000
12009	NITHYANANDAN.A.	5500
12010	THANGAMANI.L. BUSINESS	500
12011	INBARAJ.R.K.	500
12012	SUBRAMANIAN.R. BUSINESS	1000
12013	MURUGESAN.D.	500
12014	SHANMUGANATHAN.D.	500
12015	SELVARAJ.K.	500
12016	KUMAR.S.	1000
12017	PONPANDIAN MR. BUSINESS	500

86	RATHINA NADAR.P.M.	5000
87	PALANICHAMY.V.	500
88	BALARANJIT SINGH.S.V.P.N.S.N.	15500
89	SUNDARAMOORTHY.S.	50000
90	MICHAEL NADAR.S.M.	1000
91	JEBAMANI NADAR.S. CLOTH MERCHANT	2500
92	PALANIVEL RAJAN.A.S. MERCHANT	3500
93	SAMUEL THOMAS.D.	4500
94	GEORGE SIVAGNANAPANDIAN.J.	2500
95	JOHN PAUL.K.	15000
96	KATTERIRAJ.T.	23000
97	SULOCHANA JEYARAJ	2000
98	JEBATHURAI JACOB	5000
99	RAJADURAI.P. MARANS	15500
100	PERUMAL NADAR.P.K.	2500
101	AMARNATH.K.S.S.P.S.	1000
102	ESTHER KOILPITCHAI	15500
103	VAIRAPRAKASAM.A. MERCHANT	325000
104	NIRANJAN SANKAR.A. BUSINESS	84000
105	RAJENDRAN.R.	7500
106	ATHIBEN.A.S.	8000
107	MABEL RANJITHAM.R.	1000
108	ELAVARASAN.K.	125000
109	EZHILARASI.M.	50000
110	RAJAMMAL.K.P.	16000
111	DEVAKIRUBAI.N.	500
112	TENZING.A. INDUSTRIALIST	244500
113	SELVAMANI.K.	6500
114	SOUNDRAPANDIAN.P.	500
115	RUKMANI.R.	500
116	KAMALA NARENDRAN	425000
117	RAJASEKARAN.V.M.G. MERCHANT	18000
118	VIKRAMAN.N. BUSINESS	902500
119	MARAGATHARAJA PANDIAN.P.S.P.K.	6500
120	MATHANA.D.	212500
121	RANJAN.S.	35000
122	SRINIVASAN.A. TIMBER MERCHANT	819000
123	JEYAKANNAN.G.	12500
124	ARUNACHALAM.T.	500
125	THENNARASI.P.	1000
126	KUMARESWARI.P.	500
127	SURENDRA KUMAR.M.	500
128	CHANDRAMOHAN.A.M.S.A.S. BUSINESS	1000
129	CHANDRASEKARAN.G. CHIEF OFFICER	500
130	POONKODI.R.	73500
131	RADHAKRISHNAN.D. TEACHER	500
132	REBECCA SUNDER BEN	9500
133	KODISWARAN.R.	33500
134	DEVAKI.S.	12500
135	JEYALAKSHMI.P.	793000
136	NAOROJIAMMAL.R.	2500
137	ARUNACHALAM.P.	4500
138	PANNEERSELVAM NATARAJAN	500
139	MAHESWARAN.S. INDUSTRIALIST	666000
140	SHUNMUGA JOTHI.N.	793000
141	THIRUMAGAL.A.	7500
142	MALARAVAL.S.	23500
143	ARUNACHALA NADAR.M.S.	1000
144	LATHA.K.	500
145	VANNIARAJAN.V.V.S.P.	12500
146	NIRANJAN KANI.N.	933500
147	KABILAN.D.	42000
148	DURAIRAJ.S.	1000
149	KAMALASEKARAN.K.B. SERVICE	500
150	RATHINAM.S.	500
151	SINGARAVEL.P.	500
152	SWARNALATHA.S.	500
153	BASKARAN.C.	795000
154	SAMUEL.G.A.	5000
155	KUMAR.R.	3000
156	MADHUMATHI.K.	500
157	LYLAKUMARI.P.	1000
158	JEGAJOTHI.S.	500
159	RAJASEKARAN.N.	500
160	ALAHESAN.D.	500
161	BOOPATHY INVESTMENT (P) LTD.	328500
162	ARUNSANKAR ENTERPRISES (P) LTD.	347500
163	PADMANATHAN.S.	1000
164	PALANICHAMY.D.	1000
165	NIRANJAN SANKAR ENTERPRISES (P) LTD	250000
166	AMARNATH.C.	5000
167	OCEAN TEXTILES (P) LTD.	176500
168	MUTHUSELVAM.R.	1000
169	ASOKAN.S.	5000
170	SRINIVASAN.V.	12500
171	PONNIAH NADAR.T.R.	18500
172	RAJEE RAJENDRAN	13500
173	DR.S.VASEEKARAN	7500
174	PRABAHARAN.A.	500
175	VARADHARAJA NARAYANAN.S.	10000

6052	BABU.K.	1000
6053	LAKSHMANAN.A.	1000
6054	DURAISINGH.D.	1000
6055	VIJAYALAKSHMI.S.B.	500
6056	SINGARAJ NADAR.P.	1000
6057	PONMUDI.P.	500
6058	PANDIAN NADAR.S.S.	2000
6059	ANAND	5000
6060	GOPALAKRISHNAN.S. BUSINESS	500
6061	RAJAKULAPANDIAN.C.	500
6062	PALANY SAMY.M.	500
6063	RAMASAMY.M.	500
6064	SURESH KUMAR.M.	500
6065	THANGASAMY.P.	500
6066	VADIVELU.K.M.	500
6067	SOUNDARA PANDIAN.A. AGRICULTURE	500
6068	GOKUL.R.	2500
6069	DIWAKAR.R.	2500
6070	PRABHU.R.M.	500
6071	RAM SINGH.R.M.	500
6072	VADAMALAIYAN.A. BUSINESS	1000
6073	JAYABAS.M.	500
6074	CHELLAM.P.	1000
6075	THAVAMANI.K.	500
6076	VISWANATHAN.C.	500
6077	SHENBAGA MOORTHY.M.	500
6078	PAULRAJ.S.V.	500
6079	SEENIVASAN.K.A.P.	500
6080	VARADARAJA PANDIAN.R.	1000
6081	SENTHIL KUMAR.S.	500
6082	SARASU.D.	500
6083	MADHANARASAN.C.A.	500
6084	KINGSTON.C.	500
6085	MARIA BEEM XAVIER.D.	500
6086	JAYAGANTHAN.T.	1000
6087	THAMBI DURAI.M.	1000
6088	MARIAPPAN.R.	500
6089	MUTHU LAKSHMI.S.	500
6090	GURUSAMY.S.	500
6091	ANTO MANOHARAN.J.	500
6092	JOHN SUNDARAJ	500
6093	STEPAN.P.G.	500
6094	THAMILARASI.G.	500
6095	NIRANJAN KUMAR.R.V.	5000
6096	ARUNPUSHPARAJAN.M.	1500
6097	SELVARAJ.V.	500
6098	RAVINDRA BOSE.B.	500
6099	XAVIER MARY.D.	500
6100	ASOKAN.S.	500
6101	JEYA PRAKASH.S.	500
6102	NATRAJAN.S.	500
6103	MOHANDAS.C.	1000
6104	JAYAMANI NADAR.C.	500
6105	CHELLA PANDIAN NADAR	500
6106	JONES NELSON.D.	1000
6107	ARUL MARY STELLA.A. TEACHER	500
6108	JOEL GLORIA SHANTHI.D. LECTURER	500
6109	GANASEN.M.	500
6110	JAYARAJ.T.	500
6111	CHENKATHIR SELVAN.A.	2500
6112	KICHAMMAL.K.	10000
6113	SRINIVASA MOORTHY.K.	10000
6114	BOSE.P.	2500
6115	THANGAMARIAPPAN.K.S. BUSINESS	500
6116	THULASI.K. FARMER	500
6117	RAJESWARAN.N. BUSINESS	2500
6118	JUSTIN.D.	500
6119	RAJENDRA KUMAR.A. BUSINESS	2500
6120	BELLA.G. HOUSE WIFE	500
6121	ROSAMMA.G. HOUSE WIFE	2500
6122	JUSTIN DHAS.J. BUSINESS	500
6123	MARIADHASAN.N. CHITFUND	500
6124	MARIA RAJA MONEY.R. MEDICAL	500
6125	APPUKUTTON NADAR.S. BUSINESS	5000
6126	KRISHNA KUMARI.S.	1500
6127	THIVAKARAN.M. BUSINESS	2500
6128	SIVAKANESAN.N. BUSINESS	1500
6129	RAMAKRISHNAN.G.	500
6130	GLORY RATNAM.L. RETD HEADMASTER	500
6131	SEETHARAMAN.L.	500
6132	DEVA DASAN RATNASAMY.V.	500
6133	VIJILA JEYRANI TEACHER	500
6134	MURUGESAN.M. BUSINESS	500
6135	ILANGA MUTHU HOUSE WIFE	1000
6136	CHANDRAN.M. HANDLOOM	500
6137	RAMESH KUMAR.J. BUSINESS	5000
6138	JEYAKUMAR.M. BUSINESS	500
6139	PARAMANANTHAM TEACHER	500
6140	SEKAR.S. SALESMAN	1000
6141	VIJAYA KUMAR.S. BUSINESS	500

12018	RAVINDRA LYSAL.K. P.G.ASST.	1500
12019	DURAISINGH.S. LIC EMPLOYEE	500
12020	SELVA BAMA.S. HOUSEWIFE	500
12021	ANTONY JOSEPH.E. BUSINESS	500
12022	RADHABHAI.R.	2000
12023	BALASUGUMAR.T. STUDENT	2500
12024	RENGAVATHY.T. HOUSE WIFE	2500
12025	DR.J.ISAAC PACKIARAJAN PHYSICIAN	2500
12026	RAJENDRAN.N. BUSINESS	1000
12027	LINGADURAI.A. BUSINESS	500
12028	PARTHIBAN.P.	500
12029	MALAVARAJ.S. M.S.MALAVARAJ	5000
12030	KALISWARAN BUSINESS	1000
12031	BHALAH SINGH.M. BUSINESS	5000
12032	VASAVI SUGANYA K.	500
12033	JOHNSON.J. BUSINESS	2500
12034	PANNEERSELVAM.G. ENGINEERPH:0423	500
12035	SORNA PANDY.C. BUSINESS	500
12036	GUNA SEKARAN.P. BUSINESS	500
12037	GURU DEEPAN.P. BUSINESS	500
12038	JANAKARAJ THOMAS.T. ENGINEER	1500
12039	RAVI KUMAR.M.	1000
12040	KRISHNA KUMAR.K.	500
12041	SOUNDRAPANDIAN.P. BANK EMPLOYEE	1000
12042	AMALRAJ.R. BUSINESS	500
12043	SUNDRAVEL.R. BUSINESS	500
12044	LEENA CHITRA.T. LECTURER	500
12045	MARI HEPSI BAI.M. LECTURER	1000
12046	JEYA SINGH.G. BUSINESS	2500
12047	VETRIVEL.M. BUSINESS	1000
12048	SARAVANA KUMAR.V. BUSINESS	1000
12049	SAM DAVID .S. STUDENT	500
12050	SOLOMON THEODER ISSAC.S. STUDENT	500
12051	KANAKA SABAPATHY.K. RETD.	2500
12052	ANBAZAHAN.M. BUSINESS	2000
12053	MATHIAZAHAN.M. BUSINESS	2000
12054	MACHENDRA NATHAN.S.	1000
12055	XAVIER VINCENT RAJ.A	1500
12056	RAMASAMY.P. BUSINESS	1500
12057	GANESA KUMAR.P. BUSINESS	500
12058	SUNDARESAN.A. BUSINESS	1500
12059	SUTHAKARAN.A. BUSINESS	1500
12060	MEENAKSHI SUNDARI.S. BUSINESS	500
12061	VIJAYAKUMARI.S. HOUSE WIFE	1000
12062	NIRMALA.M.	500
12063	MARIAPPAN.V.C.	500
12064	THIRUMANI SELVAM.M. TECHNICIAN	500
12065	SHANMUGAVEL.C. BUSINESS	500
12066	PON RAJ C. BUSINESS	500
12067	CHERMADURAI.T.	1500
12068	BALAKRISHNAN.A. CHEMISTRY	500
12069	SWARNARAJ.R. READER	1000
12070	SELVARAJ.N. TNEB EMPLOYEE	500
12071	THANGAPUSHPAM.A.	500
12072	SIVANATHAN.P.	500
12073	INDUMATHI NIHILA.S.	500
12074	NATARAJAN.N.	1000
12075	GNANARAJ.A.	500
12076	SIVAGAMI.B.	500
12077	MURUGANANTHAN.C.	500
12078	GUNASUNDARI.J.	500
12079	VASAGAM.R.	500
12080	SELVARAJ.S.	500
12081	SANMUGATHAI.G.	1000
12082	THARTIUS.S.	8000
12083	SIVASUBRAMANIAN.J.	1000
12084	CHANDRASEKARAN.P.	1500
12085	BALA MURUGAN.R.	500
12086	JEYA PARVATHI.R. BUSINESS	500
12087	RATHINAVEL PANDIAN.R.	500
12088	PONVENTHAN.R.	500
12089	VELIAH.R.	500
12090	KARUTHIAH.S.	500
12091	ANSHEELA GRACY.S.	500
12092	BALAKRISHNAN.V.S.	500
12093	NATARAJAN.R.	1000
12094	GUNASEKARAN.A.	500
12095	ARIVALAGAN.P.	500
12096	VELMURUGAN.N.S.	1000
12097	RAVINDRAN.A.A.B.	500
12098	VADIVESHWARI(MINOR) STUDENT	1000
12099	RATHIMALAR.R.(MINOR) STUDENT	1000
12100	CHELLANIVYA.V.	500
12101	SREENIVEL.V.	500
12102	RAJESWARI.R.	1000
12103	BALAJI.T. BUSINESS	500
12104	SABASTIAN.S.	500
12105	PAULRAJ.T.	2500
12106	PUSHPARAJ.D.	500
12107	MANIAM.A.S.	500

176	MOHAN.A.	1000
177	JANCI SAMUELRAJ	2500
178	VANAJA MARY	5000
179	STELLA SURIABAI	5000
180	SEKAR.R.	31000
181	PAULRAJAN.R.	31000
182	CHANDRASEKAR.P.	5000
183	RAMASAMY.K.S.S.A.	5000
184	THIRAVIDAMANI.A.	5000
185	MEENAKSHI.K.	1000
186	NADARAJAN.S.K.S.C.	2500
187	ARUNACHALAM.S.K.S.C.	2500
188	NAGARAJAN.K. LAWER	7000
189	NEATVIN ENTERPRISES PVT.LTD	619500
190	POORNACHANDRA.K.	16500
191	DAVID.R.	1500
192	LAKSHMI PRABHA.V. HOUSEWIFE	80000
193	MURALI GANESAN.R.	311000
194	ASHOKAN.G.	12000
195	SENTHIL KANNAN.D.	42000
196	SIVALOGAN.P.	40500
197	SUBBIAH KANNAN.R.	320500
198	JEGANNATHAN.A.	500
199	ANNIE BINDU SORNA	500
200	INDRA BHAVANI.V.	5000
201	VARADARAJA PANDIAN.R.	3000
202	INDRA BHAVANI.V.	3000
203	RAMALINGAM.R.	1000
204	LEELAVATHY.R.	500
205	GNANA SAMBANTHAN.R.	1000
206	PARAMESWARI R.	500
207	SHARMILA CHEZHIAN	53500
208	POOTHAI. A.	5000
209	MADHANA DEEPA.R.	121000
210	VADIVU.A.	1500
211	KARTHEESWARAN.N.A.	2500
212	RAJA RATHINA.N.A.	2500
213	MURUGESA PANDIAN.P.	500
214	KUMAR.R.	5500
215	SUJATHA.R.	1500
216	GAYATHRI.R.	1000
217	MAHARAJAN.T.	500
218	SUBRAMANIAN.M.R.	4000
219	ANAND.A.T.	1000
220	RAJESH SHANKAR.M.	1000
221	GANDHIMATHI.P.	1500
222	JOTHI ALIAS ARUNACHALAM.N.	1000
223	POOTHANGAM.R.	3000
224	JOANNA HARRIET.P.	2500
225	ANARKALI.B.	1500
226	SAROJA.M.	1000
227	VANAJA.V.R.	500
228	KUMAR.S.	1000
229	JOHN RATHINAKUMAR J. "SHARON"	500
230	JOHN JEYAKUMAR.C. "JOVWI"	500
231	EDWIN RAJAKUMAR.C.	500
232	ANNA ASIRVATHAM.C.	500
233	JOTHILAKSHMI.R.	108000
234	MAHESWARAN.J.	2500
235	VASANTHI SRINIVASAN.S.	2000
236	SANKARESWARI.R.	2500
237	JOTHIMANI.J.	7500
238	KANAGAVELAMMAL.S.	1000
239	VAIJAYANTHI.R.	1000
240	SARANGAPANI.L.	1000
241	MOHAN.S.R.M.K.	1000
242	BALAKRISHNAN.P.	500
243	SUDHAKAR.S.	500
244	SIVARAMAN.S.V.P.N.S.N.S.	15500
245	AMARNATH BAPU.T.R.	500
246	SWARNA VENKAT	500
247	NARAYANAN.V.	500
248	PL.ADAIKKAPPAN	500
249	VENKATACHALAM.S.VR.	500
250	PALANIAPPAN.KR.	500
251	JEYARAJ.K.	1000
252	MANTHIRAMOORTHY.M.	1000
253	CHANDRASEKAR.R.	500
254	KASIVISWANATHAN.RM.	500
255	MUNIYANDI.P.	500
256	BASKAR.S.	500
257	SANKARAN.K.V.	500
258	ALAGUSUBRAMANIAN.L.	500
259	SUNDARAM.S.	10000
260	VIJAYALAKSHMI.R.	2500
261	SUGUNARANI.R.	2500
262	SUSILA.M.	1000
263	MURUGAVEL.S.M.	1000
264	SRILATHA.B.	1500
265	RM.SUBRAMANIAN	500

6142	SELVA KUMAR.K. BUSINESS	3000
6143	KANDA SAMY MUTHU KUTTY 42/167,	500
6144	CHANDRA.M. HOUSE WIFE	500
6145	VIJAYA SUNDARI.R. HOUSE WIFE	2500
6146	MOHAN.S. BUSINESS	500
6147	PRITHIVI RAJ.K. FIRE WORKS	10000
6148	DINAKARAN.S. BUSINESS	6000
6149	DURAI PANDIAN.C. BUSINESS	500
6150	SHENBAGA MOORTHY.S. BUSINESS	6000
6151	MARIA SELVARAJ.D. BUSINESS	500
6152	MOHAN GNANAKAN.H. DOCTOR	1000
6153	SIVANTHI.K. DOCTOR	1000
6154	CINDA DEVI.M. HOUSE WIFE	1000
6155	MOORTHY BUSINESS	1000
6156	DHASAN.N. BUSINESS	500
6157	CHANDRASEKARAN.P. DOCTOR	500
6158	KANNAN.R. LECTURER	500
6159	CHANDRA SEKARAN.S. ENGINEER	1500
6160	NAGARAJAN.S. PROFESSOR	500
6161	TAMILARASI.T. HOUSE WIFE	500
6162	RAJENDERAN.V.S.N.	5000
6163	TAMILSELVI H. BUSINESS	5000
6164	GANESAN.A.	1000
6165	KAJA.A..S. BUSINESS	2000
6166	SATHYANESAN.A. BUSINESS	500
6167	JAYASEKAR.C. BUSINESS	500
6168	CHIDAMBARAM NADAR.C.T.	2500
6169	DR.SHEEBA JAYALAL DOCTOR	1000
6170	ALBERT.K. BUSINESS	500
6171	VIJAYA KUMAR.K. BUSINESS	500
6172	PAWLIN KUMAR.K.A. BUSINESS	500
6173	MOHAN.M. BUSINESS	500
6174	SAGAYA RAJ.M. BUSINESS	500
6175	SUDHIR.M. BUSINESS	500
6176	ANTONY FRANCIS.R.	2500
6177	ARUNACHALAM.R. ENGINEER	500
6178	SELVAMANI.R. BUSINESS	1000
6179	MANIRAJAN.S.M.N. BUSINESS	5000
6180	SRIDHARAN.S. BUSINESS	6000
6181	JAYARAJ.T. DOCTOR	2500
6182	JAYARAJ.T. DOCTOR	2500
6183	KANAKARAJ.V RETD. SERVICEMA	500
6184	BALA KRISHNAN.A. BUSINESS	500
6185	JEYASANKAR.A.	1000
6186	SUBRAMANIAN.A. BUSINESS	3000
6187	ANIRUDH RAJKUMAR STUDENT	500
6188	ASHA DIVAKARAN HOUSE WIFE	500
6189	BRAYAN CHAKARAVARTHI REGISTERED	500
6190	RAJAN JAYAKUMAR.C. BUSINESS	500
6191	INBASEKARAN.D.	500
6192	ARUMUGAM.G. BUSINESS	1500
6193	KRISHNARAJ.I.	1000
6194	LENIN.I. BUSINESS	12500
6195	NALLATHAMBI GNANA DHIVAKARAN.J.	500
6196	RAJKUMAR.J.S. DOCTOR	1000
6197	RAJU.K.	1000
6198	SELLIAMMAL.K.	1000
6199	UMESH.K.	500
6200	PARGUNA RAJ.L.	1000
6201	ILLANGUDI.M.	500
6202	MADHAN BABU.M.	500
6203	MURALIDARAN.M.	500
6204	PRABHAKAR.M. BUSINESS	500
6205	RATHAMANI.M. HOUSE WIFE	500
6206	VENKATASUBBU.M.	500
6207	CHANDRA PANDIAN.N. BUSINESS	500
6208	RAMACHANDRAN.N. BUSINESS	500
6209	RAMAKRISHNAN.N.	500
6210	SUBRAMANIAN.N.	500
6211	ANANDARAJ.P. BUSINESS	2500
6212	THABISH KUMAR.P STUDENT	500
6213	SHANMUGAVELU.P. RETD BANK EMPLO	500
6214	SIVANIKA.P. STUDENT	500
6215	BALAKRISHNAN.R.D. BUSINESS	500
6216	DORAISAMY.R. BUSINESS	500
6217	KALYANA SUNDARAM.R. BUSINESS	500
6218	MOHAN.R. BUSINESS	500
6219	RAJA.R. BUSINESS	500
6220	RAJKUMAR.R. BUSINESS	500
6221	SELVARAJ.R. BUSINESS	500
6222	ULAGANATHAN.R. BUSINESS	500
6223	BIMA.S. HOSEWIFE	500
6224	KASTURI.S. HOUSE WIFE	5000
6225	MURUGAN.S. BUSINESS	500
6226	MUTHUMANI.S . HOUSE WIFE	500
6227	THANGARAJ.S.	500
6228	VENKATESH.S. BUSINESS	500
6229	BALAKRISHNAN.S. BUSINESS	2000
6230	ANTHONY MUTHU.T. RETD. TEACHER	500
6231	SELVIN DURAI.T.	1500

12108	DURAIRAJU.V.S.	1000
12109	ANANTHAPPAN.P.	1000
12110	DHANUSH KODI.S.	500
12111	RAJESWARI.L.	500
12112	VALARMATHY.K.	1500
12113	THALAIMANI.R.	500
12114	CHINNAPALAM NADAR.V.M.K.	8000
12115	JEYALAKSHMI VIVEKANANDAN	500
12116	MAHENDRAN.M.	1500
12117	CHANDRA SEKARAN.K.S.	8000
12118	KRISHNAMOORTHY.P.	500
12119	THANGAMANI.P.	500
12120	RAMASAMY NADAR.R.K.	500
12121	JEYAMEENA.S.	500
12122	SANKARANARAYANAN.T.	500
12123	THANALAKSHMI.T.	500
12124	SHANMUGASEKARAN.G. BUSINESS	500
12125	JEYAMANI.S.	500
12126	GANESAN.S. BUSINESS	500
12127	SOKKAR.M. AGRICULTRIST	500
12128	EVEREST.R.M.P.T.	500
12129	RM.P.T.EDISON	500
12130	CHINNATHAI.K.	500
12131	SUSEELA.P.	500
12132	RAJAPUSHPAM.S.	500
12133	VELRAJU.S.	500
12134	SANTHI.V.	500
12135	THULASIMALA.M.	500
12136	CHAIRMACHAMY.N.	1000
12137	MURUGESWARAN.P.	500
12138	GANESH.V.P.	500
12139	SENTHILKUMAR.V.P.	500
12140	NAGESWARI.D.	500
12141	PRABHAKARAN.D.	500
12142	RAJAMBIGAI.P.	1000
12143	PANDARIBAI.T.	500
12144	PUSHPAM.T.	500
12145	KRIKAR.K.M.	500
12146	PRABHAGARAN.R.	1000
12147	NEETHIRAJ K.	10000
12148	SHUNMUGAVEL.T.	1500
12149	SAROJA.K.	500
12150	RATHIKA.N.	500
12151	ANGAYARKANNI SUDHAKAR	500
12152	SERMAKANI AMMAL.V.	500
12153	ELANGOVAN.N.	5000
12154	KARUNAIYANANTHAN.P.	500
12155	NARAYANA MOORTHY.C.	1000
12156	PREMKUMAR.S.J.	5000
12157	RATHISH KUMAR.M.	1500
12158	SURESH KUMAR.N.	500
12159	JEGADESWARAN.S.	500
12160	SHANTHI.C.	500
12161	CHIDAMBARAM.S.D.	1000
12162	PANCHAVARNAM.K.	1000
12163	CHINNAMANI.P.	2500
12164	MADANKUMAR.M.	500
12165	NAGESHKUMAR.M.	500
12166	THANGAMANI.M.	500
12167	SHANMUGALAKSHMI.T.	500
12168	AMIRTHAVALLI.K.	500
12169	JAYAKUMAR.B.	500
12170	RAJAVEL.O.N.P.R.	1000
12171	CHANDRA SEKARAN.P.S.	500
12172	VANITHA.N.	500
12173	RATNAVEL.S.M.	2500
12174	EZHIL JENEKKHA.G.B.	500
12175	TAMILMANI.M.	500
12176	MUNIYASAMY.S.V.	500
12177	THANA SEKARAN.A.	2500
12178	USHA.T.	2500
12179	JULIET.J.B.	1500
12180	ANBUCHELVI.M.	500
12181	PALANICHAMY.G.	500
12182	ARULMOZHI.K.	500
12183	SHANMUGAVEL.A.	1000
12184	JAGATHEESAN.G.	1000
12185	XAVIER RATHINA RAJ	500
12186	THANASELVI SUBHA.V.	500
12187	SELVAKUMAR.V.	500
12188	GERALD JOHNSON.I.	500
12189	GRACE.J.	500
12190	RAJESH KUMAR.K.	500
12191	JANAKI RAMAN.R.	500
12192	BABU.V.	500
12193	VELAYUTHAM.V. BUSINESS	500
12194	MANCHELLIN HEPZIBAH CHRISTOPHER	1000
12195	KRISTOPHER JAYAKUMAR	1000
12196	JEYAPRAKASH.R.	500
12197	VELKANI.V.	1000

266	VIMAL.K.S.	500
267	VIMAL.K.S.	500
268	VISALATCHI.S.	500
269	LEELAVATHY.B.	1000
270	SURESH BABU.R.S.	1000
271	JAWAHAR.B.	500
272	DOMINIC SAVIO.A.	2500
273	CHANDRASEKARAN.G.	2500
274	SANKARALINGAM.M.	500
275	KANNAN.M.	4000
276	SRINIVASAN.A.	500
277	SHAKUNTHALA.V.	500
278	ARUNACHALAM.V.	1000
279	ANUSUYA.A.	500
280	SIVAKUMAR.S.	1000
281	SUNDARARAJAN.K.	500
282	PALANICHAMY.S.	500
283	VISWANATHAN.G.	500
284	SUNDARARAJAN.T.L.R.	500
285	SUBATHRA.R.	500
286	DEEPAK MASTA	7500
287	LALIT MASTA	2500
288	MOHAN.M.	1000
289	SELVARAJ.M.	1000
290	JEYAKUMAR.J.	500
291	NIRMALA ANIRUDHAN	500
292	RAMAMOORTHY.S.	500
293	VIJAYARAJ.R.	1500
294	SUBBIAH.L.	1500
295	GAJALAKSHMI.N.V.	1000
296	NANDA KUMAR.G.	28500
297	KANDASAMY.T.R.	5000
298	THAMILARASU.T.R.	58000
299	RAJENDRAN.T.K.	2500
300	MADAN MOHAN GUPTA	2500
301	RAMESH KUMAR SANGAVI	5000
302	MAHALAKSHMI.R.	1000
303	VIJAYALAKSHMI.M.	500
304	PREMA.P.	5000
305	DR.R.P.M.GOWTHAMARAJ	2500
306	RAJASEKARAN.P.A.	500
307	CHOCKALINGAM.S.	500
308	JEGAN.S.	2500
309	THANGARAJAN.R.	500
310	JAHAR NISHA	2500
311	JEEVANANTHAM.S.	5000
312	BALAKRISHNAN.G.	2500
313	KANNAN.M.	2500
314	KASTHURI.S.	45000
315	GRAHADURAI.S.	3500
316	SHANTHI.S.	20000
317	JAYA SUNDAR.S.	22000
318	RAVI GUPTA	6500
319	PRAMILA.B.	500
320	SRINIVASAN.ER.M.	1000
321	PARTHIPAN.S.M.	1500
322	RAJARAM.S.	500
323	RAM KUMAR.N.	500
324	MEENAKSHISUNDARAM.V.	500
325	RAJESH.K.	1000
326	VALLINAYAGAM.L.	1000
327	ASHOK.L.	4000
328	SUNDARAPANDIAN.T.	5000
329	SIVARAMAN.M.	500
330	DR.T.C.K.R.UMAKESAN	1000
331	MYTHILI KRISHNASWAMI	500
332	KRISHNASWAMI.G.	500
333	RAJARATNAM.P.	7500
334	CHANDRASEKARAN.P.	15000
335	PANDIAN.S.C.	10000
336	DHANAPALAN.N.R.	5500
337	SOUNDRA PANDIAN.M.	5000
338	SELVA JEGANNATHAN	500
339	RAGUPATHY.A.S.P.	1000
340	SARAVANAPANDIAN.R.	500
341	ARUMUGASAMI.A.M.R.M.	500
342	BACKIARAJ.S.	1000
343	GANESAN.R.M.T.	2500
344	PAULRAJ.V.	500
345	PANNEERSELVAM.A.	1000
346	JANAGARAJAN.S.	5000
347	GIRIJA. S.R. HOUSE WIFE	5000
348	KATHIRESAN.S.N.	5000
349	DR.S.ANUGRAHAM	5000
350	SATHASIVAM.T.M.	5000
351	JEEVARATHINAM.R.	5000
352	RAJENDRAN.T.K.	5500
353	KOTHAI.K.	1000
354	SURESH.S.	3000
355	SREEDEVI.S.	6000

6232	GOPAL.V.A. BUSINESS	2500
6233	SELVARAJ.V. SERVICE	500
6234	JANARDHANAN.R.	2500
6235	PALANI APPAN.N. DOCTOR	500
6236	BOMMI LATHA.P.	3500
6237	THANASEELAN.P.	1000
6238	MOHAN.P. BUSINESS	500
6239	PRABU RAJAN.P.	500
6240	ANBU RAJ.R.	51000
6241	KESAVARAJ.R. BUSINESS	3500
6242	RAMACHANDRAN.R.	500
6243	SELVARAJ.R.	51000
6244	MURUGASAMY.S.	500
6245	DAVID.V. PRINCIPAL	1500
6246	JEYA SINGH.A.D. ELECTICIAN (PRI	500
6247	KUMARA DAS.K. COOLIE	500
6248	PALSAMY.K. STUDENT	500
6249	THURAI.K. BUSINESS	500
6250	AMUTHA.M. BUSINESS	500
6251	KANAGARAJ.M. BUSINESS	500
6252	KANDASAMY PANDIAN.P.	1000
6253	RAJ KUMAR.P.	500
6254	SANTHI.P. HOUSEWIFE	500
6255	SHANMUGAM.P. TAILORING	5000
6256	MAHALAKSHMI.R.	500
6257	RAMALINGAM.S. LORRY OWNER	500
6258	SEKAR.S. TRANSPORTY (LOR	500
6259	YOVEL SATHIYANATH.V. T.V.SERVICE	500
6260	BAGAVATHY NADAR.S. FARMER	500
6261	DAVID GNANA SINGAM.G.	500
6262	JOHNSON.P. BUSINESS	500
6263	SIVA LINGAM.P. DOCTOR	6000
6264	SATEESH.R. BUSINESS	5000
6265	SORNA STANLEY.S. TEACHER	500
6266	THEIVAKANI.S.	500
6267	CHANDRA BOSE.B.C.	30000
6268	ANANDAVEL.K. RICE MILL	3000
6269	KUMAR.K. RICE MILL	3000
6270	ARUL.M.	500
6271	JAYARAJ.T. BUSINESS	6000
6272	VAJIRAVEL.V.	500
6273	JOHNSON.M. BUSINESS	500
6274	AMUTHA.M. HOUSEWIFE	500
6275	SENTHIL KUMAR.S. BUSINESS	12500
6276	GOPAL.A. BUSINESS	500
6277	JAYABHARATHI.A. TEACHER	500
6278	KRISHNAN.A. BUSINESS	500
6279	MOHAN.A. BUSINESS	500
6280	PALANIYAPPAN.A. BUSINESS	500
6281	RENUKA DEVI.A. HOUSE WIFE	2000
6282	SADASIVAM.A.	500
6283	SATHISH.A. BUSINESS	500
6284	SIVABACKIYAM.A. TEACHER	500
6285	SIVAPRAKASAM.A. BUSINESS	2000
6286	SUBRAMANIYAN.A. BUSINESS	500
6287	THALAISAMY.A.	500
6288	VICTORIA.A. TEACHER	500
6289	AYYAPPAN.B. BUSINESS	3000
6290	CHANDRA HASAN.C.M. DOCTOR	500
6291	SRINIVASAN.C.M. FARMER	500
6292	CHRISTY GNANA VICTORIA.D. TEACHER	500
6293	SHANMUGAM.D. BUSINESS	2500
6294	BALAMURUGAN.G. BUSINESS	500
6295	JEROME GUNASEELAN.G.	1500
6296	LAKSHMANAN.G. BUSINESS	500
6297	NIRMALA KASTHURI BAI.G. HOUSE WIFE	1500
6298	RAJENDRA NADAR.G. BUSINESS	500
6299	ANNINA MOHAN STUDENT	500
6300	RAMAMOORTHY.G. BUSINESS	10000
6301	GNANAL VASANTHAN HOUSE WIFE	1500
6302	ANITHA HENRY.H. TEACHER	500
6303	HARI KRISHNA PERUMAL DRIVER	500
6304	ISREAL DEVADOSAN BUSINESS	500
6305	DEVARAJ GNANA SINGH.J.	500
6306	DORA ANNAMUTHU.J. TEACHER	500
6307	MOHAN.J.K.	2500
6308	SENKUTTUVAN.J. BUSINESS	5000
6309	STELLA.J. TEACHER	500
6310	VIJAYALAKSHMI.J.	3000
6311	VIJAYALAKSHMI.J.	3000
6312	BRINDA.K. HOUSE WIFE	500
6313	JAYASELVI.K.	1500
6314	KAMARAJ.K. BUSINESS	500
6315	MASILAMANI.K. REV.FATHER	500
6316	MUNIASAMY NADAR.K.	500
6317	NATCHATHIRAM.K. TEACHER	500
6318	NEETHIRAJAN NADAR.K.	1000
6319	SERMASELVAM.K.P. BUSINESS	1500
6320	PAUL VICTOR.K. LIC AGENT	3000
6321	PECHIAMMAL.K.	500

12198	SUDARSON.K.R. BUSINESS	500
12199	GUNASEKARAN.A.	1000
12200	MADHURAMBIGAI.M.	2500
12201	SRIMATHI.R.	2500
12202	PADMINI DEVI.N.	500
12203	PAULPANDIAN.K.	1000
12204	RAMESH.R.	1000
12205	SONAIMUTHU NADAR.R.	500
12206	VERIYANSWAMY.R.	2500
12207	AYYAMPERUMAL.G.	500
12208	CHITHRAMALA.M.	500
12209	LALITHA.R.P.V.	500
12210	ELANZHELIAN.B.V.	500
12211	SIVAMURUGAN.P.	500
12212	JEYAPAUL.S.	1000
12213	KAMARAJ.S.K.	2500
12214	NATESAN.S.K.	2500
12215	PALANICHAMY NADAR.C.	500
12216	KAMESWARAN.G. PHONE:284251	500
12217	RAGAVAN.G.	500
12218	MANORANJITHAM.R.	500
12219	PONNUDURAI.S.	500
12220	GANAGAVEL NADAR.T. BUSINESS	500
12221	BALAKRISHNAN.R.	500
12222	RADHAKRISHNAN.S.	2000
12223	MARIMUTHU.A.	500
12224	VIJAYA.C.	500
12225	BALAMURUGAN.A.	500
12226	RAVINDRA KUMAR.A.	500
12227	VELAYUTHAM.S.	500
12228	SIVALINGAPANDIAN.V.	500
12229	JAYARAJ.G.	500
12230	BHASKARAN.G.	500
12231	RAMASAMY.M.	2000
12232	AATHIAPPAN.L.	1000
12233	RAMACHANDRAN.D.	500
12234	EASWARAN.G.	500
12235	PALANICHAMY.M.	500
12236	SARAVANA RAMESH.K. BUSINESS	500
12237	SELVARAJ.V. AUDITOR	1000
12238	JOSEPH SELVAN.M.	500
12239	RAJAMANI.M.	1000
12240	PAULRAJ.A.	500
12241	ALAGUVEL MURUGAN.A.	1000
12242	AMALA SELVARAJ.R BUSINESS	500
12243	BETHURAJ.S. BUSINESS	500
12244	MANIRAJ.R. BUSINESS	500
12245	FRANKLIN.T. BUSINESS	500
12246	GODWIN.T.J. BUSINESS	500
12247	SURESH.A.R. BUSINESS	500
12248	THENRAJAN.A.R. BUSINESS	500
12249	PANNER.P.V. BUSINESS	500
12250	HARIHARAN.V. BUSINESS	500
12251	MUTHUKUMAR.P. BUSINESS	500
12252	VAIRAVEL RAJA.P. BUSINESS	500
12253	JAMES BHASKER.S. TEACHER	500
12254	ALAGULINGAM.A. BUSINESS	500
12255	MARIA ROBIN.N. BUSINESS	2500
12256	MARIA ROBIN.N. BUSINESS	2500
12257	THOMAS SATHANANTHAN BUSINESS	500
12258	DEELIP KUMAR.M. BUSINESS	500
12259	RAJESH KUMAR.M. BUSINESS	500
12260	JESURAJ ALBIN.N. BUSINESS	1000
12261	AJITH.P.	500
12262	RAHUL.P.	500
12263	AMALAN.M. BUSINESS	500
12264	LIONNELEDMOND.J. BUSINESS	500
12265	PUNNAI KANNAGI.T.	500
12266	GANESH KUMAR.S.	500
12267	NARAYANASAMY RAJA.S.	500
12268	KAVERY.N. BUSINESS	1000
12269	PALANICHAMY.N.	500
12270	KESAVAPANDIYAN.R.	1000
12271	VELPANDIYAN.R.	1000
12272	RAJESWARI.C.N.	500
12273	SHANTHI.E. BUSINESS	500
12274	GOPINATH.A.T.C.	1000
12275	SIVARAMAN.B.	500
12276	NAGARAJAN.B.	500
12277	RATHINARAJ.R.	1000
12278	NAGARAJAN.V.N.	500
12279	CHANDRA SEKARAN.N.	500
12280	SHENBAGAMOORTHY.T.	1000
12281	RAJENDRAN.C.	500
12282	JEYASANKAR A.	500
12283	GEORGE FERNANDEZ.K.	500
12284	ASHOK KUMAR.V.	500
12285	DELIP CHIDAMBARAMNATH.J.	1000
12286	SUNDARAJ.K.	500
12287	SARAVANAN.P.	500

356	YOGARAJAN.P.K.	1500
357	GNANASEKARAN.P.K.Y.	1500
358	JEEVANANDAM.R.	500
359	PREMA.I.	500
360	PORKODI JEEVAN.J.	500
361	ARULMANI.S.	500
362	ANBUMANI.S.	500
363	SUGANYA	500
364	RAJALAKSHMI.S.	500
365	KANCHANA.V.	500
366	ABIRAMI NARAYANAN	500
367	GANESH MOORTHY.I.	500
368	AKILADEVI.A.	1500
369	DHARMARAJ.C.N.	1000
370	SUNDARESAN.C.N.	500
371	GOPINATH.V.	500
372	SHANTHI.R.	3000
373	SAKTHIVEL P.	1500
374	DR.A.USHA	2500
375	CHIDAMBARAM.M.	500
376	PANDIYEN.E.(HUF)	2500
377	PA.SARAVANA BALAN	2500
378	RAJHAKOUMARI.P.	2500
379	MU.VE.PANDIYEN	2500
380	BHUVANESWARI.N.	10000
381	SANTHA.V.	10000
382	MALLIKA.R.	12500
383	JANSI RANI.S.	6500
384	SUNDARAM.M.	1000
385	SHANTHI.B.	2000
386	ANBU SELVI.B.	2500
387	VELMANI.D.	2500
388	SIVALINGAM.R.	1000
389	RAJA PANDIAN M.S.	5000
390	ALEX GNANAMUTHU.R.	5000
391	HENTRY.R.	5000
392	THOMAS.R.	5000
393	ASOKAN.S.	7500
394	HARIRAM SUNDARAVEL.S.	39500
395	SUNDARESWARI.H.	25000
396	KANNAN.M.	2500
397	RAMESH.B.	500
398	ANANDHA VADIVEL.A.	1500
399	PALANI KUMAR.S.	1000
400	RATHINA PANDIAN.C.	1000
401	GNANAPPALAM.N.	1000
402	RAJARATHINAM.S.	13000
403	PRABHA.M.	500
404	JAYARAMAN.M.	500
405	SUDHARSHANA.R.	36000
406	SARASWATHI.S.P.	15000
407	ARUMUGASAMY.R.A.R.	5000
408	UDAYAPPAN.T.	5000
409	SUBBIAH NADAR.S.	1000
410	KODAI AUTOMOBILES (P) LTD.	5000
411	MERCY.C.	5000
412	ANAND KUMAR.S.R.	3000
413	PADMANATHAN VEERAMANI C.	17500
414	BASKER.A.	8500
415	CHRISTY RITA.R.	9000
416	VIJAYALAKSHMI.P.	11500
417	MANGALAM.M.	11500
418	SUNDARAPANDIAN.S.P.	12000
419	VASUMATHI.Y.G.	1500
420	RAVINDRANATH.A.	500
421	GOPAL RAO.V.	5000
422	SUNDER.D.	500
423	SHANMUGAPRIYA.C.	17000
424	SUNDAR SINGH.A.	500
425	DESIKACHARY.B.S.	500
426	RAJAVEL.S.	7000
427	SENTHILKUMAR.S.	7000
428	PANDARAM.S. ALIAS PANDIARAJ	7000
429	KRISHNAKUMAR.K.	5000
430	SUBBIAH.V.K.	500
431	SERMARAJAN.S.	500
432	BALAJI KUMAR.S.	500
433	MURUGAESAN.K.C.	500
434	JAWAHAR.K.C.	500
435	SUNDARARAJAN.K.C.	500
436	NAVAMANI.V.K.	1500
437	KASIVISWANATHAN.V.K.	500
438	SURESH GANDHI.K.	500
439	SABITA DEVI.S.	500
440	JOTHI RAMALINGAM.V.K.	1500
441	RAMESH PRABHU.A.	500
442	RAMESH KHANNA.O.M.	500
443	NATARAJAN.S.V.S.	500
444	LATHA.S.	500
445	RAJASEKHARAN.S.V.S.N.	1500
6322	SEKAR.K. BUSINESS	500
6323	SELVA KUMAR.K. BUSINESS	1000
6324	SENTHIL KUMAR.K. BUSINESS	1000
6325	SHANMUGAVEL.K. BUSINESS	5000
6326	GUNASEKAR.K.V.R. BUSINESS	500
6327	VIJAYKUMAR.K. BUSINESS	1000
6328	VIJYA KUMAR.K. DOCTOR	2500
6329	KARTHIGAI SELVAM	500
6330	SRIKUMAR.L. BUSINESS	500
6331	THANGA CHITRA KARTHIGA.L.	500
6332	LEECAMINY D.AMBROSE	2500
6333	GANESAN.M. MECHANIC	1500
6334	GANESAN.M.	500
6335	GNANASEKAR.M.	3000
6336	JESSIE.M. TEACHER	500
6337	KAVITHA.M. STUDENT	500
6338	RAJA RAJESWARI.K.	9000
6339	KRISHNA VENI.M. STUDENT	12500
6340	KARPAGAVALLI.M.	12500
6341	SORNAVALLI.M.	12500
6342	CHAKRAVARTHY.K.S.	18000
6343	VIJAYA LAKSHMI.K.	18000
6344	ANIL KUMAR.K.	18000
6345	BABULAL BUSINESS	7500
6346	TARACHAND BUSINESS	5000
6347	MEENAKSHI.M.	12500
6348	MUTHU PALANIAPPAN.AN. BUSINESS	12500
6349	PARNAPAS.V.	500
6350	JEBAKUMAR JESURAN.T.P.	500
6351	JACOB RATHINAKUMAR.H. TEACHER	500
6352	SATHRAK GNANADASAN.A. TEACHER	500
6353	JOHN BRITTO ALEX.A. ENGINEER	3000
6354	SUJATHA.S.	500
6355	ANDREW CHRISTOPHER	1000
6356	JENITHA PRAMIK.T.	1000
6357	RATHINAM.A.	500
6358	VIJAYALAKSHMI GUNASEKARAN	6000
6359	JESURAJAN.D. JUNIOR ASSISTAN	500
6360	JEYAPAUL.B.	1000
6361	RAJENDRAN.P. BUSINESS	1500
6362	SUMATHI.R. HOUSEWIFE	1000
6363	BAGAVATHIAPPAN.S. OFFICER	500
6364	SANTHANA MARIAMMAL.G. BANK	2000
6365	BLASIUS DEVAVARAM.I. BANK OFFICER	500
6366	SENTHIL.O.	500
6367	KALAIVANAN.V. TMB STAFF (CLER	500
6368	KUNTHAVI.R.	500
6369	MELTON THANGA JEBAKUMAR.S. BANK	500
6370	CHITHRAI THIRUMAL.N. VETERINARIAN	500
6371	RAJA SINGH.R. BUSINESS	500
6372	SUBATRA B. ANNASWATHANTHIRAM	500
6373	CHELLIAH AMSTRONG.S. CONTRACTOR	500
6374	AMALA JERALD RAJA.D. BUSINESS	500
6375	ANTO BENILDES RAJA.D.	500
6376	PAULRAJ.R. TEACHER	500
6377	DIRAVIAM PONRAJ.S. TEACHER	500
6378	RAMESH KANNAN.P. BUSINESS	500
6379	RAVI KUMAR.P.	500
6380	ARUN KUMAR.A.	500
6381	METILDA ROSE.T. CLERK	500
6382	SUDER MONI.S. LIC AGENT	500
6383	RAVI CHANDARAN.M. BUSINESS	500
6384	MUTHU RAJA LINGAM.P. BUSINESS	500
6385	THANGA BALA SARASWATHI.S.	9000
6386	MUTHUCHAMY.T. BANK EMPLOYEE	500
6387	RAJA SRINIVASA SOMANATHAN.V.S.	1000
6388	ANTLY ESTHER DEVI.R. TEACHER	500
6389	NARAYANAN.N.T. MERCHANT	500
6390	TAMILMANI.M.	2500
6391	MURUGESAN.P.	1500
6392	THANGA PREMA.M.	1000
6393	BALASUBRAMANIYAN.V.	500
6394	RAJAMANICAKAM.V.	500
6395	JAYALAKSMI.P. HOUSEWIFE	1000
6396	DHEIVANAI.M. BUSINESS	500
6397	RAJENDRAN.G.	500
6398	KATHIRESAN.P.	1000
6399	PREMLAKSHMI.S.	500
6400	ARIKRISHNAN.K. BANK OFFICER	500
6401	INIMAI R.	500
6402	SUDHA.P. TMB STAFF	500
6403	KALAI MANI.P. BANK EMPLOYEE	500
6404	RAVINDRAN.M.K. BUSINESS	1000
6405	MATHALAI MUTHU KUMAR.R. BUSINESS	1000
6406	JAGADEESAN.R.	500
6407	ANNAL ANGELINE.G.	500
6408	THANGARAJAN.S.N. PRINTING RAW MA	500
6409	NAGARAJAN.G. BANK EMPLOYEE	500
6410	MEENA.N.	1000
6411	SANKARAN.S. BUSINESS	500
12288	AJISH GOWTHAN.J. STUDENT	500
12289	RAKESH KADARKARAI.J. STUDENT	500
12290	GUNASEKARAN.R.	500
12291	SELVAM.A.	1000
12292	SIVANANDHAM.A. CIVIL ENGINEER	500
12293	RAMKUMAR.G. BUSINESS	2500
12294	DURAISAMY.A.	500
12295	PREMALATHA.V.	500
12296	ARUNACHALAM.K.	500
12297	BALA SUBRAMANIAN.A.S.S.	500
12298	ARUL KANAGARAJ.S.	500
12299	THILAGARAJAN.N.	3000
12300	RANI.A.	1000
12301	JOTHIMANI.S.	1000
12302	MURUGESAN.S. TEACHER	500
12303	GNANA SOUNDARA RUBY.P.	500
12304	JAYASEELAN.S.	500
12305	SANTHI.T.	500
12306	MANOHARAN.P.	500
12307	SULOCHANA.R.	1000
12308	SAHANA.K.	500
12309	JHRINATH KUMAR.K.	1000
12310	SOUNDARAPANDIAN.K. BUSINESS	1000
12311	SHANMUGA DURAI.P.	500
12312	JEYARAMAN.R.	500
12313	RAVEE K.R.	500
12314	AMUTHA.L.	500
12315	VANAJA.R.	500
12316	JOYCE INDRANEELAM RAJATHI.D.	500
12317	SUDHA.K.	1500
12318	MURUGESAN.S.	500
12319	RAJEEV.P.	500
12320	SAJEEV.P.	500
12321	THANGA RAJAN.P.	500
12322	JOSEPH WILLIAM	500
12323	RAMMESH.Y.K. SERVICE	500
12324	SRIVIDYA B.	500
12325	PONVEL MURUGAN.M.	500
12326	KARPAGAVALLI.S. HOUSEWIFE	2500
12327	JANSI RANI.T. BANK EMPLOYEE	500
12328	KAMARAJ.T.	500
12329	GANESH PANDI.I. BUSINESS	3000
12330	PRASANNA VIGNESH.G.	1000
12331	VIJAYA LAKSHMI.M. HOUSEWIFE	500
12332	MAHALINGAM.R.M. BUSINESS	500
12333	SENTHIL.M.	500
12334	JOTHIMAYAM.N.C.M.	500
12335	CHANDRAN.A.	2000
12336	LAKSHMANAN.M. BUSINESS	500
12337	SUDALAIKARUPPAN.M. BUSINESS	500
12338	DHARMA KRISHNA NADAR.R.	5000
12339	MAHALINGA NADAR.T. BUSINESS	5000
12340	KATHIRESAN.S.	500
12341	RAJENDRAN.M.A.C.S. DOCTOR	12500
12342	SURENDRAN.M.A.C.S. DOCTOR	12500
12343	BASKAR.M.	500
12344	PAUL RAJAN.P.	1500
12345	JEYASEELAN.S.	10000
12346	DR.JOTHI PRINCE DOCTORDOCTOR	12500
12347	SERMADURAI NADAR.K. FARMER	25000
12348	DR.G.MATHIPRAKASAM DOCTOR	10000
12349	DR.R.ANNAMALAI. DOCTOR	2500
12350	SEETHARATHINAM ANNAMALAI.A.	1000
12351	THIMME GOWDA.M.	151500
12352	SUBRAMANI.G. BUSINESS	500
12353	BAKIARAJ.A. BUSINESS	500
12354	THIRAVIA NADAR.M.A. BUSINESS	1000
12355	ARULKUMARAN.S. SERVICE ENGINEE	500
12356	MATHIARAJAN.T. BUSINESS	500
12357	ALAGURAJ.K.	500
12358	RAJA.R.	1000
12359	KANAGARAJ.S.	500
12360	CHINNAMANI NADAR.K. BUSINESS	500
12361	KRISHNAMOORTHY.S.	3000
12362	MICHAEL.M. BUSINESS	1000
12363	JEYA KUMAR.S. BUSINESS	6000
12364	ANBALAGAN.R. BUSINESS	500
12365	CHELLAKANI.S. BUSINESS	1000
12366	KRISHNAVENI.S.	500
12367	VELDAMODHARAN.A. BUSINESS	500
12368	KARRUPPASAMY.S. BUSINESS	1000
12369	VELMURUGAN S.N.R. BUSINESS	1500
12370	MANICKAVASAGAM.V. BUSINESS	1500
12371	ANBAZHAGAN.R. BUSINESS	2000
12372	THALA PUSHPAM.A. HOUSEWIFE	500
12373	JEYARAJ.A. BUSINESS	500
12374	TAMILSELVAM.A.	500
12375	SUNDARAM.V.S.	500
12376	PANDIAN.R.J. BUSINESS	500
12377	BALASUBRAMANI.S. BUSINESS	2500

446	LATHA.A.	500
447	ALAGU BALAKUMAR.N.	500
448	VASUKI.K.	2000
449	MUTHANNA.M.	2000
450	MUTHUSELVAN.M.	2000
451	PREMA.M.	1500
452	PONNARASI.K.	1500
453	SARAVANA RAJA.A.A.	2000
454	SHIVAPRAKASH.P.	500
455	SARATHAMANI.S.	500
456	RAJESWARAN.S.	500
457	RAMESH BABU.S.	500
458	GANESH KUMAR.G.J.	2500
459	ARULJOTHI.C.L.C.	500
460	MURALIDHARAN.P.C.K.	51000
461	SIVAMURUGAN.K. BANK EMPLOYEE	500
462	SHUNMUGANATHAN.P.D.S.	2500
463	SARAVANAN.S.	2500
464	KRISHNAVENI.R.	20000
465	AYYA NADAR.C. DEVELOPMENT OFF	2000
466	PATCHIRAJAN	2000
467	USHA SUBRAMANIAM	500
468	ARUNMOZHI DEVI.A.S.	500
469	RAJKUMAR.Y.	14000
470	RAJA RATHINAM.Y.	18500
471	MATHAVAN.P.	3000
472	KANNAN.M.	2500
473	CHANDRASEKARAN.M.	2500
474	RAJKUMAR.N.	1000
475	RAVICHANDRAN.N.	500
476	PERUMAL.V.	2000
477	DR.D.BALACHANDRA PERUMAL	500
478	DR.D.THIRUNAVUKKARASAN	500
479	JEYALAKSHMY PALANICHAMY	500
480	RETHINAVELU.S.	25000
481	MANGAI ARASU.J.	7500
482	KISHORE KUMAR.J.	6500
483	VASUDEVAN.M.	19500
484	JEYASEELAN.S.	161500
485	MANOHARAN.S.	13000
486	SATHASIVAM.S.	500
487	ARUMUGASAMI. A.M.R.M. RETIRED	500
488	VAIDEHI.A.	500
489	DHANABALAN.AR.A.S.	500
490	GOPI SHANKAR.A.	1000
491	KARUNANITHI NADAR.A.	1500
492	KANITHA.S.	500
493	RAMKUMAR.S.	500
494	THENMOZHI.K.S.K.	3000
495	VIJAYALAKSHIMI.A.	1000
496	PON VENKATESH.K.	500
497	SHAKILA.S.S.	500
498	SETHU.B.P.	500
499	MANJULA.M.B.	500
500	SHABITHA.B.B.	500
501	SAKTHI.J.C.	2000
502	MAHESWARAN.P.C.K.	49500
503	JANAKI.K.	500
504	SHIELA.T.	500
505	CHANDRAKANTHAM.G.	5000
506	SUTHANTHIRAVATHI.D.	5000
507	VANNIARAJAN.S.N.	1000
508	SIVANATHAN.J.	500
509	CHIDAMBARA PANDIAN.S.	500
510	ARUMUGASAMY.P.	500
511	ASOK KUMAR.P.	500
512	GNANA SEKAR.A.	500
513	SUNDARAVEL.T.V.	8000
514	DHAYALAN.V.	7500
515	BALASUBRAMANIAN.P.	500
516	JAWAHAR.P.	500
517	NATESAN.K.S.K.	500
518	MAHENDRAVEL.P.	500
519	BALAKRISHNAN.S.K.A.P.	500
520	PAULRAJ.S.T.	500
521	JEYARAM.N.	500
522	KARUNAKARRAN.K.	500
523	RAJASEKARAN.A.S.V.S.	500
524	KANAGASABAI.A.S.V.S.	500
525	MURUGESAN.A.S.V.S.	500
526	BOSE.A.T.B.	1000
527	MALA BOSE	500
528	MADAN MOHAN.B.	500
529	JAMUNA RANI.S.	500
530	BHUVANESH.S.	500
531	SIVAPRAKASH.B.	500
532	KANNAN ADITYAN.R. NEWSPAPER PUBLI	2500
533	HYDER ALLI.H.M.	500
534	SENTHURPANDIAN.S.	500
535	SEKAR.S.C.	403000

6412	MURUGAN.R. PROFESSOR (RETD	500
6413	JEEVA RATHINAM.J.	500
6414	SUKUMAR.G. CLERK	500
6415	SELVARAJAN.M. BUSINESS	500
6416	ANDAWAR K.M.P. BUSINESS	500
6417	SAMUEL JEBARAJ MOHANDOSS.V.	1000
6418	SATHYARAJAM.P.	500
6419	YOVALA RATHINARAJ.S. BUSINESS	500
6420	RAJAN.A.S.E. FARMER	500
6421	CHELLA DURAI.R. CIVIL CONTRACTO	500
6422	GANESAN.K.	500
6423	RATHINARAJ.J.	500
6424	LAKSHMI PRABHA.J.	500
6425	MUTHUKUMAR.K.	1000
6426	THIRUNAVUKARASU.S. BUSINESS	500
6427	VASANTHA.B.	3000
6428	GEORGE.M.S.	500
6429	GUGA BALAN.P.	500
6430	KATHIRESAN.P. BUSINESS	500
6431	JAYALAKSHMI.P.	500
6432	MATHANAGOPAL.R. BUSINESS	500
6433	VARUVEL.P. CHIEF OFFICER,	500
6434	GNANASEKARAN.A. BUSINESS	500
6435	GNANASEKAR.K. BANK EMPLOYEE	500
6436	DHANASEKARAN.A.	25000
6437	RAVIE KUMARAN.M. BUSINESS	500
6438	RAMAMOORTHY.G. BUSINESS	2500
6439	THILAGAR.M. BUSINESS	500
6440	THILAGAR.M. BUSINESS	500
6441	THAMBI ARUL.N. ENT SURGEON	4500
6442	CHINNAMMAL.P. IN SERVICE	500
6443	KANMANI.C.	3000
6444	KASTHURI.R.	3000
6445	REVATHI.B.	3000
6446	SORANA RANI.P.	3000
6447	KITCHAMMAL. K	12500
6448	KITCHAMMAL. K	12500
6449	BASKAR.R. BUSINESS	500
6450	BALA KRISHNAN.R. BUSINESS	500
6451	CHANDRAN.M. BUSINESS	500
6452	RAMKUMAR.M. BUSINESS	1000
6453	DHANARAJ.N.	1000
6454	PARTHASARATHY.C. BANK EMPLOYEE	500
6455	SARAVANAN.S.M. BANK EMPLOYEE	500
6456	SENTHIL ARUN.S. STUDENT	1000
6457	SUBASH.S. STUDENT	1000
6458	JAYA LAKSHMI.S. DOCTOR	1000
6459	SENTHIL KUMAR.C. BUSINESS	2500
6460	RAMANATHAN.A.S.V.K. BUSINESS	1500
6461	VINAYAKA MOORTHY.A.S.V.K.	1500
6462	SOLAIMANI.G.	1500
6463	GANESAN.R. BUSINESS	500
6464	POUN PANDIAN.S.	500
6465	PACKIARAJAN.R. BUSINESS	500
6466	KAYAMBU RAJA.A.	500
6467	THAYLAPANDIAN.R. BUSINESS	500
6468	KARUPPASAMY.P.	500
6469	BALAMBAL.M.S. TEACHER	500
6470	DR.K.VELUSAMY. DOCTOR	1000
6471	PERIASAMY.M. BUSINESS	500
6472	SEKARAN.M. BUSINESS	500
6473	NETHAJI ASHOK.T. BUSINESS	1000
6474	ANANTHI GUNASEKAR	500
6475	PRABHU.S. BUSINESS	500
6476	KADIRESAN.P. BUSINESS	1500
6477	THIRUNAVUKKARASU.R. BUSINESS	1500
6478	KUMARA KANNAN.M. BUSINESS	1000
6479	GANAPATHY.C. BUSINESS	1000
6480	MANGAYARKARASI.S. HOUSEWIFE	2500
6481	BALASUBRAMANIAN.V. ENGINEER	500
6482	GEEVAHA MARACHEN.C.	1000
6483	RAJ MOHAN.C.S. BANK EMPLOYEE	500
6484	DEIVENDRAN.S.	500
6485	MUTHU PETCHI.V.	1000
6486	JAMUNA.D.	500
6487	RAJESWARI.K.	500
6488	POONGODI.R.	500
6489	KAMALA KANNAN.P.	500
6490	ELANGOVAN.TR.S. AGENT, CHANDRA	500
6491	DANIEL THOMAS.C.	500
6492	PETER DEVADAS.C.	500
6493	PONMANI.N.	1000
6494	INDRA.R.	1000
6495	RAJ KUMAR.Y.	3000
6496	RAJA RATHINAM.Y.	3000
6497	SURIYAKUMARI.R.	1000
6498	JAYAKUMAR.M. BUSINESS	3000
6499	SANKARA SEKARAN.P.	3000
6500	PARTHIBAN.P.C.	3000
6501	SIVA RAMA GANESH.P.K. BUS OPERATOR	3000

12378	SOUNDRA PANDIAN.A. M.T.C.STAFF	500
12379	POONGOTHAI.G. HOUSE WIFE	500
12380	SANKARAMOORTHY.S. BUSINESS	1000
12381	MARIMUTHU.M.M. BUSINESS	1000
12382	SUNDARAM.V.S.	500
12383	SUNDARAM.V.S.	500
12384	MARIKALAI.K. BUSINESS	1000
12385	GANESAN.M. BUSINESS	1000
12386	THANGARAJ.M. BUSINESS	1000
12387	RAMASAMY NADAR.K. BUSINESS	1000
12388	MANIAPPAN.M.A. BUSINESS	500
12389	SRIDHAR.P. BUSINESS	1500
12390	MANIARASU.E. BUSINESS	1500
12391	KANAGARAJ.E. BUSINESS	1000
12392	CHUSHIL KUMAR.R. BUSINESS	500
12393	NIRMAL KUMAR.R. BUSINESS	500
12394	KALIRAJAN.R. ADVOCATE	1500
12395	THEVIA PANDIAN.E. BUSINESS	2500
12396	SARAVANA GANESAN.J.	500
12397	THIRAVIYA NADAR.M.A. BUSINESS	1500
12398	NELSON.D. BUSINESS	1000
12399	ANBALAGAN.K. BUSINESS	500
12400	CHANDRASEKARAN.C. BUSINESS	500
12401	PONRAJ NADAR.A. BUSINESS	500
12402	NATESA NADAR.D. BUSINESS	500
12403	ARUNACHALAM.S. BUSINESS	500
12404	MANICKA NADAR.P. BUSINESS	500
12405	DEVAKANI NADAR.G. BUSINESS	500
12406	VETRIVEL.C.	500
12407	BABU.N. BUSINESS	500
12408	ANTONY.E. BUSINESS	500
12409	ANANDHARAJ.P.S. BSINESS	500
12410	PALDURAI NADAR.P.	500
12411	KUBERARAJ.P.	500
12412	SANKARALINGAM.T. BUSINESS	500
12413	KRISHNARAJ.S.	500
12414	KUMARAVEL.S.	500
12415	ADI NARAYANAN.A.V. BUSINESS	1000
12416	SELVARAJ.S.	1500
12417	DHAMODARAN.S. BUSINESS	1000
12418	GUNA SUNDARI V. HOUSEWIFE	500
12419	VELPANDI.A. BUSINESS	2000
12420	VASANTHA KUMAR.A. BUSINESS	1000
12421	VIJAYAKUMARI.V. HOUSEWIFE	500
12422	JEGANNATHAN.S. BUSINESS	1000
12423	SANKARAVEL NADAR.G. BUSINESS	1000
12424	DHARMARAJ.P. BUSINESS	1000
12425	KAMALA HARAN.V.A.	1000
12426	SUNDARI.K.	1000
12427	SUGANYA.K.	500
12428	SAKTHIVEL.P. BUSINESS	500
12429	CHITRAKUMAR.D. BUSINESS	500
12430	KARUPPAIAH.R. BUSINESS	500
12431	SUYAMBURAJ.J.	500
12432	GANESH KUMAR.S. BUSINESS	500
12433	VANA SENTHIL.R. BUSINESS	1500
12434	KUMARAN.S. STUDENT	500
12435	PONNUSAMY.T. BUSINESS	2500
12436	PONNAIAH NADAR.S.	1500
12437	MADHAVARAJ.R. BUSINESS	1000
12438	BALA SEKAR.D. BUSINESS	1000
12439	JEYARAJ.T.	500
12440	MURUGESAN.C. BUSINESS	500
12441	ELANGOVAN.R.	500
12442	TAMILARASAN.R.	500
12443	CHELLADURAI.S.	500
12444	PRITHIRAJAN.S.	500
12445	RANJINI.J.	500
12446	RICHARD.B.	500
12447	MADALAI KANI NADAR.S.K.	1500
12448	NATARAJA NADAR.A. BUSINESS	500
12449	THIRUNAVUKARASU.A.	500
12450	SHANMUGA KANI.A.	1000
12451	THINAKARA PANDIAN.S.	1000
12452	SUBRAMANI.K.	1000
12453	MAHALINGAM.G. GURUSAMY NADAR	2000
12454	BASKAR.R. BUSINESS	1000
12455	CHELLADURAI NADAR.V.	500
12456	JEYACHANDRA NADAR.P. ACCOUNTANT	2500
12457	APPADURAI NADAR.S.P. RETD GOVT	5000
12458	GNANA KANNAN.M. BUSINESS	1000
12459	PARAMASIVAM.P. BUSINESS	1000
12460	MANRAJ.A. BUSINESS	500
12461	KANAGARAJ.P.S. BUSINESS	1500
12462	PARVATHA RANI.V. HOUSE WIFE	500
12463	MOHANA.M.	500
12464	RAJA MOHAN.B. BUSINESS	500
12465	RATHINA MALA.T. BUSINESS	500
12466	THIYAGARAJAN.G. BUSINESS	500
12467	RAJ KUMAR.A.C. BUSINESS	1500

536	MENAKA.S.C.S.	500
537	KARIKOLRAJ.G.	500
538	JAIKISH.J.	500
539	SHELTON.J.	500
540	PONNU PANDIAN.C.	500
541	KADARKARAI SELVAM.P.	500
542	KASILINGAM.P.	500
543	RAJAN.B.P.	2500
544	GUNASEKARAN.S.C.P.	500
545	CHARCHILL.S.C.P.	500
546	THINAKARAN.S.C.P.	500
547	ASOKAN.R.	500
548	SATHYANARAYANAN.R.	500
549	KAMARAJ.R.	500
550	MARIMUTHU.G.	500
551	RAVIKUMAR.R.	1500
552	SANKAR KUMAR.D.	500
553	THANGARAJ.R.	500
554	BALAKRISHNAN.S.R.	500
555	PERIASAMY.S.C.	500
556	BASKARAN.M.	500
557	KAMARAJ.S.	500
558	RATHINAVEL.T.	500
559	RAJA.R.	500
560	SELVARAJAN.C.	500
561	GOWRI RAJESWARI.T.P.S.S.	500
562	MURALIDHARAN.J.	500
563	JEEVA MALAR.M.	500
564	POOMATHY.T.	50000
565	VASANTHA MEENA.C.	50000
566	SATCHITHANANTHAM.A.	4500
567	ANANDARAJ.M.	500
568	VINAYAKAMURTHY.M.	500
569	JEYAPAUL.R.	500
570	GANESA PANDIAN.T.	500
571	PAULPANDIAN.S.	500
572	KADARKARAITHANGAM.A.	500
573	GUNASEELAN.T.	500
574	JAYAKUMAR.K.C.	500
575	SUDHARSON.R.	500
576	JAYAMOHAN.V.K.C.	500
577	SWAMIYAPPAN.D.	500
578	THANNGHAMANE.I.A.	500
579	RAJA KUMAR.T.	102000
580	MUTHUKAVI.K.	500
581	CHERMATHURAI.P.	500
582	JAGANNATHAN.R.	1500
583	PALRAJ.K.	500
584	AYYAPPASAMY.K.	500
585	CHAKRAVARTHY.S.	500
586	SATHEESH KUMAR.R.G.	500
587	PONUDURAI.S.	500
588	SAMPATH KUMAR.R.G.	1000
589	MURUGESAN.M.	500
590	BRIGHT JOSEPH.D.	500
591	KRISHNAN.L.	500
592	ANANDARAJ.V.	500
593	KALIDOSS.R.	500
594	MAHENDRAN.M.	2500
595	RAJAPANDIAN.L.	500
596	SHANMUGAVEL.K.	500
597	THANGAMAYANDI.A.	500
598	HARBANSINGH NADAR.D.	500
599	KANDASAMY.R.	500
600	RAJAGOPAL NADAR.N.	500
601	SHUNMUGANATHAN.T.K.S.P.S.	5000
602	SHUNMUGASUNDARAM.T.K.S.P.T.	5000
603	ANBUSELVI.K.	2000
604	ASOTHAI.M.	10000
605	ROOBBA.V.	2500
606	MANOHARAN.P.	500
607	RATHAI.S.	1000
608	UMA MAHESWARI.G.	500
609	KAVITHA.R.	500
610	BAMA.G.	500
611	MURUGESAN.S.	500
612	SOUNDARA RAJAN.P.	500
613	DR.M.RAJALAKSHMI	500
614	BAMINI ARUNACHALAKANI	500
615	MUTHUMATHI.C.	3000
616	DEVASENA.S.	3000
617	RAJA.C.S.	500
618	BASKARAN.P.	500
619	SUNDARA MURTHI.M.	5000
620	KASI RAJAN.K.R.	500
621	SRINIVASAN.S.	500
622	JEYA GANESH.T.	500
623	RAVI MANICKAM.I.	500
624	RAJENDRAN.C.	500
625	ASOKAN.K.	500

6502	MAHALINGAM.P.T.	3000
6503	SARAVANAN.P.C.	3000
6504	PALANIVELRAJAN.P.T.	3000
6505	RAJENDRAN.G.	6000
6506	PALANICHAMY.N. BUSINESS	1000
6507	THIRUMAGAL.S.	500
6508	RAMESH.P.	500
6509	THANGARAJ.D.	1000
6510	AUGUSTIN RAJ.J. ENGINEER	1000
6511	SELVARAJ.G.	500
6512	SATHIS KUMAR.R. ENGINEER	1500
6513	KANDHAVEL.K. BUSINESS	1000
6514	INDRA.S. HOUSE WIFE	7500
6515	KAMAL SAIT.K. VILLAGE ADMINST	500
6516	SIVALINGARAJAN.S.V.	1500
6517	RAJA SEKARAN.V. BUSINESS	1500
6518	UMARANI.C.	1500
6519	RAMESH KUMAR.S.R.	1500
6520	RAMESH KUMAR.S.R.	3000
6521	MARAGATHAM.S.N.K.	2500
6522	GIRIJA.S.R.	2500
6523	THANGALAKSHMI.J.	2500
6524	KATHIRESAN.S.N.	2500
6525	ANTHONIRAJ S.	5000
6526	VETHANAYAHAM.O.S.	5000
6527	GANGATHARAN.M. BANK EMPLOYEE	1000
6528	SUDHANTHIRA RAJAN.S.	500
6529	DHANSEKARAN.M.N. BUSINESS	500
6530	DHANAPAL.G. BANK EMPLOYEE	500
6531	RAMIAH.R.V.D. BUSINESS	1000
6532	PRETHI.D.	2500
6533	PARVATHI.P. HOUSE WIFE	2500
6534	GOMATHI.R.	2500
6535	SATHIYA MEENAKSHI.S. HOUSE WIFE	2500
6536	INDRA DEVI.V.	2500
6537	MATHU MATHI.R. HOUSE WIFE	2500
6538	KEERTHI VINAYAGAM.V.	2500
6539	KAMATCHI.R.	2500
6540	SHAJAN VARSHID.D.	2500
6541	KANNA DHEEPANKAR.S.	2500
6542	KARTHIK.S.	2500
6543	SELVA KUMAR.S.	500
6544	ELANGOVAN.G. DOCTOR	1000
6545	PALANICHAMY.M.S. VICE CHANCELLOR	500
6546	JAYALAKSHMI.D. DOCTOR	500
6547	SANGILIRAJ.M. CHIEF EXECUTIVE	2500
6548	KANNAN.K. BUSINESS	500
6549	SIVASAMY.M. COOLIE	500
6550	SANJEEVIKANI.S. BUSINESS	500
6551	SEENIVASAGAM.S. BUSINESS	500
6552	DAYALAN.G. BANK EMPLOYEE	500
6553	PANDIAN.H.A. BANK EMPLOYEE	500
6554	GANESAN.K.	500
6555	DHANASEKARAN.P.	500
6556	PALANI CHAMY.K. BUSINESS	2500
6557	RAMA KRISHNAN.P. BUSINESS	2500
6558	VENKATESAN.P. BUSINESS	2500
6559	SHANMUGA SUNDARAM.P. BUSINESS	2500
6560	DAKSHINA MOORTHY.P.	2500
6561	SIVA ANANDAN.S. AGENCY	2500
6562	MUNIAPPAN.M. BUSINESS	9000
6563	EDWARD PAULRAJ.R.	500
6564	RAJANI.P.	500
6565	RAVEENDRAN.V. CIVIL ENGINEER	500
6566	FELSITH JEYA PRAGASH.A. DOCTOR	2500
6567	ALPHONSE JEYA PRAGASH.R. DOCTOR	2500
6568	SURYA.P. HOUSEWIFE	500
6569	INDIRA.S.	1000
6570	RAJENDRAN.K.	500
6571	NIRAIMATHI.M. BUSINESS	500
6572	SHANTHI.P. BUSINESS	500
6573	MALARVIZHI.V. BUSINESS	500
6574	NAGARANI.P. BUSINESS	500
6575	LOGANATHAN.C. BUSINESS	1500
6576	JAYAKUMAR.P. BUSINESS	1000
6577	SELVARAJ.P.	500
6578	JOHN.I. BUSINESS	500
6579	THILAGAVALLI.M.A. BUSINESS	500
6580	AYYACHAMY.M. BUSINESS	500
6581	RAMACHANDRAN.R.M.G. BUSINESS	500
6582	SELVARAJ.C. BUSINESS	500
6583	KARUNANITHI.V. GRANE OPERATOR	500
6584	NIRAIMATHI.S.	1000
6585	KARUNAKARAN.N.	5000
6586	PERIASAMY.R. INDIAN NAVY (SE	1000
6587	JEYACHANDRA PAUL.A. BANK	500
6588	NIRMALA.S.	500
6589	NAGENDRAN.P. BUSINESS	500
6590	SELVARAJAN.D. BUSINESS	500
6591	SELVAMANI.A. BUSINESS	500

12468	SURESH KUMAR.K.C. BUSINESS	1000
12469	CHANDRA.R. HOUSE WIFE	500
12470	SELVARAJ.R. BUSINESS	500
12471	DURAISAMY.R. BUSINESS	500
12472	RAJA.R. BUSINESS	500
12473	MOHAN.R. BUSINESS	500
12474	RAJKUMAR R. BUSINESS	500
12475	ULAGANATHAN R. BUSINESS	500
12476	RAJARAJAESWARI.M. HOUSE WIFE	500
12477	MARAGATHA MANI.S. HOUSE WIFE	500
12478	PADMAVATHI.D. HOUSE WIFE	500
12479	SHANTHI.R. HOUSE WIFE	500
12480	VENKATESWARI.M. HOUSE WIFE	500
12481	THANGESWARI.R. HOUSE WIFE	500
12482	BANUMATHI.U. HOUSE WIFE	500
12483	PRABHAKAR.M. BUSINESS	500
12484	JAYAVEL RAJAN.R.	500
12485	UMA RANI.K.	2500
12486	KARUNAMOORTHY.K.	2500
12487	SHARATH ASOKAN DOCTOR	5000
12488	VIJAYALAKSHMI.S. HOUSEWIFE	2000
12489	SAHUNTHALA DEVI.N. HOUSEWIFE	1000
12490	RAMESH.N. EXECUTIVE	1000
12491	RATHINA SELVAN.K. EMPLOYEE	500
12492	PERIYASAMY.K.	500
12493	SUBBIAH.N. BUSINESS	1000
12494	SUBBIAH.N.	500
12495	CHANDRA SEKARAN.S.	500
12496	PUSHPAM.T.	1000
12497	DANIEL JOE.S. GOVT.SERVICE	500
12498	PREMALATHA.C.	500
12499	PAUL JUJU YESUDIAN	500
12500	KADARKARAI THANGAM.T. BUSINESS	2000
12501	BALA MURUGAN.D.R. BUSINESS	500
12502	ANNAPUSHANM.S.	500
12503	PAUL JUJU YESUDIAN	1000
12504	BALA SUBRAMANIAN.N. RETD	10000
12505	SEKAR.T.P.P.K.	500
12506	CHANDRANESAN.P.	1000
12507	ANURADHA.A. HOUSEWIFE	1000
12508	STEPHEN.R.	1000
12509	JAYA GUNA SINGH.P. BUSINESS	500
12510	KARUGAVEL AYYANAR.M.	1000
12511	MOUNT BATTEN.S.	500
12512	JAYAPRAKASH.V.M. BUSINESS	1500
12513	THIYAGARAJAN.P.	500
12514	NORMAN DEVADOSS.J. RETD.DSP	500
12515	RAJMOHAN.K.	2500
12516	PALPANDIAN.V.A.	500
12517	MARTIN.R.	1000
12518	SIVASAKTHI VELMURUGAN.R.	7500
12519	SANDHYA.P. STUDENT	500
12520	ARAVINDAN.V.P. STUDENT	500
12521	GANTHIMATHY.P. HOUSE WIFE	500
12522	PACHI MUTHU.A.V.	500
12523	NANTHA LAKSHMI.P. STUDENT	500
12524	RAMASAMY.P. BUSINESS	500
12525	VIJAYA.R.	500
12526	MOTILAL DEVI.R.	500
12527	YOGARAJAN.R. BUSINESS	500
12528	KAMARAJ.P. FARMER	2000
12529	KAMARAJ.P. FARMER	1000
12530	MANOHARAN.A.A. BUSINESS	1500
12531	KARPAGAVALLI.M.	1500
12532	VETRIVEL.M. BUSINESS	3000
12533	KAMALA KANNAN.L.	500
12534	MAHILA.V.	500
12535	GOUTHAM.L.	500
12536	THAVABALASUBRAMANIAN P.	500
12537	PRABHAKAR.P.T. BUSINESS	500
12538	LAKSHMI NAIR HOUSEWIFE	6000
12539	SURESH KUMAR.K.	1000
12540	WILLINGTON JEBARAJ.P.	1500
12541	SRIVIDYA B.	8000
12542	RAMANATHAN.P.	12000
12543	JEYA BOOPATHI.R.	12000
12544	DR.SUNDARAJAN	2500
12545	SUYAMBUKANI.K.	7500
12546	MADAN KUMAR.K. BUSINESS	2500
12547	EZHIL KUMARI.K. BUSINESS	2500
12548	SUTHANTHIRASEELAN.S. BUSINESS	96500
12549	ANNAMALAICHAMY.M. BUSINESS	16500
12550	SELVAM.P.	19500
12551	KALIAPPAN NADAR.G.	25000
12552	PAULRAJ.N.	18000
12553	THANGA BALA SARASWATHI.S.	9000
12554	ADITYA INFOTECH LTD.	12500
12555	JOHN VELLAKKAN.J. COLLEGE PROFESS	3500
12556	SUMATHI.V. ADVOCATE	500
12557	MARIAPPAN.V.T.	500

626	THYAHARAJAN.T.R.	500
627	VINOKARA VIJAY ANAND.S.P.A.	500
628	KUMARAVEL.S.K.	500
629	PADMANABAN.N.	500
630	RADHAKRISHNAN.K.	500
631	VIJAYAKUMAR.R.	500
632	ALAGARSAMY.A.	500
633	KANAGARAJAN.S.	500
634	GANESAN.R.	500
635	SANTHAKUMAR.N.	500
636	SUGANTHI.R.	5000
637	RAJESWARI.R.	5000
638	SARANYA BOOPATHY.A.	235500
639	NANDITA BOOPATHY.A.	228000
640	MEENAKSHI BOOPATHY.A.	228000
641	PRADEEP SANKAR ENTERPRISES P. LTD	32000
642	KANAGASABAI.R.	237000
643	VANAJA.R.	53000
644	PRIMROSE.R.	500
645	PREMKUMAR.T.S.	415500
646	DHINAGARAVALE.M.	18500
647	SHUNMUGASUNDARAVALE.M.	36500
648	MARIYAPPAN.M.	500
649	SANTHI VETRISELVAN	1500
650	RAMANI.M.	500
651	RUSO KOIL.R.	500
652	THANGARAJ.G.	500
653	MANOHARAN.S.N.	500
654	CHANDRASEKARAN.N.	500
655	SELVAN.R.T.R.	2000
656	KANNAN.R.T.R.	2000
657	PREMSWEETY.S.	5000
658	VASANTHA.G.A.R.	5000
659	SUNDARARAJAN.G.A.R.	11000
660	SENDURKANI.R.	500
661	SUNDARAM.S.	500
662	DEVADOSS.G.W.	2000
663	SUMATHI.C.	1000
664	SANTHAKUMAR.M.	500
665	RAVINDRAN.G.	19000
666	PANDY.A.	2500
667	VETRISELVAN.R.	5000
668	VALAMBIGAI.R.	1000
669	KASTHURI BASKARAN.B.	500
670	SHIVERNA.R.	5000
671	PUSHPAVALLI.P.	1000
672	INBASEKARAN.D.	500
673	SIVAKUMAR.B.	1000
674	PUSHPALATHA.K.	7500
675	JEYANTHI.R.	2500
676	RA.THANGARAAJAN	500
677	SHYAM SUNDAR.V.	3000
678	GIRIDHARAN.V.	3500
679	STEPHEN.K.	1000
680	DEEPIKKA VEERMATHY.S.	5500
681	SUTHAHAR.S.	4000
682	SOLOMON.S.	4000
683	NIRUBA.S.	13000
684	RATHINAM.V.N.	5000
685	SHENBAGARAJAN.K.	500
686	RAJAVEL.N.	2500
687	RAJENDRAN.C.	2500
688	ELANGOVAN.D.	1000
689	PONRAJAN.D.	1000
690	MANICKAVEL.K.	500
691	SUNDARAVEL.K.	500
692	DEVI.T.	500
693	ADHARSANA UNNAMALAI.T.	127500
694	ANGELO AMALRAJ.M.	1000
695	JUSTIN.T.	1000
696	BALACHANDRAN.D.	2500
697	SUBHA.P.	2500
698	KAVITHAA.PA.S.	30000
699	NALINI DEVI.A.	3000
700	PUSHPARAJ.K.	1500
701	MATHIVANAN.M.	500
702	KANAGAVEL.P.	7000
703	JEYASANKAR.K.	5000
704	JEYAKUMAR.K.	5000
705	BALAJI.K.	5000
706	CHELLAPPAN.M.	1000
707	SATHEES KUMAR.D.	6500
708	KAMALAKANNAN.M.	500
709	SANKARY.D.	500
710	PONRANI.K.	500
711	BALAMURUGAN.D.R.	5000
712	INBA.J.	2500
713	JEGATHEESAN.M.	2500
714	SRIRAM ASHOK.S.	65500
715	JEEVA RATHINAM.D.	1000

6592	NIRAIMATHI.K. BUSINESS	1000
6593	SHANTHI.S. BUSINESS	500
6594	VIJAYA RAJAN.K. COOLI	500
6595	VIJAYALAKSHMI	1000
6596	PANNEERSELVAM.D. BUSINESS	500
6597	GUNASUNDARI.R. HOUSEWIFE	500
6598	MAHENDRAN.P. BANK EMPLOYEE	500
6599	JABARAJ.D. BUSINESS	500
6600	SELVARANI JABARAJ HOUSEWIFE	500
6601	LOGANATHAN.R.	1000
6602	ANANDA KUMAR.S.	1000
6603	SENTHAMARAI.P. BANK EMPLOYEE	500
6604	SUGIRTHAM VIMALA.D.	2500
6605	MUNIAPPAN.M. BUSINESS	3000
6606	RAMA RAJ.S.	500
6607	SHANTHI THALAPATHI BANK EMPLOYEE	500
6608	SOLAIAPPAN.N. BUSINESS	500
6609	NARAYANASAMY.P. BUSINESS	500
6610	KARUPPASAMY.P. BUSINESS	500
6611	ELANGKUMARAN.K.G. BUSINESS	1000
6612	GANESAN.G.	1000
6613	SELVAMANI.S. BANK EMPLOYEE	500
6614	MARIAPPAN.P.	1500
6615	ALAGESAN.S. PROFESSOR	500
6616	GOPAL.T. ASSISTANT	500
6617	RAJAVELU.K.	1000
6618	SAKKUBAI.R.	1500
6619	SATHISH KUMAR.K.R.	1500
6620	ARUNA MANI.N.	500
6621	THIRUPATHI.R.	500
6622	ASHOK KUMAR.K.	1000
6623	SAMPATH.S. DOCTOR	3000
6624	ANBUKARASI.P. BUSINESS	500
6625	PORSELVI.T.	500
6626	PORSELVI.T.	500
6627	MATHIKARAN.M. BANK EMPLOYEE	500
6628	VENKAT RAGHAVAN.R.	6000
6629	PADMAVATHI.V.	6000
6630	ARUMUGAM.G.	500
6631	GORDON.E. LECTURER	500
6632	SATHVANTH.S.	1000
6633	PORSELVI.V.	1500
6634	SUBADEVI.D.	500
6635	SARAVANAKUMAR.S.T.	1500
6636	RAJMOHAN.S.	500
6637	TAMILMANI.T.	500
6638	JOTHI KUMAR.V.	500
6639	RAMAKRISHNAN.P. BANK EMPLOYEE	500
6640	ANURADHA.S.	500
6641	SHARADHA SRIDHAR CLERK	500
6642	RAJAVEL.R.	500
6643	MURUGESAN.C.	500
6644	BASKARA PANDIAN.S. BUSINESS	500
6645	THURAISWAMY.A.	500
6646	THANASEKAR.R. BANK STAFF	500
6647	NARAYANAN.S. BUSINESS	500
6648	SUKUMAR.M. BUSINESS	3000
6649	BASKAR.M. BUSINESS	3000
6650	ELANGO.P.	1000
6651	MOHAN.M.	500
6652	RAMESH.M.	6000
6653	PADMINI.R.	1000
6654	HARIHARAN.S.	500
6655	PANCHAVARNAM.S.	1000
6656	APARNA.P.	500
6657	MANONMANI.M.	500
6658	ANANTHAVALLI.B.	500
6659	MURUGANATHAN.K.	500
6660	KALARANI.A.	500
6661	BOOMINATHAN.P.K.	1000
6662	SARGUNARAJ.K.	500
6663	RAMAMOORTHY.S.	500
6664	MURUGAN.R.	500
6665	DHAMOTHARAN.K. BANK EMPLOYEE	500
6666	JEBA KUMAR.K.	500
6667	SELVAMANI.P.	500
6668	KRISHNAMOORTHY.M.	500
6669	BOSE.M.	1000
6670	VIJAYA LAKSHMI.N.	500
6671	UDHAYA KUMAR.S.	1000
6672	PONNUSAMY.K.	1500
6673	BACKIYARAJ VINUBEN.R.	1500
6674	MANUBEN JOSHUARAJ.R.	1500
6675	CHARLES.R.	500
6676	RAJU.V.M.	500
6677	ARUNACHALAM.V. BANK EMPLOYEE	500
6678	MARIA DHANA BALAN.A.	500
6679	KALPANA.K.	500
6680	ANNA DURAI.P.	1000
6681	SASIKALA.R.	500

12558	SRIVIDYA B.	500
12559	JEGADEESAN.M.	500
12560	RAMANATHAN.T. TEACHER	500
12561	RAMASAMY NADAR.A.	500
12562	DEVASAHAYAM.F. BUSINESS	1000
12563	VINCENT.R. BUSINESS	1000
12564	PALANICHAMY.P. BUSINESS	3000
12565	MUTHURAJ.P.E.P. BUSINESS	3000
12566	DHARMARAJ.A. BUSINESS	6000
12567	THANGARAJ.M.	3500
12568	MARIAPPAN.M.	1500
12569	MATHIBALAN.T.	1500
12570	ALFRED JOSEPH.T.G. BUSINESS	3500
12571	RAJA GOPAL.R.K.	1500
12572	SELVI.R. V.N.RAVIVARMA	12000
12573	RAVIVARMA.N.	12000
12574	VALARMATHI.J.	12000
12575	JANSI RANI.J.	12000
12576	USHA.R.	12000
12577	VIJAYA SEKARAN.A. OFFSET PRINTING	25000
12578	CYRIL RAJ.C. TEACHERS.CHELLA	500
12579	VASANTHA.K.	5000
12580	PARVATHY.V.	5000
12581	ANI VASANTHA DOCTOR	5000
12582	KANNAN.S. BUSINESS	5000
12583	ROSELIN.N.	6000
12584	SUBRAMANIAN.T.R. ENGINEER	1500
12585	JEGADEESAN.R.	500
12586	KARUVEL NADAR.K.	500
12587	SOOSAIMARIAN.M.	500
12588	ROYAPPAN.M.	500
12589	RANGASAMY NADAR.S.	6000
12590	SURABI INTERNATIONAL PVT LTD	12500
12591	SELVA RAJ.A. BUSINESS	1500
12592	MAHARAJAN.K. BUSINESS	3000
12593	REGUPATHI.A.S.R. BUSINESS	3000
12594	PERIYASAMY.C. BUSINESS	3000
12595	JEYAKODI.P.	3000
12596	GANGADHARAN.S. BUSINESS	3000
12597	GOPALAKRISHNAN.D. BUSINESS	1500
12598	RAJENDRAN.S. BUSINESS	3000
12599	KANAGARAJ.V.R.	1500
12600	JAYAPAUL.S.	1000
12601	RAMACHANDRAN.N. BUSINESS	5000
12602	NARAYANA SAMY.T. BUSINESS	5000
12603	RAMESH KUMAR.N.	3000
12604	SELVARAJAN.N.R. BUSINESS	5000
12605	VASANTH.J.N.	1500
12606	BHUVANESWARI.M.C.	1500
12607	ARUMUGAM.T.S.	500
12608	ISRAVEL.K.	500
12609	DURAI PANDIAN.S.	1000
12610	PAULRAJ.V.T.	500
12611	NATARAJAN.M. BUSINESS	6000
12612	BALAGANESAN.P. BUSINESS	1500
12613	BALASUBRAMANIAN.J. DOCTOR	3000
12614	SUNITA J THOMAS	6000
12615	JAYAKUMAR JAYARAJ.R. BUSINESS	6000
12616	JAYACHANDRAN.P. BANK EMPLOYEE	500
12617	JONATHAN GNANADAS.D. STAFF, TMB	500
12618	KRISHNA KUMAR.K.	1000
12619	SIVAKAMI.V. STAFF, TMB LTD.	500
12620	DR.R.SANJEEV PANDIAN DOCTOR	6000
12621	PREMKUMAR.R. PRIEST	2500
12622	MARY JULIET VIJAYA RANI.M.	500
12623	SURESH SELVA THOMAS.N.M. STUDENT	500
12624	JOSE VARUNKUMAR BUSINESS	500
12625	MURUGAN.N. RETIRED TEACHER	500
12626	RAJASEKARAN NADAR.S.	500
12627	CHITRA.K. STUDENT	500
12628	CHANDRAKALA.K. STUDENT	500
12629	PADMA SELVAKUMARI.K. STUDENT	500
12630	BENSAM.A.J. DOCTOR	5000
12631	MEERA.A.	7500
12632	TITUS.A.V.	500
12633	MOHANRAJ.R. STAFF, TMB LTD.	500
12634	BHAVANI DEVI.M.	500
12635	PONNURAJ.M. BUSINESS	500
12636	RAVICHANDRAN.M. BUSINESS	500
12637	IYYADURAI.D. TEACHER	500
12638	AMUTHAN.I. BUSINESS	3000
12639	ATHITHAN.V.	1000
12640	ANANTHAPANDI.V.	500
12641	RAHIM JEYAKUMAR.R.	500
12642	JOHN PETER MATHEW.D.	1000
12643	JOSEPH PAULRAJ.D. RETIRED TEACHER	500
12644	BERKMANS PRABU.A. BANK EMPLOYEE	500
12645	KASIRAJAN.N. STAFF	500
12646	KAMARAJ.A. BANK EMPLOYEE	500
12647	NITHIYANANTHAM.P. BUSINESS	1500

716	MUTHU MANOHARAN.R.	5000
717	VASANTHA MALAR.E.	7000
718	ANNAMALAISAMY.S.S.	5000
719	PR.GOKKALE	5000
720	AKILAN.K.C.	500
721	THANGARAJAN.S.	2500
722	PANDIARAJAN.S.	2500
723	NAGARAJAN.S.	3000
724	THIAGARAJAN.S.	2500
725	INBARAJAN.S.	3000
726	PERIASAMY.D.	40000
727	VIJAYAKUMAR.K.	12500
728	SELVAKUMAR.K.	12500
729	SENTHILKUMAR.K.	12500
730	ANUSIA.S.	5000
731	KARUPPASAMY.P.	9000
732	LATHA.D.	1000
733	GANESAN.R.	500
734	VIJAYASUNDAR.T.	500
735	AS.PERIASAMY	500
736	SELVARAJ.T.	500
737	MAYIL ARUMUGAM	7500
738	ANSELM SOPHIA LEON	2500
739	ZAINAMBOO NATCHI.S.	2500
740	RAMACHANDRAN.C.T.	500
741	SOLAIRAJAN.N.	6000
742	RATAN LAL DAGA	2500
743	PRIYAMALA.S.	500
744	YAMINI.S.	500
745	SARAVANAPERUMAL.J.	500
746	SELVARAJ.J.	1000
747	KANAGARAJ.J.	500
748	DANUSKODI.D.	3000
749	THIAGARAJAN.S.	150000
750	INIAN.K.G.	2500
751	JEYAPAUL.D.	5500
752	SAROJA.K.	500
753	BHASKARAN V.	5000
754	POUN RAJ.C.	50000
755	ARUL ARASU.E.	452500
756	SOURIMALAIYAN.A.	500
757	DEVI.A.	500
758	NALINA DEVI.S.	1000
759	SEENIAMMAL.D.	7500
760	DURAI RAJ.M.	12500
761	SARASWATHY.D.	15000
762	NEERKATHALINGAM.P.T.	1500
763	VARADHARAJAMANI.A.	1500
764	BALAMOHANA.D.	1500
765	SHANTHI.V.	1500
766	SIVANANAINTHA PERUMAL.S.A.	500
767	ARIVUMANI.B.	1000
768	SOUNDRA PANDIAN.A. RETD. MEDCAL	1000
769	GUNASEKARAN.K.	500
770	RAMESH.K.	500
771	GABRIEL.D.	1000
772	KAMATCHI.M.	500
773	MARIAPPAN.P.	500
774	RAJA PANDIAN.S.	500
775	FRANCIS XAVIER.R.	1000
776	SANTHOSHAM.A. DOCTOR	1500
777	RAJA SIMMAN.P. BUSINESS	1500
778	USHA RANI.R.	1500
779	PRADEEP KUMAR.G.	500
780	PANDIYA RAJAN.M.S.	500
781	RAJA SEKARAN.M.	500
782	PAUL RAJ.G. BUSINESS	1000
783	DANIEL KIPTON.R. BUSINESS	500
784	JOTHI KANNAN.S.G.S.	500
785	KANNIGA DEVI.N.	7000
786	GIRIJA.G.	1000
787	KALADEVI.K.	7000
788	ASAITHAMBI.R.C.	500
789	CHELLA PANDIAN.R.	1000
790	RAVI KUMAR.S.	500
791	CHELLAKODI.S.	500
792	PONNAR.A.	500
793	KANAGA SABAI.A.	1000
794	SERMAKANI.P.	500
795	KANDASAMY.P.	500
796	GUNA SUNDARI.S.	2500
797	MANIKANDAN.S.	1500
798	BHUVANESWARI.S.	1500
799	KANDASAMY.A.	1000
800	RAJALAKSHMI.S.A.	4000
801	MUTHUKRISHNAN.D.	1000
802	RAJENDRAN.B.E.	500
803	GANESAN.P.	500
804	MURUGESAN.P.	500
805	SUBRAMANIAN.V.	500

6682	BASKAR.P.	1500
6683	PACKIAM.S.	500
6684	RITA GANDHI	500
6685	BALACHANDRAN.R.A.	3000
6686	KALASANKARI.T.	15000
6687	THILLAINAYAGAM.S.	7500
6688	RAJENDRA BOOPATHY.M.	2500
6689	SARATHA.R.	1000
6690	ELANGOVAN.D.C.	500
6691	MARIMUTHU.T.E.	500
6692	SUJATHA ROBERT SINGH.M.S.	500
6693	KUNJITHAM.N.	500
6694	RAJESH.D.	500
6695	SUTHAGAR.K.R.	500
6696	MARIMUTHU.V. BANK EMPLOYEE	500
6697	VIVEKANANDAN.P.S.	500
6698	NAGARAJ.R.	500
6699	CHANDRA MOHAN.N.	500
6700	SANKARA NARAYANAN.R.	6000
6701	PRABAKAR.P.	2500
6702	SEKAR.P.	2500
6703	ALAGUMANI.N.	500
6704	PANNEER ROJA.C.	500
6705	SANTHI.P.A.	2000
6706	DHANALAKSHMI.T.	500
6707	RAJESH.M.G.S.	500
6708	GNANASEKARAN.T.N.	3000
6709	BAALAKRISHNAN.Mu	3000
6710	ABIRAMI.K.	3000
6711	KAMALAKANNAN.N.	3000
6712	KALAIVANI.B.	3000
6713	MANIMEGALAI.G.	3000
6714	MANJULA.K.	3000
6715	KARTHIKEYAN.K.N.	3000
6716	ARUMUGAM.P.	1000
6717	RANGASAMY.P.	1000
6718	NITHIYANANDAM.R.	500
6719	KALAIVANI.B.	3000
6720	GNANASEKARAN.T.N.	3000
6721	MANIMEGALAI.G.	3000
6722	BAALAKRISHNAN.Mu.	3000
6723	KARTHIKEYAN.K.N.	3000
6724	BALA MURUGAN.S.K.	3000
6725	ABIRAMI.K.	3000
6726	MANJULA.K.	3000
6727	VIJAYALAKSHMI.Ba.	3000
6728	KAMALA KANNAN.N.	3000
6729	BALAMURUGAN.S.K.	3000
6730	VIJAYALAKSHMI.Ba.	3000
6731	SUBRAMANIAN.T.	500
6732	NARAYANASAMY.G.K.	2500
6733	GNANA KANNAN.D.	2500
6734	SAVITHA.J.	2500
6735	SUBRAMANIAN.K.	500
6736	SATHASIVAM.P.	500
6737	KALEESWARAN.P.	1000
6738	SREEDHAR KUMARASAMY	500
6739	BASKARAN.D.	500
6740	VELLINGIRI.R.	1500
6741	CHANDHRASEKAR.S.	500
6742	MEENAKSHI SUNDARI.K. BANK	1000
6743	MURUGAVEL.K. BANK EMPLOYEE	500
6744	SERMAKANI.S. BANK EMPLOYEE	500
6745	BALACHANDRAN.G.	1000
6746	RAMESH PANDIAN.V.	500
6747	RAJA SELVI.S.	500
6748	DHANDAPANI.K.	1500
6749	ASOKAN.K.	1500
6750	MURPHYDAS.V.G.P.	73000
6751	PRASAAD DAAS.V.G.P.	73000
6752	RAVIDAS.V.G.P.	50500
6753	SELVARAJ.V.G.	50500
6754	VATHSALA MAHADEVAN	2500
6755	ELANCHEZHIAN.R.	1000
6756	SARASWATHI.M.	1000
6757	GANAPATHY.V.P.	500
6758	RAMAKRISHNAN.M.	5000
6759	VIJAYA BARATHI.A.G.	2500
6760	GOPALAKRISHNAN.A.R.	2500
6761	VANIKA. A.P. HOUSE WIFE	500
6762	PASUPATHI.A.P.	500
6763	DEBAROH ADVENT RANI.J.D. BANK	500
6764	GANESAN.S. SERVICE	500
6765	HARSHAD DAMESHA	500
6766	SURAJ KUMAR JAIN	1000
6767	PRABHAKARAN.V.A.	500
6768	BALAKRISHNAN.A.	500
6769	SRENIVASAN.A.	500
6770	MALA.P.V.	500
6771	JOTHI.B.	500

12648	RAVI GUNA PANDIAN.P. BUSINESS	1500
12649	BALA VIDYASAGAR.P. DOCTOR	1500
12650	JEEVA PAUL GUNAM.P.	1500
12651	FLOWER. C. HOUSE WIFE	2000
12652	DR.REMA.V.NAIR DOCTOR	3000
12653	RAJA MOHAN.N. BANK EMPLOYEE	1000
12654	PONNIAH.S.K. BUSINESS	2500
12655	MUTHU KRISHNA PERUMAL.P. BANK	500
12656	RAJAN.J. BUSINESS	1000
12657	ASAI THAMBI.P. BUSINESS	500
12658	MARIA RAJAMONY.R.	500
12659	MERCY.P. TEACHER	500
12660	PONNU.M.	500
12661	JOHN SUNDAR RAJ.S.	500
12662	SELVA NATCHIYAR.K. BANK EMPLOYEE	500
12663	ARUN GANESH.C. BANK EMPLOYEE	500
12664	RAMESH KARTHIKEYAN.S. SERVICE	500
12665	VALLIRAJAN.V.	500
12666	NAGESWARAN.G. OFFICER, TMB	500
12667	DINESH BABU.K.	500
12668	VIMALA SUGANTHA MARY.A. CLERK,	500
12669	JOSEPHINE LITTLE FLOWER.M.A. STAFF,	500
12670	PITCHANDI.S. ENGINEER (RETD.	1500
12671	CHINNAMAL ACHI.A.	1000
12672	LAKSHMANAN.P. BUSINESS	500
12673	GANESAN.M.	500
12674	MICHAEL ANTONY.M. EMPLOYEE	500
12675	SUNIL.D.	500
12676	BALASUBRAMANIAN.S.	500
12677	JEYAPRAKASH.R. BUSINESS	2500
12678	RAVI.A.S.	500
12679	RAJAMMAL.S. HOUSE WIFE	500
12680	ANNAMALAI.E. BUSINESS	1000
12681	VELRAJ.A. BUSINESS	500
12682	AYYADURAI.M. BUSINESS	500
12683	KARUPPASAMY.V. BUSINESS	500
12684	RAMASAMY.S.V. RICE MERCHANT	2500
12685	PERIASAMY NADAR.K.	1000
12686	SELVARAJ NADAR.K. BUSINESS	1000
12687	PONRAJ NADAR.A. BUSINESS	500
12688	RAJAVEL.D.	500
12689	CHIDAMBARAM.R. BANK EMPLOYEE	500
12690	KARTHEESWARI.V. BANK EMPLOYEE	500
12691	BAKIAM.D. HOUSE WIFE	5000
12692	ALAGUMANI T. HOUSE WIFE	1000
12693	SELVASEKAR.T. BUSINESS	4500
12694	TAMILARASAN.M.	2500
12695	SELVAKANI.R. HOUSE WIFE	500
12696	SHANMUGA KANI.A.	1000
12697	SANKAR.S. GROCERY	2000
12698	NAGESWARAN.S. BUSINESS	1000
12699	SHYAMALA DEVI.B.	500
12700	MUTHU RAJ.M. PROVISION	500
12701	VIJAYA LAKSHMI.M. HOUSE WIFE	500
12702	RAJ KUMAR.M. PROVISION	500
12703	RAJA SEKAR.J. BUSINESS	500
12704	PREETHI.N. STUDENT	500
12705	SHANMUGA PRIYA.V. HOUSE WIFE	500
12706	SRI VIGNESH PRABHU STUDENT	500
12707	INDIRA.P.	1500
12708	JOHN.J. TEACHER	500
12709	ATHIYAPPAN.S.	500
12710	LEELAVATHI.P.	1000
12711	KALADEVI.S. TEACHER	500
12712	JEYA SEKAR.M.	500
12713	THILAGAVATHI.R. TEACHER	500
12714	MAHESWARI.S.	500
12715	PANDI KUMAR.P. TEACHER	1000
12716	SEKAR.M. BUSINESS	500
12717	EARNEST.R.	2500
12718	JAWAHAR.P. BUSINESS	1500
12719	BALAKRISHNAN.P. BUSINESS	1500
12720	KANAGASABAI.A. BUSINESS	6000
12721	THANGARAJ.R.	500
12722	VEERIYA PERUMAL.S. RETD	500
12723	THANGA RAMA KRISHNAN.S. PRESS	3000
12724	GURUNATHAN.T. BUSINESS	1000
12725	RAM KUMAR.C. PVT EMPLOYEE	500
12726	MARIA BEEM XAVIER.D. BUSINESS	500
12727	MADURA FINVEST (GUJ.) LTD.	5000
12728	RANJITHAM SUNDARAM RETD TEACHER	500
12729	RAMAKRISHNAN.K. BUSINESS	500
12730	HARIHARA PANDIAN.Y. ENGINEER	2500
12731	TAMIL SELVAN.K. GOVT EMPLOYEE	1000
12732	SAMPATH.K. BUSINESS	10000
12733	RATHINAM.C. BUSINESS	15000
12734	THIYAGARAJAN.V.K.R. FARMER	5000
12735	RAMAMOORTHY.R.P. BUSINESS	2500
12736	VIJAYASUNDARI.R. HOUSE WIFE	2500
12737	MARIAPPAN.R. BUSINESS	1000

806	PONNUSAMY.S.	500
807	ANNAPOOSANAM.S.	500
808	YESUDASAN.R.	500
809	VASANTHA JAYAKUMAR.J.	500
810	GANGATHARAN MOORTHY	500
811	SUBRAMANI.S.K.	5000
812	PAUL PERIYASAMY.V. BUSINESS	1000
813	JOSEPH.A.	500
814	DHANASEKARAN.S.	500
815	BALASUBRAMANI.K.	500
816	ARUNA.S.	500
817	ARUMUGAM.A.	500
818	LATHA.P.	500
819	ANANDASUNDARI CHANDRASEKARAN	1000
820	ANANDASUNDARI CHANDRASEKARAN	1000
821	JOTHILAKSHMI REVATHY.T. TEACHER	500
822	BAMILA JEYAKUMARI.S.	500
823	THENAMMAL.K.	500
824	THESIHI.M.	500
825	MANOHARAN.K.	500
826	ALAMELU.S.	500
827	LIVINGSTON.S.	500
828	GANESAN.K.	1000
829	PAUL RAJ.T.	500
830	THANARAJ.C.	500
831	JEYA KUMAR.S.	500
832	RAMESH.A.S.	500
833	VASUKI.P.	500
834	TAMILARASAN.M.	1500
835	LAKSHMI.K. BUSINESS	500
836	PANDIAN.K.K.	500
837	ISAAC JABARAJ.D.	500
838	RAJASEKARAN.P. BUSINESS	500
839	KALAISELVI.C.	500
840	ANTHONY MUTHU.S.A.	500
841	SHANTHI JAYAMALINI.P.	500
842	SUBBAIAH.V.	500
843	ARUNACHALAM.V.	500
844	SAMPATH.A.	1000
845	MARIA ARUL NADAR.M.S.	5000
846	PREM ANANTH.A	1000
847	INDIRA.P.	500
848	LINGA PANDI.T.	1000
849	KARUPPIAH.S.	1000
850	SURESH KARTHIKEYAN.R. BUSINESS	1000
851	RAMACHANDRAN.S. PROVISIONAL STO	1000
852	PANDIARAJAN.V.	500
853	DANIEL NAVAMANI.M.	500
854	RAJENDRAN.P.	500
855	SAMPURANI.K.	500
856	KARUNAKARAN.K. BUSINESS	500
857	MAHESWARI.M.	500
858	KAMARAJ.K. BUSINESS	500
859	MUTHIAH NADAR.V.S.	1000
860	RAMESH BABU.S.	1000
861	MAHESWARI DEVI.J.	1500
862	SELVARAJAN.D.	1000
863	JEYASEELAN.D.	1500
864	SENNIAPPAN.V.K.	500
865	MURUGANANTHAM.V.P.	500
866	PALANISAMY.P.	1000
867	PALANIAMMAL.P.	500
868	MURUGESAN.A.	1000
869	NAGARATHINAM.P.	500
870	AYYANADAR.M. AGRICULTURE	1000
871	KARRUPASAMY.M. MAZON	500
872	RAMALAKSHMI.A. RTD. TEACHER	1000
873	SRINIVASAN.K.	2500
874	KATHIRESAN.G.	500
875	KUTRALINGAM.S.V.	500
876	MARIAMMAL.K.	500
877	MOSEY NADAR.P.	500
878	RAJA.S.	500
879	KANDASAMY.G.R.	500
880	PON PANDIAN.P.	1000
881	JEGATHEESAN.S.	1000
882	PALKANI AMMAL.S.	2500
883	SHANKARA LINGA NADAR.P.M.	1000
884	RAJARATHINAM.P.M.S.	1500
885	BASKAR.M.	500
886	KIRTHIKA.S.	500
887	MALARKODI.C.	500
888	UMA SHANKAR.G.	500
889	ANITHA DEVI.P.	500
890	SHANMUGASUNDARAM.S.	500
891	KASTHURI.T.	500
892	ARUCHAMY NADAR.A.K.	500
893	UMA MAHESWARI.V.	2500
894	MADHUMATHI.V.	2500
895	MADHAIYAN.P.	500

6772	SUMATHI.S.	500
6773	USHA LAKSHMI.D.	500
6774	CHANDRASEKARAN.T.S. DOCTOR	25000
6775	ANNAMMAL.S.	2500
6776	THANGAVEL.P.	500
6777	SURYA NARAYANAN.R.	500
6778	ANTO JEROMDHAS.S. ENGINEER	500
6779	GANESAN.N.S. BUSINESS	500
6780	MATHIVANAN.N. LECTURER	1500
6781	DEEPAK.M. STUDENT	1000
6782	SASIKALA.P.	3000
6783	LOKANAYAKI.G.	3000
6784	GOMATHI.P.	3000
6785	POORNA SOUNDARI.G.	3000
6786	RAJESH BABU.S.	1500
6787	SIVA SUBRAMANIAN.K.	1500
6788	SENTHAMARAI.S.	2000
6789	JEBAMALAI MARY.A.	500
6790	ANTONY RAJ.S.	500
6791	SAGAYA RANI.A.	500
6792	THOMAS.V.	500
6793	BALAJI.V.	500
6794	BALAJI.V.	500
6795	VIKARAM SATHYANTHAN	5000
6796	VISWANATHAN.K.C.	500
6797	SUBBHURAMAN.T.	500
6798	GOPAL KRISHNAN.G.	500
6799	PALANISAMY.K.	500
6800	ANBARASAN.A. BUSINESS	500
6801	ARASAKUMAR.S.T. BUSINESS	1000
6802	KARTHIKEYAN.A. BUSINESS	1000
6803	NATARAJAN.K.	2500
6804	MANOHARAN.M.	2500
6805	GANESAN.N. BUSINESS	1000
6806	THANGA RATNAM.A. BANK EMPLOYEE	500
6807	RAMESH.G. BANK EMPLOYEE	500
6808	SURENDHRAN.G.	5500
6809	MEENAKSHI SUNDARAM.S. BANK	500
6810	SOLOMON PETER.T.	500
6811	ARUMUGA PANDIAN.S. SERVICE	500
6812	LOGANATHAN.A. BANK EMPLOYEE	500
6813	SURYA MARAGATHANVEL SERVICE	500
6814	NIRMALA RANI.C.	500
6815	SUNDHERAM.M.K.	1000
6816	RATHAKRISHNAN.R.	500
6817	THAMAS AKUNNATH	500
6818	PAUL AKUNNATH	500
6819	KIRUTHIKA BALASUNDARAM DOCTOR	1000
6820	NAVEEN BALASUNDARAM STUDENT	1000
6821	PRIYANKHA BALASUNDARAM	1000
6822	SARAVANAN.B.S.	2500
6823	SANJAY KUMAR.B.S.	2500
6824	SUBBIAH.A. FARMER	500
6825	JAYANTHILAL.A.	1000
6826	PONNUSAMY	3000
6827	MURALI.A.R.	500
6828	LOGANATHAN.V.	6000
6829	JANARTHANAN.V.	3000
6830	GRACIA SAGAYARANI	500
6831	LAKSHMI KANTHAN.A.K.	500
6832	RAVICHANDRAN.G.	500
6833	SHANTHI.M.	500
6834	RAJARAM.P.	500
6835	VASANTHA KUMAR.M. STUDENT	500
6836	MURUGESH.C.	3000
6837	BALASUNDRAM.C. DOCTOR	1000
6838	MALARKODI BALASUNDARAM HOUSE	1000
6839	YUVARAJ.M.	3000
6840	RAVI SHANKAR.J.	500
6841	ASLIN NARMADHA.A.	500
6842	RAJA.P.N.	500
6843	RAGUNATHAN.M.	500
6844	CHANDRA.G. SERVICE	500
6845	RAJENDRAN.P. SERVICE	500
6846	SHUNMUGAM.R.	500
6847	THIAGARAJAN.P.	500
6848	SELVARAJAN.T.	500
6849	PADMANABAN.G. SERVICE	500
6850	WINSTON SOLOMON.K.	500
6851	CHITHA RAJAN.C.	500
6852	YOGA RAJAN.D.	500
6853	RAJESH.J	500
6854	NEELA.S.	3000
6855	NATARAJAN.P.	3000
6856	SNEH NANGIA BANK EMPLOYEE	500
6857	SEKHAR.A.M.	5000
6858	JAYALAKSHMI.R.	500
6859	RAJENDRAN.K.	500
6860	RAJABALAN.A. TEACHER	500
6861	JEYAM JABARAJ.R. LECTURER	500

12738	JAYABALAN.K. BUSINESS	1000
12739	GANAPATHI.C.	1000
12740	KRISHNA KUMAR.M.	6000
12741	JONES.M. BUSINESS	2000
12742	DHAMODARAN.I.S.	1000
12743	SHANMUGAM.T. BUSINESS	1000
12744	SUBBIAH.M.	1500
12745	MURUGESAN.N.	500
12746	PANDI NADAR.M.G.	1000
12747	SUBRAMANIAN.N.	500
12748	BOOLOGAPANDI.S. BUSINESS	1000
12749	BALAKUMAR.P.	500
12750	SELVIN JEYAGARAN.S.	1000
12751	MARY.G. HOUSE WIFE	3500
12752	SRINIVASAN.N.	500
12753	ARUMUGASAMY.C.	1000
12754	VARADHARAJAN.S.P.	1000
12755	BALAN.D.J.	3000
12756	MUTHUSAMY.K.	500
12757	GUNASEKARAN.T. BUSINESS	3500
12758	SELVA MURUGAN.P.	1000
12759	CHELLA NADAR.T.	500
12760	MOOKIAH.P.	1500
12761	CHELLAM.P. BUSINESS	500
12762	MAHENDHRAN.M. BANK EMPLOYEE	500
12763	KAMARAJ.M.	500
12764	MUTHU KUTTY.P. BUSINESS	500
12765	VEEYLA MUTHU RAJAHH.C.	500
12766	INNASI MUTHU.V.	1000
12767	SUDALAIKANI.T.	1000
12768	NAGARAJAN.K.	500
12769	MANOHARAN.E.	500
12770	MURUGESAN.P.	1000
12771	LAKSHMANAPANDIAN.T.	500
12772	PONRAJ.T.	500
12773	THANGAMANI NADAR.P.	1000
12774	NAGAPPAN.D.	500
12775	NAVAMANI ABRAHAM.R. TEACHER	500
12776	BANGARAJ.A.	1000
12777	KUMARESAN.R.	500
12778	DHEVARAJ.E.S.	1000
12779	JEYABALAN.S. BUSINESS	500
12780	JEYAKUMAR.T.S.	1000
12781	CHINNADHURAI.S.	1000
12782	JEYARAJ.G.	1000
12783	VETRIVEL.M.	500
12784	BALASUBRAMANIAN.C.	1000
12785	IYYAMPERUMAL.I.S. BUSINESS	1500
12786	NAINAR RAJA.V.	1500
12787	KANI.R.	1500
12788	SELVAMURTHY.A.	1500
12789	ISSAC RAJAN.G.	1000
12790	JAWAHAR ANTHONYRAJ.S.	500
12791	CHANDHRA SEKAR.K.	1500
12792	NELSON.A.	1000
12793	RAJAN.S.	1000
12794	REX.A.	1500
12795	RAVI SHANKAR.S.	1000
12796	SARAVANA PERUMAL.A.S.	1000
12797	THAVASIMUTHU NADAR.S.	1000
12798	PERIASAMY.V. BUSINESS	1000
12799	ARUMUGAM.R. MERCHANT	1000
12800	KOTHE.RAJAGOPAL BUSINESS	500
12801	MURUGESA PANDIAN.S.	1500
12802	SUNDHARRAJ.I. BUSINESS	1500
12803	RAMASAMY.T.	500
12804	THIRUPATHI RAJAN.B.	1000
12805	MOSES NADAR.P. BUSINESS	1500
12806	JEYARAM.M. BUSINESS	1500
12807	VAITHYALINGAM.N.R.	500
12808	VIJAY ANAND.I.S. EMPLOYED	500
12809	SIVANESAN.P.	500
12810	HARIRAMA PANDIAN.P.	1000
12811	THANGADURAI.M. BUSINESS	3000
12812	RATHINASAMY NADAR.S.	500
12813	ANTHONY.T. BUSINESS	1000
12814	SIVASUBRAMANIA NADAR.S.	1500
12815	SENDHUR PANDIAN.S.	1000
12816	THIRUMANI SELVAM.S. BUSINESS	1000
12817	SANTHI GNANADURAI.D.	1500
12818	DURAIRAJ NADAR.N.	1000
12819	MANICKAM.M.S.	1500
12820	RAJENDRAN.K.	1500
12821	MANUEL RAJ.M.	1500
12822	VENKATESAN.S.P. BUSINESS	1000
12823	ADITHYAN.M.	1000
12824	MARIAPPAN.A. BUSINESS	1000
12825	PON SHANKAR.J. BUSINESS	1500
12826	SENTHIL KUMAR.T.	1500
12827	MUTHU.P.	1500

896	SUNDARESAN NADAR.P. FARMER	500
897	VEERIA PERUMAL.S.	500
898	VEERIA PERUMAL.S.	500
899	MADHANA KUMAR.N.	500
900	MAHARANI.R.	500
901	MURUGESAN.V. BUSINESS	1500
902	SUKUMAR.P.	1000
903	MOHAN.K.	1000
904	BENJAMIN LINDAL.J.	500
905	MARIA JOHNSON.S.	500
906	SENTHIL KUMAR.M.	500
907	JAYA PANDI.S.	500
908	PERUMALSAMY.M.	1000
909	SENTHIL MURUGAN.J.	500
910	JAYASEELAN.S.	500
911	MARIA ANBALAGAN	500
912	ASOKAN.P.	500
913	THANGAMMAL.Y.	500
914	CHINNUSAMY.R.	500
915	KESAVA PANDIAN.Y.	500
916	FRANCIS.S.	500
917	DHANAPALAN.B.	500
918	RAJ KAMAL.K.B. STUDENT	500
919	AYYADURAI.P.	500
920	MALLIKA.K.	500
921	GANESAN.K.	500
922	SUBRAMANIAN.M.S.	1000
923	ANURADHA.B.	500
924	ARUMUGAM.T.	500
925	KAMARAJ.K.	1000
926	KARTHIGA.K.	1500
927	KALYANI.S.	2500
928	BALASUBRAMANIAN.K.	500
929	KALAI SELVI.K.	500
930	KAMALANATHAN.B.	500
931	BANU DEVI.A.	500
932	RAJESWARI.A.	1500
933	SELVAM.A.	1500
934	ATHIMOOLAM.S.	2500
935	NATARAJAN.S.	2500
936	SELVASEKARAN.S.P.	500
937	ARUNACHALAM.T.	1000
938	RAJ KUMAR.I.	500
939	INBARAJ.T.	500
940	SHANMUGAKANI NADAR.M.	1000
941	DHANASELVAM.S.	500
942	PANNEER SELVAM.M.	500
943	SWARNA RAJAN.S.	500
944	VINOTH KUMAR.B.	500
945	#N/A	1000
946	THIMOTHY DURAIRAJ PANDIAN.S.	500
947	ROBIN JESUBALAN.R.	500
948	SAM KINGSLIN.R.	500
949	RAJA PANDIAN.G.	500
950	NATARAJAN.M.	1500
951	RAJESWARI.N.	500
952	PANDIARAJAN.K.S.	500
953	SARADAMANI DEVI.M.	500
954	ANBARASAN.S.P.	2500
955	RAJENDRAN.S.	2500
956	THAMILARASI.C.	500
957	VADAMALAI RAJAN.G.	2500
958	NAGAJOTHI.P.	500
959	GOWRI.S.	1000
960	SANKARANARAYANAN.A.	500
961	RAVISANKAR.S.R.	2500
962	CHANDRAN.V.S.K.	2500
963	INDIRANI.A.	1500
964	JAGAJOTHI.A.	1500
965	JAYAKUMAR.A.	1500
966	RAJALAKSHMI.N.	1500
967	BALAMURUGAN.N.	1500
968	RAVICHANDRAN.R.	500
969	ARUMUGAM.S.	1000
970	NAGARAJAN.D.	500
971	SUMATHI.M.	500
972	MUTHURAJAN.V.	500
973	RAJA GOPAL.K.	8500
974	CHELLA REBEKAH.R.	3000
975	LEETHIYAL PUSHPA JASMINE.R.	3000
976	LALITHA.N.	500
977	PARTHASARATHY.R.	500
978	GOWRI JOTHI.N.	1500
979	MANOHARAN.P.	500
980	GLORY JOSEPHINE.P.	500
981	KHENA MERLINE.R.	3000
982	ALAGESAN.S.	500
983	PERUMAL.A.	500
984	KATHIRVEL.S.	500
985	ARUMUGAM.R.	500

6862	PRABAKARAN.R. BANK EMPLOYEE	500
6863	USHA SETH CLERK, TMB., LT	500
6864	GUNASEKARAN.M	500
6865	SRINIVASAN.G.	500
6866	VIMALESWARAN.T.	500
6867	SHENBAGAVALLI.K.G. BANK EMPLOYEE	500
6868	RAJAN.S.	1000
6869	KANAKLAL ABHAICHAND BUSINESS	5000
6870	KANAKLAL ABHAICHAND BUSINESS	5000
6871	ESWARAMURTHY.N.	2500
6872	BLESSING SAMUEL.V. STAFF, TMB LTD.	1000
6873	BALASUBRAMANIAN.K. IN SERVICE	1500
6874	ANAND.B. BENIGOPAL AGARW	7500
6875	RAJ KUMAR.B.	12500
6876	RAJAMANIKANDAN.R..S. IN SERVICE	500
6877	MARIAPPAN.N. IN SERVICE	500
6878	SUKUMAR.G. CLERK, TMB LTD.	1000
6879	GOPALAKRISHNAN.M.	1500
6880	ASOKAN.R.	1000
6881	SARAVANA BABU.P. BANK EMPLOYEE	1000
6882	KOIL PILLAI PRABAKAR.T. ASST.	500
6883	DHANALASKHMI.S.	500
6884	SITALASKHMI.K.	500
6885	PATHIRAKANI.G.	500
6886	MANICKA SAMY.A.	500
6887	MANJULA.M.	500
6888	PANCHAVARNAM.S. BUSINESS	1000
6889	VENKAT RAJ.P.	10000
6890	JAYAPAL.S. BUSINESS	500
6891	JAYA SANKAR.S. BUSINESS	500
6892	BALASUBRAMANIAN.P. BANK EMPLOYEE	500
6893	VASU.V.	500
6894	KARUPPASAMY.V.	500
6895	MATHIMARAN.N. IN SERVICE	500
6896	SUBRAMANIAN.P.	500
6897	PALANI.P. BUSINESS	500
6898	BABU KANDASAMY.R.	500
6899	SIVA SUBRAMANIAN.J.	500
6900	UDAYA KUMAR.M. BUSINESS	500
6901	BIMLA DEVI	2500
6902	HARI SANKAR BUSINESS	2500
6903	SANJAY JINDAL BUSINESS	10000
6904	SIVASUBRAMANIAN.T. MANAGER	500
6905	CHANDRAMOHAN.K. BANK EMPLOYEE	500
6906	GANESAN.S. BANK EMPOLYEE	500
6907	ILANGOVAN.M.	500
6908	NAGARAJAN.R.	1000
6909	AROCKIASAMY.M.	2500
6910	SACHIN GOYAL	25000
6911	SATHISH KUMAR.S. BANK EMPLOYEE	500
6912	SARAVANAKUMAR.N.	500
6913	LUXMI DABRAL BANK EMPLOYEE	500
6914	SUNITA GOEL	2500
6915	LAWRENCE.A.	500
6916	FELIX ALISAN.A.	500
6917	JOSEPH.M.	2500
6918	ALPONSA.A.	1000
6919	JULIUS.A.	500
6920	MOHAN.P.	1000
6921	JESTIN.G.	500
6922	VEDAMANI.M.	500
6923	UMAPATHY.V.	500
6924	KANAGARAJ NADAR.C.	500
6925	GANESHAN A.	500
6926	CHELLA PERUMAL NADAR.V.	2500
6927	PARIMALA CLEMENT	500
6928	DURAI.U.	1000
6929	MOHSIN SATTAR	500
6930	RAJA.K.	500
6931	NAIR.M.G.	2000
6932	GOVINDAN KUTTY.P.P.	1500
6933	GIRISH G.NAIR	1500
6934	YASIN SATTAR	500
6935	IMRAN SATTAR	500
6936	CHALLA GUNDLA BASAVAIAH	1000
6937	PERAVALI RAMANJAMMA	2000
6938	KARANAM LAKSHMI	1500
6939	KARANAM VIJAYALAKSHMI	1500
6940	MALLESWARA RAO.G.B.	1000
6941	SURESH BALU.M.	1500
6942	VEERAANJANELU.M.	1000
6943	VENKATESWARA RAO.T.J.	1500
6944	CHINA VENKATA SUBBA RAO NOMULA	1000
6945	KURAPATI RAVINDRA BABU	1000
6946	NALLURI KOTESWARA RAO	1500
6947	RAMANJANEYULU.N.	2500
6948	SAROJA ANNAMGI	1000
6949	MOPARTHI MAHALAKSHMI	1000
6950	AMY AUSTIN	500
6951	MAHESWARI.P.	500

12828	CHITHRA.G.	1000
12829	THILLAIYAMBALAM.S.	1000
12830	JANAKIRAMAN.H. FINANCE	1500
12831	SENTHIL KUMAR.I.S.	1000
12832	THANGADURAI.S.	1500
12833	PADMANABAN.A.V.A.	1000
12834	SIVANESAN.N.	1500
12835	NETHIRA SIGAMANI.S.	1500
12836	NATARAJAN.V.	1000
12837	KARTHEEBAN.D.	1500
12838	VELLA DURAI.D. BUSINESS	4500
12839	GEORGE MILLER.T.G. BUSINESS	3500
12840	PANNEER SELVAM.L. BUSINESS	3000
12841	BASKAR.M.	3000
12842	JEYA MURUGAN.A.V.	3000
12843	RAMACHANDRAN.S.	3000
12844	ANBALAGAN.T. BUSINESS	500
12845	MURUGESAN.L. ADVOCATE	1000
12846	SUBRAMANIAN.K.S.	1000
12847	MAYIL RAJAN.P.	1000
12848	SELVA MURUGAN.P.	500
12849	BALA KRISHNAN.T.	500
12850	PALANISAMY.N.	1500
12851	RAJA GOPAL.P.	500
12852	VELUSAMY NADAR.M. BUSINESS	500
12853	KADARKARAI SAMY.S. BUSINESS	500
12854	VIJAYA KUMAR.C. BUSINESS	500
12855	APPA DURAI.P. BUSINESS	500
12856	JAMES.T.	500
12857	SOMASUNDARA RAJA.P.S. BUSINNESS	500
12858	TAMILARASAN.K. BUSINESS	500
12859	SINGARA KANI.M. BUSINESS	500
12860	MARIAPPAN.P. BUSINESS	500
12861	SELVA KUMAR.R.	500
12862	SUNDARA MOORTHY.S. BUSINESS	500
12863	SRI KUMAR.C.	1000
12864	NETHAJI.K. BUSINESS	1500
12865	MUTHURAJ.P.	500
12866	MERY STELLA BAI.A.	500
12867	MARIAPPAN.P.	1500
12868	SENTHIL KUMAR.S.	500
12869	GNANA FRANCIS.A.	500
12870	RAMASAMY.S.	500
12871	SOUNDRA PANDIAN.C.	500
12872	VENKATESAN.G. DRIVER	500
12873	SENTHUR PANDIAN.T. BUSINESS	500
12874	LOGA CHANDRAN.S.R.	500
12875	KAMARAJ.A.	500
12876	THANGAPANDIAN.S. BUSINESS	500
12877	YOGESWARAN.P.	500
12878	SOLAIAPPAN.V.	500
12879	GANESAN.K.	500
12880	BERLIN AMBROSE.V.	500
12881	PAUL DURAI.T.	500
12882	RAJARAM.S. STUDENT	500
12883	SAMUTHIRA PANDIAN.M.	500
12884	CHARLES.K.T.	500
12885	KALI MUTHU NADAR.T.	500
12886	SUDHA.V.	500
12887	ARUMUGAVEL.A. BUSINESS	500
12888	NEETHI MANICKAM.S.	500
12889	RATHINA SAMY.V.	500
12890	THANGAVEL.S.	500
12891	SUTHANTHIRA MANI.M.	500
12892	DHANRAJ.C. BUSINESS	500
12893	ROBERT.M.	500
12894	SELVAM.A.	500
12895	DHARMARAJ.S.	500
12896	THOMAS NADAR.M.	1000
12897	RAJAN.S.P.	1000
12898	MURUGAN.N.	1000
12899	GNANADAS.M.	1500
12900	RAMAR PANDIAN.P.	500
12901	SENTHUR PANDIAN.R.	500
12902	GNANA SEKARAN.R.	500
12903	SAMYNATHAN.R.	500
12904	SIVA KUMAR.R.	500
12905	KANNI SAMY.S.	1000
12906	JOSEPH.R.	1000
12907	PALANISAMY.P.	500
12908	JEYAPPALAM.P.	500
12909	SERMA KASI.A.	500
12910	STALIN.D.	500
12911	GNANARAJ.J.	1000
12912	VIJAYA RAJAN.M.	500
12913	RAJA.S.P.	1500
12914	KANAGARAJ.S.V.T.	500
12915	VEL MURUGAN.T.	500
12916	MAHESWARI.K.	500
12917	ELANGAMANI.S.	500

986	MURUGESAN.A.	500
987	CHELLAPPAN.K.	1000
988	JESU BALAN.A.	2500
989	VASANTHA.J.	2500
990	SUGUNA.G.	2500
991	SHANMUGAM.P.	8000
992	KUTRALINGAM.T.	500
993	ARUNAGIRI.A.	500
994	MALLIKA.T.	500
995	PALANIAPPAN.K.	500
996	PACHIAPPAN.P.	500
997	SAMUNDI.S.	500
998	ALLIMUTHU.A.	500
999	MANGAYARKKARASI.P.	500
1000	GANESAN.P.	1000
1001	KANDASAMY.M.P.	1000
1002	KAVIRAJ.A.	500
1003	MOHAN.A.	500
1004	MURUGESAN.T.	500
1005	RAMAN.K.	1000
1006	AMUTHA.S.	500
1007	SENTHIL KUMAR.K.	500
1008	THAMODHARAN.I.	2000
1009	NARAYANAN.A.	40000
1010	TAMIL SELVI.C.	2500
1011	KATHIRESAN NADAR.K. BUSINESS	1000
1012	MEENAKSHI SUNDARAM.R.	1000
1013	VANNIYA RAJAN NADAR.G. BUSINESS	1000
1014	PAULRAJ NADAR.P.	1000
1015	PARVATHIMUTHU NADAR.P.	500
1016	NARAYANAN.R.K.	2500
1017	KASTHURI BAI.S. TEACHER	500
1018	MANOHARAN.S.	500
1019	TAMIL SELVI.M.	500
1020	OM PRAKASH.S. BUSINESS	500
1021	PAULRAJ.D. BUSINESS	1000
1022	KANCHANA DEVI.S.	500
1023	NAISADH KUMAR.P. LAB ASSISTANT	500
1024	SURYA.P.V. (STUDENT)	500
1025	SUSI.P.V.(STUDENT)	500
1026	CHINNA DURAI.P. BUSINESS	1500
1027	SEETHALAKSHMI.C.	1000
1028	RAGHURAMAN.R.P.	1000
1029	RAJAMANI.N.	500
1030	MAHESWARI.R.	500
1031	AMIRTHALINGAM.D.	500
1032	SUKUMAR.S. BUSINESS	1500
1033	MANOJ KUMAR.S.	1500
1034	MANOHARAN.S.P.	1000
1035	CHANDRA SEKARAN.S.P. BUSINESS	500
1036	HARI SHANKAR.S.	500
1037	ELAVARASAN.E. BUSINESS	500
1038	SUBRAMANIYAN.P.	500
1039	RAJESH KUMAR.K.	2000
1040	MARIAPPAN.P.	500
1041	MUNIAPPAN.P.	1000
1042	KANDASAMY.G.	500
1043	AMUDHA.K.	500
1044	DHARMARAJ NADAR.Y.	1000
1045	RAMESH.D.	500
1046	ARJUNA NADAR.C. BUSINESS	500
1047	KAMALA.A.	500
1048	SUDALAIMANI.S. BUSINESS	500
1049	SOLAIYANAND.S.	1000
1050	SUNDAR RAJA.R.	500
1051	SUNDAR RAJA.R.	500
1052	SARKARAI PANDIYAN.S. BUSINESS	2500
1053	SUGIRTHA PANDI.T.	6000
1054	RATHI DEVI.M.	1500
1055	PANEERSELVAM.A.S.	1500
1056	RAJAMMAL.S.	1500
1057	MUTHURAMAN.S. BUSINESS	1000
1058	MUTHUKUMAR.S. BUSINESS	1000
1059	JAYALAKSHMI.S.	1000
1060	KASI RAJAN.G.	500
1061	VAIKUNDA VASAN.V.	500
1062	ARUNACHALA MOORTHY.M.	500
1063	ARPUTHA RAJ.S.	500
1064	THIRUMANI SELVAN.P.	500
1065	BALAMURUGAN.M.	500
1066	THENRAJ.M.	500
1067	BASKAR.M.	500
1068	RAMANATHAN.P.	2500
1069	LOGANATHAN.R.	2500
1070	ISAAC KOIL RAJAN.T.	2500
1071	JAMES EDISON.A. P.W.D.OFFICER	1000
1072	RANJITH KUMAR.P.	500
1073	VENISH KUMAR.P.	500
1074	SURESH KUMAR.P.	500
1075	BAULRAJ.S.	1000

6952	FRANKLIN ASIR.A.	500
6953	RAJAH.A.S. EMPLOYEE	500
6954	SELVARAJ.V.	500
6955	ANAND SHANKAR.K.S.	500
6956	GOUTHAMAN.R.	500
6957	SUNDARESAN.T.	500
6958	PRADEEP KUMAR.R.	500
6959	MEENAKSHI.M. HOUSEWIFE	12500
6960	SORNAVALLI.M. HOUSE WIFE	5000
6961	KARPAGAVALLI.M.	5000
6962	SUSHILA DEVI	3000
6963	RAMALAKSHMI.N.	2500
6964	HEERA CHAND JAIN	2500
6965	HEERA CHAND JAIN	2500
6966	GRANTHI SUSMITHA	1500
6967	PADMAVATHY.N.L.	1000
6968	PADMAVATHI.N.L.	1000
6969	ANNAMALAI.P.	14000
6970	FLORENCE JAYABARATHAN.	14500
6971	VIJAYKUMAR.S.	500
6972	JAYALAKSHMI.S.K.	500
6973	SURESH KUMAR.S.	500
6974	RADHA.P.	2500
6975	MURUGANANDAM.K.	1000
6976	MANI.S.P.	500
6977	SHANMUGAM.N.	500
6978	PRADEEP KUMAR.G.	500
6979	PREM.K.G.	500
6980	PRITHIVI.K.G.	500
6981	SAKTHIVEL.S.	2500
6982	DHANDAPANI.S.	2500
6983	BASANT KUMAR.C.	2500
6984	RADHA.P.	2500
6985	SADHASIVAM.A.R.	2500
6986	RADHA.P.	2500
6987	RAVEENDRAN.S.N.	500
6988	ANANDA LAXMI.O.	500
6989	CHANDRA.G.	500
6990	SATHYA NARAYANAN.S.	500
6991	JEMMY CINTHIA.A. LECTURER	500
6992	KASIRAJAN.N. BUSINESS	500
6993	BRADLEY DUKE.D.	500
6994	THIRUMALAI KUMAR.R.	500
6995	ANNAMALAI.A.R.	500
6996	GANAPATHIRAMAN.A.	1000
6997	ARULRAJ.A.	1000
6998	BENEDICT CRIZEL.K.M. SERVICE	1000
6999	ALAGAIAH.P.	1000
7000	THIRAVIAM.T.	2500
7001	SATHIYANESAN.A.	500
7002	HARRIS AHIMAS	4000
7003	PRABHAKARAN.E.	500
7004	SUBBIAH.V.	500
7005	SHANMUGAVEL SAMY.R.	1000
7006	IRISH VARSHA.I.	500
7007	SURESH RAJAN.P.	1000
7008	JAYACHANDRAN.D.	500
7009	JENKIN SUJIN.A.	1000
7010	ARUMAI RAJ.A. BUSINESS	500
7011	IDA KALA RATHI.D. HOUSEWIFE	500
7012	SELVA RANJINI.G. HOUSEWIFE	6000
7013	DR.CHANDRIGA AZHAKESAN DOCTOR	500
7014	SUMATHI.I.	500
7015	SHANMUGA PRIYA.S. LECTURER	500
7016	AKILANDESWARI.S. EDUCATION	500
7017	RAJAN.V. BUSINESS	500
7018	ARUMUGA PANDI.D. RTD.TEACHER	500
7019	JEYARAJ.A. HOTEL BUSINESS	500
7020	SHANTHI.T.	500
7021	SELVARAJ.J. CORPORATION EMP	500
7022	VASANTHA.S. TEACHER	500
7023	RADHA.K. BUSINESS	500
7024	THANGARAJ.S. BUSINESS	500
7025	RAJA GOPALAN.K. BUSINESS	500
7026	MANICKAVASAGAM.K. BUSINESS	500
7027	JEGANNATHAN.S. SOFTWARE ENGINE	500
7028	PALANI NADAR.S. BUSINESS	1000
7029	SUBASH CHANDRA BOSE.M.P.G.	1000
7030	ARUMUGA CHAMY.S. BUSINESS	1000
7031	DR.T.ASOKAN. REGD.MEDICAL PR	1000
7032	DR.A.SANKARESWARI. REGD.MEDICAL PR	1000
7033	PERUMAL.K. BUSINESS	500
7034	RENALD.R. BUSINESS	500
7035	DR.B.AZHAKESAN. DOCTOR	500
7036	PANDIARAJ.A. BUSINESS	500
7037	SILVA.P.J. BUSINESS	1000
7038	KANIETHAPRIYA. A. PROFESSIONAL	2000
7039	RAM PRASATH.A. DENTIST	1000
7040	MOHAN DHAS.R. BUSINESS	500
7041	BABU.C. BUSINESS	500

12918	CHANDRA SEKAR.R.	500
12919	SHANMUGAM.M.	500
12920	PON MUTHU.K.	500
12921	DELHI KUMAR.S.	500
12922	THANGA POOLINGAM.D.	500
12923	JEYA SINGH.G.	500
12924	PANDIAN.E.	1000
12925	RAJENDRAN.S.	500
12926	LOGA CHANDRAN.S.R.	500
12927	MUTHU KUMAR.N.	500
12928	ARUMUGAM.P.	500
12929	RAJA MANI NADAR	500
12930	SELVARAJ.M.S.	500
12931	ISSAKKI MUTHU.N.	500
12932	CHITRAMBALAM.R.	500
12933	PAWN RAJ.P.	500
12934	THIRUMANI RAJ.S.	500
12935	THANGARAJ.P.	1000
12936	BALA KRISHNAN.N.	1000
12937	MUTHU RAJ.N.	1000
12938	JEYA PRAKASH.R.	1000
12939	JOTHI VEL.N.	500
12940	PERIA SAMY NADAR.S.	500
12941	SELVA KUMAR.P.	500
12942	PANDIAN.P.	500
12943	JESU RAJ.M.	500
12944	MOOKAIAH.R.	500
12945	NATARAJAN.K.	500
12946	POOBALAN.R.	500
12947	JOSEPH.D.	500
12948	NAGENDRAN.B.	500
12949	PAULRAJ.S.	500
12950	PALANI SAMY.V.	500
12951	PACKIANATHAN.S.K.	500
12952	MURUGAN.R.	500
12953	VELSAMY.A.	1000
12954	VIJAYA RAJAN.P.	1000
12955	NEETHIBALAN.T.	1000
12956	GANESH KUMAR.P.	1500
12957	RAMESH.S.K.	1500
12958	KUMARAVEL.S.	1000
12959	GNANASAMY.C.	500
12960	VEEMARAJ.V.R.	1000
12961	VALMIKI.V.	1000
12962	SELVA KUMAR.M.	500
12963	GURUSAMY.M.	500
12964	SRI RANGA NARAYANAN.V.R.	500
12965	SUNDARAM.R.	500
12966	DHANAPAUL.S.	500
12967	GANAPATHYAPPAN.V.	500
12968	RAMAR.M.	500
12969	ANTONYAMMAL.M.	500
12970	RAMACHANDRAN.N.	500
12971	SEKAR.C.	500
12972	MUTHUKANI RAJAN.S.	500
12973	BALASUBRAMANIAN.S.	1500
12974	SUNDARSAMY DOSS.A.	1000
12975	PAULRAJ.D.	1000
12976	JUSTIN SAMRAJ.J. TECHNICIAN	500
12977	SUNDARAPANDIAN.P.	500
12978	KARUPPIAH.P.	500
12979	THIRUMARAN.K.	500
12980	VETHANAYAGAM.V.P.	500
12981	SHANMUGARAJA.N.	500
12982	RAJADURAI.M. DRIVER	500
12983	MARIATHAS.V. TEACHER	500
12984	SHEEBA SWEETLIN.A.	500
12985	AYYAPPAN.S. HARDWARE MERCHA	2000
12986	KARTHIKA.S.	2000
12987	MURUGESAN.G.	500
12988	RICHARD ABRAHAM.M.	1000
12989	RAVINDRAN SUSAI PAUL.A.	1000
12990	SELVARAJ.P. TEACHER	500
12991	DURAI.E.	500
12992	SHANTHI.P.D.	1000
12993	KINGSLY IMMANUEL.J.M.	500
12994	NESAMANI.G.	1000
12995	DAISA PACKIAMANI.T.	500
12996	ESTHER DAISY.P.	500
12997	ENOCK SELVARAJ.P.	500
12998	AMBROSE.G.	500
12999	VIOLET PREMA.I.	500
13000	JEPA CHANDRA MOHAN.P.J.	500
13001	SAMPATH.N.	500
13002	NERSAN.J.	500
13003	PONNUDURAI.R.	500
13004	MARIA JOHN.S.	6000
13005	MARIA ANTONY.M.	6000
13006	XAVIER PAPPA.M.	77500
13007	MARIA ANGLEO DAVIDSON.M.	2000

1076	KARUNAKARAN.R.V.	1000
1077	SAKTHIVEL.G.	1000
1078	LOGANATHAN.R.	1000
1079	RAJAN.M.K.	1000
1080	SAMVEL.I.	1000
1081	SUNDAR SINGH.T.	1000
1082	SUDALAI MANI.M.	1000
1083	JEBASEELAN NADAR.R.	1000
1084	NAGAPANDI.T.	1000
1085	PERUMAL.S.	1000
1086	RAJ GOPALAN.A.	1000
1087	PANDIARAJAN.R.	1000
1088	KANAKARAJ.I.	1000
1089	KASTHURI.R.	1000
1090	KUMARESAN.D.	1000
1091	NATESAN.K. DRIVER	1000
1092	SAMUTHIRPANDI.A.	1000
1093	THANGAVEL.N. DOCTOR	1000
1094	ARUN RAJ.S.	1000
1095	MANI.S.P. BUSINESS	1000
1096	WILLINGTON JEBARAJ.P.	1000
1097	THIRUMANI.T.	1000
1098	AMIRTHANATHAN.A. BUSINESS	1000
1099	PANDIARAJ.R.	1000
1100	DAISY JEBAKANI.P.	1000
1101	AZHAGUVEL.P. BUSINESS	1000
1102	RADHAKRISHNAN.E.	1000
1103	SUYAMBULINGAM.S.	1000
1104	JOHN KENNEDY.J.	1000
1105	JEEVASTELLA.A.	1000
1106	THARMALINGAM.S. BUSINESS	1000
1107	BALRAJ.L.	1000
1108	THAMILSELVAN.T.	1000
1109	THIRUNAMAKANI AMMAL	1000
1110	THANGAPANDI.V.	1000
1111	SELVARAJ.P.	1000
1112	PITCHAIMANI.D. BUSINESS	1000
1113	CHANDRASEKARAN.R.	1000
1114	EDWARDSON.A.	1000
1115	PERUMAL NADAR.S.	1000
1116	RAJAMMAL.B.	1000
1117	MURUGESAN.G. BUSINESS	1000
1118	SHENBAGAVALLI.P.	1000
1119	BANUMATHI.R.	1000
1120	PARAMESWARI.S.	1000
1121	SANMUGA KANI.A.	1000
1122	JEYARAJ NADAR.P.	1000
1123	NATARAJAN.S.	1000
1124	KUTHALINGA NADAR.S.	1000
1125	SUTHANTHIRA RAJ.R. BUSINESS	500
1126	RAJA.G.	1000
1127	KARPAGAM V.	1000
1128	ESWARAN.P. BUSINESS	1000
1129	KANIYUD RAJ.A. BUSINESS	1000
1130	RATHINAM.V.	1000
1131	SEKAR.G. BUSINESS	1000
1132	KAMARAJ.V.	1000
1133	CHANDRIKA.O. BUSINESS	1000
1134	JEYAM JEYASEELI	1000
1135	KRISHNASAMY NADAR.P. TEACHER	1000
1136	REVATHY.S.	1000
1137	DAVID MICHAEL.P. BUSINESS	1000
1138	SELVAM.V.C.	1000
1139	VIJAYA.R.	1000
1140	CHANDRASEKARAN.K. BUSINESS	1000
1141	PANNEER SELVAM.V. BUSINESS	1000
1142	SHANMUGAVEL NADAR.G. BUSINESS	1000
1143	SUBBULAKSHMI.D.	1000
1144	SEENIAPPAN.R. DOCTOR	1000
1145	DEVASIGAMANI NADAR.S. BUSINESS	1000
1146	WALTER NADAR.D.S.	1000
1147	SAKTHI.D.	500
1148	SANTHOSH KANNA.O.	1000
1149	RAMALAKSHMI.T.	1500
1150	NEERAJA.D.	500
1151	VANI.D.	500
1152	RAJESWARI.G.	500
1153	VIJAYAL.N. TEACHER	500
1154	VETTRI MURUKAN NADAR.S. BUSINESS	500
1155	EBEN DHARMARAJ.D.	500
1156	RANI.E.	500
1157	VASANTHI.V.P. TEACHER	500
1158	ARUMUGAM.N.	500
1159	MOHANA.A.	1000
1160	SELVARAJAN.P. TEACHER	500
1161	PANDIAN.V. HEAD MASTER	500
1162	SELVAM.S. FARMER	1000
1163	THANGAVELU.K.	500
1164	SABRIN SONJEEV ROSS MEDICAL PRACTIO	500
1165	SAMPATH KUMAR.P.S.	500

7042	LAKSHMANA SARMA.R. PRINCIPAL	500
7043	MARSH DEEPAK.T.V. ENGINEER	2500
7044	ANCY GEORGE STUDENT	2500
7045	SELVARAJ.C. BUSINESS	3000
7046	GIRISH DEEPAK.M. STUDENT	1000
7047	GNANARAJ.P. BUISNESS	5000
7048	PON ROBERT SINGH BUSINESS	14000
7049	JESBET THANGARAJ.B.R. TEACHER	500
7050	JEBA SELVI.M. TEACHER	500
7051	JEYARAJ.S. TEACHER	500
7052	JOY MERCY RADHAMANI.S. TEACHER	500
7053	JEYA KUMAR.G. TEACHER	500
7054	PRINCESS ANBUBAI.L. TEACHER	500
7055	EDIN MILLER.J.	500
7056	EDISON JONES.J. BUSINESS	500
7057	PARTHIBAN.S.	3000
7058	JALAJA.G. HOUSEWIFE	1000
7059	GOPALAKRISHNAN.N. SURGEON	1000
7060	PILOMIN RENJIT MEERY.S. TEACHER	500
7061	JESURAJ.C. BUSINESS	500
7062	ALPHONSE RANI.J. HOUSEWIFE	500
7063	SANTHA KUMAR.M.A. CO-OP.SOCIETY S	500
7064	MARIA JOHNS.K. HOUSE WIFE	500
7065	JEBAMANI NADAR.E. BUSINESS	1000
7066	RAVI SHANKAR.P. BUSINESS	1000
7067	THANGA MARIAPPAN.A. BUSINESS	1000
7068	KALYANI.J.	500
7069	BALRAJ.C. RETIRED GOVT.EM	500
7070	PONRAJ.R. BUSINESS	500
7071	JEYARAJ.R. BUSINESS	500
7072	PAULRAJ.M. FARMER	1000
7073	JAYA PRAKASH.T. BUSINESS	500
7074	MANUBEN JOSHUVARAJ.R.	1000
7075	CECILY.J.	500
7076	LAKSHMI.K.	500
7077	YOGESWARI.A.	500
7078	RAJAKUMAR.P. BUSINESS	500
7079	SIVA NATARAJAN.P.	500
7080	JOTHI.B.	500
7081	GEETHAMANI.V.	500
7082	MAHARANI.N.	500
7083	JOHN ROSE.C.	500
7084	JOSEPHRATHINA SIGAMANI.S.	500
7085	SANTHI.P.	500
7086	JEEVANANTHA BOOPATHI.S.	500
7087	KRISHNAMOORTHI.A. TEACHER	500
7088	MUTHUVEL.G.	500
7089	KALAISELVAN.P.	1000
7090	DHARMARAJ.P. BUSINESS	1000
7091	THANGAM.D. HOUSE WIFE	1000
7092	SANTHI.P.	500
7093	CHELLIAH.V. BUSINESS	2000
7094	CHERMARAJ.C. BUSINESS	500
7095	DHANASEKAR.A. BUSINESS	500
7096	RAVI.A. BUSINESS	500
7097	RAVI.S.	1000
7098	SIVAKUMAR.S.	1000
7099	DR.P.MURUGARAJ. MEDICAL PRACTIT	2500
7100	AATHIPPALAM.R. BUSINESS	500
7101	SARAVANAN.S. BUSINESS	500
7102	NAVANEETHAN.S. BUSINESS	500
7103	DEVARAJ.T. BUSINESS	500
7104	PITCHAI NADAR.A. FARMER	500
7105	KUMARAN.S. BUSINESS	500
7106	SARADHA.S. HOUSEWIFE	500
7107	MUTHUMALAI.S. BUSINESS	500
7108	BALAN.S. BUSINESS	500
7109	DURAIPANDI NADAR.S. BUSINESS	500
7110	RAYAPPAN.D. BUSINESS	500
7111	RENGANAYAGI.S.	500
7112	SRINIVASAN.V.	500
7113	SIVAPARAKASAM.A.	500
7114	MARIAPPAN.R.	500
7115	GNANASEKARAN.M.	500
7116	SALENI.M. STUDENT	500
7117	JEGAN.M. BUSINESS	500
7118	NATHIYA SHREE.H. STUDENT	500
7119	KAVITHA.M.	500
7120	SUDALAI KUMAR.T. BUSINESS	500
7121	SAMPATH.R. GENERAL MANAGER	2500
7122	PRABHU.K.	1000
7123	LATHA MANGESHKAR.M. BUSINESS	1000
7124	MARAGADHAM.S.	500
7125	DR.S.VASIKAR KUMAR. PRIVATE PRACTIT	4500
7126	GANDHI.R. BUSINESS	5500
7127	SELVAN BABU.A. BUSINESS	1500
7128	TAMIL SELVAN.T. BUSINESS	500
7129	NIRAIMATHI.K. BANK EMPLOYEE	500
7130	BALAN.D.J.	500
7131	INBAMANI.D.	1500

13008	JESU MARIA ANTONY.M.	2000
13009	ANTHIREYA.J.	500
13010	DR.T.SUNDARARAJ	6000
13011	DR.R.ANBURAJAN	6000
13012	JOHN MANOHARAN.N.	3000
13013	KANNAN.R.	500
13014	JEYAPAUL DAVID.S. BISHOP (RTD)	1000
13015	JAYANTHI.R.	500
13016	MEENAKSHI.R.P.	500
13017	SALAMMA KORAH	500
13018	SOMASUNDARAM.V.	500
13019	SIVARANCHANI.L.	500
13020	MOHAN RAJA.N.	500
13021	SUBBIAH.L.	500
13022	SUYAMBU.C.	500
13023	MUNEESWARI C.	1500
13024	SAMERKANI.A.	500
13025	SULOCHANA.S.	500
13026	JEGATHA.T.	500
13027	MOHAN RAJ.I.	500
13028	RAJENDRAN.M.	500
13029	VANARAJAN.T.	3000
13030	RUKKUMANI.D.	500
13031	KAMALASANI DEVI.L.	500
13032	JOTHILINGAM.S.	1000
13033	POONGOTHAI.M.	500
13034	KADARKARAI.K.	500
13035	THENMOZHI.S.	500
13036	PONNULAKSHMI.A.	500
13037	DHILAKAMANI.S.	500
13038	KULANTHAIVELU.C.	1000
13039	KANCHANA.N.	500
13040	KANCHANA.N.	500
13041	KANCHANA.N.	500
13042	MUTHUKANI NADAR.M.	3000
13043	VELRAJAN.M.	6000
13044	CHAKRAVARTHY.S.	6000
13045	RAJA ANANDAN.J.	6000
13046	PON PANDI.S.	1000
13047	DIRAVIAM.R. BUSINESS	1500
13048	SELVARAJ.K.	1000
13049	PAULRAJ.M.R. BUSINESS	3000
13050	SELVAM.A.	2500
13051	KARUPPASAMY.R.	500
13052	CHELLADURAI NADAR.R.	500
13053	CHITTRAVEL NADAR.A.	2500
13054	AMIRTHANATHAN.A.	2500
13055	VELRAJA.A.	500
13056	JEYASEELAN.K.P.R.	500
13057	INBA KIRUBAKARAN.D.	500
13058	IMANUVEL KOIL PILLAI.A.	500
13059	RAMANUJAM.J.C.	500
13060	PATTU DURAI.T.	1000
13061	BALAKRISHNAN.R.	1500
13062	SHANMUGAVEL.R.	1500
13063	SHANMUGAKANI.A.	1000
13064	KAMALADEVI.T.	2500
13065	RAJASEKAR.M.	1500
13066	PONNUPANDI.S.	1000
13067	GNANAVEL.M.	500
13068	MUTHU.M.	500
13069	MUTHURAJA.M.	500
13070	KANAGAVEL RAJAN.M.	2500
13071	AMIRTHA SEKAR.M.	2500
13072	KASIMARIAPPAN.M.	1000
13073	GANESH.T.	10000
13074	SANKARESWARI.T.	5000
13075	JUSTIN SAM.N.	1500
13076	KARUNAKARAN.V.	500
13077	RAJENDRAN	2500
13078	SELVIN NADAR.A.	1000
13079	JEGANATHAN.J.	2500
13080	ARUN.A.C.	500
13081	CHARLAS THEYAGOEN A.	500
13082	MANOHARAN.I.	1000
13083	SAMRAJ.P.	1000
13084	KUMARAN.S.	1500
13085	THANGAMARIAPPAN.K.	500
13086	GNANADURAI NADAR.I.	500
13087	PERIYASAMY.N.S.	1000
13088	SUSAI ARUL NADAR.R.	2500
13089	RAMASAMY NADAR.A.	500
13090	JEYAPRAKASHAM.P.	500
13091	KAMARAJ NADAR.P.	500
13092	PANNEER SELVAM.S.	1500
13093	KATHIRESAN.L.	2500
13094	MURUGESAN.S.	500
13095	MURUGAN.K.	500
13096	SERMASAMI.S.	500
13097	MARIPANDIAN.R.	500

1166	RAJA RAJESWARI.P.S.	500
1167	THAZHAIKANI.P.	500
1168	GANESAN.V.	500
1169	RAJA.M.R. BUSINESS	500
1170	KAMARAJ.T. BUSINESS	1000
1171	SUNDAR SINGH.S.	1000
1172	ROSE THANGATHAI.T.	1000
1173	JEYARAJ.V.S.	500
1174	EDWIN SAMUVEL.G.	500
1175	EDWIN SAMUVEL.G.	500
1176	JAYA CHANDRAN.O.	1000
1177	SEENIAPPAN.R. DOCTOR	1000
1178	KARUPPAIAH NADAR.U. BUSINESS	1000
1179	SEENIAPPAN.R. DOCTOR	1000
1180	RAMACHANDRAN.S.	1000
1181	SIVAKAMI.P.	1000
1182	ESSAKKI MUTHU NADAR.P. BUSINESS	1000
1183	BALUCHAMY.K.S. BUSINESS	1000
1184	VINAYAKAMOORTHY.A.S.	1000
1185	VASANTHA.P. BUSINESS	1000
1186	BALAKRISHNAN.P. TEACHER	1000
1187	SOUNDRAPANDIAN.V. BUSINESS	1000
1188	GNANAPUSHPAM.C. TEACHER	500
1189	RAVI SHANKAR.S.K. ADVOCATE	500
1190	JESSICA.B.	500
1191	BHAGTHA SINGH.S.	500
1192	SUNDAR.S.	500
1193	DURAIRAJ NADAR.A.	1000
1194	SELVARAJ.A. BUSINESS	500
1195	SOUNDIRA PANDIAN.V. BUSINESS	500
1196	BALASUNDARAM.A.	1000
1197	GUNASINGH NADAR.P.	1000
1198	JESUDAS.S. BUSINESS	1000
1199	VIJAYARAJAN.M.	1000
1200	NADAR RAJAN KRISHNA	2500
1201	BABU.K.	1500
1202	VENKADESAN.S.	500
1203	VELMURUGAN.S.	500
1204	JOSEPH NADAR.J.	2500
1205	MARIA SELVI JAYAPAUL	500
1206	WILSON NADAR.Y.	500
1207	NARAYANA SAMY NADAR.A.	1500
1208	JEYARAJ NADAR.L.	500
1209	JAYAPAL LAXMAN NADAR	1000
1210	ARUL RAJ.A.	1000
1211	KADIRESAN.N.	2500
1212	KATHIRESAN NADAR.N. BUSINESS	1000
1213	PECHIMUTHU.M.	2500
1214	SIVAN PANDIAN.S.	500
1215	KRISHNA MURTHY.S.	500
1216	JAYARAJAN.V.T.R. BUSINESS	500
1217	ILAYA RANI.P.	1000
1218	VIGNESWARI.P.	1000
1219	PURATCHIKKANI.T.	3000
1220	CHITRA.P.	3000
1221	JHANSI RANI CHANDRA.P.	1000
1222	RAJENDRAN.A.	500
1223	SANTHANADURAI.T.	500
1224	SUNDARI.V.	500
1225	CHANDRA.M.	1000
1226	BALA RAM.M.N. BUSINESS	500
1227	KALIRAJAN.S. BUSINESS	2000
1228	AYYADURAI.M. BUSINESS	500
1229	JEYABALAN.T. SCIENTIST	500
1230	GANESAN.N. BUSINESS	500
1231	MAHALINGAM.R. DOCTOR	500
1232	AARIYA PANDY.C. BUSINESS	500
1233	RAVI KUMAR.V.	500
1234	KAMARAJ.S. BUSINESS	500
1235	JEYAPRAKASAM.A.	1000
1236	YOGA SARAVANAN.N. BUSINESS	500
1237	SAROJA.S.	500
1238	SHARMILEE.Y.	500
1239	RAJA SANKARALINGAM.C. BUSINESS	1500
1240	SHANMUGANATHAN.O.M.S.S.S.S.	500
1241	NEETHIMANI.O.M.S.S.S. BUSINESS	500
1242	SELVAMATHI.S.N.	500
1243	RETNASWAMY.N.P. OFFICER	500
1244	THAMILARASI.M.	500
1245	MARIYAPPAN NADAR.R. BUSINESS	500
1246	CHANDRASEKAR.P. BUSINESS	500
1247	MADASAMY NADAR.R. BUSINESS	500
1248	MUTHURAJA.T.S. BUSINESS	500
1249	RAJAPANDY NADAR.A. BUSINESS	500
1250	SRI RAMA JEYA PANDIAN.P. BUSINESS	500
1251	ANANDA KUMAR.R. BUSINESS	500
1252	PRAKASAM.K.	500
1253	RAMU.K.	500
1254	VENKATESAN.K.	500
1255	ASHOK.P. BUSINESS	7500

7132	MUTHUKUMARASAMY	1000
7133	RAVINDRAN.K.A. BUSINESS	1500
7134	SEKAR.A.R.K.A. BUSINESS	500
7135	VASUDEVAN.N. BUSINESS	1500
7136	LALASAIT.A.	500
7137	ANANTHA KRISHNAN.R.	500
7138	ELANGOVAN.E.K.R.	5000
7139	VELUSAMY.K.	500
7140	ANNAMALAI NADAR.A.	500
7141	AMMAYAPPAN.M.	500
7142	NATARAJA MOORTHI.M.	500
7143	RAJBABU.M.	500
7144	RADHA KRISHNAN.E.K.R.	500
7145	AROCKKIYA SAMY.S.	500
7146	VASAVAN.K.	500
7147	MADHUMATHI.K.	500
7148	RAYEESA RZWARA SYED	500
7149	RANGANATHAN.D. BANK EMPLOYEE	500
7150	KODEESWARAN.S. STAFF	500
7151	MEENRAJAN.G. ASST.MANGER TMB	500
7152	VIJAYALAKSHMI.N.	2500
7153	NAGARATHINAM.I.	2500
7154	VAIDHESWARAN.P.	500
7155	MUTHURAJAN.S. BANK EMPLOYEE	500
7156	SRIVIDHYA	500
7157	NADARAJAN.P.	500
7158	ANTONY AMALI.A.	500
7159	PATHIRAKALI.K.	500
7160	PRABHAHARAN.T.	500
7161	PREETHI.G.	500
7162	ARUMUGAKUMAR.R.	500
7163	RAJARATHINAM.D.	500
7164	JAYALAKSHMI.K. BANK EMPLOYEE	500
7165	NELLAIAPPA PRABHU.S. BANK	500
7166	RAJA MEENAKSHI.M. BANK EMPLOYEE	500
7167	RAJA SANKAR.K. ASST. MANAGER,	500
7168	RAMESH.T.	500
7169	RAVINDRAN.C.	500
7170	JEYAKRISHNAN.M.	500
7171	LAKSHMANADOSS.N. TMB STAFF	1000
7172	THILAGAMANI.S.	1500
7173	KUMARESAN.T. BANK EMPLOYEE	1000
7174	CHANDRAN KUMAR MUKHOPADHYAY	500
7175	BALAGANESH.N.	500
7176	RADHA.P.	2500
7177	KANAGAVALLI.R.	3000
7178	GNANA PRAKASH.R. BANK EMPLOYEE	500
7179	CHELLA PANDIAN.V. BUSINESS	500
7180	SENTHIL KUMAR.A.	500
7181	NIRMALA SHAH	2500
7182	ARUNA	2500
7183	NEHRU.T.	2500
7184	PRABHAKARA RAO.K.	2500
7185	CHANDEN BEN HOUSE WIFE	2500
7186	RAJA.K.	500
7187	RENU C.BHAVNANI	500
7188	SANJAY LALCHAND GULANI	500
7189	ANUJ KUMAR BUSINESS	2500
7190	CHAMPAT LAL BUSINESS	2500
7191	SHANTHA.M.	500
7192	MANOHARAN.M.A.	500
7193	MANOHARAN.C.	500
7194	CHANDRU P.BHAVNANI	500
7195	JEBAMANI.E.	500
7196	ASLIN.D.	500
7197	MURUGESON.T.	500
7198	PRAKASH CHELLARAM GULANI	500
7199	PRAKASH CHELLARAM GULANI	500
7200	GOVINDAN KUTTY.P.P.	2000
7201	BAHVNA SEHGAL	1500
7202	SANCHI SEHGAL	1500
7203	VIDHI SETHI	1500
7204	SHRISHTI SETHI	1500
7205	SAKTHI LINGAM.T.	1000
7206	GNANA PRAKASAM.A.	1000
7207	PALANIYAPPAN.K.	500
7208	GIRISH NAIR	1500
7209	SATHISH LAKHOTIA	12500
7210	NIRU LAKHOTIA	12500
7211	HARIKRISHNAN.T.	4000
7212	LALIT KUMAR BUSINESS	5000
7213	PRITHVIRAJ.B. BUSINESS	5000
7214	TARACHAND BUSINESS	5000
7215	NAMBURI SAILAJA BUSINESS	2500
7216	VIKAS KUMAR	5000
7217	KAMLESH NATWARLAL MEHTA	2500
7218	NATWARLAL TULSIDAS MEHTA	2500
7219	JACINTHA MARY GORETTI.S.	500
7220	SHARADKUMAR.R.AMIR MESHVI	20500
7221	SOBANARAJ.P.	500

13098	KAMARAJ.D.	1000
13099	IMMANVEL.M.	1000
13100	MURUGAN NADAR.A.	1000
13101	UTHIRARAJA.P.S.M.	500
13102	APPU.G.	1000
13103	JEYAKUMAR.M.	1000
13104	SUGUMAR.A.	1000
13105	JEYAKUMAR.A.	500
13106	MARICHELVAM.K.	1000
13107	ARUL ANTONYRAJ.T.	500
13108	NARAYANAN.A.	500
13109	MANOHARAN.V.	1000
13110	AGASTIAN.R.	2500
13111	KAMALAKARAN.A.	1500
13112	ASHOK.T.	1000
13113	MUTHU RAJA NADAR.T.S.	2500
13114	BASKARAN.S.	5000
13115	EBENEZER SELVARAJ.P.	1500
13116	VIJAYAKUMAR.A.	1000
13117	DURAI KUMAR.A.	500
13118	PANDIAN.P.V. BUSINESS	2500
13119	RAGHAVAN.S.	1000
13120	RAMALINGAM.P.	500
13121	RAJAPANDIAN.R.	500
13122	THANGARAJ NADAR.L.	500
13123	SUDALAI MUTHU.P.	500
13124	ELAYAPERUMAL.T.	500
13125	THANGAPANDI NADAR.D.	1000
13126	GANESAN.V.P. MILK BUSINESS	500
13127	PARGUNAM.K.	500
13128	MURUGANANDHAM.P.	2500
13129	MURUGESAN NADAR.G.T.	1500
13130	RAJALAKSHMI.M.	2500
13131	PITCHAI PALAM.G.	500
13132	PANDI SELVAM.C.	2500
13133	PERIASAMY NADAR.P.	1500
13134	GANESAN.P.	1500
13135	JAYALAKSHMI.M.	1500
13136	NAGARAJ.A.S.	500
13137	RATHINAPANDIAN.S.	500
13138	IRATTAI MUTHU.A.	500
13139	MANOHARAN.L.	500
13140	SELVAM.A.R.S.	500
13141	GURUMOORTHY.A.S.	500
13142	MURUGESAN.V.	500
13143	BASKAR.P.	1000
13144	ARUNJUNAI RAJ.N.	1000
13145	ARULRAJ NADAR.V.S.	500
13146	NEETHIRAJAN.S.	500
13147	RAMACHANDRAN.S.	500
13148	MARIA VISUVASAM.A.	500
13149	TAMIL SELVAN.A.C.	500
13150	RATHINASAMY.R.	500
13151	ANANTHAN.A.	500
13152	KOIL PITCHAI.S.	500
13153	KRISHNA SAMY.K.	1000
13154	LARANCE DURAI.M.	500
13155	CHITHIRAIPANDI NADAR.P.	500
13156	LAKSHMANAN.A.	500
13157	MOHAN.C.	500
13158	MURUGESAN NADAR.A.P.	500
13159	SENTHUR PANDIAN.P.	500
13160	RAMALINGAM.R. BUSINESS	500
13161	JAYALAKSHMI.R.	1500
13162	ANTO RAJEE.M.	1000
13163	SIVASUBRAMANIAN.A.	1500
13164	JAYA MURUGAN.N.	1500
13165	RAJA SINGH.V.	2500
13166	NARAYANA PANDIAN.A.	2500
13167	JAYARAJ NADAR.C. BUSINESS	1000
13168	AROCKIAM.T.	1000
13169	DURAI PANDIAN.P. BUSINESS	500
13170	UTHIRAPOOSANAM NADAR.P.	500
13171	THANGARAJ.A. BUSINESS	1000
13172	GNANARAJ.P.	500
13173	THANGAVEL.P.	1000
13174	ANTONY MUTHU.A.	1500
13175	SUSHEELA.J.	1500
13176	VASUDEVAN.V.S.	1500
13177	SUDHAKAR.S.M.	3000
13178	ARUMUGA RAJA.D.	1000
13179	PATTURAJ.V.S.	1500
13180	MUTHU PANDIAN.V.S.	1500
13181	ARAVINDAN.M.L.	3000
13182	AYYASAMY.A.	500
13183	MAHARAJA.P.	500
13184	MUTHUKUMAR.N.P.	500
13185	PADMA SINGH ISSAC.A.D.	12000
13186	NAMAKODI.P.	6000
13187	INIA RAJA.J.	6000

1256	VENKATESH.M. BUSINESS	1500
1257	MOORTHY.P. BUSINESS	500
1258	PETER PRAKASOM.R. CONDUCTOR	500
1259	VELPANDIAN.A. BUSIESS	500
1260	PAULRAJ NADAR.M.	500
1261	BABY SAROJINI.N.	500
1262	VASUKI.K.	500
1263	ANUSUYA DEVI.R. HOUSE WIFE	500
1264	DHARMALINGAM.P.T.	500
1265	SISUPALAN.P.	2000
1266	GOPALAKIRUSHNAN.S.	500
1267	DAVID RATNA RAJAN	500
1268	KARUPPASAMY.K.	500
1269	AZHAGESAN.D.	500
1270	RAJKUMAR BUSINESS	2500
1271	GEETHA.T.S.	500
1272	NATARAJAN.S. SERVICE	500
1273	SUNDARAVEL.S. BUSINESS	2500
1274	KARUPPASAMY PANDIAN.S.K.	500
1275	SELVIN NADAR.A. BUSINESS	1000
1276	ARUMAI DHAS NADAR.I. BUSINESS	2500
1277	KOSALAI.K.	500
1278	PRABAKARAN GABRIEL.D. ANNA	500
1279	JAWAHAR.A. DOCTOR	500
1280	SAYIMANGALAM.P. BUSINESS	500
1281	ARUNACHALAM BUSINESS	500
1282	SEMRAJ.P.	500
1283	NIRMALA.S.	1000
1284	KARTHIGESWARI.A.	500
1285	SARASA BAI.C.	2500
1286	VENKATACHALAM.G. BUSINESS	1000
1287	PRASAD.L.S. BUSINESS	4500
1288	PRABHU.L.S. BUSINESS	4500
1289	KANNAN.T. BUSINESS	1000
1290	SUSEENDRAN.T. BUSINESS	1000
1291	PREMA.S.	500
1292	SIVASANKAR.R. BUSINESS	1500
1293	VAITHISWARI.S.	1000
1294	SEETHARAMAN NADAR.G. BUSINESS	1000
1295	RAMASAMY.R.	500
1296	PONLINGAM.S. BUSINESS	500
1297	JAWAHAR.M. BUSINESS	500
1298	DHARMARAJ.P. BUSINESS	3000
1299	JAGANATHAN.P.	500
1300	KARPAGA KANNAN	500
1301	SENTHIL KUMAR.S.	500
1302	PONRAJ.V.	500
1303	VIJAYA GOMATHI.A.	500
1304	KARUPPASAMY NADAR.M. BUSINESS	500
1305	PAUL SREENIVASAN.S. DOCTOR	1000
1306	GOVINDARAJU.K. LIC AGENT	500
1307	PARTHIBAN.A. BUSINESS	500
1308	SUNAI KUMAR.M.K. BUSINESS	500
1309	KASTHURI.A.	12500
1310	VASUNDARA.C.	12500
1311	VASUNDARA.C.	12500
1312	KALIAPPAN NADAR.G.	12500
1313	KAMARAJ.P. BUSINESS	1500
1314	THILAGARAJ NADAR.N. BUSINESS	2000
1315	UMA.T.	1000
1316	MUTHU.C. BUSINESS	5000
1317	GNANARAJ.M. BUSINESS	2000
1318	SANMUGAKANI NADAR.S.	500
1319	SANKAR.S.T. BUSINESS	500
1320	GAYATHRI.R	2500
1321	JYOTHI MARIAPPAN NADAR	500
1322	KUMAR RAJAGOPALAN	2000
1323	LAKSHMANA NADAR.G.	500
1324	MURTHY.CH.S.N. BUSINESS	2500
1325	VIJAYALAKSHMI.A.	500
1326	ANBALAGAN.K.	500
1327	CHANDRAN.G.	500
1328	BHOJARAJAN.T.	2500
1329	RAJASEKARAN.P.	10000
1330	JYOTHI MARIAPPAN NADAR	1000
1331	MUTHULAKSHMI.B.	500
1332	MURUGAN.V.M.	1000
1333	KUMARESAN NADAR.R.	500
1334	MANICKAVEL.A.	500
1335	THANGAVEL NADAR.S.	500
1336	RAJA.E.	2500
1337	GANGA BAI.S.	500
1338	SELVARAJ.A.	500
1339	SELVARAJ.K.	500
1340	KRISHNA MOORTHY NADAR.R.	500
1341	SANGARAVEL NADAR.T.	500
1342	ANTHONY RAJ.S. BUSINESS	500
1343	RAJENDRAN.N.	1000
1344	DR.S.SIVA MURUGAN MEDICAL PRACTIO	7500
1345	RAJASEKARAN.P.C. BUSINESS	2500

7222	SREEDHAR.L.	500
7223	KARTHIKEYAN.A.	7500
7224	RAJESH KUMAR	2500
7225	MEENAKSHI.R.	5000
7226	SANTHANAKUMAR.A.	500
7227	CHANDRA SEKARAN.S. BANK EMPLOYEE	500
7228	MANIMEGALAI.S.	1500
7229	KANAGAVEL NADAR.P.A.	500
7230	VIJAYA KUMAR.P.	500
7231	KARTHIKEYAN.P.A.	500
7232	MOHAN SIVALINGAM.R.	1000
7233	SAMY DOSS.P. EMPLOYEE	500
7234	MOHAN.V. BANK EMPLOYEE	500
7235	RAJASEKAR.V.	500
7236	BASANT KUMAR	500
7237	DHARMENDRA KUMAR DOSHI BUSINESS	1000
7238	SHYAM NARAIN SINGH	5000
7239	DINESH KUMAR	500
7240	ASHOK KUMAR	500
7241	SHANTHI.R.	500
7242	GANESAN.T.	500
7243	SHANTHILAL RATHORE	1000
7244	KAMINI RATHORE	500
7245	TARACHAND LUNKAR	1000
7246	SARANGALINGAM.A. BUSINESS	500
7247	SUDHAKAR.R.	500
7248	RAVI KUMAR GUPTA	6000
7249	MAHENDRA KUMAR DOSHI	1000
7250	PONPANDIAN.V.	8000
7251	ALBERT RAJ.A.	500
7252	AYYANAR.P.	500
7253	KRISHNAMOORTHY IN SERVICE	500
7254	KARUNA MOORTHY.R. OFFICER, TMB LT	500
7255	SARAVANA BHAVAN.P. EMPLOYEE	500
7256	BASKARAN.A. IN SERVICE	500
7257	JEYACHANDRAN.S.	500
7258	NARASIMALINGAM.A. BUSINESS	500
7259	KUNDHAVI.S.	12500
7260	SUNDARARAJ.G.	12500
7261	MARIAPPARAJAN.K.T. BANK EMPLOYEE	500
7262	BAKIRATHI.T. IN SERVICE	1000
7263	VINODARAJ.V.G.S.	73000
7264	RAM KUMAR.K.	1000
7265	JALAJA KUMARI.S.	1000
7266	SEEMA KURTHI SUDHEER KUMAR	500
7267	MATURI RANGA RAO	500
7268	MATURI PRASANTHI	500
7269	MURUGESAN.N.R.	500
7270	MUTHU.P.K. BUSINESS	500
7271	PANDIAN.S.	500
7272	KANAGAVEL.K. OFFICER IN FORE	500
7273	THANASEKARAN.T. BUSINESS	2500
7274	VIJAYAPANDIAN.K. E R P CONSULTAN	2500
7275	VETRIVEL.A.K.V. BUSINESS	5000
7276	RAJU.S. BUSINESS	500
7277	RAJASEKARAN.M. BUSINESS	500
7278	SUBASH.M. BUILDING CONTRA	500
7279	AYYASAMY ALIAS MUTHURAJ. R	500
7280	THILAGAVATHY.D.	500
7281	PRADIP.K.G.	500
7282	SELVA PREMAN.S. BUSINESS	500
7283	KRISHNAN.K. BUSINESS	500
7284	SAURABH S.MITTAL	1500
7285	RAMESH KUMAR TAPARIA BANK	500
7286	SANTHOSAM.V.G.	48000
7287	SRINIVASAN.A.	1500
7288	SHANMUGAM.M.	2500
7289	CHANDRALEKHA.G.	25000
7290	SELVAM.K. BUSINESS	500
7291	SEETHA LEKSHMI.C.	500
7292	SEVUGA PERUMAL.S.	500
7293	ELANGOVAN.P. BUSINESS	500
7294	SUGARGANADEVI.S.	5000
7295	AMIRTHALINGA PANDIAN.A.S. STUDENT	5000
7296	PARTHASARATHY.P.N.V. BANK STAFF	500
7297	SHANMUGANATHAN.A.	500
7298	VINAYAGAMOORTHY.T.	500
7299	DURAIRAJ.C. SENIOR MANAGER,	500
7300	LAL SUNDARI.S.	500
7301	PALANISAME.T.N.	5000
7302	RAM PRAKASH.P.	2500
7303	CHANDRAN.P.	500
7304	JAYARAJ.G.	500
7305	VENKATESAN.M.	500
7306	RUBAN SUKUMAR.V.	1000
7307	JEROME SAMY	5000
7308	JOSEPH LEON.A.	1000
7309	PANNERSELVAM.A.S.	1000
7310	RAMESH BABU.R.	500
7311	DHANUSU.T.N.	1500

13188	RATNAM.V.	6000
13189	PUSHPARATHINAM.R.	6000
13190	REKA.R.	6000
13191	RAMESH.T.	3000
13192	AMUTHA.T.	3000
13193	AMAR RAJA.T.	3000
13194	NAVAMANI NADAR.D.	1000
13195	MURUGAN.C.	500
13196	NARASINGHA MURTHY.R.	500
13197	SUNDARA KUMAR.P.	500
13198	RAJAMANI NADAR.T.	500
13199	RAJAPANDIAN.R.	1000
13200	SADASIVAM.M.	500
13201	THIRUMANI.T.	1500
13202	SADASIVAM.M.	500
13203	JOSEPH.S.	500
13204	SAKTHIVEL.N.	500
13205	KANCHANA.N.	500
13206	STEPHEN.V.	500
13207	PONNU.P.	500
13208	SHANMUGASUNDARI.M.	500
13209	ROWLAND DHANAPALAN.J.	1500
13210	SOUNDARARAJAN DURAI.T.	1000
13211	AATHI MULAM.R.P.	500
13212	KULANTHAIVEL.S.	500
13213	RAMA DEVI.A.	500
13214	MARAGATHAVALLI.S.	500
13215	IYADURAI.S.	500
13216	RAJA KUMAR.N.	1000
13217	THANGASAMY.M.	500
13218	PAUL WILLIAM.D.	500
13219	DHANARAJ DEVASIR.D. HEAD MASTMER	500
13220	CHELLATHAI.A. TEACHER	500
13221	JESUDASAN.S. TEACHER	500
13222	RANI FLORA.A. TEACHER	500
13223	LILY PUSHPAM PONNAMMAL.S.	500
13224	JACOB PUSHPANATHAN.A.	1000
13225	SAROJA.N.	39500
13226	PONNIAH.S.K.	2500
13227	MEENA KUMARI.R.	500
13228	SURESH KUMAR.S.	500
13229	SUNDAR SINGH.D.	500
13230	THANGADURAI.E.	1500
13231	CHITRA.V.	2500
13232	ALAGESAN.G.	2500
13233	PATTUMANI.G.	1000
13234	THIRUVAN.S.	1500
13235	SHANTHI THIRUVAN.E.	1500
13236	SUBRAMANIAN.A.	500
13237	SUBRAMANIAN.S.	5000
13238	DEVAPALAN.K.	1000
13239	DHANASEKARAN.S.	500
13240	CAPT.DR.R.BALASUBRAMANIAN	500
13241	SELVARAJ.V.G.	22500
13242	RAVIDAS.V.G.P.	22500
13243	SANTHOSAM.V.G.	25000
13244	RAJADAS.V.G.P.	22500
13245	RAJAPANDY.N.	1500
13246	JACOB.A.J.	500
13247	STANLEY.L.	500
13248	GEORGE.M. BUSINESS	500
13249	SAJI KUMAR.D.	500
13250	THAYAMMAL.K.	500
13251	JACQULINE.V.	500
13252	VIMALA.P. TEACHER	500
13253	HELEN VIJILA DEVI TEACHER	500
13254	SEBASTY KANAGA HEPZHIBAI.S.	500
13255	MITRA.G.D. CORRESPONDENT	2500
13256	PANNEER SELVAN JOSEPH.C. TEACHER	500
13257	MARY SAROJA.M. TEACHER	1000
13258	EBENREVA.I. TEACHER	500
13259	VASANTHI BEULAH THANASEELI.J.	1000
13260	SELVAKUMAR.T.	500
13261	MARGARET RAJASIRONMANI.S.	500
13262	PAUL.E. ENGINEER	500
13263	THANGASAMY.S.	1000
13264	KANNAN.P.	500
13265	NEELA MARTHANDAN.K. BUSINESS	40000
13266	CHRISTOPHER.M.P.	6000
13267	CRISTO SAKER.M.P.	6000
13268	CHRISTO SHAGHI.M.P. STUDENT	6000
13269	JAYA RAMACHANDRAN.G. BUSINESS	500
13270	THANGAPANDI.A. FARMER	500
13271	SELVASUNDARY.R.	1000
13272	RAJESWARA PALANISAMY.R.	500
13273	SHEELA.M.	1500
13274	JULIET DAISY.A.	500
13275	VIJAYAKUMARI.T.	500
13276	BALASUBRAMANIAN.R.	500
13277	KATHAVARAYAN.P. TEACHER	500

1346	MANOHARAN.P.C. BUSINESS	2500
1347	ELANGO.P.C.	2500
1348	SELVAM.P.C.	2500
1349	JAMBULINGAM.C. BUSINESS	2500
1350	KUMARESAN NADAR.P. BUSINESS	2500
1351	GAYATHRI DEVI .P.	2500
1352	SEKAR.M.G.	5000
1353	ARUMUGAM.M. BUSINESS	2500
1354	THANGAVEL.V. RETD HEAD MASTE	1000
1355	VIJAYA GANDHI.J. BUSINESS	3500
1356	RADHAKRISHNAN.S. BUSINESS	2500
1357	PALANI NADAR.T. BUSINESS	500
1358	KAMARAJAR.K. BUSINESS	500
1359	JAYALEKSHMI.N.	1000
1360	DURAI.T. BUSINESS	4000
1361	RAJENDRAN.S. BUSINESS	500
1362	MAHALINGAM.S. DOCTOR	2500
1363	ANTONY RAJ.A. DOCTOR	6000
1364	AMURTHAM PONNU THURAI.A.	500
1365	MADHU BALAN.A. BUSINESS	500
1366	NATARAJAN.P. BUSINESS	500
1367	RAJENDRAN.S. SECURITY GUARD	500
1368	RAJENDRAN.S. SECURITY GUARD	500
1369	SELVAKUMAR SAMRAJ CIVIL ENGINEER	500
1370	DANIEL ASIRVATHAM.J. RETD TEACHER	500
1371	REMIGIUS.S.LEON.J.	2000
1372	JEBARAJ.R.E.M. SCIENTFIC OFFIC	500
1373	GOPALADHAS.S. CHECKING INSPEC	1000
1374	SANTHI MARY SAMRAJ	500
1375	NATESAN.M. BUSINESS	1000
1376	PAUL DURAI.T. BUSINESS	2500
1377	ANUSHYA DEVI.M.	2500
1378	JOHN DAVID.J.	2500
1379	THOMAS THANGADURAI.J.	2500
1380	PREMA.J.	2500
1381	JOSEPH DHANARAJ.J.	2500
1382	SAROJINI.J.	2500
1383	KALAISELVAN.R.	500
1384	SUBRAMANIAN.P. BUSINESS	500
1385	SARADHA.S.	3000
1386	KOMARASAMY.P.	500
1387	SOMASUNDARAM NADAR.D. BUSINESS	1000
1388	AYYA DURAI.S.	500
1389	CHANDRA SEKAR.T.	500
1390	VELLAICHAMY NADAR.T.	63500
1391	VELSAMY.K.	500
1392	SHYAMALA DEVI.R (STUDENT)	500
1393	DURAIMANI.P. TEACHER	500
1394	BALASUBRAMANIAN.P. BUSINESS	500
1395	DHAVAMANI.K. FARMER	500
1396	SANKARAN.K.	500
1397	ARUMUGASAMY.S. FARMER	500
1398	ARUMUGACHAMY.T. BUSINESS	500
1399	RAJESWARI.S.	500
1400	BALASUBRAMANIAN.A.	500
1401	KALLIMUTHU.V.	500
1402	SAMUEL TAMILARASAN N.	500
1403	KALIDAS.R. BUSINESS	500
1404	SHANMUGAM.T. BUSINESS	500
1405	CHRISTOPHER.S. BUSINESS	500
1406	PREMKUMAR.R. BUSINESS	500
1407	SANTOSH KUMAR.M.	500
1408	MURUGAVEL.J. BUSINESS	500
1409	PUSHPAM.D.	500
1410	SOUNDARA PANDIAN.G. RETD CENT	500
1411	SUDALAI KASI.R. BUSINESS	500
1412	MUTHIAH.V. LIVESTORCH INSP	500
1413	PREMA.C. HOUSE WIFE	500
1414	SAMUTHIRAM.N. BUSINESS	500
1415	THIRUMALAI KUMAR.R. BUSINESS	500
1416	STEWART.M. BUSINESS	500
1417	ANNAMALAR.K.M.	500
1418	MARAGATHAM.K.P.K. BUSINESS	500
1419	RAMANATHAN.S. ASST. COMMISSIO	500
1420	SELVA KUMAR.R.P.K. BUSINESS	500
1421	MANGALARAJ.K.M. TEACHER	500
1422	CHITRA PUTHIRA NAINAR.A. ASST	500
1423	RETNAM.K. RETD. ASST.DIRE	500
1424	THANGASAMY.R. BUSINESS	500
1425	KATHIRVEL.J. BUSINESS	500
1426	PON MURUGAN.P. STUDENT	1000
1427	PERIYASAMY.P. BUSINESS	500
1428	SEKAR.S. DOCTOR	500
1429	SUBBIAH.M.	500
1430	VINAYAGAM.N.	500
1431	MURUGAN.V.	500
1432	RAJASEKAR.V.	500
1433	RAJAKUMAR ANAND.S. BUSINESS	500
1434	SARASWATHI.S.P.	1500
1435	MEENAKSHI.M. HOUSE WIFE	1500

7312	SYED UVISH.S.E.A.	1000
7313	NAGASORNAGANESH.N.	500
7314	PARASMAL JAIN.R. BUSINESS	2500
7315	VIDYA PATWA	2500
7316	KAMLESH BUSINESS	2500
7317	KANCHAN	2500
7318	SANGEETA	2500
7319	MAMTA S. LOHANI	1500
7320	SANJAY KUMAR	1500
7321	BALAKRISHNAN.R.P.	3000
7322	THOMAS CHIRAYIL	500
7323	SUBASHINI.M.	500
7324	MUTHUKUMARI.A. BANK EMPLOYEE	500
7325	SELVAKUMAR.M.	500
7326	SIVASANKARA NARAYANA PERUMAL.R.	500
7327	BASKARAN.V.	500
7328	RANI VIJAYAKUMAR	500
7329	IRUDAYARAJ.D.	500
7330	VELMURUGAN.M.S. BANK EMPLOYEE	500
7331	RAJA SEKAR.S. BANK EMPLOYEE	500
7332	RATHINA PANDI.R. BANK EMPLOYEE	500
7333	KANNAN.R.	500
7334	GANDHI.S.	500
7335	RENGANATHAN.S.J. BANK EMPLOYEE	500
7336	BALAKRISHNAN.D.	1000
7337	SUNIL KUMAR.K.	500
7338	NILESH	500
7339	JAYARAJ.K.V.C. BANK EMPLOYEE	500
7340	KUMAR.P.	500
7341	MOHAN.T.GURNANI	5000
7342	BACKIANATHAN.N.	5000
7343	KESHAW PRASAD DALMIA IN SERVICE	2000
7344	AMIN ABDUL KADER	1000
7345	RAJAMOHAN.J.	10000
7346	MANGAI CHINNAPPA	7500
7347	CHINNAPPA.T.	7500
7348	SHAKILA.P.	2500
7349	SHANMUGA PANDIAN.U.	7500
7350	MADDI VENKATA SUBRAMANYAM	500
7351	JOHNSON V. NADAR	5000
7352	RAJENDRA KUMAR BUSINESS	2500
7353	KARTHIKEYAN.J. SERVICE	1500
7354	KANTHASAMY.P.C.A.	1500
7355	PRABHAKAR.G.D.	6000
7356	JAYAVEL.P.C.A.K.	500
7357	CHANDRASEKAR.M.	1500
7358	NIRMALA.K.	500
7359	KANAGARAJ.S.	500
7360	SIVASUNDARI KAMARAJ NADAR	3000
7361	MANTHIRAM NADAR.S.	2500
7362	GURUPRASATH.S.	500
7363	SHIVALINGA NADAR.Y.	1500
7364	RAJA NADAR.E.	2000
7365	SRIVIJAYAM NADAR.S.	5000
7366	PONRAJ.D.	1000
7367	SELVARAJ NADAR.R.	1000
7368	PAULPANDI.P.	1000
7369	SOBI SUNDER NADAR HOUSE WIFE	500
7370	ALBERTVETHAMANI.D.	500
7371	SEENI NADAR.V.	500
7372	SUNDER.M.	500
7373	RADHA KRISHNAN.N.	500
7374	ALAGESAN.K.	500
7375	MANJULAA.A.	500
7376	GNANAPRAKASH.P. BANK EMPLOYEE	500
7377	SREEPAD PRABHAKAR POOJARI	500
7378	MURUGESAN NADAR.S.	500
7379	PAULRAJ NADAR.P.	500
7380	THANGARAJ NADAR.P.	500
7381	EDWARD NADAR.A.	500
7382	CHINNADURAI NADAR.P.	500
7383	MURALIDHARAN.R.	500
7384	SHANTHI.R.	500
7385	MAHENDRA DHURAI NADAR	500
7386	CHANDRAKANT DURAI NADAR	500
7387	SANGEETHA DURAI NADAR	500
7388	RAVINDRA DHURAI NADAR	500
7389	PUSHPA DURAI NADAR	4500
7390	SIVANESAN.K.	2500
7391	MALLIKA.M.	2500
7392	MANTHIRAM NADAR.S.	2500
7393	MALLIKA.M.	2500
7394	SRINIVASAN.P.	2500
7395	BODA RAVIRAJ BUSINESS	15000
7396	DEEVYA MULANI	10000
7397	SELVAKUMAR.V.	500
7398	ARUN KUMAR.T. BANK EMPLOYEE	1000
7399	GOVINDARAJAN.P. BANK EMPLOYEE	1000
7400	GANESHVEL.K. SERVICE	1000
7401	MURUGESAN.S.	1000

13278	SRINIVASAN.G.	500
13279	NIRMALA DEVI.T. TEACHER	500
13280	TAMIL SELVI.G.	500
13281	GNANA JEEVAN.M. BUSINESS	500
13282	SEKAR.N. FARMER	1000
13283	MAHESWARAN.R. FARMER	1000
13284	ZATHROCK.J.S.D. ADVOCATE	500
13285	PAULRAJ.M.	500
13286	KAMALA.P.	500
13287	MOHANA SUNDARI.M.	1500
13288	ABETH NEKO.J.S.	500
13289	CHEIRMARAJAN.T.	500
13290	KAMARAJ.A.	500
13291	KUMUTHINI.A.	1500
13292	SUBRAMANIAN NADAR.R. BANK	500
13293	RAVI KUMAR.A.T.A.	500
13294	IYAM PANDI NADAR.M.	500
13295	JAYALAKSHMI.A.	500
13296	GNANA RAJ.D.	500
13297	KARTHIKEYAN.A.	5000
13298	KUMARAN.K.	5000
13299	ARAVINDAN.M.L.	1000
13300	BHARTHI PRADIP SHAH	500
13301	PRADIP VELJI HUF	1000
13302	THANGA MANOHARI DEVI.A.P.G. HOUSE	500
13303	MARGRET PAULA MARY	2000
13304	CHITHRAI SELVAN.A.T.A.	500
13305	GURUMURTHY SRINIVASAGAM	8000
13306	JOHNSON.L.	3000
13307	RAJAN.L.	3000
13308	AMALAN.M.	3000
13309	MARIA DANIEL JOE.M.	3000
13310	ARUL BENIT.M.	3000
13311	GUNASEKARAN.T.	500
13312	SWAMINATHAN DANIEL.J.	500
13313	GUNASEELAN JEYARAJ.S.	1000
13314	RAJA ALEXANDER.B.	1000
13315	DHANARAJ SAMUEL.C.	500
13316	THAYALA DURAI SINGH.J.	1000
13317	PORSELVI.R.	2500
13318	JAYANTHI.K.	2500
13319	ROSALINE EARNEST S.	2500
13320	KARMEHALA.T.	500
13321	RATHIGA.K.	500
13322	AGNES LILLY PUSHPA.M. BUSINESS	500
13323	JEYANTHI.S.	500
13324	MARI SARASWATHI.K.	500
13325	PARANI LATHA.M.	500
13326	JAYAKODI.S.	500
13327	CHANDRA.R.	500
13328	HEMALATHA.J.	500
13329	DHANALAKSHMY.M.	500
13330	SARATHA MANI.V.	500
13331	KALAIVANI.C.	500
13332	SHANTHI.N.	500
13333	UMA DEVI.R.	500
13334	SHANTHI.P.	500
13335	PREMAVATHY.R.	500
13336	THILAGAVATHY.S.	500
13337	SHANTHI.I.S.	500
13338	ESTHER LILY PUSHPAM.J.	500
13339	YOGESWARI.P.	500
13340	CONSTANCE.A.	500
13341	JEYA PANDEESWARI.P.	500
13342	VASANTHA MALLIKA.P.	500
13343	KANTHIMATHI.C.	500
13344	VIJAYA LAKSHMI.D.	500
13345	ASTAMANI.N.	500
13346	SATHIYA BAMA.M.	500
13347	NIRMALA DEVI.N.	500
13348	SAKTHIYASEELAN.T.M.P.S.	500
13349	LALITHA.C.	500
13350	LATHA.N.	500
13351	MAHA LAKSHMI.A.	500
13352	POONGOTHAI.M.	500
13353	SHEELIA FLORENCE.W.	500
13354	KAMALAM.N.	500
13355	LAKSHMI SUDHA.S.	500
13356	PADMAVATHI.A.	500
13357	MAHALAKSHMI.P.	500
13358	MAHALAKSHMI.S.	500
13359	PAUL RATHINAMANI.T.	500
13360	ANTONY RAJ.S.	500
13361	VIJAYALAKSHMI.T.	1000
13362	THIRUMANI.T.	2500
13363	SELVANAYAGAM.K.T.	1000
13364	RAJA.T.	1000
13365	THANGARAJ NADAR.V.	1000
13366	JEYARAJ.P.	500
13367	VANITHA.M.	1500

1436	SIVAKUMAR.L. BUSINESS	1500
1437	SUNDRA PANDI.R. BUSINESS	1500
1438	JAGANATHAN.R.	1500
1439	ANTONY PUSHPARAJ.M. BUSINESS	1500
1440	EZHIL RAJAN.L. BUSINESS	1500
1441	#N/A	1000
1442	PERUMAL RAJ.M.S. DOCTOR	1000
1443	AANANDAPPAN.I. BUSINESS	1000
1444	SHANTHA.R. HOUSE WIFE	500
1445	SINGADURAI.K.	500
1446	CHITRA DEVI.S. HOUSE WIFE	500
1447	PUNITHA.V. HOUSE WIFE	1500
1448	JANAKI.M. HOUSEWIFE	1500
1449	BHAGYALAKSHMI.R.	500
1450	MOHAN.T.	1000
1451	ANBURAJAN.K.	500
1452	CHIDAMBARA RAJA.S. BUSINESS	1000
1453	ANITHA.M. BUSINESS	500
1454	PERUMAL RAJ.M.S. DOCTOR	1000
1455	INBARAJYAM.P. BUSINESS	500
1456	RAJESWARAN.V.M. BUSINESS	500
1457	MADHAVAN.M. RTD BANK MANAGE	500
1458	MANIMEKALAI.A. HOUSE WIFE	500
1459	SENTHIKUMAR.R. BUSINESS	500
1460	SELVAKADIR.B.	500
1461	MUNIASAMY.T. BUSINESS	500
1462	UMADEVI.U. BUSINESS	500
1463	RAJENDRAN.T.	500
1464	CHANDRAPRAKASH.J. BUSINESS	500
1465	MURUGESAN.K. BUSINESS	500
1466	GURUSAMY NADAR.K.A. BUSINESS	1000
1467	SUJATHA.S.	500
1468	SUNDARAMMAL.M. HOUSE WIFE	500
1469	SELVAMURUGAN.T. BUSINESS	500
1470	SIVAPRIYA.A.	500
1471	SERMAKANI.S. BUSINESS	1000
1472	RAMACHANDRAN.C. BUSINESS	500
1473	THAMILARASI.P.	500
1474	THALAMUTHU.R.	500
1475	MURUGESAN.A. BUSINESS	500
1476	MUTHU SINGAM.G. HEADMASTER	500
1477	ANATH BUSINESS	500
1478	VAITHYANATHAN.A. BUSINESS	500
1479	HEPZIBAH SUGANA.J.	500
1480	GNANASEELAN.T.	500
1481	GANESAN.M. BUSINESS	500
1482	KANESA LINGAVELAN.K. DOCTOR	500
1483	BALAJI ADITHIYAN.M (STUDENT)	500
1484	ARUL JOSEPH.A.	1000
1485	MARIMUTHU.S. BUSINESS	1500
1486	MADANA GOPAL.S. BUSINESS	1500
1487	SELVARAJA.T.M.K.	10000
1488	DURAIPANDIAN.P. BUSINESS	1000
1489	PONNUTHAI.D. HOUSE WIFE	1500
1490	MURUGAVEL.K. BUSINESS	500
1491	JAYANTHI.M.	500
1492	SRIKUMAR.C. BUSINESS	1000
1493	CHINNAKANI NADAR.V.N. BUSINESS	1000
1494	ARUL.S.I.	500
1495	GANESH.V.	500
1496	MATHIVANAN.M.	1000
1497	ILANGO.A.C. ENGINEERING WOR	30000
1498	KALIAPPAN NADAR.G.	10000
1499	ARUL RAJAN.G.	2500
1500	JAYAKUMAR.J. BUSINESS	2500
1501	BRAMMAYYA.M.	1000
1502	VIJAYA RAJ.S.M.	1000
1503	JAWAHAR MARIAPPAN.K.M.P. BUSINESS	1000
1504	SELVARAJ.T. EMPLOYEE	500
1505	DHANALAKSHMI.R.	500
1506	PONNIAH.M.	1000
1507	SUBRAMANI.T. MADRAS IIT LAB	500
1508	JANAKINATHAN.R.	500
1509	GANESAVEL.P. CHARTERED ACCOU	1000
1510	SUBRAMANIAM.P.	500
1511	DHANARAJ.S.	500
1512	THANGARAJ NADAR.R.	500
1513	VETRIVEL.P.	500
1514	ARULSELVAN.P.	500
1515	GOPALAKRISHNA NADAR.R.	500
1516	SIVA SUBRAMANIAN V.	500
1517	JOSE. P.D. BUSINESS	500
1518	THANASEELAN.P.	500
1519	ARULRAJAN.G.	500
1520	VALANGAIAR.J.D.P.	500
1521	MURUGESAN.V.	2500
1522	SURESH KUMAR.R. BUSINESS	2000
1523	NADARAJAN.A.	500
1524	ARUMUGASAMY.N. BUSINESS	500
1525	SARAVANA KUMAR.R. BUSINESS	2000

7402	RAJA.A.	1000
7403	ASOK KUMAR.G. STAFF, TMB LTD.	1500
7404	RAMESH KUMAR.A.	1500
7405	PANDY.B	500
7406	POOPANDIAN.N SPECIAL OFFICER	1500
7407	VASUKI.K.	1500
7408	ARUNACHALAM.A.	1500
7409	ELANGO.R. BANK EMPLOYEE	1500
7410	GANESAMURTHI.G.	1500
7411	RAMAGURUSAMY.S.	1500
7412	CHIDAMBARA KANI.J. EMPLOYEE	1500
7413	RAMASUBRAMANIAN.V.G. BANK	1500
7414	THENRAL SORNAKUMARI.N. BANK	1500
7415	VARADARAJAN.P.R.	1500
7416	SIVA MURUGAN.K.	1500
7417	SUNDARAMURTHI.J.	1500
7418	YOGARAJAN.R.	1500
7419	ARUNACHALA ESWARAN.M.	1500
7420	CHIDAMBARA PANDIAN.S. BANK	1500
7421	MANI CHELLIAH.R.	1000
7422	ANNAMALAISAMY.P.	1500
7423	SAMBASIVAM.V. BANK EMPLOYEE	1500
7424	SIVASUBRAMANIAN.N. BANK EMPLOYEE	1500
7425	ASHOK KUMAR.A.S.	500
7426	RAJKUMAR.A.S.	500
7427	JASMINE THILAGAVATHY.A.S.	500
7428	JASPHER WILLSIE KATHRINE.G.	500
7429	JEEVA MARY VICTORIA.G. BANK	500
7430	JENNIFER G.RAJAKUMARI ENGINEER	500
7431	MURUGAN.P. BANK EMPLOYEE	500
7432	KARUPPIAH.S. BANK EMPLOYEE	500
7433	ATHISAYAMARY.K.	500
7434	KANAGALATHA.A. BANK EMPLOYEE	500
7435	PETER.J.	500
7436	VAIRAMUTHU.C. BANK EMPLOYEE	500
7437	SHANMUGA PRIYA.V.	500
7438	NAGARAJAN.M. BANK EMPLOYEE	500
7439	NAVEEN MUKESH.N.(MINOR)	500
7440	GANDHI.S. SERVICE	1000
7441	GANTHIMATHI.K. BANK EMPLOYEE	1000
7442	CHANDRASEKAR.B. BANK EMPLOYEE	1000
7443	JAYARAJ.K.V.C. BANK EMPLOYEE	1000
7444	KANCHANA.R.	1000
7445	CHOCKANATHA PANDIAN.T.	2000
7446	RAJALAKSMI.G.	1000
7447	SARAVANAN.R.	1000
7448	TAMIL DURAI.M.	1000
7449	RAMALAKSHMI.S.	1000
7450	KUMARAN.C.	1000
7451	SAKUNTALA.A.	1000
7452	SIVASANKAR.A. BANK EMPLOYEE	1000
7453	NELSON.C.	1000
7454	VIVEKANANTHAN.S.	1000
7455	VANITHA.A. BANK EMPLOYEE	1000
7456	RAJAGOPAL.M.	1000
7457	RAJASEKARAN.S.	1000
7458	RAMESWARAN.G. BANK EMPLOYEE	1000
7459	CHITRA.V. HOUSE WIFE	1000
7460	AUGUSTUS IMMANUEL.T.	1000
7461	SIVAGAMI.J.R.	1000
7462	ANANTHI.R. BANK EMPLOYEE	500
7463	KRISHNAMURTHY.S. RETD RBI OFFICE	2500
7464	LYLAKUMARI.P.	1500
7465	BALAKRISHNAN.M. BANK EMPLOYEE	1500
7466	SURENDRAKUMAR.M.	1500
7467	SUBRAMONIAN.V.M.	1000
7468	GANESH KUMAR.K.	1000
7469	GRACY JOSEPH	1000
7470	CHANDRA.G.	1000
7471	BASKARAN.V.	1000
7472	SRINIVASAN.R.	1000
7473	KAMATCHI SUNDARAM.R.	1000
7474	ARUN KUMAR.A.	1000
7475	MICHEL ANTONY.M.	1000
7476	XAVIER RAJ.N.	1000
7477	ASHOKKUMAR.K.	1000
7478	ARIVU RAJA.V.	1000
7479	MUTHU KRISHNA KUMAR.P.	1000
7480	CHELLA DURAI.T. BANK EMPLOYEE	1000
7481	ASOKAN.S.	1000
7482	BOOMI NATHAN.K. BANK EMPLOYEE	1000
7483	AMUTHA AMMACHAR.V.	1000
7484	PRABHAKAR MILTON.M. BANK	1000
7485	KARTHIKEYAN.T.	1000
7486	INBAM.D.	1000
7487	GOWRI.S. SERVICE	1000
7488	RAMESH.R. BANK EMPLOYEE	1000
7489	SHANTHINI.A. BANK EMPLOYEE	1000
7490	BASKARAN.N. CLERK	1000
7491	THANGADURAI.T. BANK EMPLOYEE	1000

13368	SRINIVASAN.J.	500
13369	SELVARAJAN.K.	2500
13370	BALASARASWATHI.S.	3000
13371	KARTHICK RAJAN.S.	3000
13372	PIKKATHIYA.P.K.G.A.	500
13373	SELVARAJ.G.	500
13374	SOUNDRARAJ.D.	500
13375	THIRAVIAYARAJ.D.	500
13376	VETRIVEL.M.	500
13377	SARASWATHI.R.	500
13378	MURUGAN.M.	2500
13379	DHARUMABALAN.M.	500
13380	DHARUMABALAN.M.	500
13381	VETHAMANI.G.	500
13382	RAJENDRAN.J.	500
13383	SELVAMANI.K.	500
13384	GANESA MOORTHY.P.	500
13385	RANGA RAO.G. BUSINESS	500
13386	AMAR KUMAR.G.	500
13387	JEYALAKSHMI.M.	500
13388	PULLIAH ALIAS BOSE.P.	500
13389	CASIMIRRAJ.M. PROFESSOR	1000
13390	BENJAMIN JEYARAJ	500
13391	NATHMAL BUSINESS	2500
13392	SUNDAR SINGH.T.	2500
13393	GNANA SEKARAN.J.	1000
13394	LINGAM.M.	500
13395	UTHAYARAJA SELVAM.S.	500
13396	ANTONY RAJAN.J.	1000
13397	MUTHU KUTI.K.	500
13398	KASIPAZHAM.K.	500
13399	JEYA KUMAR.K.	500
13400	GRUZE.D.	500
13401	PACKIASEELI.B.	500
13402	INDIRA SELVAM	500
13403	RAJADHARMA SELVAN	500
13404	SUNDARARAJ JEBADURAI.N.	1000
13405	PAUL PANEERSELVAM.P.	1000
13406	RAJARAM.P.	500
13407	KUMARA PANDIAN.K.	500
13408	PRABAKAR.J.	1000
13409	NANTHAKUMAR.P.	500
13410	AYYADURAI NADAR.P.	500
13411	MAHALINGA NADAR.L.	5000
13412	SAKTHIVEL.A.	500
13413	NAGARAJAN.N.	1500
13414	KUMAR.S.R.R.	5000
13415	GUNASEKAR.J.	2500
13416	SELVARAJ.R.	2500
13417	JEBARAJ.J.	500
13418	RAJAN.S.	2500
13419	PONRAJ.P.	1000
13420	LAKSHMANAN.T.K.	500
13421	CHANDRA MOHAN.J.	500
13422	MANMATHARAJ.M.	2000
13423	KAMARAJ.N.	2500
13424	VELUSAMY.G.	500
13425	NAGAMANI	500
13426	RAJU.P.	500
13427	SELVAKUMAR.R.	500
13428	NATA RAJ.R.	500
13429	SARAVANAN.G.	2500
13430	SUDHA KIRUBAI JOTHI.B.	500
13431	KANNAN.K.	500
13432	CHANDRASEKAR.M.	500
13433	BALAMURUGAN.M.R.	500
13434	RATHINAVEL.M.	500
13435	RAMASAMY.M.	500
13436	KRISHNAMOORTHY.G.	500
13437	BHARATH.C.	1000
13438	NELLAIAPPAN.R.	1000
13439	MURUGAN.P.	1000
13440	MUTHUMARIAPPAN.B.	500
13441	PRATHEEP KUMAR.S. COTTON	500
13442	VENKATESH.N.M.	500
13443	CHANDRASEKARAN.S.	500
13444	SURESH.S.	3000
13445	SREE DEVI.S.	3000
13446	SHEELA.J.	500
13447	SORNARAJ.M.	1000
13448	RATHA EASWARI.S.	500
13449	SUNDERSINGH SAMUEL.V.	1000
13450	MALLIGA.O. BANK EMPLOYEE	500
13451	SATHIS KUMAR.D.	5000
13452	PREMALATHA.S.	5000
13453	SELVARANI.S.	5000
13454	DEVARAJ.G.	500
13455	RAVIKUMAR.M.	1000
13456	NAGARAJAN.G. MERCHANT	500
13457	ANBALAGAN.K.	500

1526	LAKSHMI.A.	500
1527	CHANDRA SEKARAN.S.	500
1528	NATARAJAN.K	500
1529	CHINNAPAPPAMMAL.R. HOUSE WIFE	500
1530	RAJENDRAN.N.	500
1531	PONNARASI.T. HOUSE WIFE	500
1532	SELVA SUNDARI.S.	2500
1533	DANIEL JOE.S.	500
1534	RAJENDRAN.S.	500
1535	GANDHI.A. TEACHER	500
1536	RAJAMMAL.S. HOUSE WIFE	2500
1537	JEYALAKSHMY.T.	2500
1538	PALANI NADAR.S.	2500
1539	MAHADEVI.P.	2500
1540	SATHIANATHAN.T.	5000
1541	PANNEERSELVAM.V. BUSINESS	5000
1542	ASAITHAMBI.C.	5000
1543	SHANMUGAVEL.R. BUSINESS	5000
1544	LEELA.G. HOUSE WIFE	500
1545	MADHAN KUMAR.B.	500
1546	ASHOK KUMAR.B. STUDENT	500
1547	SIVAKUMAR.R. BUSINESS	500
1548	SRINIVASAN.P.	1500
1549	ANDAVAR.M.	500
1550	VIJAYALAKSHMI.K. HOUSE WIFE	1500
1551	ULAGESWARI.P. HOUSE WIFE	1500
1552	RAJAMANI.R.	500
1553	PONMATHI.N.	500
1554	MURUGESAN.K.V. BUSINESS	500
1555	ATHISTALAKSHMI.T. HOUSE WIFE	1000
1556	SEENITHANIYAL.V.	500
1557	SULOCHANA DEVI.R. HOUSE WIFE	1000
1558	VIJAYA LAKSHMI.J. HOUSE WIFE	500
1559	JEYAM.S. RETD.PROFESSOR	500
1560	JEYAKKILI.C. HOUSE WIFE	500
1561	DHANAMANI.T.	500
1562	VANNIANANDAM.R.T.R. BUSINESS	4500
1563	KANNAN.R.T.R. BUSINESS	4500
1564	ANDAVAR.N.K.D.	5000
1565	MICHEL RAYAPPAN.M.	500
1566	SATHIYASEELAN.T.M.P.S.	500
1567	RAMAMOORTHY.S.A. BUSINESS	500
1568	PONNAPPAN.P. BUSINESS	500
1569	KANNAN.R. BUSINESS	500
1570	INBARAJAN.K.V.C.T.	1500
1571	BALAMBIGAI.D.	1500
1572	RAMALAKSHMI.J.	500
1573	JEYAPRAKASAM.N.	500
1574	RAJA MOHAN.K. BUSINESS	10000
1575	SHANMUGARAJ.S.	500
1576	KATHIRVEL.O.P.N. CLERK	500
1577	KALAIMANI.M. HOUSE WIFE	1000
1578	PANJAVARNAM.K.	500
1579	CHANDRASEKARAN.K. BUSINESS	500
1580	PARIPURNAM.P. TEACHER	500
1581	BANUMATHI.S. HOUSE WIFE	500
1582	DEIVAJOTHI.V. HOUSE WIFE	500
1583	DEIVAJOTHI.V.	500
1584	SENIAPPAN.P. BUSINESS	500
1585	RAMARAJ.K. BUSINESS	10000
1586	POONGODI.R. TEACHER	500
1587	DHANASEKARAN.R.	500
1588	PALANICHAMY.P. BUSINESS	500
1589	RUBAN.P. BUSINESS	500
1590	YOGARAJAN.P.K.	5000
1591	INBARAJAN.K.	5000
1592	KANAGARATHI.R. HOUSE WIFE	500
1593	ASOTHAI.R. TEACHER	500
1594	ANURADHA.K. HOUSE WIFE	500
1595	RAMAMIRTHAM.R.R. TEACHER	1000
1596	SHANMUGATHAI.M. LECTURER	500
1597	GANESAN.A.	500
1598	POORNASELVI.C. HOUSE WIFE	500
1599	ANTONY RAJ.B. BUSINESS	500
1600	CHINNATHURAI PANDIAN.R.	500
1601	VIVEKANANDAN.K. TEACHER	500
1602	VADIVOO.R. HOUSE WIFE	1000
1603	MAHALAKSHMI.K.	500
1604	KRIBASEKARAN.R. MANAGER	500
1605	MADHAN.M. ENGINEER	1000
1606	SETHUKUMARI.C. HOUSE WIFE	5000
1607	BALA GANESH.K. BUSINESS	500
1608	BALA SUBRAMANIAN.P.K. ENGINEER	500
1609	KALASAMY.V.	500
1610	JAMALA DEVI.R. HOUSE WIFE	500
1611	SANTHOSA KANI.P.	500
1612	ANBU SELVI.K.	500
1613	RAJAN.S.	500
1614	THANGARAJAN.S. BUSINESS	2500
1615	MUNIASAMY NADAR.K. BUSINESS	500

7492	MANIVANNAN.C. TMB STAFF	1000
7493	GUNASEKARAN.G. BANK EMPLOYEE	1500
7494	KOILRAJ.R.	500
7495	RAJA.P.N.	500
7496	PRAVIN.S.	500
7497	ANBU.S.	500
7498	RAGUNATHAN.M.	1000
7499	CHIDAMBARARAJAN.R. BNAK EMPLOYEE	500
7500	THENMOZHI.S.	500
7501	SESHAN.S. FARMER	500
7502	UMA MAHEESWARI.M. HOUSEWIFE	500
7503	BALA SUBRAMANI.R. SERVICE	1000
7504	SHENBAGA VALLI.K.G. STAFF NO 1704	500
7505	SHARMILA.S.	500
7506	VIGNESWARAN.S.	500
7507	DEBORAH ADVENT RANI.J.D. BANK	500
7508	SACI ANANTH.G. BANK EMPLOYEE	1000
7509	SHANTHI.G. BANK EMPLOYEE	1000
7510	RAJENDRAN.P. SERVICE	500
7511	RAJA.K.	1500
7512	SELVAMANI.S. BANK EMPLOYEE	500
7513	GAJALAKSHMI.P.	500
7514	PAWN RAJAN.T.	500
7515	RAJAPUSHPAM.T. BANK EMPLOYEE	1000
7516	GANESAN.S. SERVICE	500
7517	PRIYA LAKSMI.C.	500
7518	SELVA KUMAR.R. BANK EMPLOYEE	1000
7519	VIJAYARAJAN.R. BANK EMPLOYEE	1500
7520	MALLIGA.O. BANK EMPLOYEE	500
7521	SARAVANAN.C. BANK EMPLOYEE	500
7522	KIRUTHIGA.S. HOUSE WIFE	500
7523	SUDHAKAR.R. BANK EMPLOYEE	500
7524	SUDHAKAR.R. BANK EMPLOYEE	500
7525	AYYANAR.P.	1000
7526	JEYA CHANDRAN.S. BANK EMPLOYEE	1000
7527	KARUNAMOORTHY.R.	1500
7528	BASKARAN.A. BANK EMPLOYEE	1500
7529	VELMURUGAN.C.	1000
7530	AMBROSE SUGANTHARAJ.P.	1000
7531	SAMUEL RAJ.G.	1000
7532	KANDASAMI.R.	1000
7533	MADHUMATHI.K. BANK EMPLOYEE	1000
7534	THIAGARAJAN.C.S.	1000
7535	MANOHARAN SAMUEL STAFF, TMB LTD.	1000
7536	JEYAPRAKASH.A.F.	1500
7537	VETRIVEL.S. EMPLOYEE IN TMB	1500
7538	NIRAIMATHI.K.	1500
7539	VASAVAN.K.	1500
7540	SUBRAMANIAN.A..K. BANK MANAGER	1500
7541	SUBRAMANIAN.P. BANK EMPLOYEE	1500
7542	SIVA KUMAR.T.M.	1000
7543	GANESAN.G. IN SERVICE	1000
7544	DIANESH KUMAR.D. CLERK, TMB LTD.	1000
7545	SAKTHIVEL.N. STAFF, TMB LTD.	500
7546	ANTONY CHARLES RAJA.A. CLERK, TMB	1000
7547	SHANTHI.M.A. BANK EMPLOYEE	1000
7548	MOHAN RAJ.T.K. IN SERVICE	1000
7549	GANGADHARAN.M. BANK EMPLOYEE	1500
7550	PARAMASIVA PERIYAR.P.	500
7551	SEMBU KUMAR.S. STAFF, TMB LTD.	500
7552	PALANI KUMAR.P.K.V. OFFICER, TMB LT	1500
7553	LAKSHMI KANTHAN.A.K.	500
7554	IMMANUAL MUTHURAJ.S.P.	500
7555	MURUGESAN.T. TMB STAFF	1500
7556	GANESH KUMAR.G. CLERK, TMB	1000
7557	DEVADASAN.V.	3000
7558	DEVADASAN.V.	3000
7559	APPADURAI.R. OFFICER, TMB LT	1500
7560	MANISEKARAN.S.	1000
7561	VIVEKANANDAN.S. STAFF, TMB	500
7562	ARUMUGA KUMAR.R. BANK STAFF	1000
7563	THANGA VEL.A.	1500
7564	PRAKASH KUMAR.P. BANK EMPLOYEE	1500
7565	SETHU LEKSHMI.R. BANK EMPLOYEE	1000
7566	GREHORI CHAKRAVARTHY BUSINESS	500
7567	GEORGE AMALAN.R. BANK CLERK	1000
7568	VENKATESWARAN.R.	1500
7569	RAVICHANDRAN.V.	1500
7570	KANDASAMY.R.	1000
7571	IRUDAYA MAHESH.A. TMB STAFF	1000
7572	PREM KUMAR.D. IN SERVICE	1000
7573	MAYAKOOTHAN.K. BANK EMPLOYEE	1000
7574	DEIVENDRAN.S. BANK EMPLOYEE	1000
7575	JEYAKRISHNAN.R.	1000
7576	SURESH KUMAR.P. BANK EMPLOYEE	1500
7577	LAKSHMANA DOSS.N. BANK EMPLOYEE	1000
7578	JAYALAKSHMI.K. BANK EMPLOYEE	1500
7579	RAJAVEL.D.	1500
7580	KAMARAJ.K. BANK STAFF	500
7581	VEERAKUMARARAJAN.R. BANK	500

13458	NAGENDRAN.D.	1000
13459	THANGA PANDIAN.A.K.C.	500
13460	RAJA GOPAL.S.N. BUSINESS	500
13461	MANIRAJ.A.	500
13462	KARTHIKEYAN.P.V	500
13463	DR.A.SATHISH	500
13464	SUSILA SANTHILAL MUTTA	5000
13465	SHANKARA NARAYANAN.A. TIMBER	500
13466	LAKSHMI.R.	1000
13467	BALAKRISHNAN.R.	2500
13468	MALATHI.P.	2500
13469	MALATHI.P.	2500
13470	SAMIYAPPAN.A.	500
13471	THANGAVEL.S.	500
13472	SIMIYA.C.	1000
13473	MALATHI.P.	2500
13474	MALATHI.T.	9000
13475	SAMIDOSS.F.	500
13476	VENKATESAN.M.	5000
13477	PERIYAIAH NADAR.V.A.	500
13478	KALIDOSS.B.	500
13479	JAWAHARLAL.S.	1000
13480	MARIAPPAN.A.	2500
13481	KANAGAM.P. HOUSE WIFE	500
13482	JEYARAJ.S.P.	500
13483	THILLAICHELVAM.N.	1500
13484	INBASEKARAN.R.	500
13485	KARTHIKESAN.S.	500
13486	NARAYANAN.S.	500
13487	EASTERRAJ JEYAKUMAR.A.	500
13488	RONALD.F.	500
13489	ANTONYAMMAL.M.	500
13490	CHARLIN.D.	500
13491	THEN RAJAN.G.	500
13492	BALAJI.E.	500
13493	SUBBULAKSHMI.J.	2000
13494	MARIYA MICHAEL RAJ.M.	500
13495	VEERAPANDI.A.	500
13496	SISUBALAN.S.B.	500
13497	ARMSTRONG.G.	500
13498	PAUL DHAS.T.	500
13499	ARAVINDAN.N. BANK EMPLOYEE	500
13500	NAGARAJAN.R.	2000
13501	SUDALAI MANI.T.	500
13502	MURUGESAN.P.	500
13503	JEYARAJ.I.	3000
13504	STANLY MOSES.M.	500
13505	PAULRAJ.I.	6000
13506	SEKAR.P.	1500
13507	GURUSAMY NADAR.S.	500
13508	REVATHI.S.	500
13509	PARAMESWARI.A.	500
13510	MURUGESAN.T.	3000
13511	NESAMANI.R.	1000
13512	PALANISAMY.E.	500
13513	PAULTHAI.N.	500
13514	NADARAJAN.D.	500
13515	GNANAM.K.	500
13516	SOUNDARAPANDIYAN.M.	500
13517	RAJENDRAN.M.	500
13518	JEYARAJ.E.	500
13519	GNANAPUSHPAM.D.	500
13520	BASKARAN.P.	500
13521	ARUNA SUDHA.B.	500
13522	NIVEDHA.B.	500
13523	NIVEDHA.B.	500
13524	PRABHAKARAN.P.	500
13525	ANUSHRUTHI.C.	500
13526	SURAKSHITH.C.	500
13527	MOHAN.S.R.M.K.	1000
13528	SENTHIL KUMAR.M.S.	1000
13529	BALASUBRAMANIAN.M.	1000
13530	CHANDRASEKARAN.S.	1000
13531	EBANEZER.S.	1000
13532	SHANTHI.R.	1000
13533	GANESH BABU.J.	1000
13534	RUBA.S.	500
13535	RUBA.S.	500
13536	GANESH BABU.J.	1000
13537	VIJAYARAJADURAI.R.	500
13538	BALASUBRAMANIAN.G.	1000
13539	MADASAMY.A.P.	500
13540	AKSHYA.M.	500
13541	MUTHUKASI.K.	500
13542	JAGADEESAN.A. BUSINESS	500
13543	SAMADHARMAMANI.K.	500
13544	SENTHILKUMAR.A.	1000
13545	PRABHAKARAN.V.N.P.R.A.	500
13546	SATHIYA GANESH	500
13547	TAMILARASI.S.	500

1616	VISWANATHAN.M.	1000
1617	VISWANATHAM.M.	2000
1618	DHARMARAJAN.K. BUSINESS	500
1619	NAVARATHINAM.C.	500
1620	PADMANABHAN.V. PENSIONER	500
1621	VEL.U. BUSINESS	500
1622	SUBRAMANIAN.V.	2500
1623	JEGADEESAN.T.V.	1000
1624	MUTHUMANI.M. TEACHER	1000
1625	NATARAJAN.S.S.M. BUSINESS	500
1626	RAJA GOPAL.P. BUSINESS	1000
1627	PANDYARAJAN.S. BUSINESS	1000
1628	THIPPESH	6500
1629	ARUCHAMY.G.M.	500
1630	MAHARAJA.M. BUSINESS	5500
1631	MUTHAZHAHAN.S. BUSINESS	1500
1632	DONATUS.J.	500
1633	INDRA KANAGARAJ HOUSE WIFE	2000
1634	LAKSHMANAN.S.T. BUSINESS	500
1635	RAMAN.S.T. BUSINESS	500
1636	CHITRA.P. BUSINESS	2000
1637	ANBALAGAN.S.T. BUSINESS	500
1638	PRABHAKARAN.S. BUSINESS	2000
1639	KARTHIKEYAN RAJAN.A. BUSINESS	500
1640	JACAB.J. BUSINESS	500
1641	AROMA GNANADASAN CLERK	500
1642	SUJA.S. BUSINESS	2000
1643	SRINIVASAN.A.	500
1644	JANAKI.P. TEACHER	500
1645	INDIRA.J. HOUSE WIFE	500
1646	LEON ILAVARASU.G. STUDENT	500
1647	MADASAMY.L. BUSINESS	500
1648	JACOB GEORGE BUSINESS	5000
1649	RAJENDRAN.S. BUSINESS	500
1650	RAMPRASATH.A. DENTIST	1000
1651	SANKARESWARI.A. REGISTERED MEDI	1500
1652	RAMA.A.	1000
1653	KANNAN.G.A. DOCTOR	1000
1654	NAGARAJAN.S.	1000
1655	VEERAPANDI.P.	1000
1656	PALANISAMY.C. BUSINESS	1000
1657	SHANMUGAVEL.P.	1000
1658	KANDAPALAN.S. BUSINESS	1000
1659	SUNDAR RAJ.S.R. BUSINESS	1000
1660	PAULRAJ.I.	1000
1661	KALAIARASI.D. AGRICULTURE	500
1662	KASTHURI.J.	500
1663	NALLADURAI NADAR.S.	500
1664	PALANIKUMAR.J.	500
1665	SARAVANAN.G.	500
1666	ALAGAPPAN.K.	500
1667	MUTHIAH.M.	500
1668	JAYARAJ.A.S.S.	500
1669	THIRUMARAN.P.	500
1670	NAVANEETHAM.S. BUSINESS	500
1671	MURUGAN.K.	500
1672	RAKKAPPAN.K. COOLIE	500
1673	GANESAN.S. RETD.S.D.C.C.BA	500
1674	SIVASELVI.D. TEACHER	500
1675	BABY SAROJA.R.	1000
1676	THANASINGH.S.P.A.	500
1677	PANDIAN.M.K. BUSINESS	500
1678	GUNASEKAR.T.	500
1679	NAVARATHINAM.S.	500
1680	PAULVANNAN.R.	500
1681	SIVASANGARAVEL BUSINESS	500
1682	JAYASINGH.S.	500
1683	THANAM MAHALINGAM.A.	1500
1684	SANTHAN NEHURU NARKILLI.S.K.T.R.	500
1685	JONES.D. COOLI	500
1686	JOHN BRITTO.R.	1000
1687	SHANMUGAM.P. FARMER	500
1688	EBINEZER SWAKKEN.R.	1000
1689	KANIAPPAN.P. SERVICE	500
1690	RATHINASAMY NADAR.MKVK	18500
1691	NATARAJAN.M. BUSINESS	500
1692	SEENI KUMAR.S.	500
1693	NACHIAPPAN.S.P. BUSINESS	500
1694	NACHIAPPAN.N. BUSINESS	500
1695	MUTHUSAMY NADAR.C. BUSINESS	500
1696	KAMARAJ.R. BUSINESS	500
1697	MAYA KRISHNAN.A. BUSINESS	500
1698	MURUGESAN.K. BUSINESS	500
1699	MUTHUPANDIAN.K. CLERK	500
1700	MUTHUSAMY NADAR.C. BUSINESS	500
1701	GURUSAMY.P. BUSINESS	500
1702	RADHA KRISHNAN.T. BUSINESS	500
1703	SUBRAMANI.N. LABOURER	500
1704	RAMASAMY.K. ACCOUNTANT	500
1705	RAJKUMAR.S.V. STUDENT	500

7582	RAMA CHANDRAN.D. BANK EMPLOYEE	500
7583	PREMA.C.T. HOUSE WIFE	500
7584	MANNAN PERUMAL.R. BANK EMPLOYEE	500
7585	SELVARAJAN.T.	500
7586	GANESAN.K.R. BANK EMPLOYEE	500
7587	VADIVEL MURUGAN.S. BANK EMPLOYEE	500
7588	JEYABAL.T. STAFF, TMB LTD.	500
7589	RAVEENDRAN.N. BANK EMPLOYEE	500
7590	ANANDA LAXMI.O. SERVICE	500
7591	THIYAGARAJAN.S. BANK EMPLOYEE	500
7592	ANANDA MARIAPPAN.J. BANK	500
7593	MANOHARAN.C. BANK EMPLOYEE	500
7594	CHANDRAN.G. BANK EMPLOYEE	500
7595	CHANDRAN.G. BANK EMPLOYEE	500
7596	VASUDEVAN.S. BANK EMPLOYEE	500
7597	RADHAKRISHNAN.C. BANK EMPLOYEE	500
7598	AMBIKA.M. STUDENT	500
7599	SARADA DEVI.M. HOUSE WIFE	500
7600	ARUN.S.	1000
7601	NAGALINGA AYYANAR.R. CLERK, TMB	1000
7602	RAMANAN.A..S. BANK EMPLOYEE	1000
7603	MICHAEL HENTRY I. BANK EMPLOYEE	1000
7604	KESAVA BABU.B.	1000
7605	BASKAR SAMUEL.A.	1000
7606	PRABHAKARAN.J. BANK EMPLOYEE	1500
7607	SIVASANKARAN.T. BANK EMPLOYEE	1500
7608	KALAI CHELVAN.C. BANK EMPLOYEE	1000
7609	RAJAVEL.R.	1500
7610	MURUGESAN.C. BANK EMPLOYEE	1500
7611	RAJARATHINAM.D.	1500
7612	RAMAKRISHNAN.P.	1500
7613	MOHAN.V. BANK EMPLOYEE	500
7614	RAJAMEENAKSHI.M. BANK EMPLOYEE	1000
7615	RAJA SANKAR.K. STAFF, TMB LTD.	500
7616	JAISINGH.J.	1000
7617	GOPIKRISHNA.S.	1000
7618	MURUGESAN.P.	1000
7619	PUVIARASU.D.	500
7620	RAMADASS.R.	1500
7621	SENDUR KANI.C. BANK EMPLOYEE	1000
7622	ANANDA KUMAR.B. BANK EMPLOYEE	1500
7623	ANNAMALAI EASWARAN.K. BANK	1500
7624	MARTIN CHEZHIAN.G.	1500
7625	AMIRTHARAJ.A.	1500
7626	LATHA.V.V.S.R. BANK EMPLOYEE	1000
7627	BALAN.G.	500
7628	JAYAPRAKASH.C.	1000
7629	RAMESH.P.	1500
7630	SATHANANTHAM.I.	2500
7631	SATHANANTHAM.I.	2500
7632	NITHYANANDAM.R.	1000
7633	KRISHNAMOORTHI.R.	1500
7634	SUTHAGAR.K.R.	500
7635	RAJESH.D.	500
7636	JEYA KRISHNAN.M.	1000
7637	CHIDAMBARA KUMAR.P.	500
7638	NATARAJAN.J. IN SERVICE	1500
7639	GANESAN.V. SERVICE	1500
7640	SENTHIL KUMARAN.P.	1000
7641	MASILAMANI.J.	1500
7642	KANNAN.T. TMB STAFF	1500
7643	DHAMODHARAN.K.	1000
7644	MURUGAN.R.	1500
7645	RAJASANKAR.V.V.S.R. STAFF, TMB LTD.	1500
7646	RATHINA PANDIAN.S.	1500
7647	MURUGESAN.G.M.	1500
7648	CHELLADURAI.T.	1000
7649	RAVINDRAN.K.	500
7650	KARTHIKEYAN.B. BANK EMPLOYEE	500
7651	UMADEVI.G.	500
7652	MAHESWARAN.C.	1000
7653	UDHAYA KUMAR U.K. BANK EMPLOYEE	1000
7654	GANESAN.D.	1000
7655	ASHOK RAMADAS	1500
7656	PADMANABAN.S.	1000
7657	SRIDHAR.P.	1000
7658	SANTHI VEERASAMY.L.	1500
7659	ATHIPARAMANANDAM.A.	1500
7660	PANDIA RAJAN.T.S. BANK EMPLOYEE	500
7661	SIVAKUMAR.K. BANK EMPLOYEE	1000
7662	DHANASEKAR.R. BANK EMPLOYEE	1000
7663	DAMODHORA.M.	500
7664	CHITRALEKHA J.SALIAN	1000
7665	VIJAYA S.ANCHAN	1000
7666	MARRIAPPAN.R. BANK EMPLOYEE	1500
7667	MANJEGANATHAN.A. EX TMB STAFF	1000
7668	RAVINDRAN.K.	1000
7669	BABY.E.J.	1500
7670	SUDHARSAN.C. BANK EMPLOYEE	1000
7671	VENUGOPAL.V.	1000

13548	SELVAKUMAR.G.	500
13549	CHANDRA KRISHNAN.D. DRY FISH	1000
13550	SUNDAR RAJAN.G.A.R.	2500
13551	RAJAGURU.P.S.A.	1500
13552	ANANDARAJAN.R.	500
13553	JEYACHANDRA.R.	1500
13554	RAJAVEL.N.	1000
13555	RATHINAMALA.C.	1000
13556	EBENAZER.S.	1000
13557	SASIKALA.B.	1000
13558	MURUGESAN.R.	1000
13559	IMANUVEL.P.	2500
13560	JOHSUA.G.	2500
13561	REJE.C. BUSINESS	1000
13562	ANTONY SEENI.K.	1000
13563	VELMURUGAN.D.	500
13564	SAMYAPPA.K.	1000
13565	SHANMUGAKANI.S.	500
13566	KALAISELVI.T.	500
13567	THANGARAJ.B.	500
13568	THIRUPATHY RAJAN.S.T.	500
13569	MANJULADEVI.P.	500
13570	SUJA.R.	500
13571	RAJADURAI.R.	500
13572	RAJADURAI.P. BUSINESS	500
13573	TAMILARASI.A.	1000
13574	CHANDRASEKAR.M.	500
13575	THIRUMANISAMY.N.	500
13576	RAVIMANICKAM.I.	500
13577	JOTHIMUTHU NADAR.D.	500
13578	INDRARAJAN.A.	500
13579	KALIMUTHU.T.	500
13580	CHOLAPURAM HINDU NADAR URAVIN	500
13581	DHANASEKARAN.K.	500
13582	SHEEBA CHRISTOPHER.C.	500
13583	UMARANI.C.	500
13584	MARIAPPAN.V.S.	500
13585	PETHURAJ.R.P.	500
13586	SENTHILKUMAR.A.	500
13587	BASKARAN.S.R.	500
13588	SARAVANAKUMAR.A.	500
13589	SHENBAGAMOORTHY.A.	500
13590	MAHESWARAN.A.	500
13591	JOHN JEBARAJ.A.	500
13592	JEVABAS.M.	500
13593	MARIAPPAN.N.	1000
13594	CHANDRABOSE.S.	500
13595	VELUMANI.K.A.	500
13596	SANKARANARAYANAN.A.	500
13597	ANANTHAPPAN.M.	1000
13598	AGASTHIA.M.	500
13599	THANGAMARIAPPAN.S.	1000
13600	JEYARAJAN.M.A.	500
13601	MUNIASAMY.J.	500
13602	SIVANANAINTHA PERUMAL.P.	500
13603	KAMARAJ.K.R.	500
13604	THALAIYAPPAN.R.	500
13605	SUTHAHAR.A.	1000
13606	SAROJA DEVI.A.	500
13607	SENTHIL KUMAR.A.	1000
13608	SENTHILKANIRAJA.M.	2500
13609	DURAIPANDI NADAR.M. FARMER	500
13610	SRINIVASAN.M.	500
13611	VIJAYANAND.J.	1000
13612	CHITRALEGAH.J.	1000
13613	BINUJA	1500
13614	MUTHAIAH NADAR.C. BUSINESS	2500
13615	JAYANTHILAL PATEL	500
13616	PAUL ARVINDH PANDIAN	227500
13617	SENTHIL KUMAR.M.	1000
13618	MOHAN.P.	2500
13619	BIHARILAL GHURA	2500
13620	SARAVANAN.R.	500
13621	ARUN.R.	500
13622	LOKESH.R.P.	500
13623	RAJESWARI.K.	500
13624	THOMAS.S.	1000
13625	SARAVANAN.R.	500
13626	NARAYANAN.A.	500
13627	KANNAN.M.	500
13628	MANOHARAN.D.V.A.	500
13629	GOPALAN.N. INSPECTOR OF PO	500
13630	CHANDRA.K.	500
13631	RAVINDRAN.K.A. BUSINESS	1500
13632	TAMILARASAN.T.	1000
13633	JEYARAM ADITYAN.S.	500
13634	MURUGESAN.A.	500
13635	PERINBAM.M.	500
13636	MAHALAKSHMI.R.	500
13637	KALIDASS NADAR.S.	2500

1706	DHANUSKODI NADAR.C.	500
1707	TAMIL MANI.M.	500
1708	NATARAJA NADAR.M. BUSINESS	500
1709	ARIVU THANGAM.A.	500
1710	PAULRAJ.G.	500
1711	LATHA KUMARESAN	500
1712	ROSALIND PRABAVATHY R. BHEL STAFF	500
1713	UDAYAKUMAR.R.	500
1714	MUTHURAJA.V.	500
1715	LINGADURAI.K.	500
1716	PANCHAVARNAM.S. HOUSE WIFE	500
1717	MARESWARAN.K. BUSINESS	500
1718	PATTUSEENI AMMAL.M.	500
1719	THANGAM.A.	500
1720	SUBBIAH NADAR.V. BUSINESS	500
1721	PAWNVEL KOIL MANI.G. BUSINESS	500
1722	PAWNVEL KOIL MANI.G. BUSINESS	500
1723	HEMALATHA.S. HOUSE WIFE	500
1724	AVUDAISAMY NADAR.M.	500
1725	ESWARI.T.	500
1726	RAJAN.K.V.	500
1727	RAJESWARI.N. HOUSE WIFE	500
1728	RAJESWARI.D.	500
1729	SENTHURKANI.R.	500
1730	SENTHAMIL SELVAM.U.	500
1731	SUGANTHI RAJ KUMAR HOUSE WIFE	500
1732	JAYAKUMAR.A.	500
1733	RAVINDRAN.P. PEST CONTROL	500
1734	RAMESH.P. STUDIO	500
1735	JEYAKUMAR.P. STUDIO	500
1736	MURUGESAN.S.V.	500
1737	MEENAMMAL.S. HOUSE WIFE	500
1738	SIVAGURU MOORTHY.V. BUSINESS	500
1739	PETCHI MUTHU RAJA.P. BUSINESS	500
1740	MARIA SANTHANA KUMAR S.	500
1741	KOSALRAM.S. BUSINESS	500
1742	KRISHNAMOORTHY.K.P. BUSINESS	500
1743	MUTHUSAMY.V. BUSINESS	500
1744	GURUSAMY.K.	500
1745	JOSEPH.K.	2500
1746	THANGADURAI.A.	500
1747	SASIKALA.A.	500
1748	LAKSHMI ANAND.K.	18000
1749	XAVIER ALPHONSE.C. BUSINESS	1000
1750	RAMASAMY.R. BUSINESS	500
1751	RAJESH SANKARAKUMAR.P.	18000
1752	THILAGAM.G. HOUSE WIFE	500
1753	PRABHU.A. BUSINESS	500
1754	VENKATESH.R.	500
1755	RAMA CHANDRAN.T.	500
1756	MUTHUSAMY.R.	500
1757	ANANDHI.R.	500
1758	SURESH.T.D.A.	3000
1759	SEETHA SUMATHI.K.	3000
1760	RATHINAM.M.	9000
1761	ANBU SWATHI.A. BUSINESS	500
1762	JEYA.V. BUSINESS	500
1763	MALLIKA.G. BUSINESS	500
1764	RUKMANI.R. BUSINESS	500
1765	DHANALAKSHMI.M. BUSINESS	500
1766	MALLIKA.V. BUSINESS	500
1767	PERUMAL.S.T.	500
1768	MURUGAVEL.V. MERCHANT	500
1769	SANKARESWARAN.P.	500
1770	VALA SUBRAMANIAN.P. BUSINESS	500
1771	BALASUBRAMANIAN NADAR.A.	500
1772	RAJENDRAN.T BUSINESS	500
1773	MUNIASAMY.T.	500
1774	LATHA DEVI.V. HOUSE WIFE	1000
1775	CHITTIRAI VEL.S.	1000
1776	KARUPPAIAH NADAR.N.	500
1777	KAMARAJAN.N.	500
1778	KUMUTHA.K.	500
1779	SAROJA.A. HOUSE WIFE	500
1780	POORNAKALA.G. HOUSE WIFE	500
1781	KANDHARAJU.A. LIC AGENT	500
1782	SATHIYA KALA.G. STUDENT - MBA	500
1783	RASU.K. LABOUR	500
1784	PAULRAJ.S. BUSINESS	500
1785	DINAKARAN.P.	1500
1786	SARAVANAN.C.	500
1787	RAMACHANDRAN.S.	1000
1788	SEETHA SUMATHI.K.	3000
1789	MANJULAMMAL.G.	6000
1790	GANESAN.S.V.	6000
1791	GIGI SELVAN	6000
1792	RAJAM AUTHILIGAM	6000
1793	ARUN KARTHICK (MINOR)	6000
1794	SELVAM.J.	500
1795	JEYALAKSHMI.C.	6000
7672	RADHA KRISHNAN.A.	1000
7673	LAKSHMANA PERUMAL.S. BANK	1500
7674	VELLAISAMI.N.N.S. BANK EMPLOYEE	1500
7675	PONMANI.I. BANK EMPLOYEE	1000
7676	UTHAYAKUMAR.G.	1000
7677	IRULANGUDI.A.	1000
7678	DHANABALAN.R. BANK EMPLOYEE	1500
7679	RAJESWARI.D. TMB STAFF	1000
7680	RAMESH.V. BANK EMPLOYEE	1000
7681	UMA DEVI.N.	1000
7682	KAYAMBU RAJAN.A.	1000
7683	UTHAYARANI.G.	1000
7684	ALAGESAN.S.	1000
7685	SELVARAJAN.G.	1500
7686	EDWARD PAULRAJ.R. BANK EMPLOYEE	500
7687	KALAIMANI.P. BANK EMPLOYEE	500
7688	INIMAI.R.	500
7689	SENTHILKUMAR.N. BANK EMPLOYEE	500
7690	RAJINI.P.	500
7691	NAGAMANI.V.	1000
7692	ARIKRISHNAN.K.	1000
7693	SIVAKANNAN.M. BANK EMPLOYEE	1000
7694	SUDHA.P.	1500
7695	UTHAYAKUMAR.K. BANK EMPLOYEE	1000
7696	VIJAYAN.K.	1000
7697	GANESAN.S. BANK EMPLOYEE	1000
7698	KALIDOSS.B.	1000
7699	MEENA KUMARI.K.	1000
7700	SAKTHIVEL.S.	1000
7701	NAGENDRAN.J.	1000
7702	KARTHIKEYAN.S.	1000
7703	NEETHI.R.	1500
7704	PALANIKUMAR.R. EMPLOYEE	1000
7705	MANMATHAN.R. BANK EMPLOYEE	1000
7706	RAMESH KUMAR.S.V.	1500
7707	JAYANTHI.R.	1000
7708	NAGENDRAN.M. RETIRED CHIEF M	1500
7709	BALASUBRAMANIAN.R.	1500
7710	SARAVANA.C.	1000
7711	RAMESH.G.	1000
7712	SUNDARESAN.T.	500
7713	INBADEVI.D.	500
7714	PRADEEP KUMAR.R. BANK EMPLOYEE	500
7715	KUNTHAVI.R.	1000
7716	GOWTHAMAN.R. BANK EMPLOYEE	500
7717	ASOKAN.N.	500
7718	SELVARAJ.V. STAFF, TMB LTD.	500
7719	FRANKLIN ASIR.A.	1000
7720	SHANMUGA RAJAN.K. ASSISTANT	500
7721	PRABHU.G. BANK EMPLOYEE	500
7722	SUNDRARAJAN.K. BANK EMPLOYEE	500
7723	RAJAH.A.S. BANK EMPLOYEE	1000
7724	SUGANTHI.S. BANK EMPLOYEE	500
7725	RAJA SEKARAN.S. BANK EMPLOYEE	500
7726	RAVEENDRAN.S.N.	500
7727	KATHIRAVAN.M. BANK EMPLOYEE	500
7728	KASIRAJAN.N. BANK EMPLOYEE	1000
7729	BERKMANS PRABU.A. BANK EMPLOYEE	1500
7730	AMY AUSTIN BANK EMPLOYEE	500
7731	SANKARA NARAYANAN.S. BANK	1500
7732	JUSTIN JACOB.D. BANK EMPLOYEE	1500
7733	PONRAJ.M. BANK EMPLOYEE	3000
7734	SENTHIL KUMAR.R. BANK EMPLOYEE	1000
7735	SUYAMBU.M. BANK EMPLOYEE	1000
7736	BASKARASETHURAM.M.C. BANK	1500
7737	NALLALAGU RAJA.T.K. BANK EMPLOYEE	1500
7738	IDHAYA KUMAR.B. BANK EMPLOYEE	1000
7739	KUMAR.M.S. BANK EMPLOYEE	500
7740	CHANDRAN.K. BANK EMPLOYEE	1000
7741	KUMARESAN.S.	1500
7742	KESAVA MURTHI.P.T.C. BANK OFFICER	1500
7743	ARUN ANANTH.R.	1000
7744	SUTHAGAR.N.K. BANK EMPLOYEE	1000
7745	DHILEEBAN.D. SERVICE	1500
7746	SATHIA DESAI.A.V.	500
7747	GANESAN.N. BANK EMPLOYEE	1000
7748	MAHESH.R. BANK EMPLOYEE	1000
7749	JEYASELVI ANNAPAKKIAM.J. CLERK, TMB	500
7750	ARUNACHALAM.V. BANK EMPLOYEE	500
7751	JEYASELVI ANNAPACKIAM.J. STAFF,TMB	500
7752	SUBASSINGH DANIEL.D. BANK	1000
7753	NACHIAPPAN.S. BANK EMPLOYEE	1000
7754	JOTHI.C.	1000
7755	GOWRY PRABAKAR BANK EMPLOYEE	1000
7756	PRABAKARAVITHI.A.R. LECTURER	500
7757	SINGARAVEL.P. BANK EMPLOYEE	500
7758	JESU PACKIAM M.A. IOC DEALER	1500
7759	PANEER SELVAM.S.	1500
7760	SOUNDARA PANDIAN.P. BANK	1500
7761	ADAIKKALAM.S. BANK EMPLOYEE	1500
13638	SELVAKUMAR.M.	500
13639	SANKARALINGAM.D.	2500
13640	KOTTEESWARAN.D.	500
13641	MEGHANA RAJIV	7500
13642	RADHABAI.N.	5000
13643	PAULRAJ.D.	500
13644	MEENA.C.	500
13645	SULOCHANA.B.	2500
13646	BALAKRISHNAN.R.	2500
13647	SULOCHANA.B.	2500
13648	BALAKRISHNAN.R.	2500
13649	SULOCHANA.B.	2500
13650	SULOCHANA.B.	2500
13651	PALANIAPPAN.C.	500
13652	KUMARAGURU.P.	500
13653	JAYAPAL.R.	500
13654	GANESAN.S.	500
13655	MANOHARAN.V.G.	3000
13656	MANOHARAN.V.G.	3000
13657	MANOHARAN.V.G.	9000
13658	THE PRESIDENT	500
13659	SUDHA DEVI.M.	500
13660	RADHAKRISHNAN.S.	2500
13661	GANESAN.M. BUSINESS	1000
13662	SHANMUGAM.P. GOVERNMENT EMPL	500
13663	ANBUSELVAM.S.	500
13664	VIJAYASARUMATHI.B. QUEST LECTURER	500
13665	PERIYASAMY.S.	500
13666	SHANMUGAVEL NADAR.R.A.R.	500
13667	REVATHI.R	500
13668	NATARAJAN.S.P.	1000
13669	PRASANNA VANITHA.M.G.	500
13670	ASHA DEVI.A.	500
13671	THIRUMARAN.R. BUSINESS	1000
13672	KANNAN.S.	2500
13673	RAMACHANRAPANDI.A.V.	500
13674	LAKSHMANAPANDI.V.	500
13675	MARIRAJAN.R.	500
13676	SEENIVASAN R.	500
13677	MANI.P.	500
13678	VENKIDUSAMY.C. BUSINESS	500
13679	VENKATACHALAM.C. BUSINESS	500
13680	RAJENDRAN.R. BUSINESS	1000
13681	SENTHIL KUMAR.S. BUSINESS	500
13682	BALASUBRAMANIAN.M.N. AGRICULTURE	1000
13683	NAPOLEON.R. DOCTOR	500
13684	CHANDRA.S.	500
13685	SUBRAMANIAN.S.	500
13686	GURUPATHAM JAMES.K. BUSINESS	500
13687	PON RAJ SINGH	500
13688	THANGARAJ.P.	500
13689	THANGAVEL NADAR.K. BUSINESS	500
13690	RAMASAMY NADAR.K.	500
13691	JOHNSON SUNDER SINGH.J. TEACHER	500
13692	CHIRISTHUDOSS SEENIVASAGAM.J.J.	500
13693	THANGAPALAM.K.S.	500
13694	RAVINDARAN.B.	500
13695	JAYAPAL.P. BUSINESS	500
13696	BALLAMMAL.P. BUSINESS	500
13697	PANDIDURAI.B. BUSINESS	500
13698	JEYA PANDIAN NADAR.S.T. PROFESSOR	500
13699	ASAITHAMBI.M.	500
13700	DURAIARASAN.R. BUSINESS	1000
13701	VAITHILINGAM.V.C.	2000
13702	MOHAN KUMAR.R. DOCTOR	1000
13703	SECRETARY	1000
13704	MALLIGA.B.	500
13705	THAVAMANI.M.	500
13706	RAVINDARAN.N. BUSINESS	1000
13707	AYYAN NATHAMPATTI NADAR	5000
13708	MUTHUSIVAN.G. BUSINESS	500
13709	GURUSAMY NADAR.A.M. BUSINESS	500
13710	JAWAGARDASS.A.M.G. S/O	500
13711	MURUGAVEL.G. BUSINESS	500
13712	RATHAKRISHNAN.G. BUSINESS	500
13713	GAJALAKSHMI.J.	500
13714	THIRUPATHY RAJAN.R. BUSINESS	1000
13715	JEYAPAUL.M. HEAD MASTER (RE	1000
13716	RATHI.S.	500
13717	ESTHAR PRINCE.S.	500
13718	MOOKAIAH NADAR.N. EMPLOYEE IN E.B	500
13719	RATHINASAMY NADAR.A.C.S. BUSINESS	2500
13720	SANKAR GANESH.P.	3000
13721	PRABAKAR.D. ADVOCATE	3000
13722	ARUMUGA KUMAR.P. BUSINESS	1500
13723	SUTHAGAR.D. BUSINESS	3000
13724	BASKARARAJAN.D.	4500
13725	MEGALATHAN.P.	1000
13726	CHELLAM NADAR.P.	1000
13727	JEYAKUMAR.E.	10000

1796	SHENBAGA SUNDARAM.A.C.	3000
1797	SEKAR.A.	5000
1798	BALAKRISHNAN.R.S.	5000
1799	MURUGESAN.R.	5000
1800	JEBATHAY.P.	5000
1801	DHANARAJ.S.	5000
1802	PRAKASH.S.	5000
1803	CHITHIRAI SELVAN.G.	5500
1804	SELVARAJ.D.	5000
1805	SELVARAJ.D.	5000
1806	THANGAMAYANDI.A.	5000
1807	LAKSHMANAN.K.	2500
1808	RATHNA.K.	2500
1809	SUNDARRAJ.A.	2500
1810	SIVAKUMAR.P.	2500
1811	THANGADURAI.A.	2500
1812	ATHIKESAVAN.A.	2500
1813	JOHN.S.	2500
1814	SUYAMBUKANI.H.	2500
1815	RAMASAMY.K.P.	2500
1816	SUBRAMANIAM.R.V.	2500
1817	JOTHIMANI.S.	2500
1818	SURESH.P.K.	500
1819	KOKILA.P.	500
1820	PALANI.N. TEACHER	500
1821	ASOKAN.K.	1000
1822	RAMASAMY.M.	500
1823	THANGAMANY NADAR.D.	500
1824	MURALIDHARAN.A.	500
1825	TAMIL ARASI.A.	1000
1826	JAYAKUMAR.J.	500
1827	CHIDAMBARAM.C.K.	500
1828	RAJAVEL.N.	2500
1829	JEGATHEESAN.D.	1000
1830	VIMALA.S.	1000
1831	SELVA KENNEDY.M.	1000
1832	KARTHIKEYAN.M.	500
1833	PARAMESWARAN.S.	1000
1834	GOWRI MALA.R. DOCTOR	1000
1835	MADASAMY.P.	500
1836	PANDIAN.M.	500
1837	THOMAS NADAR.R.	500
1838	GNANAMUTHU.V.	2500
1839	THALAVAI PANDIAN.M. BUSINESS	500
1840	CHIDAMBARAM.U.	500
1841	SELVARAJ.D.	2500
1842	CHITRAI PANDIAN	2000
1843	DHARMARAJ.M.	1000
1844	JEYAKAR.A.	10000
1845	DHANALAKSHMI.M.	500
1846	RAJAN BABU.R.	500
1847	VIJAYA KUMAR.R.	500
1848	SWAPNA.G.(MINOR)	500
1849	MADESAN.K. TEACHER	500
1850	NAVINLINGESH.B.(MINOR)	500
1851	AMALA KUMARI.M.	1500
1852	MUTHU PANDIAN.J.	500
1853	SURESH.A.	500
1854	RANITAMILARASAN.T.	1500
1855	SRIDHAR.A.	500
1856	ARUNACHALAM.D.	500
1857	MATHULINGAM.R.K.	1000
1858	ALEXANDAR.J. MCA	500
1859	SHANMUGAVEL.V.A.	1500
1860	MUNUSAMY.G.	500
1861	MARIA ELIZABETH.W.	500
1862	MARIA SELVAM.D.	500
1863	GANESAN.R.	500
1864	CHANDRAKALA.K.	2500
1865	SOLAIPANDIAN.K.	2500
1866	ANNAPACKIAM.A.	2500
1867	ARUMUGA NADAR.P.	2500
1868	SAROJA.S.	2500
1869	SENTHIL KUMAR.S.K.S.	2500
1870	SARAVANA KUMAR.S.K.S.	2500
1871	SOUNDIRAPANDIYAN.S.K.	2500
1872	SAVITHRI DEVA DOSS	2500
1873	INBA.J.	2500
1874	PAOWL.P.	2500
1875	SUNDARAMOORTHY.S.V.S.	2500
1876	ABRAHAM JOSEPH.V.R.	500
1877	PARAMASIVAM.M.	500
1878	THANGARAJ.S.	500
1879	THILLAI GOVINDAN.R.	500
1880	VIJAYA PON RANI.S.	500
1881	KANAGALAKSHMI.S.	500
1882	SELVI.S.	500
1883	KASIRAJAN.P.	500
1884	RUSO KOIL.R.	500
1885	KASIRAJAN.P.	500

7762	SIVA KARTHIKEYAN.K.	500
7763	RAJASEKAR.V. BANK EMPLOYEE	1000
7764	DHINAKAR JEBAKUMAR.C.	500
7765	KARTHEESWARI.V. BANK EMPLOYEE	500
7766	NELLAIAPPA PRABHU.S. BANK	500
7767	THIRUPATHI.R.	500
7768	NAGESWARAN.G. BANK EMPLOYEE	1500
7769	SANKARESWARAN.R.N. BANK EMPLOYEE	1500
7770	VIJAYARAGAVAN.S.N. BUSINESS	1500
7771	MUTHU KRISHNA PERUMAL.P. BANK	1500
7772	IRUDAYARAJ.D. BANK EMPLOYEE	1500
7773	GANESH KUMAR.R. BANK EMPLOYEE	1500
7774	SUBRAMANIA NADAR.R.	500
7775	GIJO CHANDY BANK EMPLOYEE	1500
7776	MARIAPPAN.C. RETD BANK EMPLO	3500
7777	GURUSAMY.S. BANK EMPLOYEE	1500
7778	NAGESWARA RAO.K. SERVICE	1500
7779	CHITTARASU.P. TMB STAFF	1500
7780	SUNDARA RAJAN.S. BANK EMPLOYEE	1500
7781	RAMESH KALESWARAN.R. SERVICE	1500
7782	RADHAMOHAN BANK EMPLOYEE	1500
7783	PONRAJ PANDIAN.V. BANK EMPLOYEE	3000
7784	CHANDRAN.G. BANK EMPLOYEE	1500
7785	KASI.M.	1500
7786	SIVASUBRAMANIAN.N. BANK EMPLOYEE	1500
7787	ARIVUKALANJIAM.V. BANK EMPLOYEE	1500
7788	RAMACHANDRAN.K. BANK EMPLOYEE	1500
7789	SRIDHARAN.V. BANK EMPLOYEE	1500
7790	MOHAMED ISMAIL.A.S. BANK	1500
7791	PREMALATHA.R. BANK EMPLOYEE	1500
7792	KAMARAJ.M. BANK EMPLOYEE	1500
7793	NANDA KUMAR.S.	1500
7794	KANNAN.M.	1500
7795	SELVAN RAJADURAI.S. TMB STAFF	1500
7796	BABU VADIVEL RAJAN.A.	1500
7797	RAJENDRAN.G. BANK EMPLOYEE	1500
7798	RATHINAVELU.P. BANK EMPLOYEE	1500
7799	PRABHU.G. BANK EMPLOYEE	500
7800	AKILA.C. HOUSE WIFE	5000
7801	CHANDRAKUMAR.R.	5000
7802	SAKUNTHALA.R. HOUSE WIFE	5000
7803	GANESH.S. BUSINESS	2500
7804	SUBRAMANIAN.K. BUSINESS	2500
7805	RAMESH ANAND.K.	500
7806	RAVICHANDRAN.K.	500
7807	THILAGARAJ.K.	500
7808	UMARANI.S.	500
7809	SHANMUGARAJAN.V.	500
7810	SURESH.V.	500
7811	ANANDHARAJAN.V.S. BUSINESS	5000
7812	SATHASIVAN.A.	500
7813	CLEMENTZ.J. BANK EMPLOYEE	500
7814	VALLINAYAKAM.K.	500
7815	MURUGESAN.R.	1000
7816	MURUGESAN.S.	1000
7817	TAMILKODI.S.	500
7818	TAMILARASI.G. HOUSE WIFE	3000
7819	THALAMUTHU.K.	500
7820	KANIPANDIAN.G. BUSINESS	5000
7821	JAYAMALINI.L.	500
7822	MADHAVAN.L.	500
7823	SARAVANAKUMAR.L.	500
7824	KARUPPASAMY.M.	500
7825	SINGARAJ.M.	2000
7826	LAKSHMANA PANDIAN.P.	500
7827	PALANICHAMY.S.	500
7828	SELVARAJAN.V.	1500
7829	MANOHARAN.P.	2000
7830	AGILESH KANISHKAR.D.	500
7831	MALATHY.D.	500
7832	GEETHASELVAM.P.	500
7833	JAYACHANDRAN.M.S.	1000
7834	KARTHICK.P.	500
7835	SATHIABAMA.R.	500
7836	YOGESH.R.	500
7837	RAJA BALAJI.T.	2500
7838	DEEPAN MANJUNATH.J.	1000
7839	PUSHPALEELA.C. TNEB EMPLOYEE	500
7840	PAULRAJ.A.	500
7841	KANAGAVEL.P. BUSINESS	10000
7842	MUTHUPANDIAN.M.S. BUSINESS	1000
7843	MUNIAPPAN.M. BUSINESS	1000
7844	JEYASEELAN.S.	2500
7845	ASHOKAN.K.C.	1000
7846	GANESH PRASAD.D.	1000
7847	PALANI SELVI.K. STUDENT	1000
7848	ROSHINI RANJITHAM.K. BUSINESS	1000
7849	SUBRAMANIAN.M.S.P.	5000
7850	THENRAJ.M.S.P.	5000
7851	SARAVANAN.J. BUSINESS	500

13728	SHANMUGAM.V.	1000
13729	PRABAHAR.A.	10000
13730	JEYARAJ.R. BUSINESS	500
13731	RADHAKRISHNAN.S.	2000
13732	SUNBEAM VISWANATHAN	500
13733	GOPALSWAMI.R.	2500
13734	BALA MURUGAN.G.N. BUSINESS	500
13735	PICHAIKANI NADAR.N.	500
13736	PICHAIKANI NADAR.N.	500
13737	CHELLAPAZHAM.P.	1000
13738	CHELLAPAZHAM.P.	1500
13739	ARUMUGAM.P.	1500
13740	ARUMUGAM.P.	1500
13741	RAJAMANICKAM.M.G.	2500
13742	ARUN MARIES.S.	2500
13743	GNANARAJ.K.	500
13744	PREMILA LEE	1000
13745	THALAIVAR	2500
13746	DILIP BANSAL	500
13747	NEERU AGARWAL	5000
13748	SONA KUMARI.S.	500
13749	BALAKRISHNAN.R.	50000
13750	USHA DEVI.P.	3500
13751	VIGNESH RAJ.P.	3500
13752	MOHAMED DURAI.R.A.	2500
13753	LOUIS.I.	500
13754	SENTHIL ANANDAN.S. BANK EMPLOYEE	1500
13755	VIGNESH RAJ.P.	3000
13756	ANITA GUPTA	5000
13757	PANKAJ KASERA	1500
13758	PANKAJ KASERA	2000
13759	SRIRAMKUMAR. N. SERVICE	500
13760	SRIRAMKUMAR. N. BUSINESS	500
13761	SELVARAJ.P.	500
13762	MUTHU RAJESH.K.	2500
13763	VIJAY VANMALIDAS BHUTA.V.	5000
13764	KANAGARAJ.P.	1000
13765	SANKAR.R.	500
13766	SIVAKUMAR.R.	500
13767	SANKARALINGAM.D.	2500
13768	SARAVANAN.G.	2000
13769	MUTHU KUMAR.M.	500
13770	MALATHI.P.	2500
13771	NAVANEETHARAJAN BUSINESS	3500
13772	MADHAVAN.K.N.	1000
13773	MUTHUKUMAR.M.E.	200000
13774	MANI.A.V.M.V. BUSINESS	200000
13775	MUTHURAJAN.M.V. BUSINESS	200000
13776	SIVARAMAN.M.V. BUSINESS	200000
13777	LAKSHMANAN.M.V. BUSINESS	200000
13778	ANAND.J.	1000
13779	ARUN.R.	500
13780	JAYALAXMI.N.	500
13781	GNANASEKARAN.A. BUSINESS	24500
13782	GANGA DEVI.V.	500
13783	BALAMURUGAN.M. BUSINESS	500
13784	MARUTHAMBAL.S.M. HOUSEWIFE	5000
13785	SUNDARA NADAR.M.	500
13786	MURUGESAN NADAR.P.	500
13787	REETHA RANI.B. HOUSE WIFE	1000
13788	KASTHURI.G.	500
13789	PONRAJ.P. AGRICULTURE	1000
13790	SAHANA.K.	500
13791	MURUGESAN.I.	500
13792	BALASUNDARAM.A.	5000
13793	GANESAN.R.	1000
13794	NEETHIRAJAN.G.	3000
13795	MAHESWARI PAL.P.	5000
13796	RATHINA KUMAR.S. AIR PORT EMPLOY	2000
13797	RATHINA KUMAR.S. AIR PORT EMPLOY	500
13798	ALAGAPPAN.R.	500
13799	SURESH.R.	500
13800	KANNAN.N.	500
13801	PARIMALAM.M.	1000
13802	AKILA.M.	500
13803	VIGNESH.T. STUDENT	500
13804	NANDINI.T. STUDENT	500
13805	GOPAL.R.	500
13806	KARUPPASAMY.R.	500
13807	ALAGU PONNAIAH.M.	500
13808	CHIDAMBARAM NATARAJ.K.	1000
13809	PRETHI.K.	1000
13810	RADHAKRISHNAN.A.	500
13811	KARMEGAM.S.	500
13812	MUTHURAJAN.B.	500
13813	GANESH KUMAR.K.R.	500
13814	SIVAKUMAR.K.R.	500
13815	SELVA KUMAR.K.R.	500
13816	MARIAPPAN.A.	500
13817	RADHAKRISHNAN.G.	500

1886	CHANDRA BOSE.S.	500
1887	SACHITHANANTHAM.K.	1000
1888	JEYA PANDIAN.K.	500
1889	SARAVANAN.R.	500
1890	AATHISAMY.M.	500
1891	VIJAYALAKSHMI.C.	500
1892	KALI RAJA.S.K.	500
1893	VAITHIALINGA NADAR.M.	500
1894	SUNITHA RAJESHKANNAN	500
1895	JOHAN SELVARAJ.K.	500
1896	RAJANAYAKI.B.	500
1897	ALEX M.	500
1898	GURUSAMY.S.	500
1899	PALANIVEL.B.	500
1900	CHANDRA BOSE.S.	500
1901	GUNASEKARAN.M.	500
1902	JEYARAJ.M.	500
1903	ANANTHA RAJAN.M.	500
1904	RAJENDRAN.M.	500
1905	SELVARAJ.M.	500
1906	AMARNATH.R.M.	500
1907	MARIAPPAN.K.T.	500
1908	MUTHU KUMAR.S.	500
1909	GURUSAMY.P.	500
1910	PANNEER SELVAM.K.S.	500
1911	MAHENDRAN.P.	500
1912	PITCHAIMANI NADAR.S.P.	500
1913	VELRAJ.S.P.	500
1914	BALA MURUGAN.G.	500
1915	ANNAMMAL.A.	500
1916	ANBURAJA.T.	500
1917	RAMALINGAM.R.	500
1918	JOSEPHIN MARY.F.	500
1919	RAMACHANDRAN.T.	500
1920	THANGADURAI.P.S.	500
1921	MADHUMITHA.R.(MINOR)	500
1922	PAUL PANDIAN.T.	500
1923	SARANYA ARASU.A.	500
1924	AMIRTHARAJ.S.	500
1925	ATHIRAJ.A.	500
1926	ANNALAKSHMI.T.	500
1927	SENTHIL KUMAR.S.	1000
1928	RAMUTHAI.M.	500
1929	ARUMUGAM.V.M.	500
1930	KUMARA MURUGESAN.A.	500
1931	RAJA GURU SURESH.S.	500
1932	DEVADOSS PANDIYAN.P. H.G.A.LIC OF IN	500
1933	THANGA MARIAPPAN.R.	500
1934	SURESH.S. BUSINESS	2000
1935	VAIRAVASAMY.G.	4000
1936	PERIASAMY.K. DENTIST	4000
1937	RATHINAM.V.	2500
1938	NEELDURAI.M.	2500
1939	MEENTCHI THANGAM.J.	2500
1940	SARAVANA RAJAN.P.J.	2500
1941	BAVITHRADEVI.P.A.	2500
1942	SIMYON RUBAS.K.	2500
1943	MUTHUSAMY.P.	2500
1944	KRISHNAPAUL.D.	2500
1945	NATESAN.K. MERCHANT	15000
1946	RAJAN.P.	5000
1947	#N/A	5000
1948	GANASEKAR.K. SR.ASST.OFFICER	2500
1949	KAMALA.S. HOUSE WIFE	2500
1950	PARTHEEBALRANI.S. BUSINESS	1500
1951	JANASDANAKANI.M. DOCTOR	1500
1952	EBENEZER SELVARAJ.P. BUSINESS	1000
1953	SHANMUGAM.S. BUSINESS	1000
1954	MUTHURAJA.S. BUSINESS	1000
1955	KALIRAJAN.R.	1000
1956	SURESH KUMAR.K.	500
1957	BALASUBRAMANIAN.K.	500
1958	KUMARAVEL.P.	500
1959	KONDASWAMY NADAR.S.	500
1960	RAJAGOPAL.R.	500
1961	DHANDAPANI.M.	500
1962	KARUPPUSWAMY.A.	500
1963	THIRUMURUGESAN.L.	500
1964	SHANMUGAM.S.	500
1965	BASKAR.T.	500
1966	RAMASAMY NADAR.M.	500
1967	ALAGESAN.S.	500
1968	LEENA SUJATHA MARY.K. HOUSE WIFE	500
1969	NARAYANAN.S.	500
1970	RAJAN.S.L.	500
1971	MOORTHY.S.L.	500
1972	RATHNAPANDIAN.D.	500
1973	SUDHAKAR.T.	500
1974	THIRUMALAISAMY.V. FARMER	500
1975	THIRUPPANDIYARAJ.R. TEACHER	500

7852	SELVAM.J. COMPUTER ENGINE	500
7853	GANESA NADAR.A. BUSINESS	500
7854	NIRMALA.V. BUSINESS	1000
7855	NATARAJ.A.	500
7856	KRISHNASAMY.K.	500
7857	BALASHANMUGAM.O.S.	500
7858	SHENBAGADEVI.S.	500
7859	SUBRAMANIAM.S.V.	1000
7860	SABAPATHY.A. BUSINESS	5000
7861	SHANMUGAM.K. BUSINESS	10000
7862	ELANGO.S.	500
7863	SIVA GANANADHAN TNEB EMLOYEE	500
7864	EZHIL RAJAN.B.	2500
7865	EMILDA JUDITH EZHIL RAJAN	2500
7866	JEYARANI EZHIL RAJAN NURSE	2500
7867	RAVICHANDRAN.M. BUSINESS	500
7868	RAJAM.D. HOUSE WIFE	1000
7869	PL.S.K.DEVARAJAVEL RETD. POSTMASTE	500
7870	KARUNAKARAN.D.	500
7871	DR.S.ISAAC MOHAN RAJ RETD.	1000
7872	RADHAKRISHNAN.A.M.	1000
7873	SHANMUGAM.N.P. BUS DEPARTMENT	500
7874	MALA RADHAKRISHNAN.R.	1000
7875	ARUNACHALAM.S.M.	500
7876	MOHANA PRIYA.S.	500
7877	PANDIAN.V. BUSINESS	500
7878	CHRISTIAN.A.	1000
7879	CHANDRASEKARAN.P.	500
7880	VELLADURAI.P.	1000
7881	SELVARAJ.R.	500
7882	GANESAN.T.	1500
7883	DHANASEKARAPANDIAN.A. BUSINESS	500
7884	RADHA.A. BUSINESS	500
7885	BALAMURUGAN.S. BUSINESS	500
7886	MUTHUKUMAR.S. BUSINESS	500
7887	ARUMUGAM.S.	1500
7888	ARUNACHALAM.S.	500
7889	ANUJA EBENEZER DOCTOR	2500
7890	CHANDRA BOSE.C.	10000
7891	JEYAPRAKASH.M.	500
7892	NAVARATHNAM.N.	500
7893	ATHIAPPAN.S. BUSINESS	500
7894	RAJASEKARAN.S. BUSINESS	1000
7895	SENBAGAVEL.R. BUSINESS	500
7896	RAJAMANICKAM.V. BUSINESS	500
7897	INDIRAVEL.V.	1000
7898	AMALI .I.	500
7899	SUSEELAN.S.I. RAILWAY EMPLOYE	500
7900	PALANISAMY.C.	500
7901	CHANDRA BOSE.C. BUSINESS	2500
7902	RAJASEKARAN.G.P.V. BUSINESS	2500
7903	PONNUCHAMY.K. BUSINESS	500
7904	MARUCHAMY.M. BUSINESS	500
7905	JESURAJAMANI.M.	1000
7906	PAPPATHI.S. HOUSE WIFE	500
7907	JAGANNADHAN.V.P. ADVOCATE	1000
7908	CHOKKANATHA PANDIAN BANK	500
7909	PAULRAJ.D.	2500
7910	GELLSI JEBAKANI	500
7911	JUDSON.M.P.	500
7912	MUNIAPPAN.P.	500
7913	MURUGESAN.P.	500
7914	PANDIARAJAN.P.	500
7915	SAKTHIVEL.P.	500
7916	THANGAMARIAPPAN.T.	2500
7917	RAMACHANDRAN.M.	500
7918	KARUPPAIAH.M.	500
7919	CHAKKARAVARTHI.R.	500
7920	KOODALINGAM.A. BUSINESS	500
7921	KRITHIKA.M.	2500
7922	KAMARAJ.P.	2000
7923	MANOHARAN.G.	500
7924	SHALINI.E.	500
7925	RAMASAMY.G.A.	500
7926	SUBRAMANIAM.K.M.	500
7927	KARTHICK.P.	500
7928	VIGNESH.R.	500
7929	MANONMANI.S.	1000
7930	SURENDIRAA.S.	500
7931	SELVAM.A.	1000
7932	RAMASAMY.K.	500
7933	KANAKASUNDAR.R.	1500
7934	ANBU SARAVANAN.C.	1000
7935	ANBU SELVAN.K.	1000
7936	CHANDRAN.N.	1000
7937	GUNASEKARAN.P.	1000
7938	RAJA KANI.P.	1000
7939	SEKAR.V.	500
7940	BUELA RUBY.C.	1000
7941	MANI.N.K.	1000

13818	SANKAR.G.	500
13819	AJAY RAJARAM	500
13820	SINIRAJ.K.	500
13821	GNANADURAI.A.	500
13822	THIRUMALAI.P.	1000
13823	KALEESWARI.C.	500
13824	LENIN.N.S.	500
13825	SURESH KUMAR.C.	500
13826	GANESAN.P.S.	500
13827	GUNASEKARAN.S.	500
13828	PRAKASH.V.	500
13829	RAJAMOULI R.	500
13830	MURUGESAN.R.S.	500
13831	RAMARAJ.R.S.	500
13832	RAVI CHANDRAN.R.S.	500
13833	THENNOLI.S.	1000
13834	ILAYARAJA.M.	500
13835	RAMALAKSHMI.P.	1000
13836	THENNOLI.S.	500
13837	THALARAJAN.M.	500
13838	BALAKRISHNAN.S.	500
13839	MOHAN.M.	1000
13840	ANNAMALAICHAMY.T. RETIRED PROFESS	500
13841	MALARVIZHI THILAGARAJAN TIMBER	1000
13842	RAVI NADAR.A.	500
13843	SUTHAGAR M.P.M.R.	500
13844	SARAVANAN.S.	500
13845	ROSY.A.	500
13846	KRISHNAMURTHY.P.	500
13847	NATARAJAN.S. RETD BANK EMPLO	500
13848	KANAGARAJAN.N. ENGINEER	500
13849	RAVICHANDRAN.R. BUSINESS	1500
13850	ANNAMALAI.P.	1000
13851	ABUBUCKER.P. BUSINESS	500
13852	VIJAYA LAKSHMI.S. HOUSE WIFE	1000
13853	SOLAIYAPPAN BUSINESS	1500
13854	PARTHASARATHI.V. TEACHER	500
13855	KAMARAJ NADAR.R. BUSINESS	500
13856	SUMATHI.D. HOUSE WIFE	500
13857	KARUNANIDHI.A. BUSINESS	500
13858	MOHAN.D. BUSINESS	1000
13859	KUMARASWAMY.A.	500
13860	MARIA JOHNS.K. HOUSE WIFE	5500
13861	PETTU RAJAN.P. BUSINESS	1000
13862	RAJA KUMAR.P.G.	1500
13863	JACQULINE.S.	500
13864	NANCY.S.	500
13865	RAJAMMAL.S. HOUSE WIFE	31500
13866	DEIVARAJAN.C.	1000
13867	SHANTANU RAMA KRISHNAN M.	500
13868	MAHALAKSHMI.R. HOUSE WIFE	500
13869	SAROJA.C.	1000
13870	VICTORIA.D.	1000
13871	RINU CHITRA	1000
13872	AMBARIS CHELLASAMY	1000
13873	KALARANI.C.	1000
13874	RADHA KRISHNAN.R. SR.TECHNICIAN	1000
13875	MURUGAVEL.P. BANK EMPLOYEE	500
13876	DEIVARAJAN.C.	12500
13877	GUNASEELAN.M.	500
13878	ARUNALAKSHMI.S. HOUSE WIFE	500
13879	KADIRESAN.P.A. BUSINESS	2500
13880	ARUMUGATHAI.J. HOUSE WIFE	500
13881	SENTHIL KUMAR.J. BUSINESS	500
13882	JAYACHANDRAN.R. BUSINESS	500
13883	AYYASAMY NADAR.L. BUSINESS	1000
13884	RAJESWARI.A. HOUSE WIFE	500
13885	SEKAR.P.	500
13886	KRISHNAN.P.	500
13887	M.R.M.PLANTATIONS PVT. LTD.	50000
13888	M.R.M.PLANTATIONS PVT. LTD.	50000
13889	M.R.M.PLANTATIONS PVT. LTD.	50000
13890	M.R.M.PLANTATIONS PVT. LTD.	50000
13891	M.R.M.PLANTATIONS PVT. LTD.	50000
13892	PONRAM.R.	500
13893	MAYALAGU.K.	500
13894	GEETHA.R. DOCTOR	2500
13895	GANESH PANDIAN.M.P.M.R. BUSINESS	500
13896	SELVAKUMAR.M.P.M.R. BUSINESS	500
13897	PRESIDENT/SECRETARY/TREASURER	2500
13898	REMA SHYAM	25000
13899	RATHINATHAI.K.	500
13900	SAMYDOSS.P. STAFF,TMB LTD	500
13901	SENTHAMIL SELVAN.R. BUSINESS	500
13902	RAJAKANI.R. BUSINESS	500
13903	SELVAKUMAR.R. BUSINESS	500
13904	GANESA MOORTHY.R. BUSINESS	500
13905	JEYAKODI.R. BUSINESS	500
13906	THYAGA RAJA PERUMAL.T.R. STAFF,	1000
13907	VENKATESWARAN.R.	500

1976	TAMILMANI.K. INDUSTRIALIST	3000
1977	SHANTHA.C. HOUSE WIFE	3000
1978	CHANDRASEKARAN.G. PROFESSOR	500
1979	SELVAPALAM.G. BUSINESS	500
1980	SELVARAJ.D.	5000
1981	ARIVARASU.S.	5000
1982	SUDHA.C.	5000
1983	KALIAPPAN NADAR.G.	5000
1984	THANGASAMY.R. BUSINESS	5000
1985	VIJAYA KUMAR BABU.G.	5000
1986	SELVARAJ PRABHU.G.	5000
1987	RAJAGOPAL.R. BUSINESS	2000
1988	PAULRAJ NADAR.P.R. BUSINESS	500
1989	PAWUN RAJ.P. BUSINESS	500
1990	VELSWAMY.N. FARMER	500
1991	CHANDRA SEKAR.M. BUSINESS	500
1992	ROSELINE.S.	2000
1993	EBINIZER.S.	2000
1994	SELVARAJ.A.	2000
1995	ARIVARASU.S.	2000
1996	SAMUEL NADAR.V.	2000
1997	VENKATESAN.M. LECTURER	500
1998	SIVALINGAM.S. BUSINESS	500
1999	SIMION SELVA SINGH	2500
2000	SAMUVEL.C.	2500
2001	ARUMAI AMMAL.D.	1000
2002	THANGA PRAKASH KUMAR.R. BUSINESS	500
2003	SUGANTHI.P.	500
2004	PARTHA SARATHY.R.	500
2005	ARUMUGAPERUMAL.G. FARMER	1000
2006	SEENIVASAN.S. BUSINESS	1000
2007	MANICKA RAJA.K.	1000
2008	PURUSOTHAMAN.R. BUSINESS	6000
2009	MURUGIAH.A.S. BUSINESS	2000
2010	SELVARAJ.A.S. BUSINESS	2000
2011	ARUMUGAM.A.S. BUSINESS	2000
2012	BHAMA.M.	1000
2013	KADARKARAI THANGAM.T. BUSINESS	2000
2014	JEGANNATHAN.R. BUSINESS	2000
2015	RAJENDRAN.R. BUSINESS	2000
2016	RAVIKUMAR.S.A. BUSINESS	2000
2017	ARULRAJ NADAR.E. BUSINESS	500
2018	THAVASU NADAR.K.C. BUSINESS	500
2019	SAROJA.V.	500
2020	PARVATHY.R.	1000
2021	BASKAR.D.	500
2022	KALANITHI.P. BUSINESS	500
2023	RAMASAMY.M.	500
2024	SENTHIL KUMAR.S. BUSINESS	500
2025	THIRAVIAKANI NADAR.A.	45000
2026	LOURDES SUNDER.T. SOFTWARE ENGINE	1000
2027	RANI ROSELIN.K. HOUSE WIFE	1500
2028	RAVICHANDRAN.S.	1500
2029	NAGAVALLI.P.	2500
2030	ASAITHAMBI.T.A.T.N.	500
2031	KALIAPPAN.P.K.C.	1000
2032	KANNAN.R.	500
2033	SELVA CHANDRAKUMAR.G.	500
2034	NAGARAJAN.R.	500
2035	RAJAMANICKAM.L.	500
2036	KUMARAVEL.R.	500
2037	UMA.S.	500
2038	MONOHARAN.A.	500
2039	SURESH KANNA.P. BUSINESS	500
2040	ARIVU.N. BUSINESS	500
2041	ASAI.V.N. BUSINESS	500
2042	ANANTHA RAJ.M. LECTURER	1000
2043	SELVARAJ.K. BUSINESS	500
2044	RANGASAMY.S. DRIVER	500
2045	SERMAKANI.S. BUSINESS	500
2046	PAULRAJ.R. DRIVER	500
2047	KOTHANDA RAMAIAH.P.	1000
2048	MOHAN DHAS.R. DOCTOR	2500
2049	MOHAN DHAS.R. DOCTOR	2500
2050	SWAMY DOSS.D. BUSINESS	500
2051	EVANGELINE JEMI.A. STUDENT	500
2052	MALAR RETNA.A. STUDENT	500
2053	SAROJA.N.	10500
2054	NEELAMARTHANDAM.K. BUSINESS	10500
2055	RADHA KRISHNAN.R. ADVOCATE	500
2056	VINCENT.M. BUSINESS	10000
2057	ACHUTHA GANESAN.R. ENGINEER	1000
2058	DUDLEY FENN.J. BUSINESS	500
2059	KUMARA DAS.T.	500
2060	MANOJ.V. DOCTOR	2000
2061	KUMAR.V. DOCTOR	1000
2062	CHANDRA SEKAR.D. BUSINESS	500
2063	BINU LAL SINGH DOCTOR	500
2064	SUBATHRA.R. HOUSE WIFE	2500
2065	SENTHIL DURAI.P. BUSINESS	1000

7942	PALANIVELMURUGAN.M.	1000
7943	DHANASEKARAN.V.	1000
7944	RAJATHI.M.	1000
7945	ANBU KUMAR.K.	1000
7946	ARUMUGAM.S.M.	500
7947	JEYALAKSHMI.M.	500
7948	USHA.M.	500
7949	MURUGESAN.N.R.	500
7950	VENKATESH.R.	500
7951	LAVANYA.M. DENTIST	500
7952	VIDYA.M.	500
7953	CHANDRABOSE.T.	5000
7954	VAYANAPERUMAL.S.	5000
7955	SEKAR.V.	2000
7956	PAULGRACE.D.	500
7957	PANDIYAMMAL.M.	500
7958	DEIVAKALAVATHY.P.	500
7959	PANDARAM.S.	2500
7960	KAMARAJ.P.	500
7961	DR.P.ARUMUGASAMY	5000
7962	JOHN RAJAN.D.	2000
7963	KAMBAKANI.C.	500
7964	JEYALAKSHMI.M.	500
7965	JOHNKOILPILLAI.M.	500
7966	RAJESWARI.P. SERVICE	500
7967	RAMAKRISHNAN.P. SERVICE	500
7968	MUTHU VIJAYAPANDIAN.R.	500
7969	SELVI.R. (A) PAPPA.R.	500
7970	AMIRTHAVALLI.S. SERVICE	500
7971	PANCHAVARNAM.V. SERVICE	500
7972	RAMASAMY.E.	500
7973	PONN ARASSI.J.	2500
7974	JANAKIRAMAN.S.	500
7975	PONRAJ.T.	500
7976	VAITHILINGAM.A. SERVICE	500
7977	SARGUNA PANDIYAN.J.	500
7978	MUTHU.M.S.	500
7979	SUDALAI.M.	500
7980	NARAYANAN.T.	500
7981	ANTO PIO EZHIL.R. STUDENT	1000
7982	SIVASURIYAN.M.	500
7983	MEDAI RAJAN.A.	1000
7984	MATHURA VALLI.A.	500
7985	SELVASUNDARAM.T.	500
7986	THANGAMMAL.C.	1000
7987	BASKARAN.N. SERVICE	1000
7988	JAYAKODI.K. HOUSE WIFE	1500
7989	VEERAMARIMUTHU.V. BUSINESS	2000
7990	RAJAMANICKAM.V.	2500
7991	KARUNAKARAN.M. SERVICE	500
7992	GNANAGURUSAMY.S.	2500
7993	VIJAYARAJASEKARAN.G. BUSINESS	500
7994	MURUGESAN.A. BUSINEES	500
7995	JEGANADEVI.M. HOUSEWIFE	500
7996	JEYARAJ.O.M.S.R. BUSINESS	500
7997	VIJAYALAKSHMI.S. HOUSE WIFE	500
7998	ESWARAN.C. BUSINESS	10000
7999	THIAGARAJAN.A. SERVICE	500
8000	GOPAL.D. BUSINESS	500
8001	PALANIVEL.N.	500
8002	PALANIAPPAN.P.R. BUSINESS	2000
8003	NAGENDRAN.S.	500
8004	PAKIYA LAKSHMI.V. HOUSE WIFE	500
8005	ANANDA MURUGAN.B.	500
8006	SELVARAJ NADAR.P. BUSINESS	2500
8007	MANICKAM.A. BUSINESS	500
8008	SURIAKALA.P.	1500
8009	TAMIL SELVAN.P.	500
8010	JAYAMMAL.S.J. HOUSE WIFE	5000
8011	VASANTHA MARIKKANI	1500
8012	MUTHUMANI.R. BUSINESS	2500
8013	MALLIKA.C. HOUSE WIFE	500
8014	DEVASAHAYAM.M.	500
8015	VADIVEL.G.K. BUSINESS	500
8016	VAIJAYANTHI MALA.N. HOUSE WIFE	1000
8017	RAMASAMY.A.R. BSUINESS	500
8018	RATHINASAMY.T.R. BUSINESS	500
8019	SIVASAMY.A.R. BUSINESS	500
8020	ABRAHAM.C. FARMER	500
8021	MARTIN DANIEL.C. RETD.DISTRICT F	500
8022	JULI EMERALD JIJO LECTURER	1000
8023	LINI WISELY HOUSEWIFE	500
8024	JEYASEELAN.M.	5000
8025	JINI PRABHU HOUSE WIFE	500
8026	PARIMALA MARTIN HOUSEWIFE	500
8027	DINESH KUMAR.V.R. BUSINESS	2500
8028	PRABHU.V.R. BUSINESS	2500
8029	SATHISH KUMAR.V.R. BUSINESS	2500
8030	SUBASH BABUJI.A.	500
8031	JANAKI.B. TEACHER	500

13908	PONRAJAN.T.	500
13909	ANBALAGAN.R.	500
13910	CHANDRAN.G. BANK EMPLOYEE	1000
13911	BALASUBRAMANIAN.R.	500
13912	SASIREKHA.M. STAFF TMB LTD.	500
13913	ALAGAR RAJAN.A.	500
13914	VARUVEL.P. SERVICE	1000
13915	NIRAIMATHY.S. BANK EMPLOYEE	1500
13916	GNANASEKAR.K. BANK EMPLOYEE	500
13917	ARUMUGASAMY.C. BANK EMPLOYEE	1500
13918	BALASUBRAMANIAN.A. BANK EMPLOYEE	1000
13919	SASIKALA.S. BANK EMPLOYEE	1000
13920	RAVEENDRAN.R. BANK EMPLOYEE	1000
13921	ARUNACHALAM.S. BANK EMPLOYEE	500
13922	SEKAR.D.P. BANK EMPLOYEE	1000
13923	BASKARAN.V. BANK EMPLOYEE	1000
13924	RAMESH KUMAR.K.	1000
13925	NAGARAJAN.G. BANK EMPLOYEE	500
13926	SURESH KUMAR.E.	1000
13927	SEENIVASAN.A. CLERK, TMB	1000
13928	PREM SHANKAR.S. ASST. MANAGER,	1000
13929	THANGA PANDI.D. BANK EMPLOYEE	1000
13930	SELVIMEENA.S. BANK EMPLOYEE	1000
13931	MEENAKSHI SUNDARAM.C. BUSINESS	500
13932	KATHIRVEL RAJAN.M.	500
13933	LATHA.V.V.S.R.	500
13934	RANGANATHAN.D.	500
13935	SANKAR.K.	500
13936	BASKARAN.M.A.K.T. BUSINESS	5000
13937	RAJA PRIYAN.K. BANK EMPLOYEE	1000
13938	BALASUBRAMANIAN.K.	500
13939	JOSEPHINE CALAB RETD TEACHER	500
13940	PAULRAJ.S.T. BUSINESS	15000
13941	DR.P.RAJASEKAR	15000
13942	GHANSHYAM DASS GUPTA	50000
13943	SURINDER POPLI	50000
13944	CHANDRAN.D. BUSINESS	27500
13945	BALAJI.T.R. DOCTOR	1000
13946	RAJALINGAM.R. READER	500
13947	HILLARY.S.A. BUSINESS	500
13948	THANGA NADAR.P. BUSINESS	2500
13949	WILSON.T. BUSINESS	500
13950	SELVAKUMARAVEL.B. BANK EMPLOYEE	500
13951	MARIA FRANCIS.M. CONTRACTOR	1000
13952	NARAYANAN.S. BUSINESS	1000
13953	MUTHARASU.M. LIBRARIAN	500
13954	RAMASAMY.P. FARMER	500
13955	IRUTHYA DOSS.S. FARMER	500
13956	DR.S.ISSAC JOSEPH RAJ DOCTOR	10000
13957	RAVICHANDRAN.S. BANK EMPLOYEE	500
13958	BUBBY SING.R. BUSINESS	500
13959	RAJAPPAN.P. BUSINESS	500
13960	REJI SINGH.R. STUDENT	500
13961	DEVA DHAS.J. BUSINESS	1000
13962	ISSAC JOLY MAN.T. BUSINESS	500
13963	KUMARADHAS.A. RETD TEACHER	500
13964	RETNAKUMAR STEPHEN.A. EDUCATION	500
13965	MANKAYARKARASI.M.	500
13966	SELVARAJ.D.	500
13967	MARIA ARPUTHAM.S. TEACHER	500
13968	GODWIN.S. BUSINESS	2500
13969	MARY AGUSTINE VAIDYANATHAN.M.	500
13970	KALIDHASAN CHARTERED ENGIN	1500
13971	RAMESH.G. BUSINESS	500
13972	RAMESH.G. BUSINESS	500
13973	THOMAS XAVIER.J.R. BUSINESS	500
13974	REVATHY SURESH HOUSE WIFE	1000
13975	VIMALA.T. HOUSE WIFE	500
13976	SEENIVASAN.K.	500
13977	RAJA KUMAR.K. BUSINESS	500
13978	AMIRTHAMONI.P. BUSINESS	1000
13979	SAROJA.A. HOUSE WIFE	500
13980	ROSELIN SANTHI.C. HOUSE WIFE	500
13981	SHYLA.M. HOUSE WIFE	500
13982	SUBRAMANIAN.S. DENTIST	1000
13983	VINIL ANAND.P.J. STUDENT	500
13984	KANNAN.B. EMPLOYEE	1000
13985	SUBRAMANIAN NADAR.R. BANK	1000
13986	ADHIMUTHU.T.	500
13987	DEVIKARANI.K. HOUSE WIFE	500
13988	KALAISELVI.K. HOUSE WIFE	500
13989	RAMAJAYAM.M.	500
13990	ALEX.D. MASON	500
13991	PARGUNAN.S.	3000
13992	ALAGESA PANDIAN.M. BUSINESS	3000
13993	AYYASAMY.M.	3000
13994	ARUL MURUGAN.M.	3000
13995	SANMUGAKANI.A.	1000
13996	SOUNDAR.S.	1000
13997	RATHINASAMY.N.P. SECRETARIAT STA	500

2066	MUNIASAMY.A.	500
2067	PARGUNARAJ.L.	500
2068	KALIAPPAN.C. BUSINESS	500
2069	KANNAN.M. BUSINESS	500
2070	PREM KUMAR.H.	500
2071	THANGARAJ.S.	500
2072	CHINNASAMY.N.K.	500
2073	SELVARAJ.M.	500
2074	ANANDA KUMAR.R. STUDENT	2500
2075	MOOKANDI BOSE.R.P. BUSINESS	500
2076	CHANDRA SEKARAN.P.	1000
2077	POUNRAJ.N.	500
2078	PAULSAMY NADAR.R. BUSINESS	500
2079	RAJESWARAN.C.	500
2080	MATHIVANAN.P. DINAMALAR REPOR	500
2081	GANESA MOORTHY.P. BUSINESS	500
2082	JOHN VASIGARAN.T. BUSINESS	1500
2083	ATHI JOTHI.S.	500
2084	PALANISAMY.B.	500
2085	PALANIVEL RAJAN.P.T.	500
2086	PALANIVEL RAJAN.P.T.	500
2087	BALASUBRAMANIAN.M.	500
2088	JOSE ANTONY.A. BUSINESS	1000
2089	PONRAJ.S. BUSINESS	1000
2090	#N/A	500
2091	SIVAKUMAR.P. BUSINESS	500
2092	NAGARAJAN NADAR.K. BUSINESS	500
2093	PARGUNARAJ.L.	500
2094	PARGUNARAJ.L.	500
2095	ALBERT.S. BUSINESS	1500
2096	VARADHARAJAN.A. INSIMINTOR	2500
2097	SOMA SUNDARAM.V.M.	500
2098	SELVAN P.	500
2099	GUNASEKARAN.T.A.	500
2100	SUBRAMANIAM.N.S.	500
2101	RAMASAMY.N.P.	3000
2102	RANGASAMY.V.A.	500
2103	SUNDARAJ BUSINESS	500
2104	PAULRAJ.C.	500
2105	SINGARAJAN.K. BUSINESS	500
2106	RAJALINGAM.P.	500
2107	#N/A	500
2108	MARI THANGAM.M.	1000
2109	SAMUEL KORE.N.	500
2110	RATHINASAMY.R.K.	1000
2111	MURUGESAN.P.	1000
2112	JEYA RAMAN.C.	3000
2113	SELVARAJ.K.	500
2114	BOOBALAN.M.	5000
2115	CHRISTOPHER SAMUEL.M.I.	1000
2116	JAYAKUMAR DHANASINGH.K.	2500
2117	RAVEENDRAN.R.	500
2118	PADMAVATHI AMMAL.R.	2500
2119	SUGANTHI.S.	500
2120	DAVID ARULRAJ.P.	1000
2121	CHANDRASEKARAN.P.	500
2122	MAHALINGAM.P.T.	500
2123	MAHALINGAM.P.T.	500
2124	NATARAJAN.V.	500
2125	RAMASUNDARA PANDIAN.A.	1000
2126	SASIREKHA.P.C.	500
2127	SIVARAMA GANESH.P.K. BUS OPERATOR	2000
2128	MAHALINGAM.P.T.	1500
2129	PONMATHI.S.	1500
2130	HARRIS AHIMAS	6000
2131	HARRIS AHIMAS	6000
2132	MANOHARAN.S.	500
2133	ANBU SELVI.G.	500
2134	MUTHUVEL.S.	500
2135	MAYILRAJAN.P. BUSINESS	500
2136	RAJESWARI.R.	5000
2137	GANESH KUMAR.P. BUSINESS	500
2138	AMUDHA.G. HOUSE WIFE	500
2139	RAJARATHINAM.Y.	5000
2140	VASANTHI.M.	500
2141	MALATHI.C.	500
2142	RAJARATHINAM.Y.	5000
2143	RAJKUMAR.Y.	5000
2144	SHANTHI.M. HOUSE WIFE	500
2145	CHANDRASEKARAN.P.	500
2146	PALANIVEL RAJAN.P.T.	2000
2147	JEYAKUMAR.M.	2500
2148	MALAIYARASAN.K.	500
2149	MANICKAM.G.	1000
2150	MANICKAM.G.	500
2151	SIVARAMA GANESH.P.K. BUS OPERATOR	3000
2152	KANAKASABAPATHI.E.	500
2153	RAJAMANICKAM.N.	500
2154	SWARNA SANTHI.P.	2500
2155	CHANDRASEKARAN.C.M.V.	1000

8032	JAIRANGAM.J. STUDENT	500
8033	VIJAYARAJ.J. STUDENT	500
8034	JEYARAJ.M.	500
8035	GNANSEKARAN.N. BUSINESS	1000
8036	PATHIRAKALI MUTHU.P.	500
8037	RAMALINGAM BUSINESS	1000
8038	JOTHIMANI.P. BUSINESS	500
8039	BHASKARAN.R. LECTURER	500
8040	PANDIAN.S. BUSINESS	500
8041	VENKATESH KAMARAJ.M. STUDENT	3500
8042	ANANDRAJ.V.S. STUDENT	3500
8043	PALANICHAMY NADAR.A. BUSINESS	2500
8044	GNANAVEL.T. BUSINESS	500
8045	SUNDARARAJAN.N.	500
8046	PERIYASAMY.P. BUSINESS	1500
8047	VELAYUDHAN NADAR.P. TEACHER	500
8048	GANESAN.A. BUSINESS	500
8049	GURUSAMY NADAR.A. BUSINESS	500
8050	KADIRESAN.A. BUSINESS	500
8051	KASIRAJAN NADAR.A. BUSINESS	500
8052	NATARAJ NADAR.A. BUSINESS	500
8053	PAUL RAJ NADAR.A. BUSINESS	500
8054	SANTHANA MAHALINGAM.A. BUSINESS	500
8055	SUNDARAPPA NADAR.A. BUSINESS	500
8056	PERINBA NADAR.A.V. RETD.N.L.C.STAF	500
8057	SARASWATHI.B. HOUSEWIFE	1500
8058	JAYGANESH NADAR.C. BUSINESS	500
8059	BALASUBRAMANIAM NADAR.D.	500
8060	GANESHA PANDIAN.D. BUSINESS	500
8061	SOUNDIRAPANDIAN.D. BUSINESS	500
8062	THANGARAJ NADAR.D. BUSINESS	500
8063	DURAI SELVAM NADAR BUSINESS	500
8064	JEYARAJ NADAR.G. BUSINESS	500
8065	KARPAGAM.J. HOUSEWIFE	1000
8066	JEGADEESAN NADAR.K. BUSINESS	500
8067	KATHIRESAN.K. BUSINESS	500
8068	MUTHIAH NADAR.K. BUSINESS	500
8069	NANTHEESWARAN.K. BUSINESS	500
8070	PANDIAN NADAR.K. BUSINESS	500
8071	BALSAMY NADAR.K. BUSINESS	500
8072	PERIYASAMY.K. BUSINESS	2500
8073	SIVAKUMAR.K.S. BUSINESS	500
8074	SAMUDIRA PANDIAN.K. BUSINESS	5000
8075	SANKAR NADAR.K. BUSINESS	500
8076	SUNDARA PANDIAN K. BUSINESS	500
8077	SUBRAMANIAN.K.	500
8078	SUNDARAPPA NADAR.K.	500
8079	VIJAYA KUMAR NADAR.K. BUSINESS	500
8080	NAGARAJA NADAR.M.K. BUSINESS	500
8081	VELAYUTHAM NADAR.M.K. BUSINESS	500
8082	KARIKOLRAJA. M. EMPLOYEE	500
8083	KARUNAIANANDAM NADAR.M.	500
8084	MUNIAPPAN NADAR.M. BUSINESS	500
8085	MURUGESAN. M. BUSINESS	500
8086	MUTHURAJAN. M. BUSINESS	500
8087	GANDHI NADAR.M.N. BUSINESS	500
8088	SEKAR.M. BUSINESS	500
8089	KENNEDY NADAR.N. BUSINESS	500
8090	PALANICHAMY NADAR.N. BUSINESS	500
8091	KANAGARAJ.P. BUSINESS	500
8092	MAHALINGA NADAR.P. BUSINESS	500
8093	SUBRAMANI NADAR.P. BUSINESS	500
8094	RAMAMOORTHY.R. BUSINESS	500
8095	RENGASAMY NADAR.R. BUSINESS	500
8096	AYYADURAI.S. SWEET MASTER	500
8097	CHANDRABOSE NADAR.S.	500
8098	MOHAN.S. BUSINESS	500
8099	MUTHAIAH NADAR.S. BUSINESS	500
8100	PRABHAKAR NADAR.S. BUSINESS	500
8101	RAJENDRAN.S. BUSINESS	500
8102	RAMAR NADAR.S.	500
8103	SAKTHI.S.	500
8104	SAMUDIRAPANDIAN NADAR.S.	500
8105	SEKARAN. S BUSINESS	500
8106	SUNDARAMOORTHY NADAR.S.	500
8107	SUNDARA MAHALINGAM P BUSINESS	500
8108	ASHOK KUMAR NADAR.T. BUSINESS	500
8109	GANESAMOORTHY NADAR.T. BUSINESS	500
8110	THILAGAVATHY MURUGAN.S.	500
8111	VIJAYAN.V.A. BUSINESS	500
8112	MUTHUSAMY.C. ENGINEER	1000
8113	DR.K.IYANAR DOCTOR	1000
8114	ESSAKKIMUTHU.P. BUSINESS	500
8115	KANAGARAJ NADAR.P. BUSINESS	500
8116	SENTHIL SELVAN.P. POSTAL ASSISTAN	500
8117	VAIRAVANATHAN.P. ENGINEER	500
8118	HEMA.R.	500
8119	SOUNDARAPANDIAN.P. PRINCIPAL (RETD	1000
8120	PANNEER SELVAN.K. BUSINESS	1000
8121	NAGALINGANADAR.M. BUSINESS	1000

13998	JAYARAJ.T. BUSINESS	500
13999	KANAGARAJ.S.	1500
14000	PONVELRAJA S. BUSINESS	1000
14001	ARUL SELVAN.A.S. BUSINESS	5000
14002	GRAHADURAI.A.	1000
14003	POONGULALI.P.K.	12500
14004	MURUGANANDAM.T. BUSINESS	1000
14005	MURUGESAN.S.	1500
14006	SUYAMBU RAJAN.K.	500
14007	PREMILA SUSHIL INDUSTRIALIST	2000
14008	NITIN RAJ.S. STUDENT	2000
14009	SUSHIL RAJ.R. INDUSTRIALIST	2000
14010	SORIMUTHU.K.	1500
14011	RAJENDRAN.R. BUSINESS	2500
14012	THIRUGNANA SAMBANDAM.S.	2500
14013	MALLIKA DEVI.S.	1000
14014	MUTHU KUMARAN.M.	500
14015	SAKTHI.C.	500
14016	VIJAYA SELVAN.J.	500
14017	RUKMANI.K.	1000
14018	SUNDARAVEL SAMY.M. RETD ENGINEER	500
14019	MANOHAR.S. ENGINEER	500
14020	SAMUEL JEBARAJ MOHANDOSS.V. BANK	500
14021	PADMAVATHI SUBRAMANI.S.	500
14022	RAMEESWARI.S. HOUSE WIFE	1000
14023	THEN AMUTHAN.B.	5000
14024	DHANASEKARAN.B.	500
14025	MARIA DHANABALAN.A. BANK	500
14026	SENTHIL KUMAR.N.	5000
14027	PALANI KUMAR.N.	5000
14028	SOUNDRAPANDIAN.M.P. BUSINESS	5000
14029	ELANGOVAN.M. BUSINESS	1500
14030	RANJAN.M. BUSINESS	1000
14031	CHANDRA BOSE.M. BUSINESS	1000
14032	MUTHU DURAI.V. BUSINESS	1000
14033	SUNDAR RAJ.V. BUSINESS	1000
14034	SEENI DURAI.V. BUSINESS	1000
14035	SEENIVASAN.V. BUSINESS	1000
14036	PACKIYARAJ.A. BUSINESS	1000
14037	ARUMUGASAMY.R. BUSINESS	1500
14038	ARUMUGASAMY.R. BUSINESS	500
14039	SUTHANTHIRA RAJ.R. BUSINESS	1000
14040	SUBANTHIRA PANDIAN.M. BUSINESS	1000
14041	THARTIUS.S. BUSINESS	2000
14042	MEENA LATHA.B. HOUSE WIFE	3500
14043	MEENA LATHA.B. HOUSE WIFE	5000
14044	VEL PANDIAN.P. BUSINESS	500
14045	RANGASAMY.K. HANDLOOM	500
14046	DHARMARAJ.P. BUSINESS	4500
14047	THANGAM.D. HOUSE WIFE	4500
14048	PAUL SELVI.D. STUDENT	4000
14049	PAUL VIJI.D. STUDENT	4000
14050	BALA MURUGAN.D. STUDENT	4000
14051	BALA VINODH.D. STUDENT	4000
14052	ANNAMALAI.R. DOCTOR	1000
14053	ANANTHA KUMAR.R. DOCTOR	1000
14054	SEETHA RATHINAM.A. DOCTOR	1000
14055	MASCO MANI.M.	3000
14056	MUTHU RAJ.M.	3000
14057	SENTHIL KUMARAN.P.	1000
14058	SARAVANAN.K. BANK EMPLOYEE	1000
14059	SIVANANAINTHA PERUMAL.S. FARMER	1000
14060	SIVAGAMY.G.	500
14061	PRADEEBA.G.	500
14062	LINGASAMY.M. BUSINESS	500
14063	MUTHU LAKSHMI.R. COOK	500
14064	MUNIARAJU.C. LECTURER	500
14065	PICHAIKANI NADAR.N.	2000
14066	PICHAIKANI NADAR.N.	2000
14067	MARIYAMMAL.M. HOUSE WIFE	500
14068	INBARATHI.T. HOUSE WIFE	1000
14069	GANESAN.V. BUSINESS	500
14070	MURUGESAN.S. BUSINESS	1000
14071	MAHESWARI.M. HOUSE WIFE	500
14072	RAJA SEKARAN.S. BUSINESS	500
14073	KAMARAJ.K. BUSINESS	500
14074	MURUGAN.K. BUSINESS	1000
14075	USHA HOUSE WIFE	1000
14076	KARUNAKARAN.S. BUSINESS	500
14077	SELVARAJAN.S. BANK EMPLOYEE	1500
14078	NATARAJAN.C. BUSINESS	500
14079	ANANTHI.D. BANK EMPLOYEE	1000
14080	DHARMARAJ.P. BUSINESS	500
14081	THANGAM.D. HOUSE WIFE	500
14082	GIRIJA.S. HOUSE WIFE	1500
14083	CHANDRA PRAKASH.J. BUSINESS	1500
14084	VIJAYALAKSHMI.J. HOUSE WIFE	1500
14085	JEGAJOTHI.M.	1500
14086	VIJAYA RAJA KUMARI.S.	1500
14087	SURIYA PRAKASH.J. BUSINESS	1500

2156	SATHIA KUMAR.C.	500
2157	MANICKAVEL.M.	500
2158	KULANTHAIVEL.M.	500
2159	AYYACHAMY.T.	500
2160	NAGARAJAN.T.	500
2161	RAJASEKARAN.V.	500
2162	KAMARAJ.V.	500
2163	TAMILARASI.S.	2500
2164	RATHINAVELPANDIAN.K.	500
2165	RATHINAVEL PANDIAN.K.	500
2166	KASI GOPINATH.K.	500
2167	MALAIARASAN.K.	500
2168	BALASARASWATHI.A.	500
2169	PARAMESWARAN.C.	500
2170	SUNDARARAJAN.R.	500
2171	LATHA.K.	500
2172	AYYADURAI NADAR.S.	10000
2173	KARPAGAM.N.	500
2174	SARAVANAN.R.	500
2175	RAJAMANICKAM.A.	1000
2176	RAGUPATHY.A.S.P.	1500
2177	THANGARAJ.R.	3000
2178	SIVAKALAI.S.	500
2179	PAULSAMY NADAR.R.T.	500
2180	INBARAJ.R.N.P.	500
2181	MUNIASAMY.M.	1500
2182	KANAGARAJ.V.	1000
2183	PAULSAMY NADAR.R.T.	500
2184	SARAVANA PANDIAN.R.	2000
2185	MURUGESAN.S.	1000
2186	MURUGESAN.V.	5000
2187	PITCHAI AMMAL.M.	500
2188	DHARMAR.S.M.	2500
2189	DHARMAR.S.M.	2500
2190	SRINIVASAN.R.	500
2191	KRISHNA DEVI.R.	2500
2192	SADASIVAN.V.	1000
2193	#N/A	1000
2194	KAMARAJ.D.	5000
2195	MALLIKA.D.	500
2196	RAJAMOHAN.P.	2000
2197	VELRAJA.A.	500
2198	MUTHUKANI.A.	1500
2199	MURUGESAN.S.	1500
2200	LINGAMANI.S.	1500
2201	LINGAMANI.S.	1500
2202	SANGU KRISHNAN.S.	2000
2203	KALIDASAN.R.K.	1500
2204	GEORGE.K.	1500
2205	JOHN ANTONY RAJA.K.	1500
2206	THIRUMARAN.J.	1500
2207	LABAM SIVASAMY.R.	1500
2208	SELVARAJ.K.S.	1000
2209	KUTHALINGAM.R.	1000
2210	GOMATHY.P.	2000
2211	SHUNMATHY.P.	2000
2212	SHANDRA SEKARAN.S.J.	1000
2213	SHAMUGANADA DURAI.M.	1000
2214	SUBBHIAH NADAR.L.	1000
2215	MUTHAIAH NADAR.G.	1000
2216	JAYABALAN.M.M.	1000
2217	GANESAN.D.	1000
2218	VENKATESWARI.T.	1000
2219	SUDALAIYANDI NADAR.S.	1000
2220	SIVAKUMARAN.K.	1000
2221	PANDIYAN.R.P.	1000
2222	POONGULALI.P.	1000
2223	JULIE.G.	1000
2224	PUNITHA.V. HOUSE WIFE	1000
2225	KALYANA SUNDARAM.A.	6000
2226	BELLARMINE.M.L.A.	3500
2227	DURAISAMY NADAR.M.	500
2228	CHOKALINGA NADAR.P. BUSINESS	500
2229	CHELLAPANDIAN.A.	500
2230	SHANMUGA SUNDARAM.A.	500
2231	MUTHIAH.V.	500
2232	PANDIYARAJ.K.	500
2233	KARTHIGEYAN.K.	500
2234	SIVANANAINTHA PERUMAL.S.T.	500
2235	PRABHAKARAN.P.	500
2236	CHELLADURAI.A.	500
2237	THANGASAMY.P.	500
2238	VELLMANI.P.	500
2239	DURAI PANDIYAN.S.A.	500
2240	SAKUNTHALA.A. TEACHER	500
2241	MOHANLAL.A.	500
2242	JEYAPANDIAN.J.	500
2243	PATTURAJ.S.	500
2244	SELVAKUMAR.J.	500
2245	SIVARANI.P.	500

8122	SELLADURAI.D.	500
8123	MURUGAN.P. BUSINESS	500
8124	PUSHPARAJ.P. BUSINESS	500
8125	PONNUSAMY.S. BUSINESS	500
8126	SAMUEL JEBASEELAN.A. WORKING IN	500
8127	THIRUPPATHIRAJAN.B.	500
8128	RAMACHANDRAN.M. BUSINESS	2500
8129	ARUNKUMAR.R. BUSINESS	1500
8130	DEEPAK.R. BUSINESS	1500
8131	GOKULAKRISHNAN.R. BUSINESS	1500
8132	MUTHUKANI AMMAL.R.	1500
8133	BHASKAR.S. BUSINESS	500
8134	PANDIYAN.S. BUSINESS	500
8135	SENTHILKUMAR.T.	5000
8136	JAYAMURUGAN N. BUSINESS	5000
8137	MURUGAIAH.K.	500
8138	VENI.M.R.	500
8139	GEORGE SUNDARARAJ.T.	500
8140	CHANDRASEKARAN.C. SERVICE	500
8141	DR.J.M.KRISHNAN MEDICAL PRACTIT	1500
8142	PERUMAL.K. GOVT.SERVICE	2500
8143	ANNAMALAI NADAR.M. AGRICULTURE	500
8144	GUNASEKARAN.M. DRIVER	1000
8145	MURUGANANDASWAMY NADAR	500
8146	SHIVA GANESAN.N.	500
8147	KALAISELVAN.P. ICL MECHANIC	1000
8148	KRISHNASAMY.P. BUSINESS	500
8149	PALANIAPPAN.P. AGRICULTURE	500
8150	NAGENDRAN.S.K. BUSINESS	500
8151	THANGAKUMAR.S. COOLY	500
8152	NATARAJ.A.	1000
8153	ASWIN.D. STUDENT	500
8154	GANESH.K. TAILOR	500
8155	PREMALATHA.N. STUDENT	500
8156	POONGODI.P. HOUSEWIFE	500
8157	GOPAL.S.	2500
8158	SHARMILA DEVI.S.	1000
8159	VADIVEL.S. BUSINESS	500
8160	MICHEAL NADAR.P.	1000
8161	RAMAKRISHNAN.P. STUDENT (DOCTOR	500
8162	SAGUNTALA.P.	500
8163	MARUTHAI.R. BUSINESS	500
8164	KATHIRESAN.A.R.	500
8165	JOHN LOUIS.D.	500
8166	RAJDHAS SAMVEL.D. RETIRED H.M.	1000
8167	SELVARAJ.J. BUSINESS	1000
8168	BHOOPATHY.M.	500
8169	USHA.R.	500
8170	PERUMAL.R. BUSINESS	500
8171	REVATHY.V.N. EDUCATION	500
8172	KANAKAIAH.A.V.S.P. BSUSINESS	500
8173	ARUNAGIRI RAJAN.D.	2500
8174	DR.M.RADHAKRISHNAN DOCTOR	500
8175	HENRY BABU JAMAL LAL BUSINESS	1000
8176	CHANDRASEKARAN.K. GOVT.SERVICE	500
8177	VENKATACHALAM.K.S. BUSINESS	500
8178	RAMASAMY.J.N.	500
8179	CHANDRAN.P.	500
8180	PERIYASAMY.P.	500
8181	RAMASAMY.P.	5000
8182	SELVARAJ.S.	1500
8183	NIJA.T. HOUSE WIFE	500
8184	MARIAPPAN.K.P.	1000
8185	KRISHNAN.A.	500
8186	RAMRAJ.G.	2500
8187	MURUGESAN.K.	500
8188	RAJAMANICKA NADAR.K.	500
8189	RAMESH KUMAR.M.C. BUSINESS	2500
8190	MUNIYASAMY.M.	500
8191	RAJAKUMAR.N. TEACHER	500
8192	THARUMARAJU.P.	500
8193	THANGARAJ.P.	500
8194	DHAMAYANTHI.R.	500
8195	PITCHAI.S.	500
8196	SUMATHI.S.	500
8197	GUNASEHARAN.A. RETIRED INCOMET	500
8198	KAMALAM.S.	500
8199	MURUGESAN.K. BUSINESS	500
8200	ARUMUGAM.P. RICE MILL	2500
8201	SELVARAJ.P. BUSINESS	500
8202	ANNAMALAI.S.	2000
8203	MURUGESAN.S. BUSINESS	1500
8204	RAMESH.A.K. BUSINESS	500
8205	KALIAPPAN NADAR.A. BUSINESS	1000
8206	AYYAKAN NADAR.A.M.	1000
8207	SUNDAR.A.	500
8208	INBARATHINAM.B. BUSINESS	1000
8209	BABU RAJENDRAN.C. SERVICE	2500
8210	RAVICHANDRAN.D. BUSINESS	500
8211	SELVAM.D.	500

14088	PARTHIBAN.M.D.	1000
14089	SUBA PATHIBAN BUSINESS	1000
14090	BALAKRISHNAN.S. BUSINESS	500
14091	SERMUGASAMY NADAR.C.	1000
14092	THANGA VELU.R.	500
14093	VELSAMY NADAR.A.N. BUSINESS	2500
14094	MUTHULAKSHMI.V. BUSINESS	2500
14095	NATARAJAN.V. BUSINESS	2500
14096	KAMARAJ.V. DOCTOR	2500
14097	VAIRAMANI NADAR.R. BUSINESS	1000
14098	RAJA SEKARAN.R. BUSINESS	500
14099	SIVAMANI.M. BUSINESS	500
14100	LAKSHMANAN.N. BUSINESS	500
14101	NALLA THAMBI.K.	500
14102	SIVAKUMAR.L. BUSINESS	500
14103	SRI DEVI.K.	500
14104	GANESAN.L.K. BUSINESS	500
14105	KUPPUSAMY.P. BUSINESS	500
14106	JAYAKUMAR.D.	500
14107	SENTHIL KUMAR S.	1500
14108	VIGNESH S.	1500
14109	MUTHAMIL SELVAN.M.E. STUDENT	1000
14110	MANI.K. BUSINESS	500
14111	LINGARAJ.V. BUSINESS	500
14112	SUBBIAH NADAR.V. BUSINESS	500
14113	ABRAHAM JOSEPH.V.R.	500
14114	PATHRAKALIMUTHU.P.G. STUDENT	500
14115	SENTHILKUMAR.P.G. BUSINESS	500
14116	JEYAKUMAR.R. BUSINESS	1000
14117	JEYAKUMAR.P.K. BUSINESS	2500
14118	DURAIRAJ.M.	500
14119	SORNASINGH.M. BUSINESS	500
14120	GNANARAJ.S. BUSINESS	500
14121	BASKAR RAJ.M.	500
14122	MUTHUKUMAR.D. BUSINESS	500
14123	RAVEENDRAN. D. AGRICULTURE	500
14124	SELVARAJ.V. BUSINESS	500
14125	SUGIRTHARAJ.T. BUSINESS	500
14126	SURESHPON DAVID.T. BUSINESS	500
14127	JAMES ANANTHARAJ.T. STUDENT	500
14128	VINCENT RAJ.T. BUSINESS	500
14129	GEORGE STEPHEN.T. BUSINESS	500
14130	VIJAYA KUMARI.K. HOUSE WIFE	500
14131	THENMOZHI.D. TEACHER	500
14132	USHA RANI.C. TEACHER	500
14133	MAHILA.V. HOUSE WIFE	1000
14134	RATHINASAMY NADAR.A.C.S.	3000
14135	UMADEVI.N. BANK EMPLOYEE	500
14136	SATHIYAN.P. SOFTWARE PROFES	1000
14137	JEYARAMAKRISHNARAJ.P. LECTURER	1000
14138	MANIKANDAN.G. BUSINESS	1500
14139	PERIASAMY NADAR.P. BUSINESS	500
14140	MARISWARI.S. HOUSE WIFE	500
14141	DURAIRAJAN.R.K.M.	3000
14142	ILANGO.D.	3000
14143	MANOKARAN.C.	6000
14144	SARAVANA KUMAR.S.	3500
14145	RAMANI.R.	500
14146	RAJA RAJAN.N.K.	500
14147	GNANASEKARAN.M.	4500
14148	EDIN MILLER.J.	500
14149	YOGESWARI.A.	2000
14150	RAVINDRAN.K.A. BUSINESS	1000
14151	SAVITHA.J.	2500
14152	PRABHU.K. EMPLOYEE	1500
14153	AYYAPPAN.R.	1500
14154	ASOKAN.M. POWER LOOMS	500
14155	BENZLEY IMMANUEL.D. STUDENT	500
14156	SELVARAJAN.V.	5000
14157	BALASUBRAMANIAN.T.V.	5000
14158	NATARAJAN.V. BUSINESS	5000
14159	PALANIPALAM.S.	5000
14160	ARUL JOTHI.K.	3000
14161	SELVA RANI.J. HOUSE WIFE	3000
14162	JOSEPHINE SORNA RANI.B. HOUSE WIFE	3000
14163	JEEVA RATHINAM.B. HOUSE WIFE	3000
14164	JANSHI RANI.P. HOUSE WIFE	3000
14165	MARY.G. HOUSE WIFE	3000
14166	BALAKRISHNAN.K. BUSINESS	2500
14167	VENKATESWARA RAJ.T.	8000
14168	BHUVANA.G.	1000
14169	ANGEL GLORY.P.	500
14170	VIJAYA KUMAR.A. T.V.MECHANIC	5000
14171	ARUNCHALAM.M. RETD TEACHER	3500
14172	SUBHA.V.	5000
14173	UDHAYASANKAR.T. BUSINESS	6000
14174	JAI SHANKAR.T. BUSINESS	6000
14175	VEL SANKAR.T. BUSINESS	6000
14176	ANOOP CHAND.B. BUSINESS	5000
14177	SHANTHI.C. HOUSE WIFE	2500

2246	MANI NADAR.P.	500
2247	KANTHARAJ.A.	500
2248	PANNERSELVAM.A.S.	1000
2249	SELVARAJ.K.	1000
2250	MURUGESAN.V.	1000
2251	MANI.R.	1000
2252	SELVAN.A. BUSINESS	1000
2253	SOUNDARARAJ.S.	1000
2254	PATTAMMAL.M. HOUSE WIFE	1000
2255	NIXON SAMUEL VIJAYAKUMAR.G.	1000
2256	MAVILIRAJAN.L.	1000
2257	GOPU JAYARAMAN.T. ASST.ADMN.OFFIC	1000
2258	SOUNDRAPANDI.S. HOUSE WIFE	1000
2259	PUGALENDI.P.	1000
2260	PALANIAMMAL.S.	1000
2261	VELUSAMY.C.K.	1000
2262	RAMASAMY.M.	1000
2263	SIVASANKARAN NADAR.K.	1000
2264	GOPAL.K.	1000
2265	SATHIADHAS.C.	1500
2266	THANGADURAI.K.	1000
2267	KRISHNAMOORTHY.M. ENGINEER	500
2268	SUDHA.R. HOUSE WIFE	1000
2269	MURALI GANESH.M.	1000
2270	DHANABALAN.R.	1000
2271	KRISHNAN.K.	1000
2272	KANDASAMY NADAR.R.	500
2273	ARUMUGASAMY NADAR.R.	500
2274	SAI ASHUPATHI RAJAN.C.(MINOR)	500
2275	PALANI KUMAR.M.	500
2276	GNANASEKARAN.M.	1000
2277	CLEMENT ELANGO.V.	500
2278	TENSION BAKYANATHAN	500
2279	SATHASIVAM.M.	1000
2280	DHANABALAN.R.	1000
2281	PREMA RUBELLA HOUSE WIFE	5000
2282	MURUGESAN NADAR.M.	1000
2283	SEETHARAM.S.	1000
2284	SELVARAJ NADAR.M.	1000
2285	KANTHAPAZHAM.C. BUSINESS	500
2286	SUNDARI.S.	500
2287	VENKATESH SARAVANA KUMAR.M.	1000
2288	PRABHAKARAN.T.	500
2289	AMALRAJ.Y. BUSINESS	500
2290	DEVADOSS.A.	500
2291	RAJA POOPATHI.M.	500
2292	ASIRVATHAM MANOHARAN.T.	500
2293	THANASINGH.S.T.	500
2294	SELVAMUTHU.T.	1000
2295	ALBERT BALRAJ.D.	2500
2296	SUNDER SINGH.S.T.	500
2297	PERIYASAMY.T.	500
2298	SAMUEL.T.	500
2299	SHYAMALA DEVI.R.	500
2300	RAJABAI.A.	2500
2301	RAJAPUSHPAM.T.	2500
2302	BHASKARAN.P. BUSINESS	500
2303	ELIZABETH JACOB	5000
2304	THANGARAJ.K.	1000
2305	SUGIRTHA SAMUVEL	500
2306	ACHUTHA ANANDA PANDIAN.A.	1500
2307	SELVA SUNDAR RAJ.A.	3000
2308	SELVASUNDAR RAJ.A.	500
2309	PARAMESWARI.A.	500
2310	DHANASEKARAN.T.M.	500
2311	SUBADHRA.D.	500
2312	ANNAMALAICHAMY.T.A.	500
2313	BALASUBRAMNIAN.S.M.K.	500
2314	NARAYANAN.E.	500
2315	NARAYANAN.E.	500
2316	JEYAM.V.M.	500
2317	SOLAI ANNAVI.A.	500
2318	SARAVANAN.S.	1000
2319	THIRUMANI.C.	500
2320	THIRUNAVUKKARASU.K.	500
2321	MERCY GNANAPRAKASAM	1000
2322	PANNERSELVAM.A.	1000
2323	PACKIANATHAN.S.	500
2324	ARJUNAN.P.	1000
2325	THIAGARAJAN.K.	1000
2326	MANIMARAN.B.	1000
2327	ARUL CHINNAPPAN.R.	1000
2328	GRAHA LAKSHMI.K.	1000
2329	ANBALAGAN.M.	1000
2330	KARTHEESAN.S.	500
2331	BALASUBRAMANIAN.A.	500
2332	GNANA SOUNDARI.P.	500
2333	THERESA.A.	500
2334	HARRIS ROOPAN.J.(MINOR) STUDENT	500
2335	SELVI.K.	1000

8212	RANJITHAM.J.	2500
8213	PERIYASAMY.K.	500
8214	PETHANACHI AMMAL.K. HOUSE WIFE	500
8215	VINCENT.J. MASAN	500
8216	REVATHY.M.	500
8217	RAMACHANDRAN.P. BUSINESS	500
8218	SRINIVASAN.P.	500
8219	RAJENDRAN.R. SERVICE	1000
8220	KANDASAMY NADAR.S. MTC DRIVER	500
8221	SAROJA.S. SERVICE	2500
8222	DHARMARAJ.T. SERVICE	500
8223	KAMARAJ.V.	500
8224	MANI VASAGAM.S.	1000
8225	JANAKI.M.	500
8226	ROJARAMANI SERVICE	500
8227	KUMARAN.G.	1000
8228	PALANICHAMI.G.	1000
8229	THIRUGNANAM.C. BUSINESS	500
8230	DHANAPAL.E. BUSINESS	25000
8231	SOLAIAPPAN.K. BUSINESS	1000
8232	RAVI RAJENDRAN.R.	500
8233	KARUPPIAH.S.	500
8234	POONGOTHAI.S.S.P. HOUSE WIFE	2500
8235	PANDIAN.S.S. BUSINESS	2500
8236	TALAVANI MUTHU.T. BUSINESS	1000
8237	IMMANUAL JEBASINGH.V.	500
8238	GANESAN.A.	500
8239	SENTHIL PUSHPAM.A.	500
8240	SENTHIL PUSHPAM.A.	500
8241	ARUMUGA NATHAN NADAR	500
8242	ARUMUGA NATHAN NADAR	500
8243	UMAVATHY.R.	500
8244	MURUGESAN.M.	500
8245	PAUL NADAN.M. RETD PROFESSOR	500
8246	JONATHAN PREETH JAYABARATHAN	5000
8247	VETRIVEL CHEZHIAN.R.	500
8248	SELLADURAI NADAR.S.J.	500
8249	ASHOKAN.S.R. BUSINESS	500
8250	PERUMAL.V. LABOUR	500
8251	KALYANA SUNDARAM.D. BUSINESS	1000
8252	ATHIMOOLAM.K.	500
8253	KARUNAMOORTHY.K.	5000
8254	MANIVANNAN.K.	500
8255	RAJAKANI.P. HOUSE WIFE	500
8256	JEYATHILAGAM.T.	500
8257	PAULDURAI.T. BUSINEES	500
8258	SORNA PUSHPAM.A.	500
8259	SURIYA KALA.B. HOUSE WIFE	500
8260	MALLIKA.C. HOUSE WIFE	500
8261	YOGASELVI.C. HOUSE WIFE	500
8262	ASAITHAMBI.J.	500
8263	KANNAN.K. SERVICE	500
8264	MARY JAYANTHI.X. HOUSE WIFE	500
8265	SHANMUGARAJ NADAR.P.	500
8266	TAMILARASI.P.	500
8267	THANGIAH.P.	500
8268	ALBERT ARULRAJ.R.	1000
8269	PERUMAL NADAR.R.	500
8270	ALAGUMEENA.S. HOUSE WIFE	500
8271	RAJKUMAR.S. BUSINESS	500
8272	SENTHILKUMAR.S. BUSINESS	500
8273	MALLIGA.C.	500
8274	KALISWARAN.A. BUSINESS	500
8275	PUSHPARAJ.A. BUSINESS	500
8276	AROKKYA VIMAL RAJ STUDENT	500
8277	DR.M.JEGADEESAN	1000
8278	KARUPPIAH.G. BUSINESS	500
8279	PALANI KUMAR.G.	1500
8280	SELVAMANI.G.	1500
8281	JOHN JACOB MOHANRA.J.	500
8282	KARUNAMOORTHY.K.	2500
8283	RAMRAJ.K. BUSINESS	500
8284	SELVAMURUGAN.K. BUSINESS	500
8285	ASHA.M. STUDENT	500
8286	KANNAN.M. AUDITOR	500
8287	MANIKANDAN.M. BUSINESS	500
8288	SUBBURAM.M. BUSINESS	500
8289	USHA DEVI.M. BUSINESS	500
8290	RAJAVELU.N. OFFICE ASSISTAN	500
8291	AYYAMPERUMAL.P. BUSINESS	500
8292	KARTHIKEYAN.P.	1000
8293	NARAYANASAMY.P. FARMER	500
8294	SULOCHANA.P.	1500
8295	AMBUROSE.S.	500
8296	HARIHARAN.S.	500
8297	MARIYA JAYA SUDHA.S.	500
8298	MURALI.S.	500
8299	POUN RAJAM.S.	1000
8300	SEETHA.S.	500
8301	USHA.S.	1000

14178	GANDHIMATHI.R. HOUSE WIFE	2500
14179	GEETHA.D. HOUSE WIFE	2500
14180	CHANDRASEKARAN.K.K. BUSINESS	1000
14181	RAJENDRAN.K. BUSINESS	1000
14182	DURAISAMY.N.	500
14183	YOSEB S.	500
14184	SOUNDARI AMMAL.D.	500
14185	SHANMUGAM.N.S.	500
14186	JESU.S.	500
14187	POOPANDI.S. PWD STAFF	500
14188	BALASUBRAMANIAN.N. BUSINESS	500
14189	JESLINE.V. STUDENT	500
14190	SHIRLEY DANIEL TEACHER	2000
14191	NIRMAL VETHA DANIEL DOCTOR	2000
14192	JESLINE STUDENT	2000
14193	KANAGALAKSHMI.B.	500
14194	JAYA PRAKASH.C. BANK EMPLOYEE	500
14195	MANI SEKARAN.S.	500
14196	NATARAJ.M.	500
14197	LOGANATHAN.R.	500
14198	GOPINATHAN.B.	1000
14199	PRESIDENT, MANGAPURAM NADAR	500
14200	MURUGANANTHAM.U.S.P. BUSINESS	500
14201	RAJALAKSHMI.M. HOUSE WIFE	500
14202	AGASTIAN.R. BUSINESS	500
14203	RAJA SINGH.V. BUSINESS	500
14204	NARAYANA PANDIAN.A. BUSINESS	500
14205	PANDIAN.P.V. BUSINESS	500
14206	MURUGAN.D.	1000
14207	RAJESWARI.M.	500
14208	MOHAN KUMAR.B.	500
14209	ESTHER SOCRATES	500
14210	SRINIVASAN.P.	500
14211	RAVANAN.P.A.	1000
14212	VASANTHA.A. HOUSE WIFE	500
14213	THANGAVEL.A.	500
14214	KALLIAMMAL.T. HOUSE WIFE	2000
14215	DURAIPANDIAN NADAR.V.S.T.	2000
14216	RAJENDRAN.R. BUSINESS	500
14217	VIJAYALAKSHMI.J. BANK EMPLOYEE	500
14218	RENUKA DEVI.J.	500
14219	BHUVANESWARI.R. BANK EMPLOYEE	500
14220	VELSAMY NADAR.S.S.	1000
14221	SELVA PRAMILA KADAKSHAM.P.	5000
14222	MUTHULAKSHMIAMMAL.S.S.V.	1000
14223	IRIS EBZEBA MARY	2500
14224	DR.PREMA BALACHANDRAN DOCTOR	500
14225	JAMBERT MATHURAM.P.I. BUSINESS	10000
14226	ARUMUGA CHENDURPANDI.R.	500
14227	SUNDARAPANDIAN.S.V.P.S.	500
14228	BASKAR.S.V.P.S.	500
14229	EBENEZAR DAWSON.J. BUSINESS	500
14230	PARAMASIVAN.M.	500
14231	PATTURAJ NADAR.M. BUSINESS	500
14232	GANESAN.V.	500
14233	SUDHAKAR.J. BUSINESS	2000
14234	PETHURAJ.K.G. BUSINESS	1000
14235	NAREN DHARMARAJ.C. BUSINESS	500
14236	AMBIKA NAREN DHARMARAJ	500
14237	SELVARAJ.S. BUSINESS	500
14238	AMUTHA SELVARAJ	500
14239	RAMPRAKASH.C. BUSINESS	500
14240	SELVARANI.R.	500
14241	KALIDOSS.S. BUSINESS	500
14242	RAMKUMAR.K. BUSINESS	500
14243	SHENBAGAM.D. BUSINESS	500
14244	DHANABALAN.A.S. BUSINESS	1000
14245	KAVITHA.P. HOUSE WIFE	1500
14246	KISHORE.S. BUSINESS	1500
14247	MURUGAN.P. BUSINESS	1500
14248	PREMA.M.	3000
14249	LATHA.A.	3000
14250	LAKSHMANAN.K.M.P. BUSINESS	500
14251	UMA.S. TEACHER	500
14252	INDIRAMBAL.R. TEACHER	500
14253	TAMILVANI.S. TEACHER	500
14254	CHANDRA MOHAN.V.	500
14255	SUDHA SOUNDIRA PANDIAN LECTURER	1000
14256	SANTHI.R.S.	500
14257	CHANDRA SEKARAN.K.S.	2000
14258	KARTHIK SELVAN.T.	500
14259	ARUN PRABHU.T.	500
14260	SUJA ALPHONSE	500
14261	KARUNANITHI.S. BUSINESS	500
14262	PALANIKUMAR.S. BUSINESS	2500
14263	SURESH KUMAR.S.K. BUSINESS	500
14264	KRISHNAVENI.M.	5000
14265	PREMALATHA.T. TEACHER	500
14266	KUMAR.S. BUSINESS	500
14267	AZHAGAR SAMY.S. BUSINESS	500

2336	KASI RAJAN.M.	2500
2337	SARAVANAN.R.	500
2338	MATHAIAN.M.K. BUSINESS	1000
2339	PRASATH.V.	1000
2340	SENDUMATHI.V.	1000
2341	PANDI MANI.S.P.C.	1000
2342	PANDI SELVAN.P.	1000
2343	ASHOK.V.	1000
2344	MUNIAPPAN.M.	1000
2345	MARIA ANGLEO DAVIDSON.M.	1000
2346	JOY RANJANI.G.	1000
2347	GOPALRAJ.P.	1000
2348	MONICKA RATHINAM BUSINESS	1000
2349	GANESAN.V.	1000
2350	JAMES STEPHENSON.K.S.	1000
2351	JESU MADURA KANDAN.D.	1000
2352	GODWIN PRABAGARAN SWARIZ.S.	1000
2353	LAKSHMINATHAN.S.	1000
2354	BALASUBRAMANIAN.N.	1000
2355	ARAVIND.N.	1000
2356	NATESAN NADAR.A.	1000
2357	VELVIZHI.R.	1000
2358	RATHINA PRAKASAM.K.P.	1000
2359	THOMAS.F.	1000
2360	RAMESH.M.V.	1000
2361	KUMARESAN.M.V.	1000
2362	VISWANATHAN.N.K.	1000
2363	DINESH KUMAR.N. BUSINESS	1000
2364	RAJAN.S.P.	1000
2365	ALBERT JAYASINGH THOMAS	1000
2366	RAJAGOPAL.S.	1000
2367	SENTHIL.V.	1000
2368	MEENAKSHI.C.	1000
2369	ISAAC.D.	1000
2370	POORNIMA BALAMURALIDHARAN	1000
2371	JOSHUA.S.A.E.REV.	1000
2372	VASANTHI RANI.N.	1000
2373	RAJENDRAN.P. BUSINESS	1000
2374	SELVAPANDI.P.	1000
2375	THANGARAJ.P.Y.S. TEACHER	1000
2376	KARUNAKARAN.R.A.P.	1000
2377	VIVEKANANADAM.C.K.	1000
2378	CHITHIRAI KANI.R.	1000
2379	KUPPUTHAI.G.	1000
2380	GNANAMUTHAN.V.	1000
2381	MURUGESAN.R.	500
2382	RATHIKA.N.	500
2383	NAGENDRAN.S.	500
2384	SELVARAJAN.M.	500
2385	SOUNDIRA PANDIAN.R BUSINESS	2500
2386	SELVI INIGO.M.	2500
2387	MARIA INIGO DENSIGH DHAS	2500
2388	KANAGARAJ.P.	2500
2389	NATARAJAN.M.	2500
2390	CHITRALEKHA.J. CLERK, CANARA B	2500
2391	RAJENDRAN.S.	2500
2392	UDAYAKUMAR.C.	2500
2393	NATARAJAN.A.	2500
2394	VAIKUNDA RAJA.V.	2500
2395	SRI KARUNAKARA RAJ.V.	2500
2396	DELHIRAM.T.P.S.A.	2500
2397	RAJKUMAR EDWIN.J. DOCTOR	2500
2398	SAHAYA JULIAN RAJA.J.	2500
2399	PURNIMA.R.	2500
2400	ANUP SEKAR.R.	2500
2401	RESHMI ARAVIND HOUSE WIFE	2500
2402	RAVINDRAN.T.	2500
2403	RESHMI ARAVIND HOUSE WIFE	2500
2404	PURNIMA.R.	2500
2405	ANUPSEKAR.R.	2500
2406	RAVINDRAN.T.	2500
2407	MARIA BABU RAMESH.M.	46000
2408	XAVIER PAPPA.M.	2500
2409	MARIA JOHN.S.	74000
2410	SHANMUGARAJAN.M.	500
2411	MUTHU VIJAYARAJAN.T.	500
2412	BAVANI.S.	500
2413	PANKAJAM.N.	500
2414	ARUNA DEVI.P.	500
2415	ARUL SELVAN.P.	500
2416	RADHAKRISHNAN.S.C.	1500
2417	MURUGESAN.M.	1000
2418	VASANTHI PADMANABHAN	500
2419	PADMANABHAN.N.	500
2420	THENMOZHI.M.	500
2421	KARTHEESWARI	500
2422	VIJAYASEKAR.V.S.D.S.	500
2423	MOHAN.I.	500
2424	MUKESH.S.	500
2425	MAHENDRAN.M.	500

8302	ANBALAGAN.T.	500
8303	KANAN KAMARAJ.T.	500
8304	NEETHIPATHI.T.	500
8305	RAJESWARI.T.	500
8306	VINGNANI.T.	500
8307	IYAMPERUMAL.M.	500
8308	BALACHANDAR.C. BUSINESS	500
8309	PONVELAN.C. ENGINEER	500
8310	SELVAM.C. BUSINESS	500
8311	SIVAKUMAR.C.	500
8312	THAMARAI.C. BUSINESS	1000
8313	UMAMAHESWARI.C.	500
8314	GOVINDAN.M.	1000
8315	MALATHY.M.	500
8316	CHINNAPALAM.P.	1500
8317	JANSIRANI.S.	500
8318	SANANTHANAN.S.	5000
8319	THANGASWAMY.V.	1000
8320	LISI KULANDAI.A.	500
8321	KALAIVANI.C.	500
8322	KARTHIYAYINI.C.	500
8323	MANICKAM.C.	1000
8324	RAJENDRAN.C.S. BUSINESS	500
8325	VASANTHAKUMARI.C.	500
8326	RANJIT KUMAR.D.	500
8327	SENTHIL KUMAR.D.	1000
8328	JOSEPH BENEDICT JOSE	1500
8329	KATHIRESAN.K. BUSINESS	500
8330	THAMARAI SELVI.K.	500
8331	RAJESWARI.K.	5000
8332	KAMARAJ.M. BUSINESS	500
8333	TAMILSELVI.N.	500
8334	RAVIKUMAR.S.	500
8335	MUNIYASAMY.T.	500
8336	MANJULA.D.	500
8337	DEIVA JOTHI.M.	500
8338	MURUGAIYAN.M.R.	500
8339	DURAISAMY.P.	500
8340	MURUGAN.P.	500
8341	SREEGEETHA.S.	500
8342	ASHOK KUMAR.T.	500
8343	DORAI.S.	500
8344	VASANTHA KUMAR.T.	500
8345	KARUPPANNA NADAR.A.	500
8346	SARAVANAPERUMAL.A.	500
8347	SIVASUBRAMONIAM.A.	500
8348	STANLEY RAJASINGH.C. RETD	500
8349	PACHAIKANI.D.	500
8350	JEYABHUVANESWARI.M.	500
8351	PANDIYAN.K.	500
8352	NADIMUTHU.K.	500
8353	SIYAM SUNDAR.K.	500
8354	SUBRAMANIAN.K.	500
8355	JAYAPAUL.R.A.	1000
8356	KAMALAM.V.	500
8357	SARAVAN RAJ.V.P. TEACHER	500
8358	VENKATACHALAM.V.P. BUSINESS	500
8359	SELVARAJ.K.	500
8360	PRAGADESH.N.	5000
8361	DENSINGH.E.	500
8362	SELVAM.G.	500
8363	ROSELIN.J.	500
8364	GOVINDARAJ NADAR.K.	500
8365	KARTHIKEYAN.K.	500
8366	RAGAVAN.K.	500
8367	BALAGURU.M.	500
8368	JANARTHANAN. M. STUDENT	500
8369	MUNIYANDI.M. BUSINESS	500
8370	VELLADURAI.N.	2500
8371	VIJAYAN.R.	1000
8372	RAVI SAMUVEL SELVIN KUMAR	500
8373	ASOKAN.S.	500
8374	SAKKARAI.S.	500
8375	ARIYAN MATHURAM.T.	500
8376	JEGAN.T.	500
8377	ISAIMANI.V.	1000
8378	ARUNACHALAM.V.	500
8379	CHANDRA VATHANA.V. S.G.LIBRARIAN	500
8380	CLEMENT BEN.V.	500
8381	MILLER.A. CONTRACTOR	1000
8382	RADHA SHANKAR.A.M.M.	1000
8383	PARTHIBAN.A.	500
8384	SHANMUGARAJAN.A.	500
8385	VEERALINGAM.A. BUSINESS	500
8386	VIJAYAKUMAR.A.	500
8387	PARAMESWARAN.D.	500
8388	RAJENDRAN.D.	500
8389	SELVAM.D.	500
8390	PONSELVAM.G.	500
8391	THINAKARAN.K.	500

14268	ANUSHYA DEVI.M.	500
14269	JAWAHAR.B. SUPERVISOR SPIC	500
14270	MEENAKSHI SUNDARAM.P. BUSINESS	500
14271	SAKUNTHALA.S. HOUSE WIFE	500
14272	RAJESWARI.M. TEACHER	500
14273	SUBRAMANIAN.K. BUSINESS	1000
14274	GANESAN.A. TEACHER	500
14275	JAYACHANDRAN.R.	2000
14276	BHALEH SINGH.M. BUSINESS	6000
14277	RAVANA DHAS.P. BUSINESS	500
14278	CHANDRASEKAR.P. BUSINESS	1000
14279	NAGARAJAN.P.A. BUSINESS	500
14280	CHINNATHANGAM	500
14281	SHANMUGARAJ BUSINESS	500
14282	KAMARAJ.P. BUSINESS	500
14283	PANDIAN.L.R. BUSINESS	2500
14284	JEYAPACKIAM.C HOUSE WIFE	500
14285	MARIAPPAN.S.K. BUSINESS	500
14286	MURUGAN.M. BUSINESS	500
14287	KASILINGAM.P. BUSINESS	1500
14288	DHARMALINGAM.C.N. BUSINESS	1000
14289	JAYAPANDI.R. BUSINESS	500
14290	ANDAVAR.S.	500
14291	MEENAKSHI.J.	1500
14292	NATARAJAN.N.K.	500
14293	UMA ARIVAZHAGAN.A.	1000
14294	GOMATHY.A.	500
14295	SIMEON K.EBENEZER	1000
14296	SENTHIL KUMAR.A. BUSINESS	1000
14297	RAJESWARI.K. BUSINESS	3000
14298	AMUTHA.S. BUSINESS	500
14299	KANDASAMY.K. EMPLOYEE IN A P	500
14300	SATHIYABAMA.N.S.	1000
14301	VEDARAJ.R.	1000
14302	RAJENDRAN.P.	500
14303	PALANICHAMY.K.	500
14304	TITAUS.J.	1000
14305	MURUGESAN.T.	1000
14306	JASMINE SELVAKUMAR	2500
14307	SELVAKUMAR.D.S.	5000
14308	MURUGAIYAN.K.	2500
14309	PAUL SON.T.	500
14310	PRICE AYYADURAI.D.	500
14311	NELSON.T.	500
14312	ARUL PRAKASAM.S.	2500
14313	RAJAVEL.J.	500
14314	DANIEL.J.	500
14315	DHANRAJ.G.P.	2500
14316	SIVALINGA PANDIAN.R.	500
14317	ARASA KUMAR.S.	1000
14318	RAVICHANDRAN.T.	500
14319	KAMARAJ.R.V.	1000
14320	CHITHIRAISENAN.R.	2500
14321	VIJAYARAGAVAN.R.	2500
14322	ANBAZHAGAN.A.	500
14323	RAJA PANDIAN.S.	500
14324	MAINAVATHI INDIA D. TEACHER	500
14325	JAYANTHI.D. STUDENT	500
14326	DURAI PANDI K. BUSINESS	500
14327	THANGADURAI.E. BUSINESS	500
14328	BALAMOHAN.M. CONTRACTOR	3000
14329	JANARTHANAN.V.	3000
14330	JEYAKUMAR.S.	1000
14331	KANNAN.N.	500
14332	VIJAYA KUMAR.T. BUSINESS	3500
14333	LATHIKA.M.	2500
14334	RAVICHANDRAN.R. BUSINESS	2500
14335	KANAKARASU.M. CONDUCTOR	500
14336	VADIVEL.K.S.	500
14337	RAJENDRAN.S.K.V.	2500
14338	MEENANBAL.P.K.G.A.	1500
14339	PANDY.S.	500
14340	SAKTHIVEL.S.	500
14341	RAJAMMAL.S.	500
14342	THIRUNAVUKKARASU.S.R.	1000
14343	ARUNACHALAM.D.	500
14344	RADHA KRISHNAN.A.	500
14345	BACKIALAKSHMI.B.	500
14346	RAMESH.G. BUSINESS	1000
14347	GRIDHARAN.G. BUSINESS	1000
14348	PREMALATHA.R. DOCTOR	2000
14349	NIRUPAMA.N. STUDENT	500
14350	KIRUBAKARAN NAVAMANI STUDENT	500
14351	PONNUDURAI.P. TEACHER	1000
14352	JAYAPRAKASH.R. BUSINESS	500
14353	RAMAPANDIAN.R. BUSINESS	500
14354	RAMAN.R. LIC AGENT	500
14355	LAKSHMAN.R. BUSINESS	500
14356	VIDYA.M.	2500
14357	LAKSHMI.A.	500

2426	THANGA CHAMY.A.	500
2427	PANNER RAJ.A.	500
2428	MURUGANANTHAM.S.	500
2429	SHANMUGA SUNDARAM.P.	500
2430	RAMALINGAM.P. BUSINESS	500
2431	GANESH.R.	500
2432	DR.V.KALAIVANI.	500
2433	SAPHORA JEYALATHA	500
2434	SORNAM.M.	500
2435	REGINAL.M.	500
2436	JEYASINGH.V.	500
2437	ATHIRSHTALATHA.B.	1000
2438	MAHENDRAN.N.	1000
2439	LAKSHMI.R.	1500
2440	VYJAYANTHI MALA.N.	1000
2441	DEVADASS.P.	500
2442	BALAN.P. ENGINEER	500
2443	DEVADOSS.P.	500
2444	CHANDRASEKHARAN.T.	500
2445	RAJENDRAN.V.	500
2446	PONNUSAMY.Y.	500
2447	BALAJI.B.	2500
2448	PARTHIBAN.R.	2500
2449	PAVALAMANI.M.	1000
2450	JEYA RAJ.O.M.S.R.	500
2451	RAMACHANDRAN.P.M.K.	500
2452	GNANA GURUSAMY.S.	2500
2453	DHANASEKARAN.P.	500
2454	SANKARESWARI.V.	1500
2455	SIVARAJAN.S.	500
2456	RAMANI.K.R.	10000
2457	POONGODI.J.	500
2458	MURUGANAND	1000
2459	RAJALAKSHMI.P.	1500
2460	MANORANJITHAM.J.	1000
2461	SURESH KUMAR.N.	500
2462	INBARAJAN.G.	1000
2463	CHANDRAN.R.	500
2464	MADASAMY.A.	500
2465	VIJAYARAJAN S.C.	1500
2466	SANKAR.R.	2000
2467	VENKATESH KUMAR.N.	500
2468	SHANTHI.S.	500
2469	CHANDRA PRABHU.A.	500
2470	BANUMATHY.K.	2500
2471	MUTHU MANI.M.M.	500
2472	BANUMATHY.S.	1000
2473	PUVANESWARI.S.	500
2474	DEEPAK KUMARAN.M.	1000
2475	KANNAN.K.	500
2476	RAMDOSS.K.	500
2477	GOWSALYA.I.	500
2478	GANESH SELVI.I.	500
2479	UMA MAHESWARI.S.	1500
2480	KANAGAVEL.R.	500
2481	ANANTHY.S.	500
2482	GANESAN.R.	1000
2483	CHITRA.G.	500
2484	SIVAKUMAR.S. BUSINESS	1000
2485	KAVERI.N.	1000
2486	PERIYASAMY.K. BUSINESS	500
2487	RATHINASAMY.T.	500
2488	SHANTHA S.V.	1000
2489	PANCHAVARNAM.S.	2500
2490	PANCHAVARNAM.S.	5000
2491	SURESH PONRAJ.T.	1000
2492	KANDASAMY.S.V.	2500
2493	SUBASH CHANDRA BOSE.P.	500
2494	JEYALAKSHMI.R.	500
2495	RAMAKRISHNAN.G.	500
2496	NAGARAJAN.G.	500
2497	RAMESH.S.	500
2498	SOLAIESWARI.V.	500
2499	ARUMUGAM.P.	500
2500	SHANTHA MEENA.A.	500
2501	MALATHI.T.	500
2502	VELMURUGAN.R.	500
2503	KUMARAN.S.	500
2504	CHANDRA SEKARAN.R.	500
2505	ARUMUGASAMY.K.	500
2506	NAGENDRAN.P.	500
2507	RENGASAMY.D.	500
2508	VINAYAGAMOORTHY.D.	500
2509	RAJA SINGARAM.K.	500
2510	BHASKARAN.R.	500
2511	CHANDRA SEKARAN.D. POLICE	500
2512	PREMKUMARI.R.	500
2513	MALATHI.T.	500
2514	TAMIL SELVI.P.	500
2515	ILANGO.V.	1500

8392	KALIAPPAN.M.	500
8393	MUTHUMADASAMY NADAR	500
8394	MUNIAPPAN.P. BUSINESS	500
8395	RAMAR NADAR.P.	500
8396	MURUGESAN.S.	500
8397	SHANMUGAIAH.S.	500
8398	KRISHNASAMY.S.	500
8399	NAGARAJAN.S. PROFESSOR	500
8400	PANDIYARASI.S.	500
8401	SUYAMBULINGA NADAR.S.	500
8402	DHARMALINGAM.D.	1000
8403	GOPALAN.G.	500
8404	BHASKARAN.I. ASST.EDL.OFFICE	1000
8405	BARATHAN.J. ADVOCATE	500
8406	DHANIKKODI.K.S.	500
8407	SINGARAVEL.K.S.	500
8408	KANAKARASU.M.	500
8409	GOVINDARAJAN.M.P. BUSINESS	500
8410	RASAMMAL	500
8411	ANBALAGAN.S.	1500
8412	NATARAJA NADAR.S.	500
8413	SUBRAMANIAN.S.	500
8414	THANGATHIRUPATHI.S.	500
8415	MARIAPPAN.T. BUSINESS	1000
8416	SUYAMBUDURAI.T.	500
8417	THANGAMANI.M.	500
8418	SELVINRAJ.P.S.R.	500
8419	MANI.R.	1000
8420	PERIYANDAVAR.S.	1000
8421	MURUGESAN.K.	2000
8422	KUMARESAN.A.	1000
8423	NAGARAJAN.A.	500
8424	PERIASAMY.A.	500
8425	SELVAMANI.A.	500
8426	SHANMUGANATHAN.A.	1000
8427	RATHINASIGAMANY.C.	500
8428	BALAMURUGAN.D.S. BUSINESS	500
8429	BALAMURUGAN.D.S. BUSINESS	500
8430	ANTONY RUBAN XAVIER DONALD. I.	500
8431	POONGOTHAI.G.	500
8432	VIJAYARAMAN.G.	500
8433	LINGAKUMAR.P	1500
8434	ARJUNAN.M.	5000
8435	GANESHAN.M.	500
8436	RAMASAMY NADAR.N.	500
8437	SUSEELAN.M.	500
8438	JENNIPHER MERIBAH PANDYAN	1000
8439	JEYACHANDRAN.N.	500
8440	MURUGESWARI.N.	500
8441	MOHAN.P.	500
8442	RAJAPANDY.P.	1000
8443	RAJENDRAN.P.	500
8444	VEERAMANI.P. BUSINESS	500
8445	VIJAYKUMAR.P.	500
8446	REVATHI NATARAJAN	500
8447	GEETHA.S.	1500
8448	SUBOOJITHA.S.	1000
8449	DHANASEKARAN.C.	500
8450	GURUSAMY.S.	10000
8451	JASPER YUVARAJ PANDYAN.S.	1000
8452	KALIRAJAN.C.	500
8453	THIRAVIAM.S.	500
8454	RAJAVINAYAGAM.V.	500
8455	KUMARESAN.K.	7000
8456	JEEVAGAN.V.D.	500
8457	SRINIVASAN.P.V. BUSINESS	1500
8458	SAKTHI NADAR.A.	1000
8459	LEELAVATHI.S.	500
8460	GANAPATHY.M.	500
8461	ANGEL GNANARUPAVATHY TEACHER	500
8462	IYANAR.K.	500
8463	NAGASUBRAMANIAN.K.	500
8464	RAVI.G.	1000
8465	SELVARAJAN.G.	1000
8466	CHANDRAN.M.M.R.	500
8467	SUNDARESWARI VASEEKAR KUMAR	500
8468	VASEEKAR KUMAR.S.	500
8469	MAHILCHI SUDAR.V.	500
8470	IMANUVEL.D.	500
8471	DHANALAKSHMI.P.	500
8472	BALA SARAVANAN.B. ENGINEER	1000
8473	PAUL RAJ.D. PRIVATE EMPLOYE	1000
8474	SELVAM.T.	1000
8475	SIVARAJAN.P.	500
8476	ARUMUGAPANDI.S.	500
8477	SENTHUR PANDI.S.	500
8478	RATHINA MALA.B.	500
8479	MOHAN.G.	500
8480	KALAVATHI BALACHANDRAN	500
8481	NEDUNCHELIYAN.A.	500

14358	VIJAYA KUMAR.S. ACCOUNTANT IN A	26500
14359	BANUMATHY.D. BUSINESS	1500
14360	ANGELIN SANTHI.S. TEACHER	1000
14361	PALANIAPPAN.S.	1000
14362	RATHINA SAMY.M.K.V.K.	1500
14363	PHILOMINE RENJITHA MARY.S. TEACHER	500
14364	PRABAKAR JOSEPH	500
14365	NATARAJAN.P.	1500
14366	NALLA SIVAM.M.	500
14367	GNANASEKARAN.A.	500
14368	LAKSHMI.A.	500
14369	JEYASATHYA.J. M.E.STUDENT	1000
14370	PALANISAMY.S.K. BUSINESS	500
14371	MAHARAJAN.P. OIL MILL	500
14372	BEVIN.M. OIL MILL	500
14373	PON MALAR.R.	500
14374	BANUMATHI.V. TEACHER	500
14375	KAMALAKANNAN.G. BUSINESS	500
14376	RAVEENDRAN.S.V. BUSINESS	500
14377	MADURAI SIMMAKKAL NADAR	1000
14378	MURUGAN.P. BUSINESS	500
14379	SOUNDARA PANDIAN.C. BUSINESS	3000
14380	NATCHIAPPAN.P.N.P.R.	6000
14381	SOUNDARA RAJAN.S. BUSINESS	500
14382	RAJENDRAN.L.G.	4500
14383	SIVA SUBRAMANIAN.J. BANK EMPLOYEE	500
14384	CHANDRA SEKARAN.T.R.	2500
14385	SURESH.A.	1000
14386	PREMA.S.	1000
14387	PONNU SAMY.R.	500
14388	MAHALINGAM.A.D.	5000
14389	PUDUSAMY.E. BUSINESS	500
14390	MANOHARAN.G. ADVOCATE AND NO	500
14391	THENRAJ.P.	500
14392	PANDIAN.K.	500
14393	PARIMALA.N. HOUSE WIFE	500
14394	DHARMARAJAN.N.S.S.C. BUSINESS	4500
14395	SATHYABAMA.R.	1000
14396	SIVAGAMI.G.	1000
14397	RAJA.M. BUSINESS	1000
14398	SUGUNADEVI.C.	500
14399	RAJAPOOBATHY.P.	500
14400	SOUNDIRAPANDIAN.D.	500
14401	KANAGARAJAN.D.	1000
14402	SHANMUGADURAI.K.	500
14403	PARTHIBAN.P.	500
14404	PRIYA.S.	500
14405	RATHINA DEVI.M. STUDENT	1000
14406	AVANIYAPURAM NADAR VALIBAR	2500
14407	RAJAMMAL.S. BUSINESS	1500
14408	RUBAN INBARAJ.S.V. BUSINESS	1500
14409	MADURAM.A. HOUSE WIFE	500
14410	THANDAPANI.P.	500
14411	THIRUMOORTHY.R.	500
14412	MURUGAN.V. COMPANY EXECUTI	500
14413	VELLANGIRI.D.	500
14414	RAVIRAJ.M.	500
14415	PALANITHANGAM.P. RETD BANK OFFIC	500
14416	JEEVAN.B. DOCTOR	1500
14417	ANANDA PADMANABAN.R. BUSINESS	500
14418	ASIRVADAM.K. BUSINESS	1000
14419	RAJENDRAN.P.	500
14420	DHANAPANDIAN NADAR.M. BUSINESS	500
14421	VISENTHI MUTHU.R.	500
14422	ARUL KUMARAN.V.	500
14423	RAMALINGA RAJA P. BUSINESS	500
14424	EMILYSON.C.	500
14425	SUBRAMANIAN.S. BUSINESS	500
14426	SUBRAMANIAN.A. BUSINESS	500
14427	SUNDAR RAJAN.A. PRIVATE EMPLOYE	1500
14428	MARIA JOSEPH SELVARAJ.A.	500
14429	PANNEER RAJ.A. BUSINESS	500
14430	YOBU AMALAN.V. TEACHER	500
14431	JEROLD RAVI.V. BUSINESS	1000
14432	KALIAPPA NADAR.V.	500
14433	PANDI.V.	500
14434	SEETHA LAKSHMI.C. HOUSE WIFE	500
14435	MURUGESAN.A.P. BUSINESS	500
14436	DHANAPALAN.R.	500
14437	SIMON CHELLAPPA.D. RETIRED	500
14438	RAMAMOORTHY.M. BANK EMPLOYEE	1500
14439	SHENPAGAPUSHPAM.N. RETD TEACHER	500
14440	RAMALINGAM.V.	500
14441	MURUGAN.K. BUSINESS	500
14442	MANICKAM.M. BUSINESS	500
14443	MANOHARAN.D.	1000
14444	SURENDRAN.C.	2500
14445	BALASUBRAMANI.K. BUSINESS	500
14446	RAMANI NATARAJAN	1500
14447	RAJALAKSHMI.PA.	500

2516	VELMURUGAN.P.	500
2517	PANNEERSELVAM.P.	500
2518	VIJAYA LAKSHMI.P.	500
2519	ELIZABETH RANI.G.	500
2520	GANESAN.V.	500
2521	MUTHU MEENATCHI.M.(MINOR)	500
2522	BANU REHA.S.	500
2523	NAGAMANI.S.	500
2524	SANTHANA PANDIAN.R.	500
2525	KUMARI.M.K.LATHA	500
2526	KARUPPUSAMY.M.	500
2527	KARUPPUSAMY.M.	500
2528	SALAI JAYA PARKUNAN.P.	500
2529	DURAI RAJ.S.	500
2530	MUTHURAJA.B.	500
2531	VIJAYADURAI.J.	500
2532	SIVAKAMI.T.	500
2533	VIJAYARANI.T.	500
2534	ARUMUGAM.S.	500
2535	MAHENDRAN.R.	500
2536	PRADHIJA.S.	500
2537	MANI MEGALAI.T.	500
2538	MUTHURAJAN.A.	1000
2539	GNANAMUTHU.J.	1000
2540	PANNERSELVAM.M.	1000
2541	VELUSAMY.N.	2500
2542	INBASEKAR.P.	500
2543	THOOSIMUTHU NADAR.R.	500
2544	JAYA SINGH.T.	500
2545	MANIRAJ.T.	1000
2546	SAMUEL ASIRVATHAM.T.	1000
2547	THANGA PANDIAN.V.	1000
2548	MATHIYAZHAGI P.	1000
2549	THILLAI.S.	1000
2550	PRABU.T.	500
2551	GANESAN.A.	500
2552	GANESH.P.	500
2553	GEO EDWIN RAJ.A.	500
2554	GLORY SELVI.T.	500
2555	ARUMUGASAMY.A.V.	500
2556	SELVARAJ.R.	500
2557	SIVAKUMAR.M.	500
2558	SEKAR.S.	500
2559	SELVAN.S.	500
2560	ANNAPOORANI.D.	500
2561	ANBALAGAN.R.B.	500
2562	SOLOMON.R.	500
2563	SAROJINI.T.	500
2564	SAMUEL THANGA RATHINAM.G.	500
2565	ARUMUGANAINAR.S.	500
2566	SEENIAPPA.B.	500
2567	VELPANDI.A.	500
2568	VENNINADAR.K.	500
2569	POORNAVALLI.T.	500
2570	MAHENDRAN.M. BUSINESS	500
2571	MATHIARASAN.K.	500
2572	MARY PAPPA.G.	500
2573	NAGAMANI MUTHURAJA. S. BUSINESS	500
2574	PERIYA SAMY NADAR.S.	500
2575	PARAMASIVAN.A.	500
2576	PAUL NAGAKANI.J.	500
2577	NALINI DEVI.M. HOUSE WIFE	500
2578	VIJAYALAKSHMI.K.	500
2579	MALARVIZHI.T.	500
2580	CHELLACHAMY.T.	500
2581	CHANDRADEVI.K.	500
2582	KARKUVEL.C.	500
2583	KASI.C.	500
2584	SUNDARAMOORTHY.N.	500
2585	SAMUEL JEBARAJ MOHANDOSS.V.	500
2586	RAJESWARI.N.	500
2587	RAMAR.V.	500
2588	TAMILPANDIAN.V.S.	500
2589	VERLI (A) RATHI	500
2590	RAJASINGH.C.K.	500
2591	GUNASEKAR.C. BUSINESS	500
2592	RAJENDRAN.E.K.	500
2593	RAMASWAMY.A.	500
2594	MADIVANAN.T.	500
2595	KATHIRESAN.A.	1500
2596	CHANDRADEVI.K.	500
2597	ATHARRSH.V.S.	500
2598	SHANMUGAPRIYA.R	500
2599	RAMESH KUMAR.K.	500
2600	RATHINASAMY.S.	500
2601	BALASUBRAMANIAN.R.	500
2602	CHIDAMBARAM.R.	500
2603	PONVEL.A.	500
2604	PAULRAJ.A.	500
2605	PAULRAJ.A.	500

8482	MATHAN KUMAR.N.	500
8483	SOUNDARARAJAN.M. BUSINESS	500
8484	POUNYA.S.	500
8485	RAJAGURU.S.	500
8486	SARANYA.S.	500
8487	THAVAMANI.S.	500
8488	MANI BABU.R.	500
8489	THANGAVEL.R.	500
8490	RAMESH.A.	500
8491	KANNAIYAN NADAR.N.	500
8492	MUTHAIYA.G.	500
8493	PONNUSAMY NADAR.M.	1000
8494	SUBBULAKSHMI.S.	500
8495	PANDIYAN.S.	500
8496	TAMIL RANI.D.	500
8497	KARUNANANIDHI.K.P.M.M.	500
8498	KASIMANI.M.	500
8499	SANJEEVI MALAIYAN.M.	500
8500	SURYA PRABHA.S.	500
8501	AMUTHA.S.	500
8502	SHIYAM SUNDAR.S.	500
8503	SRIDHAR.S.	500
8504	TMT.GNANA SOUNDARAM JOHNSON	1500
8505	PANDI KUMAR.P.	500
8506	GNANAGURU.A.	1000
8507	SIVAKUMAR.D.	500
8508	VIJAY BHARATH.D.	500
8509	ARUMUGACHAMY.A.	1000
8510	PRESIDENT	500
8511	KARUNANITHI.M.	1500
8512	MANI NANTHA KUMAR.I.	1500
8513	THANGATHAI.S.	500
8514	MARIA RAJENDRAN.C.A.	1000
8515	MURUGANANTHAM.J.	500
8516	JEYARAJAN.T.G.	500
8517	KASIRAJAN.R.	1500
8518	GURUSAMY.E.S.M.	500
8519	THANGARAJ.M.	500
8520	KALEESWARAN.A.	1500
8521	MATHAVAN.A.	1000
8522	RAMAMOORTHY.A.	1500
8523	AMMAYAPPAN.R.	1000
8524	RAVICHANDRAN.R.	2500
8525	RAGHAVAN.G.	500
8526	KARUPPASAMY NADAR.P.	500
8527	MAHESHWARI.N.	500
8528	MEENAKSHI.N.	500
8529	MUTHULAXMI.N.	500
8530	SARASWATI.N.	500
8531	SIVAKUMAR.N.	500
8532	CHENTHILKUMAR.N.	500
8533	THANGAMANI GANESH.N.	500
8534	BALASINGH.P.	500
8535	JEBARAJ NADAR.T.	1500
8536	RATNA RAJ NADAR.T.	1000
8537	SELVARAJ NADAR.T.	1000
8538	SOLOMON NADAR.T.	1000
8539	TMT. K. SUNDARI NADAR	500
8540	PONRAJ NADAR.T.	1500
8541	BAGAVATHIAMMAL.R.	1000
8542	GANESH KUMAR.K.	500
8543	SENTHIL KUMAR.K.	500
8544	KASI NADAR.M.	500
8545	DHARMA NADAR.M.S.	500
8546	KASILINGA NADAR.M.S.	1500
8547	SELVARAJ NADAR.P.	500
8548	PERUMAL NADAR.R.	500
8549	PANDIYAN NADAR.T.	2500
8550	KAMARAJ.K.	500
8551	RAJENDRAN.K.	500
8552	SUBBURAJA.K.	2500
8553	ANGAYERKANNI.M.	1000
8554	MURUGAIAH NADAR.P.	500
8555	ARUNACHALAM.A.S.	500
8556	PANNER SELVAM.D.	500
8557	PAULRAJ.D.	500
8558	MAHARAJAN.K.R.T.	500
8559	MOORTHI.V.P.	500
8560	SUBBAIAH NADAR.L.	500
8561	SUBRAMANIAN.V.	2500
8562	KAMARAJ.K.	500
8563	RAJENDRAN.K.	500
8564	NAGARAJAN.S. STUDENT	500
8565	PON SARAVANAN.S.	500
8566	GANESAN.V.S.	500
8567	ARUNAGIRI SAMUDIRAM NADAR.M.	500
8568	DEVAPITCHAI.A.	500
8569	SELVAN JOHNSON GNANAIAH.T.	1500
8570	DEVENTHIRAN.A. BUSINESS	500
8571	PALANI.S.	500

14448	SANTHI DEVI.PA.	1500
14449	SUNDARAVEL.A. TEACHER (RETD.)	500
14450	CHANDRAN.A.	500
14451	RAVIPRABHAKARAN.A.	500
14452	KALLAKURICHI VATTARA NADAR	12500
14453	PREMALATHA.P. HOUSE WIFE	500
14454	MAHALINGAM.K.	500
14455	SHANTHAKUMAR..I.	500
14456	RAMAKRISHNAN.P.	500
14457	GANESAN.S. BUSINESS	500
14458	NADAR MAHAJANA SANGAM MADURAI	8000
14459	THAMODHARAN.I.	500
14460	HEMALATHA HENRY HOME MAKER	10000
14461	LISA MINERVA TUBBS NURSE	10000
14462	EZHILAVAN BUSINESS	500
14463	SOUNDRA PANDIAN.P. OFFICER,TMB	500
14464	SIVANAYAGAM.L.	500
14465	KANAGARAJ.L.	500
14466	MOSES KANI.P.	500
14467	JEGANATHAN.P.	500
14468	PAULPANDI.R.	500
14469	KANDHIMATHI.P.	500
14470	DHARMALINGA NADAR.P.	500
14471	CHELLASAMY NADAR.M.	500
14472	KAMARAJ.K.R.	500
14473	PANDIAN.D.	500
14474	SUBBIAH NADAR.S.	500
14475	SRI MURUGAN.M. FARMER	500
14476	PONNUCHAMY.R. BUSINESS	1000
14477	NARIPAIYUR VATTARA NADAR SANGAM	500
14478	SHANMUGAVEL.K.	500
14479	SELVARAJ.M.P.P.K. BUSINESS	1000
14480	MURUGESAN.R.	5000
14481	SARAVANAN.N. TEACHER	500
14482	MUNIYANDI.C. BUSINESS	1000
14483	JEGATHA.G.	500
14484	RAMAMOORTHY.G. BUSINESS	500
14485	SATHIYA MOORTHY.G. BUSINESS	500
14486	GANESH BABU.K. BUSINESS	500
14487	SATHIYASEELAN.K.K.M. BUSINESS	500
14488	JOHNSONRAJ.C.	500
14489	SHYAM SUNDAR.S.	1000
14490	GURUSAMY.G. BEEDI CONTRACTO	500
14491	SANGARI.S.	500
14492	SUBRAMANI.M.	500
14493	RADHA LAKSHMI.R.	500
14494	JAYAM.M.G.	1000
14495	SELVAMANI MARAN.S.	500
14496	KETHARIN SHYLA.A. STUDENT	500
14497	RITCHARD JOSHUA.A. STUDENT	500
14498	ALEXANDER FLEMINK.J. BUSINESS-	500
14499	SAROJA.A. HOUSE WIFE	500
14500	DHANAPAKIAM.C.	500
14501	KARUPPASAMY.G.	4500
14502	MURUGAN.P.V.	1000
14503	GIRIJA.R. TEACHER	500
14504	LOGESWARAN.K. BUSINESS	1000
14505	GANESAN.K.	1500
14506	ANU.S.	5000
14507	SRINIVASAN.M.	500
14508	NEERU P.JAIN	5000
14509	PERIANNAN.K. HANDLOOM	500
14510	PERIANNAN.K.	500
14511	JAYARAJ.P.	1000
14512	DHANRAJ RAJENDRAN.S.	500
14513	SELVARAJAN.B.	500
14514	NAGESWARAN.B. BUSINESS	500
14515	SELVARAJ.P.R. BUSINESS	2500
14516	BHASKARAN.K. BUSINESS	500
14517	SURESH.S.	500
14518	DR.V.KARKULALI DOCTOR	500
14519	RAJAPANDY.P.	500
14520	KANCHANA RAMAMOORTHY HOUSE	1000
14521	KALEESWARI.M. TEACHER	500
14522	CHITRADEVI.P.	500
14523	KALAISELVI.A. TEACHER	500
14524	ARUMUGAM.S. TEACHER	500
14525	MADANKUMAR.N.	500
14526	SUBRAMANIAN.P.	500
14527	JEYANTHI.T.	500
14528	THIRUMALAI ALAGU.K. RETIRED	500
14529	ARUN.J.	500
14530	BALAMURUGAN.N. BUSINESS	500
14531	GEORGE AMALAN.R. BANK EMPLOYEE	1000
14532	MURUGESAN.C. FARMER	1500
14533	ARUL.A.	500
14534	KARUNAKARAN.A.	1000
14535	PERIASAMY.R. BUSINESS	500
14536	LOGANATHAN.C. BUSINESS	1000
14537	KARUPPASAMY NADAR.R.	500

2606	PAULRAJ.A.	500
2607	VELLAISAMY.R.	500
2608	PERINBAM.A.	500
2609	PERIYASAMY.R.	500
2610	GANAPATHY.A.	500
2611	PALANIAPPAN.A.L.S.	500
2612	PANDIAMMAL M.	500
2613	ANANDAVALLI.K.	500
2614	VELRAJA.A.	500
2615	JENNITA CATHERINE.C.	500
2616	JOHN VICTOR ARUNKUMAR.C.	500
2617	SANTHI.S.	64500
2618	RAMASAMY.K. BUSINESS	3500
2619	MURUGAN.S.	3000
2620	AUITHILINGAM.R.	6000
2621	JEYAKANTHAN.R.	2500
2622	TERLIN.R.	2500
2623	JAYA KUMAR.J.	1500
2624	VELRAJ.P.	500
2625	KARTHIKEYAN.T.K.	500
2626	BALA KRISHNAN.L.	1500
2627	BALA MURUGAN.C.	500
2628	SAKTHI VEL.C.	500
2629	JEYARANI.T.	500
2630	NAMBI RAJAN.K.	1000
2631	VARATHARAJ.M.T.	500
2632	AATHI MUTHU.T.	500
2633	ARTHUR JEYAKUMAR	500
2634	RAMESH.N. HEAD SECTION, F	1000
2635	JAYAKUMAR NADAR.S.	2500
2636	THANGAPPAN.R.	500
2637	SUBRAMANI.S.	500
2638	RAJESH.J.P.	5000
2639	THIRUMANI RAJ.P.	1000
2640	KASILINGAM NADAR.M.P. 26864252	500
2641	PRABHAKAR.A.	6000
2642	MANIMEKALAI.P.	2500
2643	SURYA.P.	2500
2644	HARIKRISHNAN.P.	2500
2645	SUNDARAJ.N.	2500
2646	BANUMATHI ANTONYRAJ.A.	6000
2647	SUNDAR RAJ SAMUEL.J.	1000
2648	LATHA.T.	500
2649	JOTHIVEL.K.	1000
2650	SATHIA GNANA GURU NADAR.T.	500
2651	PRIYADARSHINI.S.	500
2652	SIVALINGAM.M.	500
2653	GNANA MUTHU.V.	500
2654	JESSIE VIMALA.T. ASST.HEADMISTRE	500
2655	BENENTIA SUJI.T.	500
2656	SEKAR.R.	5000
2657	PAUL RAJAN.R. BUSINESS	5000
2658	RAJENDRAN.S. SECURITY GUARD	500
2659	NATARAJAN NADAR.K BUSINESS	500
2660	VALARMATHY.S. HOUSE WIFE	1000
2661	SIVAKUMAR.J. BUSINESS	1500
2662	ASHOK.G. ENGINEER	5000
2663	SARADAMANI.A. HOUSE WIFE	2000
2664	CATHRINE.P. HOUSE WIFE	500
2665	HARI RAMA KRISHNAN BUSINESS	2500
2666	NATARAJAN.T.	500
2667	RUKMANI.P.	500
2668	VIJAYAN.A.M.	500
2669	JEYARAJ.D. RETD LECTURER	2000
2670	JEBAMANI.P. TEACHER	1000
2671	VISVANATHAN.N.K.	5000
2672	MUTHIAH.A.	500
2673	PALANI NADAR.S. BUSINESS	2500
2674	ELIZABETH.A. HOUSE WIFE	500
2675	MANOJ.J. STUDENT	500
2676	MAHESH.J (STUDENT)	500
2677	PAUL DURAI NADAR.S.	2500
2678	PAUL CHANDRASEKAR.S.	1000
2679	SELVARAJ.R. BUSINESS	500
2680	RATHINASAMY.C.	500
2681	SNEHALATA JAYAKUMAR HOUSE WIFE	33000
2682	PONMANI ROBIN HOUSE WIFE	500
2683	SAKTHIVEL NADAR.T.	1000
2684	SELVAPANDIAN.T.	500
2685	MARIAPPAN.P.K. BUSINESS	500
2686	JAYA KUMAR.T.S. BUSINESS	1000
2687	ANTONY.M.T. BUSINESS	1000
2688	KANI PANDIAN HOUSE WIFE	500
2689	DHANASEKARA PANDIAN.C. ENGINEER	500
2690	ANNAMALAI.S. ENGINEER	1500
2691	RAJENDRA PRASAD.D. BUSINESS	500
2692	AUSTIN.C.	500
2693	MICHEL RAJ NADAR.E.	1000
2694	THILAGARAJ.N.	2500
2695	CHELLIAH.R. DOCTOR	2500

8572	SINDHIYA.D.J.	500
8573	KASTHURI BAI.D.	1000
8574	XAVIER SELVARAJ.I.	500
8575	DR.M.THANGAMATHI	500
8576	CHELLAMANI.T.	500
8577	THIRUMALAI GANESANA.	500
8578	SERMARAJ.V.	1000
8579	MARIAPPAN.V. BUILDING COTRAC	500
8580	ARUL RAJA DURAI.A.	1000
8581	THIRUMALAICHAMY.S.	500
8582	SEENIVASAKAM.V. BUSINESS	500
8583	PAULDURAI.V.	500
8584	SHIYAMALA.N.	500
8585	PERIYASAMY.P.	500
8586	HENRY LOUIS.I.	500
8587	SANGEETHA.N.	500
8588	YUVARAJAN.N.	500
8589	SELVARAJ.V.	500
8590	BALASUBRAMANIAN.C. BUSINESS	500
8591	ATHIAPPAN.K.	500
8592	SUGUNARAJ.G.J.	500
8593	MURUGESAN.N.	500
8594	CHRISTAL SALOME.S.	500
8595	KAMARAJ.A.	500
8596	KAMARAJ.A.	1000
8597	PANNERSELVAM.A.	500
8598	SHANMUGAKANI.A.	500
8599	BHASKAR.K.	500
8600	MADHAVAN.K. BUSINESS	500
8601	MANIVANNAN.K. BUSINESS	500
8602	RAGHAVAN.K.	500
8603	RAJADURAI.K. DOCTOR	500
8604	RAVICHANDRAN.K. BUSINESS	500
8605	SEENIVASAGAM.K.	500
8606	NAGARAJAN.K.V. BUSINESS	500
8607	RAMAMOORTHY.K.V.	500
8608	PERIYASAMY.N.	500
8609	SUBBIAH.N.	500
8610	UMA.P. BUSINESS	500
8611	GANAPATHY.R.A. HARDWARE MERCHA	5000
8612	MAHALAKSHMI.R.	500
8613	RAMASAMY.B. GROCERY	1000
8614	RANGASAMY.R.S. BUSINESS	500
8615	ANBUMANI.S.A. BUSINESS	500
8616	SITHIVINAYAGAM.S.K. BUSINESS	2000
8617	LAKSHMANAN.S. SILK COTTON MER	500
8618	JEYAPRAKASH.A. KAPPAS BROKER	500
8619	PONNUSAMY.A. BUSINESS	500
8620	SARASWATHI.A. HOUSEWIFE	500
8621	KISHORE KUMAR.B. DOCTOR	500
8622	GOPALAKRISHNAN.M. BUSINESS	500
8623	KALIMUTHU.M. BUSINESS	500
8624	ARUNACHALAM.P. RETIRED HEADMAS	500
8625	KARUPPIAH.P. BUSINESS	1000
8626	PARAMESWARAN.R.	500
8627	RAMAR.R. BUSINESS	500
8628	ARUMUGAPERUMAL.T.	1000
8629	KARTHIK.T. STUDENT	500
8630	VIJAYAKUMAR.T. BUSINESS	500
8631	MOHANA SUNDARAM.N. BUSINESS	500
8632	ANTHONY.S. TEACHER	500
8633	NATARAJAN.S. BUSINESS	500
8634	IYYAR NADAR.A.	500
8635	NAGARATHINAM.A.	1500
8636	JEYAMALINI.C.	500
8637	MARIAPPAN.I. PHOTOGRAPHER	1000
8638	KARTHIKEYAN.J.	500
8639	GNANA XAVIER DAS.A. PRINTERS	500
8640	AUTHIYAPPAN.A.P. BUSINESS	1000
8641	MYTHILY.S. HOUSEWIFE	500
8642	DR.A.SERMA SARAVANAPANDIAN	500
8643	SANTHOSH KUMAR.A.	500
8644	SUBHASHINI.A.	500
8645	BALASUBRAMANIAN.A.	500
8646	JANAKI.A. HOUSEWIFE	500
8647	PERIYANNAN.A. ACCOUNTANT	500
8648	VIJAYAN.D.	500
8649	DR.R.REJEE EBENEZER DOCTOR	500
8650	DR.S.JUSTIN PON THOMPSON DOCTOR	2000
8651	ESTHAR RANI	500
8652	JEYARAMAN.G. TECHNICAL OFFIC	500
8653	RAJA SEKARAN.G.P.	500
8654	SRIDHARAN.G.	500
8655	ARUNACHALAM.K. LIC AGENT	500
8656	RAJA MOHAN.K.B. BUSINESS	500
8657	KASTHURI.K. HOUSEWIFE	500
8658	PARAMASIVAN.K. BUSINESS	1000
8659	THIRUPATHI RAJAN.K.	5000
8660	RAMA SELVI.M. HOUSE WIFE	500
8661	RAMSAMY.M. AGRICULTURE	500

14538	VELAYUTHAM.A. BUSINESS	1000
14539	RAMESHKUMAR. G. SERVICE	500
14540	MUNIARAJ.N. LIC AGENT	500
14541	KULANDAIVEL.K.	500
14542	SELVAM.V.S. DOCTOR	1000
14543	ANAND.J. BUSINESS	500
14544	THANGAVEL.G.	500
14545	JEYAKUMAR.S.	500
14546	NITHYAKALYANI.J.	500
14547	HARIKESAVAN.S.	500
14548	SOUNDARA PANDIAN.P.	1000
14549	IYYAM PERUMAL.M.	500
14550	JOHN SELVANAYAGAM.I.	500
14551	KAMALA ARUNA	5000
14552	SELVARAJ.A.	500
14553	SUGANTHI.M.	500
14554	NAGARAJAN.K.	500
14555	MATHAN.S. BANK EMPLOYEE	2500
14556	MEENRAJAN.S.	1500
14557	BASKARAN.S.	1500
14558	KANNAN.S.	1500
14559	DAISY.A. TEACHER	1000
14560	VELUSAMY.T.M.K. BUSINESS	10000
14561	CHIDAMBARAM NADAR.C.T.	2500
14562	UDHAYAKUMAR.P. BUSINESS	500
14563	EASIKI MUTHU.R.G. BUSINESS	500
14564	HARI RAMACHANDRAN.A.	1500
14565	KALAIVANI.I.	500
14566	SAMPATH.S. DOCTOR	500
14567	JAYACHANDRAN.D.	500
14568	SHENBAGA RAJAN.A.	500
14569	ARUMUGASAMY.P. DOCTOR	1000
14570	VISWANATHAN.A.	1000
14571	PARAMESWARAN.C.	500
14572	MANOHAR.M. BUSINESS	1000
14573	GNANARAJ.P. BUSINESS	2000
14574	PUSHPALAKSHMI. P. STUDENT	1000
14575	MOHAN.M. OIL MILL	500
14576	SATHYASEELAN.K.	500
14577	SIVA.M. SOFTWARE ENGINE	500
14578	SELVAM.A.	500
14579	NATARAJAN.N.	2500
14580	ANTO GEORGE.G. STUDENT	2500
14581	ANBU BEULAH.K. TEACHER	1000
14582	DHARMARAJ.T. RETD	500
14583	MANI NADAR.G. BUSINESS	5000
14584	MADANRAJ.M. BUSINESS	2500
14585	PONNUSAMY NADAR.S. BUSINESS	2500
14586	STALIN.K.P.M. BUSINESS	5500
14587	ARUN.V. ENGINEER	500
14588	GANESAN.P.	2500
14589	SUBBA RAO.K.	2500
14590	VAITHILINGAM.M. BUSINESS	500
14591	VELSAMY.P.S. BUSINESS	1000
14592	CHANDRA SEKAR.T. BUSINESS	1000
14593	MURUGAN.M. BUSINESS	500
14594	SINDHUJA.B. HOUSE WIFE	500
14595	MURUGESAN.D. STUDENT	500
14596	MUTHURAJA.D. BUSINESS	500
14597	VIJAYAKUMAR.R. BUSINESS	2500
14598	STEPHEN.P.	500
14599	DHANABALAN.K. BUSINESS	1000
14600	VEERAPUTHIRAN G.	1500
14601	SENTHAMARAI DEVI.R.	500
14602	RAJENDRAN.S. BUSINESS	500
14603	RAGHAVARAJAN.T.	2500
14604	SHREYA RAJKUMAR	500
14605	SELVARAJ.M. BUSINESS	1000
14606	SHANMUGAM.M.	500
14607	RAMALAKSHMI.T. BUSINESS	5000
14608	CHANDRA SEKARAN.P. DOCTOR-EYE	500
14609	JEYAMALAI PANDI.K.	2000
14610	PRESIDENT	1000
14611	PRESIDENT	10000
14612	RAJENDRAN.R. BANK EMPLOYEE	1000
14613	SEENIVASAMOORTHY.K.	7500
14614	MUTHURAJ.T.	500
14615	RAJAPUSHPAM.R.	500
14616	SUNDARAVADIVEL.A. BUSINESS	1000
14617	PALANIAPPAN.R. LECTURER	500
14618	ANUSUYAMANI.C.	500
14619	VADIVEL MURUGAN.C. DOCTOR	500
14620	SUNDARAPANDIARASAN.A.	500
14621	KANAKARATHINAM.V.	500
14622	KARUPAIAH NADAR.U.	500
14623	SRIVIN.R.S.	2500
14624	VALARMATHI.K.	500
14625	BHAMA.M. SOFTWARE PROGRA	1000
14626	SEKAR.A.M. BUSINESS	1500
14627	JEYALAKSHMI.T.	500

2696	JEYALAKSHMI CHELLIAH.C. DOCTOR	2500
2697	AYYAPPAN.S. BUSINESS	2500
2698	KANDASAMY.S.	3000
2699	ESTHER MARY.G.P. TEACHER	500
2700	PUSHPAM.A. HOUSE WIFE	500
2701	NATARAJAN.K. BUSINESS	500
2702	JACOB.T. TEACHER	1000
2703	JEYASEELAN.M.	2500
2704	RAMASAMY.K. BUSINESS	500
2705	NEHRU DAS.V. DOCTOR	1000
2706	MANI.P.S. BUSINESS	500
2707	MARIMUTHU.D. BUSINESS	2500
2708	PANNER SELVAM NADAR.K.	500
2709	KATHIRVEL NADAR.K.	500
2710	SERMARAJA.S. BUSINESS	1000
2711	PONRAJAN.S. BUSINESS	1000
2712	VENKATESAN.S. BUSINESS	1000
2713	SUBBAIAH NADAR.M. BUSINESS	5000
2714	BALA MURUGAN.S.	1000
2715	APPATHURAI.S.	500
2716	RAJA SEKARAN.P. PVT EMPLOYEE	500
2717	RADHAKRISHNAN.G. BUSINESS	2500
2718	SIVANESHWARI.S.	1000
2719	MAHARAJAN.S. BUSINESS	1000
2720	SUBBAIAH.M. BUSINESS	2000
2721	KOIL PITCHAMMAL.S. HOUSE WIFE	2000
2722	HARIKRISHNAN.S.V. BUSINESS	1000
2723	SIVA SUBRAMANIYAN.E. BUSINESS	3000
2724	MANOHARAN.E. BUSINESS	3000
2725	PONNIAH NADAR.K.M. BUSINESS	500
2726	VENKATACHALAM.J.R.	500
2727	AMIRTHAMANI.P.	500
2728	KOOMBUDURAI.M. BUSINESS	500
2729	NAGALAKSHMI.T. HOUSE WIFE	500
2730	THANEERMALAI.N.K. BUSINESS	500
2731	DURAI.K.P. BUSINESS	500
2732	PONRAJ.K.P. BUSINESS	500
2733	GUNAPANDIAN.R. BUSINESS	1000
2734	JANAGA PANDY.R. BUSINESS	1000
2735	JAYALAKSHMI.A.	500
2736	JAYA LAKSHMI.A. TEACHER	500
2737	VASANTHA.C. HOUSE WIFE	500
2738	PONNUSAMY.M.	500
2739	KANAGAVEL.K. RETIRED	500
2740	YESUDASON.M.S. BUSINESS	500
2741	KALIYAPPAN.G. BUSINESS	2500
2742	MARIATHASAN.F. MASAN	500
2743	MATHIKARAN.M. SERVICE	500
2744	THIRUMANI.P. SR.ASST.MISTAC	1000
2745	MALLIKA.M.	500
2746	SAKTHIVEL.M. DIRECTOR KAMARA	2500
2747	JAYA PONRAJ NADAR.M. FARMER	500
2748	UMADEVI.V. HOUSE WIFE	9000
2749	KANTHASAMY RAJA.J. OFFICE STAFF	500
2750	VIJAYALAKSHMI.T.	500
2751	SURIYAKUMAR.A.	500
2752	KALAMANI.A. HOUSE WIFE	500
2753	ARUN.S. EMPLOYEE	1500
2754	RAJASEELAN.S.	1000
2755	ARULRAJ.S. BUSINESS	1500
2756	VINCENT.D.	1000
2757	JAYA SANKAR.A.	500
2758	RAJESWARI.V.	500
2759	DHANASEKARAN.S. BUSINESS	500
2760	TAMIL SELVI.R. HOUSE WIFE	500
2761	KAVIN.C.	2500
2762	THANGAPANDIAN.D.S.	500
2763	VARGHESE.J. BUSINESS	5000
2764	RAMKUMAR.N. BUSINESS	500
2765	VASANTHI.K. HOUSEWIFE	500
2766	SUBRAMANIAM.S. BUSINESS	1000
2767	BOOMINATHAN.K. BUSINESS	500
2768	KANNAPIRAN I.	2500
2769	JEYA PANDIYAN.A.P. BUSINESS	1000
2770	MEENAKSHI.S.	500
2771	BERNARD SHAW.T.NADAR	500
2772	KANNAPPAN.K.M. BUSINESS	2000
2773	CHITRAI PANDIAN.P. BUSINESS	1000
2774	JAYARAJAN.S.	2500
2775	KRISHNAMOORTHY.K. GOVT.SERVICE (E	500
2776	RATNA BALA SINGH.A. RETD.EMPLOYEE	1000
2777	GANESH KUMAR.M. BUSINESS	1000
2778	ANANTHA KUMAR.M. BUSINES	1500
2779	MANOHARAN NADAR.R. BUSINESS	1000
2780	MURUGESAN.C.	1000
2781	JUSTIN SAM.N. BUSINESS	1500
2782	SERMACHAMY.S.	500
2783	VIJAYAKUMAR.A. BUSINESS	500
2784	ARUNACHALAKANI.P. HOUSE WIFE	1000
2785	UTHIRASELVAM.R.	500

8662	DEVASAKAYAM.M.	500
8663	JEYATHANGAM.M.	500
8664	RASATHI.M. HOUSE WIFE	500
8665	MANICKAVASAGA NADAR BUSINESS	500
8666	PUNNAGAI DANIEL	500
8667	BINUJA JUSTIN DOCTOR	500
8668	MUTHURAJ.P. BUSINESS	500
8669	SELVARAJ.P. BUSINESS	1000
8670	SIVARAJ.P. BUSINESS	1000
8671	SUBRAMANI.P.	500
8672	SUBRAMANIAN.P.	1000
8673	SUBRAMANIAM.R. TEACHER	500
8674	THIRUMANI NADAR.R.	500
8675	KARTHIGA.S. STUDENT	500
8676	SATHYAPRIYA.S. HOUSE WIFE	500
8677	SENDHILKANNAN.S. BUSINESS	500
8678	ARJUNAN.S. SERVICE	500
8679	ISRAVEL NADAR.S.	500
8680	PRIYADHARSHINI.S.K.	500
8681	SAKTHI VADIVU.S.	500
8682	SATHIYASEELAN.S. BUSINESS	500
8683	SOUNDIRAPANDIYAN.S.	500
8684	PANDIAN.S.V.	500
8685	LINGADURAI NADAR.T.I.	1000
8686	PALANI DURAI NADAR.V.	500
8687	JAYAKUMAR.Y. BUSINESS	1000
8688	KANDASAMY.A.	500
8689	PATTADURAI NADAR.T. BUSINESS	500
8690	BALASUBRAMANIAN.A. BUSINESS	500
8691	RUSKIN.B. BUSINESS	500
8692	RAJA MOHAN.C. SERVICE	1000
8693	PADMAPRIYA S. HOUSEWIFE	500
8694	RENGASAMY.K. RETD.SERVICEMAN	1000
8695	THANGAMANI.K.	500
8696	PERIYANNAN.M. BUSINESS	500
8697	SOKKALINGAM.M. BUSINESS	1000
8698	MUNUSAMY.P.	500
8699	MUTHUSAMY.P.	500
8700	SAMPOORNAM.R. RICE MILL	500
8701	NEELAPERUMAL.R. SERVICE	500
8702	GOPAL.S.M.	500
8703	GODVIN.S.V.P.	500
8704	SAMUVEL.V.	500
8705	KRISHNAN.N. AGRICULTURE	1500
8706	KOIL PILLAI.I. SERVICE	500
8707	SIVARAJESH.J.	500
8708	JACOB SUNDARRAJ.J.V.	500
8709	CHELLAMMAL.P.	500
8710	RAVICHANDRAN.P. BUSINESS	500
8711	PITCHAIKANI NADAR.R.	1000
8712	WILSON DANIEL.T. SERVICE	500
8713	PARVATHI.E.	500
8714	PICHUMANI.K.	500
8715	RAMASAMY.M.C.	500
8716	SUBRAMANIAM.M.C.	500
8717	SOMASUNDARAM.M.S.	500
8718	SELVARAJ.M.	500
8719	ELAYA PERUMAL.P.	1000
8720	JAFFERSON GEMRAJ.S.G.	500
8721	THANGAVEL.A.	500
8722	ALAGUDURAI G. BUSINESS	500
8723	MANOHARAN.K.	6000
8724	SAMUTHIRAKANI.K. BUSINESS	500
8725	SENTHIL.K.	500
8726	JEGANATHAN.K.V.M.	1500
8727	ARUMUGAM.M.	500
8728	LATHA.M.	6000
8729	STEPHEN.M.	500
8730	VEERAPANDIYAN.M. BUSINESS	2500
8731	INDIRA.J.	1000
8732	CHINNANAN.P. DRIVER	500
8733	KARUPPASAMY NADAR.P.	500
8734	THAMARAI KANNAN.R.	2500
8735	MURUGESA PANDY.S.	500
8736	BALAKRISHNAN.T.	1000
8737	SUBRAMANIYAN.T.	500
8738	ARACHAKUMAR.V.	1000
8739	DURAICHAMI NADAR.S.	500
8740	GIKSON.A.R.	500
8741	NAGALAKSHMI.G.	1000
8742	PREMALATHA.K.	500
8743	SUBRAMANI.K.	500
8744	DHARMAR.M.A.N.	500
8745	PALANICHAMY NADAR.P.M.	500
8746	ASHA GIKSON.R.	1000
8747	LATHANIXON.R.	500
8748	ARAVIND KUMAR.K.	500
8749	DHANALAXMI.P.	1500
8750	THANGADURAI.C.	1500
8751	BANUMATHY.D.	1000

14628	SIVASUNDARAM.T. SERVICE	1000
14629	DHARMALINGAM.V. BANK EMPLOYEE	1000
14630	PANDIARAJAN.M.R. BUSINESS	500
14631	KAMARAJ.V.	500
14632	RAJAVEL.R.	2000
14633	JEYABHARATHY.R. HOUSE WIFE	500
14634	PANDURANGAN.S. PVT. EMPLOYEE	500
14635	SAHAYARAJ.S.	500
14636	DHANAPALAN.M.	500
14637	THIYAGARAJAN.R. BUSINESS	500
14638	JAMBURAJ.S.V.S.G. SERVICE	500
14639	ARAVIND KUMAR.B. BUSINESS	500
14640	CHANDRA MENON.D. SALT	1000
14641	SHANTHI LEELA.C. HOUSE WIFE	1000
14642	MARIAPPAN.D. BUSINESS	500
14643	SARADHA DEVI.D. HOUSE WIFE	1000
14644	THANGA RAJESWARI.M. HOUSE WIFE	1000
14645	KANAGARAJ.C. BUSINESS	500
14646	UTHAYASANKAR. S. PROFESSIONAL	500
14647	PUSHPARAJAA.T.M.V. BUSINESS	500
14648	MURUGESAN.C.T.P. BUSINESS	500
14649	JEYANTHI.R. HOUSE WIFE	500
14650	THANGARAJ.S.P. FARMER	500
14651	MARIAM BEEVI.S. HOUSE WIFE	500
14652	GOMATHY.A.	500
14653	AUTHOOR SUTRU VATTARA NADAR	2500
14654	SORNARAJ.C. FARMER	500
14655	NADAR VARTHAGA SANGAM	2000
14656	SUTHANTHIRARAJ.R. BUSINESS	500
14657	GIFTSON SELLADURAI.S.	500
14658	SAMSON SELLADURAI.S. STUDENT	500
14659	CHANDRAN.G. ASST.MANAGER	500
14660	CHANDRAN.G. ASST. MANAGER	500
14661	JAWAHAR.S. EMPLOYEE	1000
14662	JAWAHAR.S. EMPLOYEE	500
14663	BALAMURUGAN.K. BUSINESS	1000
14664	BALASENTHIL.K. BUSINESS	1000
14665	BALASARAVANAN.K. BUSINESS	1000
14666	BALAKUMARAN.K. BUSINESS	1000
14667	MURUGARAJ.P. DOCTOR	2500
14668	DR.V.P.NAGARAJAN	15500
14669	RAGHAVAN.P.	500
14670	PUSHPA MEENAKSHI.N.	500
14671	PANDIYARAJAN.K.	500
14672	PANDIYARAJAN.K.	500
14673	PRABAHAR.J.C.	500
14674	LAZER.A.	500
14675	GURUSAMY.S.	1000
14676	ISABELLA INBAVALLI.M.	500
14677	RAMASAMY.S.	500
14678	RAVINDRAN.N.	500
14679	VALLIMUTHU.T.	500
14680	PATCHIRAJAN.V.	1000
14681	VAITHIYANATHAN.S. RETD.TEACHER	500
14682	SELVARAJ.P.	500
14683	RAJALAKSHMI.M.	500
14684	VIJAYALAKSHMI.K.	500
14685	PAUL MANICKAM.S.	500
14686	MARRYDHANAVALLI.J.	500
14687	MUTHURAJAN.C.K.	500
14688	MURUGESAN.R.	500
14689	KIRUBA.R.	500
14690	NAGARATNAM.K.	500
14691	LILLY GRACE.R.	500
14692	MALLIKA.K.C.	500
14693	SIVALEELA.D.V.	500
14694	RAMASAMY NADAR.A. BUSINESS	500
14695	SELVI.M. ACCOUNTANT	500
14696	ANNAMMAL.S. HOUSE WIFE	1000
14697	JOHN BASKAR.S. BUSINESS	1000
14698	JAWAHAR ANTONY RAJ.S. BUSINESS	1000
14699	ARUN KUMAR.S. BUSINESS	1000
14700	SIVASUBRAMANIAM.N.T. BUSINESS	500
14701	HILARIYA NIRMAL RUBY.M.	500
14702	CHESLIN GNANASEKAR TEACHER	500
14703	MUTHUKUMAR.A. BUSINESS	500
14704	RAJENDRAN.S. DOCTOR	1500
14705	KANNAN.R. PROFESSOR	500
14706	KOILMANI.D. TEACHER	500
14707	VIVEKANANDAN.D. AGRICULTURIST	500
14708	SUBRAMANIAM.M.	500
14709	UDAYAKUMARI.S. LECTURER	500
14710	PONRAMASAMY.P. BUSINESS	500
14711	RENUGADEVI.S.	500
14712	BALASUBRAMANIAM.P.	500
14713	KANAGARAJ.A. BUSINESS	500
14714	NATARAJ.P.	500
14715	KALADEVI.M.	500
14716	JEGADEESWARAN.V.	500
14717	MASILAMANI.D.V.	500

2786	MAHARAJA.K.P. BUSINESS	500
2787	VELLADURAI.P.	500
2788	DEVARAJ NADAR.S. BUSINESS	1000
2789	KAMARAJ.P.S. SUB MANAGER	500
2790	SENTHAMARAI.B.	500
2791	RAJAPUSHPAM.S. EMPLOYEE	1000
2792	RAJ KUMAR.G. BUSINESS	500
2793	PANKIRAJ.M.	500
2794	POUNRAJ.K.	500
2795	SUNDAR SINGH.V.K. BUSINESS	500
2796	RAJALINGAM.S.P. TRANSPORT CHECK	1000
2797	THANGARAJ.K.	500
2798	SHANMUGA RAJA.D. BUSINESS	500
2799	MANTRA PANDI NADAR.L. BUSINESS	500
2800	SELVARAJ.R. BUSINESS	500
2801	SELVARAJ.D. BUSINESS	1000
2802	JAYARAJ.PL GOVT.EMPLOYEE	500
2803	CHELLAMMAL.R. HOUSE WIFE	500
2804	SERMADURAI.P. BUSINESS	1500
2805	VELPANDIAN.P. BUSINESS	2000
2806	SANKAR.D. BUSINESS	2000
2807	NEDUNCHEZHIAN.A.M. BUSINESS	500
2808	ARUMUGASAMY.C.	500
2809	BANUMATHI.S.	500
2810	KRISHNASWAMY NADAR.S.	1000
2811	MUTHIAH NADAR.V. BUSINESS	1000
2812	KAMARAJ.T. BUSINESS	500
2813	JOY NADAR.G. BUSINESS	1000
2814	CHANDRA.D.	500
2815	AYYAPPAN.S.K. BUSINESS	500
2816	SIVASUBRAMANIAN.N.	500
2817	NITYANANDAM.M.I.	2500
2818	ADAIKALAM NADAR.P. BUSINESS	500
2819	PITCHAIAMMAL.A. BUSINESS	500
2820	KARUPAIAH NADAR.S. BUSINESS	1000
2821	SARASA BAI.C.	2500
2822	PERUMAL.K. AGRICULTURIST	500
2823	SENTHIL KUMAR.A.M.	500
2824	SADASHIVAN.K.	2500
2825	SUDAKAR.I.	2500
2826	JUSTIN PRAKASH.M.	500
2827	SHELLADURAI.A.	2500
2828	RAJAMANI.S.Y.	500
2829	SENTHIL KUMAR.V.	500
2830	AMUDHA.D. SERVICE	500
2831	LAVANYA RAJAIAN.C.	2500
2832	PAULRAJ.R.	2500
2833	ELANGO.N.M. BUSINESS	500
2834	GOWRI.T.	500
2835	SELVARAJ.A. BUSINESS	500
2836	RAJAGOPAL.R.	500
2837	NITHYA.B. EMPLOYED	500
2838	VIJAYA LAKSHMI.B.	500
2839	VARAGUNAPANDIAN.S. EX-SERVICEMAN	1500
2840	GANESAN.V.S. IN SERVICE	1000
2841	SELVARAJ.G.	1500
2842	PONMANI.S. BUSINESS	1000
2843	GUNAVATHY.G. HOUSEWIFE	10000
2844	PUSHPA LATHA.V.	5000
2845	VIJAYA KUMAR.G. BUSINESS	5000
2846	VELRAJ.A. ENGINEER	500
2847	SARGUNA MOORTHY NADAR.P. BUSINESS	500
2848	PICHAIPAZHAM NADAR.K. BUSINESS	500
2849	STEPHEN NADAR.S. BUSINESS	1000
2850	#N/A	500
2851	KAMARAJ.P. BUSINESS	500
2852	SUBRAMNIA NADAR.E. BUSINESS	1000
2853	ARUNACHALAMANI NADAR.K. BUSINESS	500
2854	NATARAJAN NADAR.S.	500
2855	DEVASAHAYAM NADAR.S. BUSINESS	500
2856	MUTHULINGAM NADAR.A. BUSINESS	500
2857	GANGATHARAN NADAR.M.	500
2858	RAMALINGAM.S.T. BUSINESS	1000
2859	GUNABALAN NADAR.P.	1500
2860	JEYAPANDI NADAR.A. BUSINESS	500
2861	MANI NADAR.K. BUSINESS	500
2862	CHANDRA SEKAR.A. ENGINEER	500
2863	SERMATHI RAJA.A. CLERK, INDIAN B	500
2864	BALAKRISHNAN.C.	500
2865	CHANDRA SEKAR.R. BUSINESS	500
2866	PAULDURAI NADAR.S.	5000
2867	THIRUMANI SELVAM.S.	500
2868	PADMA PAUL DURAI NADAR.P.	2500
2869	PADMA PAUL DURAI NADAR.P.	5000
2870	SARALA.T. HOUSE WIFE	500
2871	JOHNSON.D.	500
2872	SUMATHI.M. BUSINESS	2000
2873	NATARAJAN NADAR.M.	500
2874	SIVABALAN.R.	500
2875	LINGASIVA.R.	500

8752	JAYASINGH.V.	500
8753	RAJASINGH.V.	500
8754	VIJAYA THANGADURAI	1500
8755	KANIAPPAN.A. BUSINESS	500
8756	AASAITHAMBI.K.	500
8757	DHARUMAR.K.	500
8758	ANANDI.P.	500
8759	JAYALAKSHMI.P.	500
8760	RAJASEKARAN.S.	500
8761	ALLIRANI.V.	1000
8762	MOSSES.I.	1000
8763	KARUPPAIAH.K.	500
8764	PONNUKKALAI.M.	500
8765	SUNDARAMOORTHY.M.	500
8766	LILLY ROSE.P.	500
8767	PANNERSELVAM.P.	500
8768	SUMATHI P. HOUSE WIFE	500
8769	NAGARAJAN.A.	500
8770	MALAR KANNAN.K.	500
8771	BALAKRISHNAN.M.	500
8772	BALASUBRAMANIAN.M.	500
8773	DAVID PACKIARAJ.M.S.	500
8774	THAYAMMAL.P.	1500
8775	MEYYAPPAN NADAR.R.	1000
8776	VALARMATHI.S.	500
8777	PALANISAMY.A.	1000
8778	JEGANATHAN.A.	500
8779	PACHIAPPAN.M.P.	500
8780	GANESH KUMAR.R.	2500
8781	KANAGARAJ.S.M.	1000
8782	POUNRAJ.S.M.	1000
8783	SELVARAJ.S.M.	1000
8784	SOUNDARAPANDIAN.S.M.	1000
8785	ARAVINDA PRAKASH.P.	1000
8786	VADIVEL.A.M. BUSINESS	500
8787	MANI.M.K. BUSINESS	500
8788	PADMAVATHI.M. STUDENT	500
8789	PARTHASARATHI.M. STUDENT	500
8790	PUNITHA.M.S.	500
8791	RASAN.P.S. DRIVER	500
8792	SHANMUGAM.P. SPRING WORKS	1000
8793	JEYARAJ NADAR.S.	500
8794	MURUGESAN.S. BUSINESS	500
8795	RAMASAMY.S. RIG OWNER	5000
8796	KARTHIKEYAN.V. ADVOCATE	500
8797	RAGHUPATHI.V.	500
8798	SELVARAJ.C. BUSINESS	1000
8799	VENKATRAMAN.V. PENSIONER	1500
8800	KAMALA DEVI.V. HOUSE WIFE	1500
8801	SUKUMAR.V.	1500
8802	MUTHIAH NADAR.A. BUSINESS	500
8803	RAJAGURU.C. STUDENT	500
8804	KATHIRVEL.C. BUSINESS	500
8805	VELDURAI NADAR.E. BUSINESS	1000
8806	PUSHPA.G.	500
8807	PALANISAMY.K.	1000
8808	RAMESH KUMAR.K.	500
8809	TAMIL SELVI.K.V. HOUSEWIFE	500
8810	PANDIYAN NADAR.M. BUSINESS	500
8811	NIRAIPANDIYAN NADAR.T. BUSINESS	500
8812	GUNASEKARAN.P. BUSINESS	500
8813	LATHA.P.	500
8814	MURUGESAN.P. BUSINESS	500
8815	PUSHPARAJ.P.	500
8816	SINGAMANI.P.	500
8817	ASAITHAMBI.R. BUSINESS	500
8818	JAYARAMAN.G.	1000
8819	SELVA SUNDARI.S.	500
8820	SUNDARAMOORTHY.T.M. BUSINESS	5000
8821	KANNAN.G. HOTEL	500
8822	MURUGAN.G. GENERAL MERCHAN	1000
8823	JAYAKUMAR.J. BUSINESS	500
8824	KATHAVARAYAN.J. BUSINESS	500
8825	KUMARAN.J. STUDENT	500
8826	PERIYA SAMY.P. AGRICULTURE	500
8827	SUBRAMANI.P.	500
8828	MUTHULAKSHMI.R.	500
8829	RUSSALIAN.R.	1500
8830	SUBRAMANI NADAR.S.P. BUSINESS	1000
8831	THIAGA RAJAN NADA.C. GENERAL	500
8832	VADIVELRAJ.S.	1000
8833	CHINNASAMY PANDIAN.R. BUSINESS	500
8834	NANDAKUMAR.S.K.	500
8835	SIVASAMY.M. MILL LABOUR	500
8836	GEORGE.N.	500
8837	JABARAJ.N.T.N.	500
8838	SELVAN.R. BUSINESS	500
8839	LAKSHMANAN.S. BUSINESS	500
8840	SEENISELVAMUTHUKUMAR BUSINESS	500
8841	SANGUMUTHU.V. BUSINESS	500

14718	RAMAKRISHNAN.S.V.	1000
14719	GOPALAN.P.	500
14720	SELVAKUMAR.R.	500
14721	BALASUBRAMANIAN.S.	500
14722	THILAGESWARI.V.	500
14723	THANAKARAN.P. BUSINESS	1000
14724	IGBAUL.D. BUSINESS	500
14725	MAHESWARI.K. HOUSE WIFE	500
14726	JEBAKUMAR RAJSINGH.A.	2500
14727	THANGAM.N.	500
14728	PAULUSWAMY A.S.	1500
14729	GANESAN BUSINESS	500
14730	VENKATESWARA RAJ.T.	2000
14731	DURAI.T. BUSINESS	1000
14732	VARADARAJ.A.	500
14733	VINOTH.A. STUDENT	1000
14734	MENAKA.A. STUDENT	1000
14735	SANTHAL KUMAR.C. BUSINESS	500
14736	RAMESH KUMAR.G. BUSINESS	500
14737	VELLAIAH NADAR.V.A.	500
14738	PALANISWAMY.D. BUSINESS	500
14739	RAJENDRAN.S. BUSINESS	500
14740	BALASUBRAMANIAN.P.	500
14741	PANALIAPPAN.V. BUSINESS	2500
14742	PALANIAPPAN.V. BUSINESS	2500
14743	PALANI SELVAN.B.	500
14744	MURUGESAN.A. BUSINESS	500
14745	ARUNKUMAR.R. DOCTOR	1000
14746	MAHENDRAN.M. MANAGER	500
14747	JEBARAJ VIJAYAKUMAR.I. BUSINESS	500
14748	RENUKA DEVI.A.M.	2500
14749	KARTHIKEYAN.M.A.	2500
14750	KALPANA.R.	2500
14751	AYYASAMY.A.M.	1000
14752	RAJATHILAGAM.A.	1500
14753	RAJKUMAR EDWIN.J. DOCTOR	1000
14754	KISHORE.M.(MINOR)	6000
14755	ALLWYN DHARMARAJ.A.T.	500
14756	#N/A	500
14757	DHANDAPANI NADAR.K. BUSINESS	500
14758	SAMINATHAN.C. WEAVING	500
14759	KELIN.M.	500
14760	JOSEPH.J.D.	1000
14761	SURESH KANNAN.P.	500
14762	KANAGAMMAL.D.	2500
14763	VIKRAM.C.JAIN	3000
14764	PANDIYAN.P.	500
14765	VENNILA.M.	500
14766	INBAKANI.N. ASST TEACHER	500
14767	TAMILARASI.S.P. ASST TEACHER	500
14768	BABU VADIVEL RAJAN.A. BANK	500
14769	RAMANIAMMAL.R. HOUSE WIFE	12500
14770	RAJASEKARAN.V.M.G. BUSINESS	12500
14771	GNANAMBAL.S. P.E.T.	500
14772	SELVARAJ.T. AGRICULTURIST	500
14773	CHANDRA.P. COOLIE	500
14774	RAJAKUMAR.R.	1000
14775	SENTHIL KUMAR.R.C. BUSINESS	1000
14776	GIJO CHANDY	500
14777	SUNDAR RAJAN.S. BANK EMPLOYEE	500
14778	ARUMUGASAMY.A. BUSINESS	500
14779	DURAIPANDY.A. BUSINESS	500
14780	RADHA.S.	500
14781	MURUGAKUMARI SELVA CHITHRA.P.	2500
14782	SUGANTHI.K.	2500
14783	KOSALRAM.V.V.M.	500
14784	SANKARANARAYANAN.G.	500
14785	DHANAPALAN.N.R.	5000
14786	VISHNURAJ T.	2000
14787	RAVINDRAN.V. BUSINESS	1000
14788	JEYANATH.H. EMPLOYEE	1000
14789	SHANKARA NARAYANAN.T.	7500
14790	JAGANATHAN.T.G.	500
14791	SELVARATHI.J. HOUSE WIFE	2500
14792	SUBRAMANIAN.S.	500
14793	MURUGESAN.S.	2500
14794	BHAIYA FIBRES LTD.	1000
14795	SHANTHI.G. HOUSE WIFE	1000
14796	UMA MAHESWARAN.S.	500
14797	AMUTHA JOTHI.V.	500
14798	DR.INDRA	1000
14799	JIJU.B.BALAKRISHNAN BUSINESS	500
14800	SETHURAMAN.M. BUSINESS	500
14801	PAUL RABI.C.	500
14802	NAGARATHI.B.	5000
14803	JANSIRANI.N.	5000
14804	JEYATHILAGAR.J.	2500
14805	ILLANGUDI.M. BUSINESS	1500
14806	DR.T.ARAVINDARAJ FAMILY PHISICIA	14500
14807	RAVINDRAN.T. ENGINEER	5000

2876	MARAGATHAM.A. HOUSE WIFE	5000
2877	PANDIAN.K.	500
2878	MADASAMY.K.	500
2879	SHANMUGAVEL PANDIAN.M.	500
2880	SRINIVASAN.M.	500
2881	MUTHAPPAN.M.S. BUSINESS	500
2882	PONMANI.S.	500
2883	SELVI.M.	500
2884	THANGAPANDIAN.R.	1500
2885	MARIAPPAN.R.	500
2886	KARMEGA SAMY.K.	3000
2887	SURESH KUMAR.R.	500
2888	NAVANEETHA KANNAN.G. BUSINESS	5000
2889	BALRAJ.M.	500
2890	CHITHRA SOUNDARAPANDIAN	500
2891	SOUNDARAPANDIAN.P. RETD.PRINCIPAL	1000
2892	SAMARAPURI.A. DOCTOR	500
2893	BAVANA.J. HOUSE WIFE	500
2894	JEYA BALAN.R. ENGINEER	500
2895	GOURI BAI.G.	500
2896	PONNU SAMY.R. BUSINESS	2500
2897	KECHILI.R. BUSINESS	1500
2898	JOTHI RANI.S. HOUSE WIFE	1000
2899	YUVARAJ.K. ACCOUNTANT	500
2900	KAMINI.K. STUDENT	500
2901	ILANGO.C.	500
2902	ELANGO.C.	500
2903	GOKUL.K. STUDENT	500
2904	ARUMUGAM.E. BUSINESS	500
2905	AMARANATHAN.A.T. BUSINESS	500
2906	MAYIL RAJAN.D. BUSINESS	500
2907	LALITHA.R. HOUSE WIFE	500
2908	RAMAKRISHNAN.D. BUSINESS	500
2909	SELVARATHY.J. HOUSE WIFE	500
2910	MUTHU KARUPPAN.R. BUSINESS	3500
2911	SRINIVASAN.M. BUSINESS	1000
2912	PAUL RAJ.R. BUSINESS	1500
2913	GEORGE.M.P. BANK MANAGER	1000
2914	BALAMURUGAN.M. BUSINESS	500
2915	MATHIPRAKASAM.K. BUSINESS	500
2916	SIVAPANDIAN.A.	1000
2917	MURUGESH NADAR.N.	2500
2918	PRABHAGARAN.M.	500
2919	SUBRAMANIAN NADAR.T. BUSINESS	500
2920	MAHESH KUMAR.J. BUSINESS	500
2921	PONNUMANI.J.	500
2922	SARAVANAN.A.S. BUSINESS	2500
2923	VIVAKARAN.T. BUSINESS	500
2924	THANGA THIRUPATHY RAJAN DOCTOR	500
2925	INBAM.S.	500
2926	VASANTH KUMAR.A.	1000
2927	PAULRAJ.K.	2500
2928	VELSAMY.S.	500
2929	SEKAR.S.	500
2930	KEERTHIVASAN.R. SERVICE	500
2931	SHIVANANDAN.J.	500
2932	RAJA KUMAR.S.	500
2933	JEYARAMAN.S.	500
2934	ANTONY NADAR.A.	5000
2935	ANTONY NADAR.A.	2500
2936	DURAIPANDIAN NADAR.S.A.	1000
2937	PALANIVEL NADAR.S.K.S.	1500
2938	PALANIVEL NADAR.S.K.S.	5000
2939	SANKARESWARAN.K.S.	3500
2940	SANKARESWARAN.K.S.	1500
2941	JANARTHANAN.C.	500
2942	JEGANATH.C.	500
2943	ANANDHA RUBY.B.	500
2944	SELVAKUMAR.F.	500
2945	MADHANARASAN.S.A.	500
2946	BHAVANI.G.	500
2947	MALLIKA.S.	500
2948	PANNEER SELVAM.V.	1000
2949	RATHNA KUMAR.N.	2500
2950	CHINNA THAMBI NADAR.T.	500
2951	RAJA SOUNDARI.S.	1000
2952	RAJA SOUNDARI.S.	500
2953	KANCHANA.A.	500
2954	RAJKUMAR.A.	500
2955	VARADARAJAN.V.P.R.	1000
2956	MUTHUKANI.G.	500
2957	AMIRTHA KUMARI.N.	1000
2958	MAHALAKSHMI.K.	1000
2959	PONNUTHURAI.V.	3000
2960	PITCHAI PANDIAN.S.M.	500
2961	RAJAGOPAL.G.	1500
2962	PACKIA LAKSHMI.R.	500
2963	VIJAYA LAKSHMI.S.	500
2964	VENKATESA PERUMAL.A.	500
2965	PONRAJ.T.	500

8842	PUNIDHA KAMACHI.A. STUDENT	500
8843	SIMIYON D. BUSINESS	500
8844	DINESH.H. STUDENT	500
8845	NATARAJA NADAR.M.M. BUSINESS	500
8846	KALYANI.N. TEACHER	500
8847	RAJESH.N.R.	500
8848	SELVARAJ.R.	500
8849	KAMARAJ NADAR.R.	500
8850	MERIPAUL THANGAM.S.	500
8851	MANOHARAN.T.	500
8852	RAJASEKARAN.T.	500
8853	RAVICHANDRAN.V.	1000
8854	MOHANA DHAS.T.	1000
8855	ANTHONY RAJ.I.	500
8856	DHARMARAJ.K. BUSINESS	500
8857	RAJU.K.	1000
8858	KALAVATHI.M. HOUSEWIFE	500
8859	ANNAMMAL.M.	2500
8860	BALAJI.P.	500
8861	KAMALA.P.	500
8862	PALVANNAN.P.	500
8863	SOMASUNDARAKANI.P.	500
8864	VETRIVEL.R.	500
8865	BALAMANI.R.	500
8866	VENKATACHALAM.S.	500
8867	PARAMASIVAM NADAR.T.	500
8868	TAMARAI PUSHPAM.T.	500
8869	ARUMUGA NADAR.G.	500
8870	KARTHIKAI SELVAM.K. BUSINESS	500
8871	RAJAMANI.M.	2500
8872	KAVUTHAN.N.	1000
8873	NATARAJAN.S.	500
8874	KARUPPAIAH.N.R. TECHNICIAN	500
8875	THILLAI VASAGAM.P.	500
8876	MURUGAKODI.M.	5000
8877	BALASUBRAMANIAN.A.	500
8878	VALLIAMMAI.C.	500
8879	AMUTHA.K.	500
8880	JEGADEESWARAN.K.	500
8881	LEELAVATHI.N.	500
8882	PARAMASIVAKANI RAJ	500
8883	RAJENDRAN.S.	3500
8884	VELLAPANDI.M.	500
8885	RAMASAMY.A.	500
8886	NAGAMANICKAM.G.A.	500
8887	NARAYANAN.M.	500
8888	ARJUNPRASATH.G.M.	500
8889	MURUGAN.M.	500
8890	MUTHURAJ.M.	500
8891	MURUGESAN.P.	500
8892	TMT C.DHANALAKSHMI	500
8893	DHARMADOSS.A.	1000
8894	SRINIVASAN.C.	500
8895	KARUPPASAMY.K.	500
8896	NATRAYAN.T. BUSINESS	500
8897	NIRMALA PREM KUMAR	500
8898	ILANCHEZHIYAN.P.	1000
8899	PERUMAYEE.S.	500
8900	CHANDRASEKARAN.R.	1000
8901	SHANMUGAM.S. BUSINESS	1000
8902	THANGAMARIAMMAL.S.	500
8903	SELVARAJ.S.C.	500
8904	PALANIAPPAN.G.	2500
8905	PARTHIBAN.G. SERVICE	500
8906	VISWANATHAN.P.	500
8907	KUMARASAMY.A.	500
8908	POOVAMMAL.A.	500
8909	RAGHUPATHI.A.S.	1000
8910	SENTHIL KUMAR.K.A.	500
8911	KUMARASAMY NADAR.K.	500
8912	MARAPPAN.K.	500
8913	KESAVAN.K.R.S.	500
8914	PERIYASAMY.K.S.	4500
8915	MAYILSAMY.M.	500
8916	PALANIAPPAN.M.	500
8917	RAJU.M. HEAD MASTER	500
8918	KANNUSAMY.N.R. BUSINESS	500
8919	SENNIAPPAN.N. SERVICE	500
8920	GOPALSAMY.P. BUSINESS	1500
8921	RASHYA DEVI.P.	2000
8922	THANGAVELU.P. BUSINESS	500
8923	SANKAR.R. BUSINESS	500
8924	ANNADURAI.R.	500
8925	VELLIYANGIRI.R.	500
8926	CHENNIAPPAN.S. LIC AGENT	1000
8927	KARUPPUSAMY.S. SERVICE	500
8928	PARTHIBAN.S.M. BUSINESS	500
8929	PALANIAPPAN.S.	500
8930	PONNAIAH.V.A.	500
8931	PALANICHAMY.K. BUSINESS	500

14808	DHANALAKSHMI.S. TIMBER MERCHANT	2000
14809	PALANIVELRAJAN.S. TIMBER MERCHANT	2500
14810	GURUMOORTHY.S. TIMBER MERCHANT	2500
14811	SUDALAI MANI.P.	2500
14812	RESHMI ARAVIND HOUSE WIFE	5000
14813	ANOP SEKAR.R. STUDENT	5000
14814	PURNIMA.R.	5000
14815	NATARAJAN.R.	1500
14816	CHOKKAR.N.	1500
14817	GANESAN.K. BUSINESS	6500
14818	THANGA NALINI.G. HOUSE WIFE	6000
14819	KEERTHI MEENA.V.	9000
14820	SUNDARAM.V.S.	8000
14821	SARAVANA ARUL.S. BUSINESS	202000
14822	SEKAR.S.P. BUSINESS	500
14823	NATARAJAN.P. BUSINESS	500
14824	SAKTHIVEL.P.G.	2000
14825	SIVA MANI.K.P. BUSINESS	500
14826	MARUDHAKANI.R. HOUSE WIFE	500
14827	YUVARAJ.A.R.D.	500
14828	SUNDARARAJ.T.G.	2500
14829	DR.PRISCILLA SUNDARARAJ	2500
14830	MOHAN DAVID.S.	2500
14831	DR.S.KAVITHA CURIS	2500
14832	KOVIL DULASHIMANI.N.	500
14833	PONSELVAPANDI.N.	500
14834	GANESAN.T.	1000
14835	CHITRAVEL NADAR.T.	500
14836	RAJAGOPAL NADAR.T.	1500
14837	GUNASEKARAN.G.	500
14838	SUNDARSING JOSEPH.C.	1000
14839	DR.P.AARTHY	1000
14840	ASHOKKUMAR.P. BUSINESS	1000
14841	PRIESTLEY SELVARAJ.DR CONSULTANT	500
14842	DR.KINGSLEY SELVARAJ SELF	500
14843	PETER SIMON	500
14844	ASHOK.T.	3000
14845	MASCOMALAR.S.MINORS S.BILL GATES	500
14846	NAGARAJAN.T.	6500
14847	LINGARAJ.V.	1000
14848	SELVARAJ.V.	1000
14849	VELUCHAMY NADAR.S.	500
14850	SUGANTHI.N.	1000
14851	RAJA ANANDAN.J. BUSINESS	500
14852	THAMARAILINGAM.C. BUSINESS	500
14853	SIVARAMAN.G. BUSINESS	1500
14854	PRABAGAR.S.V.M. BUSINESS	2500
14855	CHANDRANATH BABU.M.S.	2500
14856	JEYABHARATHY.C. BUSINESS	5000
14857	RAMAJEYAM.C. BUSINESS	5000
14858	MANIVANNAN.E. BUSINESS	2500
14859	RAMESH.T. BUSINESS	12500
14860	MANJULA SANTHOSH.R.	12500
14861	MITHUN SEKAR.R. BUSINESS	12500
14862	ASHWIN SEKAR.R.(MINOR)	12500
14863	SELVARAJ.R. BUSINESS	87500
14864	SARAVANAN.S. BUSINESS	60000
14865	SAMBOORNAM.S.	500
14866	ELANGKUMARAN.K.G.	500
14867	PREM KUMAR.D.	7500
14868	KAMARAJ K.T.K.	3000
14869	CHAKKARAVARTHI.R. BUSINESS	1000
14870	VETTIVEL.G. BUSINESS	256000
14871	MURUGAN.B.	5500
14872	SARAVANAN.B.	5000
14873	KAMARAJ.T.R. BUSINESS	3000
14874	PANDIAN NADAR.S. BUSINESS	2500
14875	SHANTHI.S.	500
14876	KISHORE KUMAR.S.	500
14877	SRINIVASAN.N. BUSINESS	7000
14878	VIJAYALAKSHMI.S.	50000
14879	CHELLATHURAI.C.	500
14880	GEORGE ABRAHAM	2000
14881	JAYANTHI.S.	500
14882	SENTHIL.A.K.	3500
14883	RAJAMANICKAM.V.K.	1000
14884	ANANDARAJAN.R.	2500
14885	CHENKUTTUVAN.K. BUSINESS	1000
14886	THANGAMANI.K. (DOCTOR)	2000
14887	KANAKARATHINAM.C.	2500
14888	SIVAJI.J.P.	500
14889	KATHIRVEL.P.A.M.A.	2500
14890	CHOKKALINGAM.P.	500
14891	SHANTHI PONNAIAH	1500
14892	SUGANTHI.J. BUSINESS	6000
14893	ANANDRAJ BABUJI.P. BUSINESS	1000
14894	JAYALAKSHMI.A.	500
14895	VIMALA DEVI.S.	2500
14896	JOTHI.S.	2500
14897	BHASKAR.R.	1000

2966	MALARVIZHI.J.	500
2967	SHEELA DEVI.A.	500
2968	MUTHU LAKSHMI.S.	500
2969	CROSS EBENEZAR RUSKIN	500
2970	ASAITHAMBI.K.	500
2971	SOUNDIRA PANDIAN.P.	500
2972	SELVARAJ.P.	2500
2973	SUNDER RAJAN NADAR.R.	500
2974	NAGARAJ.P.	2500
2975	MALATHI.J.	2500
2976	UMA MAHESWARI.A.	2500
2977	FRANCIS KOIL RAJ	2500
2978	SARAVANA MAHARAJA.J.	500
2979	SUDHAKAR.M.D.	500
2980	PAVALA RAJAN.C.	500
2981	SUKUMAR.M.D.	500
2982	LILLY.S.	3000
2983	EBEN.M.	3000
2984	GEETHA.M. LECTURER	500
2985	MURUGAVEL.R.	500
2986	JAYAMANI.C.	1000
2987	SUBALAKSHMI.C.	1000
2988	NAGAMANI.K.	500
2989	BALRAJ.M.	1000
2990	RAMESH.S.	1000
2991	PERUMAL.S.V. PENSIONER	500
2992	JANAKI.K.	1000
2993	ANUSUYA DEVI.P.	2500
2994	PALANICHAMY.S. BUSINESS	1000
2995	MAHESWARI.S.	1000
2996	PUSHPAVALLI.K. FARMER	500
2997	BEULAH ROSELET.V.F. TEACHER	500
2998	MURUGESH NADAR.N.	2500
2999	MALARVIZHI.C.	1000
3000	SIVAMANI.K.P. BUSINESS	500
3001	SIVAMANI.K.P. BUSINESS	500
3002	SIVASUBRAMANIAN.K.P.S. BUSINESS	500
3003	RATHINAM.V. COOLY	500
3004	KRISHNAKUMAR.K. BUSINESS	500
3005	LOGANATHAN.G.	500
3006	SOUNDARAJAN.R.	500
3007	SELVAMURUGAN.J.	500
3008	LATHA.G.S. HOUSE WIFE	500
3009	MAYILVAHANAN.N. DOCTOR	5000
3010	JEYARAJ.D.	2500
3011	SUBAS NADAR.D.	500
3012	LAXMANAN NADAR.M.	500
3013	CHINNAMANI.N.	500
3014	MUTHUKUMAR.S.	500
3015	ARUNACHALAM.V.	500
3016	PREMA.M.	500
3017	SELVARAJ.S.S.	500
3018	JONES.K.	3000
3019	SHANMUGAVEL.P.	3000
3020	MURUGESAN.S.	3000
3021	ARUNACHALAM.A.K. DOCTOR	3000
3022	ARULAPPAN PAPPIYA.M.	3000
3023	VASUGI.P.	500
3024	PANDIAN.K.P. BUSINESS	500
3025	JOHN ROSE.V.	500
3026	VEERA ARASU.T.V.S.N.	1000
3027	CHANDRA SEKARAN.G. BUSINESS	2500
3028	MURUGESAPANDIAN.T. BUSINESS	500
3029	SENTHIL KUMAR.R. BUSINESS	500
3030	JANCYDEVI.S. BUSINESS	2500
3031	VIJAYA KUMAR.T. FARMER	2500
3032	VENKATACHALAM.S. A.E.E., T.N.E.B	500
3033	BAGAVATHI PANDIAN.R. BUSINESS	500
3034	RAMACHANDRAN.N.	500
3035	BALASUNDAR.K. BUSINESS	500
3036	LAKSHMANAN.M.S.R.	5000
3037	VENKATACHALAM.S.	500
3038	MANICKAVEL.A.	500
3039	JOTHI MARIAPPAN	1000
3040	KALYANI.S.	500
3041	GANGADHARAN.M.	500
3042	ARUMUGAM.S.K.	500
3043	JAYALAKSHMI.A.	1000
3044	BOSE NADAR.G.	500
3045	KASI RAJAN.K.	500
3046	SUDHANTHIRA PUSHPAM.E.	500
3047	JEYARAJ NADAR.M.	500
3048	YESUDOSS.R.	500
3049	JEBASINGH IMMANUVEL.A.	500
3050	ALAGESAN.A.	500
3051	PANDIAN.S.M.	500
3052	PERIYASAMY.J.	500
3053	RAJESWARI.R.	500
3054	GOPAL.P.	500
3055	BHARATHI RAJA.P.	500

8932	SAKTHIVEL.V. RETD.SERVICEMAN	500
8933	PRESIDENT	2500
8934	MARY.A. HOUSE WIFE	500
8935	TAMILMARAN.D. SERVICE	500
8936	GOPAL.G. ADVOCATE	500
8937	MUTHAMMAL.K.	1000
8938	PERIYASAMY NADAR.K.M. BUSINESS	500
8939	CHEZIYAN.K.R. BUSINESS	1000
8940	KAVITHA PALANISAMY	2000
8941	POOMI NATHAN.M. BUSINESS	500
8942	SHANTHI.M.	500
8943	CHANDRASEKARAN.M.M.S. BUSINESS	500
8944	MADIYARASU.N. BUSINESS	500
8945	PADMANABAN.P.	500
8946	PALANI SAMY.P. BUSINESS	500
8947	SONAI MUTHU.P. BUSINESS	500
8948	SURIYAKANNU.P. BUSINESS	500
8949	YUVETHA.P. STUDENT	1000
8950	DAKSHINAMOORTHY.R. FARMER	1000
8951	THIRUMENI.R.	500
8952	MURUGESAN.S.	500
8953	SARAVANAN.S. STUDENT	500
8954	JEYAKUMAR.S. SERVICE	500
8955	SETHU VANTHAL.S.	500
8956	RENGANAYAKI.A. HOUSE WIFE	500
8957	RAJA.M.R. BUSINESS	500
8958	SUBRAMANIAN.V. SERVICE	500
8959	BHUVANESWARI.R. HOUSE WIFE	500
8960	INDIRA DEVI HOUSE WIFE	3000
8961	MUTHUKUMAR.D. BUSINESS	500
8962	RAMKUMAR.D. BUSINESS	500
8963	SARAVANAMUTHU.K. RETD.GOVT.SERVA	500
8964	SELVARANI.S. BUSINESS	1000
8965	SELVAM.P. BUSINESS	500
8966	JEEVARATHINAM.D. HOUSE WIFE	2500
8967	AJEETHA.J. STUDENT	500
8968	ANIRUDHYA.J. STUDENT	500
8969	JANARDANAN.J. BUSINESS	1000
8970	MADASAMY NADAR.K.P. BUSINESS	1000
8971	RAMESH KUMAR.M.	500
8972	THIAGARAJAN.P.S.A. BUSINESS	500
8973	SHANTHA.P.	500
8974	BALAVANI.R. HOUSE WIFE	500
8975	NAMBUPITCHAI.S.	1000
8976	PANDIA KUMARI.T.	500
8977	CHANDRAN.V.C. BUSINESS	500
8978	THAVASI.V. BUSINESS	500
8979	SANGEETHA.G. TEACHER	500
8980	KALIMUTHU.R.	500
8981	SELVARAJAN.V.	500
8982	JESUMANI.G.	500
8983	MUTHUKRISHNAN .S. BUSINESS	500
8984	BASKARAN.V.C.	500
8985	SUBRAMANIAN.V. SERVICE	500
8986	MAHALINGAM.M.	500
8987	MALIGA RANI.S. HOUSE WIFE	500
8988	SARALA.C. HOUSEWIFE	500
8989	CHELLADURAI.K. BUSINESS	500
8990	RAJARAJAN.R.	500
8991	AROKIYARAJA.S. MINI BUS OWNER	500
8992	RAMAR.V. BUSINESS	1000
8993	THILAGARAJ NADAR.S.	500
8994	SUSHEELA.G.	1000
8995	PALANICHAMY.G. BUSINESS	500
8996	MARIAPPAN.K. WORKSHOP MECHAN	500
8997	RAMAR.K.	500
8998	RAMACHANDRAN.M. BUSINESS	9000
8999	SUNDAR.M. BUSINESS	500
9000	SURESH KUMAR.M. BUSINESS	500
9001	THANGARASU.P. BUSINESS	1000
9002	SANGIAH NADAR.R. ARICULTURE	500
9003	GANESAN.R. MANAGER	2500
9004	SAKTHIVEL.R. MECHANIC	500
9005	GURUSAMY.S.K. JEYAM PRINTERS	500
9006	KANMANI.S. COLLEGE PROFESS	2500
9007	PALANIVEL.S.	500
9008	SIVAKUMAR.S. ARTIST	500
9009	PERIYASAMY.T. BUSINESS	500
9010	MAHESWARAM.K. BUSINESS	1000
9011	NATARAJAN.K.R. SG.ASST. ERULE	500
9012	RAVEENDRAN.T. BUSINESS	500
9013	KAMARAJ.D.	500
9014	JACOB JAYAPAUL POLICE DEPT.	1000
9015	CHINNAKKANI.A.	2500
9016	CHANDRA.K. HOUSEWIFE	500
9017	SAKTHI.D. BUSINESS	500
9018	SASI PRIYA.K.(MINOR) STUDENT	500
9019	SUDALAIKANI.P. BUSINESS	500
9020	PAULIN RASHMI JACOB EMPLOYEE	1000
9021	GAJENDRAN.R.	1000

14898	SIVALINGAM.P.	500
14899	KOODALARASAN.R.	16500
14900	PREMA SUDHA.A.	500
14901	KUTHALINGAM.S.	1500
14902	ANBARASU.S.	1500
14903	RANI.S.	500
14904	AKILAN.S.	1500
14905	RAJESH KUMAR.P. BUSINESS	500
14906	VIJAYARAJAN.B. BUSINESS	3500
14907	KIRUPASEKARAN.R. BUSINESS	500
14908	VALLIAMMAI.RM.	1000
14909	RAJESH J.PATEL	1000
14910	BASKAR VINCENT A.	15500
14911	MAHESH KUMAR.J.	5000
14912	MANICKAVEL.A.	500
14913	CHINNAKANI.B.	500
14914	CHANDRASEKARAN.J.	1500
14915	KANNAN.K. BUSINESS	500
14916	PRAJESHKANNA BUSINESS	1000
14917	SINDHUJA.S.	25000
14918	KANAGASABAI.C.	2000
14919	THILAGAR.A.C.	1500
14920	GURUNATH.C.B.	1500
14921	NARAYANAN.R.	500
14922	JEYALAKSHMI.T.	2500
14923	WILSON DANIEL.T.	500
14924	SANTHINI.S.	1500
14925	ESWARI	500
14926	GANESH.M.	500
14927	NATARAJAN.N.K.	2000
14928	ROBERT STEPHEN.A.	500
14929	KAMALAMMAL.C.	500
14930	ANUSUYA MURUGAN	500
14931	BALAMURUGAN.P.	2500
14932	SHIVARANI.P.	2500
14933	KARTHEESWARI.A.	1000
14934	ATHI GURUSAMY.P.	1000
14935	RAJASEKARAN.K.	10000
14936	DINESH KUMAR.R.V. BUSINESS	15000
14937	HEMA RAJASEKARAN.R.	10000
14938	RAJAKUMARI.R.	5000
14939	MASILAMANI.R. BUSINESS	1500
14940	RAVISANKAR.R. BUSINESS	1500
14941	MADHU BALAN.A. BUSINESS	500
14942	RAJESH KANNA.V. BUSINESS	500
14943	VIJILA.M.S.	500
14944	CHANDRASEKARAN.T.	500
14945	BUVANESWARI.D.	1000
14946	AMSA DEVI.C.	1000
14947	NIRAIMATHI.K.	4500
14948	BALA POOVATHA.K.	3500
14949	RAVI.R.	1500
14950	LAKSHMANAN (A) THARMAR.V.	1000
14951	HERBERT LIVINGSTONE SAMUEL.G.	1000
14952	MOHAN.T.	1000
14953	MOHANA.M.	1500
14954	ARULNESAN.W.	500
14955	PATHIRAKALI.R.	500
14956	VELLAIAMMAL.S.	500
14957	SEENIVASAN.A.	1000
14958	INDRA SANKARAN	50000
14959	AMSA SAKTHIVEL.S.	50000
14960	MERCY JOHN	500
14961	ULAGAMANI.T.	10000
14962	PATTU RANI.P.	500
14963	RAMKUMAR.P.	500
14964	SANKAR KUMAR.P.	500
14965	POORNA PRAKASH.T.N.	500
14966	KRISHNA PRAKASH.T.N.	500
14967	KARTHI PRAKASH.T.N.	500
14968	PACKIYARAJ.S.	500
14969	NATARASUN.T.A.M.T.	500
14970	GNANADURAI.K.	500
14971	DR.S.ARULRAJ	5000
14972	SELVARAJAN.T.	3000
14973	SHUNMUGA RAJA.J.	2000
14974	DAVID.J.	500
14975	MUTHU RAJENDRAN.M.	500
14976	MALLIGA RANI.M.	500
14977	ANBUKODI.T.	500
14978	PALANISAMY.C.	500
14979	KARTHIKEYAN.P.	500
14980	KARTHIK RAJA.C.	500
14981	BALAKRISHNAN.R.	500
14982	RAMACHANDRAN.B.	1000
14983	VASUGI.B.	1000
14984	RAJ KUMAR.B.	1000
14985	ATHIRAJA.S.	500
14986	SENTHIL KUMAR.S.	500
14987	SEKAR.K.	500

3056	SATHIYA RAJ.A.	500
3057	VEERA CHANDRA SEKARAN.V.	500
3058	JAYACHANDRAN.G.	500
3059	ELAKIYA.R.(MINOR)	2500
3060	JAYASREE.R.(MINOR)	2500
3061	SIVASUBRAMANIAN.A.	5000
3062	ADHI.T.	500
3063	MANOHARAN.A.	5000
3064	KESAVAN.R.	500
3065	JEBADURAI.T.	500
3066	DANIEL.J.	500
3067	PAUL RAJAN.J.	500
3068	RAJENDRAN.A.D.	500
3069	JEYA KUMAR.D.	500
3070	JOHN ROSE.P.	500
3071	MARISELVI.S.	500
3072	KAVITHA.T.(MINOR)	500
3073	DHARMA RAJ.V.	1000
3074	JAMES.T.	500
3075	THANGA RAJ.A.	1000
3076	VICTOR.C.	500
3077	ANANTA KUMAR.T.	500
3078	JOHN DURAI.T.	500
3079	SRINIVASAN.T.	500
3080	BALAKRISHNAN.S.	500
3081	KAMARAJ.S.	500
3082	RAJU.S.	500
3083	PITCHAIMANI NADAR.P.	500
3084	THOMAS.P.	500
3085	MANI.M.	500
3086	VICTORIYA POOCHARAM.M.(MINOR)	2500
3087	SANKAR RAJ.R.	1000
3088	SELWIN.M.	1500
3089	THANGASAMY.R.	1500
3090	AYYAM PERUMAL.P.	1500
3091	JAGANATHAN.R.	1500
3092	ASOKAN.T. REGD.MEDICAL PR	1500
3093	PONNUTHAI.T. HOUSE WIFE	500
3094	RAJAMANICKAM.A.	1500
3095	RAJAMMAL.S.	1500
3096	KARUPPASAMY.K.	1000
3097	METILDA.A.	1500
3098	KALIAPPA NADAR.G.	1500
3099	PONNU PANDIAN.P.	1500
3100	SAYIMANGALAM.P. BUSINESS	1000
3101	RATHINAM.B.	5000
3102	#N/A	2000
3103	KALIRAJA NADAR.S.V. BUSINESS	1500
3104	JAYALAKSHMI.K. BUSINESS	1000
3105	VELRAJAN.K.	1500
3106	NISHANTH KIRAN RAJ.V.(MINOR)	1000
3107	JEYASHEELA.V. HOUSE WIFE	1500
3108	VIVEK.S.(MINOR)	1000
3109	VIPIN.S.(MINOR)	1000
3110	ROHINI.S.	1500
3111	SRINIVASAN.K. BUSINESS	1500
3112	MARY DELPHIN.F.	1500
3113	SASIKALA.C. HOUSE WIFE	500
3114	MANI.B.S.	10000
3115	VENKATANARAYANAN BUSINESS	25000
3116	SUDEVAN.S. BUSINESS	500
3117	DEVAKI.M.	1500
3118	PAULDURAI.T.	500
3119	JOSE. P.D. BUSINESS	1000
3120	CHARLES.A. BUSINESS	500
3121	JAYANTHI.K. DIRECTOR IN A P	1000
3122	DEVAKUMAR.M.	1000
3123	THANGA PANDIAN.P.	1000
3124	PALANICHAMY.S.	1000
3125	THANGARAJ.V. BUSINESS	1000
3126	GURUSAMY NADAR.T.	3000
3127	SUTHAKAR A.	500
3128	SIVARAJ.N.	500
3129	JEYASINGH.P.	1000
3130	BASKARAN.P.	500
3131	RAJA.R.	1000
3132	RAMESH.J. FARMER	500
3133	MUTHARASU.R.	1000
3134	NATARAJAN.S.	1500
3135	AYYAR SIGAMANI.R.	1000
3136	KABALAMUTHU.R.	1000
3137	ILANGO.R. DOCTOR	1500
3138	CHOCKALINGAM.S.T. BUSINESS	500
3139	ARUNACHALA NADAR.P.V.	500
3140	CHANDRAN.G.	500
3141	YOGAN.R.	1000
3142	VENKATESH KUMAR.N. BUSINESS	500
3143	RAJASEKARAN.S. BUSINESS	500
3144	ANANDAN.A. BUSINESS	500
3145	RAJAPRABU.A. BUSINESS	500

9022	SINGAMOORTHY.R.	1500
9023	SRIDHARAN.R. BUSINESS	1000
9024	ATHI PAGAVAN.C. ENGINEER	500
9025	CHITRA PARVATHISH.R.	1000
9026	NAVANEETHAKRISHNAN.D. BUSINESS	500
9027	SOUNDARA RAJAN.J.	500
9028	SRINIVASAN.J. BUSINESS	500
9029	RAMESWARI.K. HOUSEWIFE	500
9030	CHINNA THANGAM.S. BUSINESS	500
9031	PATTURAJAN.S. BUSINESS	500
9032	JEYAPAUL.S.T. AGRICULTURE	500
9033	VIJAYA.S.	2500
9034	MADASAMY.T.	1000
9035	CHANDRAMMAL.C. HOUSEWIFE	500
9036	RAMASAMY.J.N. BUSINESS	500
9037	CHINNASAMY.K. TAILOR	500
9038	SWARNA MUHI.M.S. STUDENT	500
9039	VEDAMANI.D. BUSINESS	1000
9040	DURAIRAJ.K. POWER LOOM LABO	500
9041	JEEVA.K.	500
9042	SHANMUGAM.K. AGRI.	500
9043	DURAISAMY.K. WEAVER'S CO-OPE	500
9044	NALLATHAMBI.M.P. BUSINESS	500
9045	THALAIMUTHU.M. BUSINESS	1500
9046	PRESIDENT K.LAKSHMANASAMY	1000
9047	KRISHNAN.P. BUSINESS	1000
9048	SOUNDAR PANDIAN.P. FINANCE	2500
9049	BALARAMAN.R. BUSINESS	500
9050	BALASUBRAMANIAN.R.	500
9051	ISWARYA.S. (MINOR)	500
9052	RASATHI.S.	2500
9053	MUNIASAMY NADAR.T.	500
9054	KUMARESAN.T. BRANCH MANAGER,	500
9055	MUTHUPANDIYAN.V.	500
9056	SUBARAMANIAM.V.K.	500
9057	ANANTHA VALLI.P.	500
9058	JEYARAJ.P.	1000
9059	KANNICHAMY.R.	500
9060	MANIMARAN.S.	1000
9061	VASANTHARANI GLADYS.M.	500
9062	BELMONT S.SWAMY	500
9063	ROBERT WILSON.C. CIVIL ENGINEER	500
9064	ARUN.I. STUDENT	500
9065	KAMARAJ.I. BUSINESS	500
9066	PRABHU.I. BUSINESS	500
9067	RAJESWARI.I. HOUSE WIFE	500
9068	INBASEKAR.K. BUSINESS	500
9069	MUTHULAKSHMI.K. HOUSE WIFE	500
9070	RAJASEKAR.K. BUSINESS	500
9071	DEVI.R. HOUSE WIFE	500
9072	NIRMALA.S.	500
9073	SELVARAJ.A.	500
9074	THANGADURAI.A. BUSINESS	2500
9075	SHANMUGANATHAN.S.P.	500
9076	LAKSHMANA PERUMAL.L.R.	2500
9077	ANNAMALAI SAMY.A.S.	1000
9078	KASTHURI.B.	1000
9079	ARUNMOZHI.C.	500
9080	JANARDANAN.G.	500
9081	SHANMUGAVEL.G.	500
9082	CHANDRA SEKAR.J.	500
9083	KAMARAJ.K.	500
9084	MANIMARAN.K.	500
9085	PALANICHELVAM.K.	500
9086	CHARLES.L.	500
9087	PASUPATHY.M.	1000
9088	BALA MURUGAN.P.	500
9089	THANGADURAI.P.	500
9090	GNANAGURUSAMY.P.A.	500
9091	SELVAMANI.P.A.	500
9092	KANAGA SUNDARI.P.	500
9093	VALARMATHY.P.S. DOCTOR	500
9094	BALACHANDRU.S.	1000
9095	MUTHUMANICKAM.V.	500
9096	ARUMUGASAMY.C.	500
9097	THIRUMURUGAN.P.	500
9098	MADASAMY.S.	500
9099	SUDHAKER GEORGE VINSON.G.	500
9100	VETRIVEL NADAR.C. BUSINESS	500
9101	VINNARASI.G.	500
9102	SELVAKANI NADAR.P.	500
9103	MEGANATHAN.S.	500
9104	ALAGARSAMY NADAR.S.D.	2500
9105	GEORGE.S.	500
9106	INNACHIMUTHU NADAR.S.	500
9107	SOUNDIRAPANDIYANADAR.T.	500
9108	KALAISELVI.C.	500
9109	SIVA PERUMAL.M.	500
9110	BALAMURUGAN.B.	500
9111	THANGA MARIAPPAN.B.	500

14988	LAKSHMI NARAYANAN.S.	500
14989	RATHI MEENAKSHI.S.	1000
14990	JAYAKODI.A.	500
14991	VASUKI.J.	500
14992	BOSE.R.	1000
14993	THIRUMANI SELVAM.S.	500
14994	PANNEER SELVAM.M.	500
14995	MUTHURAJ.G.	500
14996	IRULAPPAN.G.	500
14997	GANESAN.M.	500
14998	THANGARAJAN.R.	500
14999	THANGA KUMARASAMY.T.	500
15000	GAYATHRI.T.A.S.	1000
15001	ARUN BALAJI.A.S.	2500
15002	PALANIRAJAN.S.S.	1000
15003	THANGAVEL.V.	2500
15004	SANGEETHA.M.	2500
15005	SUBHA.V.	5000
15006	CHANDRAN.D.	10000
15007	RAJA MARIAPPAN.T.	10000
15008	JOHN CHRISTOPHER.G.	2500
15009	GNANAKALAIARASI.G.	500
15010	VENKATESWARI.R.	500
15011	SUBBULAKSHMI.R.	500
15012	VINAYAGA MOORTHY.M.	500
15013	ASHOK KUMAR.A.M.M.	1000
15014	CHINNAPALAM NADAR.V.M.K.	2000
15015	LOURDES SURESH.T. BUSINESS	500
15016	VASANTHA KUMARI.S.	500
15017	SENTHIL KUMAR.T.	1000
15018	SELVA KUMAR.T.	1000
15019	VADAMALAYAN.P.K.	1000
15020	SUBRAMANIAN.K.	500
15021	JAWAHAR.R.J.	1000
15022	METILDA.R.J.	500
15023	SUBATHRA.R.	3500
15024	PERUMAL.S.P.	1000
15025	SANKARALINGAM.T.	500
15026	RAVI.P.	500
15027	SAKAYARANI.S.	500
15028	UMA RANI.N.	500
15029	RAMASAMY NADAR.P.	500
15030	NEIL RAJENDRAN.T.	1000
15031	ARUMUGAM.K.	500
15032	MURUGAVEL NADAR.K.P.	500
15033	MASCOW MANI.K.	500
15034	SRI RAM.S.	500
15035	CHIDAMBARAM.S.	1000
15036	SAMUVEL.T. SECRETARY AGRI	500
15037	VIJAYALAKSHMI.S. HOUSE WIFE	500
15038	RAMESH KANNAN.A.P.	500
15039	RAJA.A.	1000
15040	JEYAMURUGAN.P.K.	1000
15041	NEHRU DURAI.C. BUSINESS	500
15042	SARATHY.C. BUSINESS	500
15043	SUGUMAR.C. BUSINESS	500
15044	BABU.C. BUSINESS	500
15045	VELKUMAR.C. BUSINESS	500
15046	RAJA.C. BUSINESS	500
15047	RAJENDRAN.C. BUSINESS	500
15048	RAVICHANDRAN.C. BUSINESS	500
15049	WILSON.S.	1000
15050	BALAJI.K. BUSINESS	5000
15051	VIJAYALAKSHMI.P. HOUSE WIFE	1000
15052	SANTHI.V.	10000
15053	RAJA RATHINAM NADAR.M.P.R.	500
15054	BALA KRISHNAN.P.	500
15055	BALA KUMAR.P.	500
15056	GANESAN.P.	1000
15057	GURUSAMY NADAR.P.K.	500
15058	ADIMOOLAM.G.	500
15059	GANESAN.D.	500
15060	MAHALINGAM.A. BUSINESS	500
15061	BALASUNDARI.S. HOUSE WIFE	500
15062	BALABISHEGAM.S. AGRICULTURE	500
15063	MUTHULAKSHMI.S. STUDENT	500
15064	SEKAR.S.	1000
15065	MUTHU KUMARASAMY.A. BUSINESS	500
15066	NIRAIKULAM.A.	500
15067	KASTHURI BAI.R.	1000
15068	DHAYALA KRISHNAN.R.	1000
15069	VIJAYALAKSHMI.G.	500
15070	JAWAHAR CHOCKALINGA ADITYAN.B.	1000
15071	SUMATHI.J.	500
15072	RATHINAM.M.	2000
15073	HARIHARA SUDHAN.J.P.	500
15074	GEORGE A.H.VASAGAN ADVOCATE	2000
15075	KALARANI.C.	500
15076	KARUPPAIAH NADAR.M.	500
15077	THIRUPATHI.A.	500

3146	NALLA THAMBI.K.	1000
3147	PRADEEP.A.	1500
3148	PARTHASARATHY.A.	1500
3149	NAGENDRAN.R.K.M. BUSINESS	500
3150	PERIASAMY.V. BUSINESS	500
3151	YOGAMANI.S.J.	1000
3152	SANGARESWARI.E. WORKING IN INDI	500
3153	GNANA JOTHI.R.B. READER, V.V.V.C	500
3154	RAJASEKARA PANDIAN.V.P.V. BUSINESS	1000
3155	DANIEL.V. BUSINESS	1000
3156	GNANASEELA.D.	1000
3157	CHANDRASEKARAN.D. ENGINEER IN T.N	1000
3158	RATHNA PANDI.V.P. BUSINESS	500
3159	SILONMANI.P.	500
3160	PREMAMANI.C.	500
3161	GANESAN.M.S.	500
3162	KUMAR.J.D.	500
3163	GANESA NADAR.T.	3000
3164	JAYAKUMAR.R.	500
3165	SELVARAJAN.G.	500
3166	JEGANPAUL.A. STUDENT	500
3167	SELVARAAJ PRABHU.G.	3000
3168	VIJAYA KUMAR BABU.G.	3000
3169	NAVANEETHA WILSON.C.	2500
3170	ARPUTHARAJ.A.	2500
3171	MADAVAN.T.	2500
3172	RAJAPANDIAN.A.	1000
3173	TAMIL SELVI.T.	2500
3174	POORNIMA ROBIN	2500
3175	SELVI.S.	2500
3176	JAGANATHAN.R.	2500
3177	MUTHUKUMAR.P.	2500
3178	SENKATHIR.S.	2500
3179	SENTHALIR.S.	2500
3180	SIVAKUMAR.S.	2500
3181	KANAGASABAPATHY.A.	2500
3182	MURUGESAN.S. BUSINESS	2500
3183	ANBANANDAN.S.	2000
3184	DINDIGUL NADAR URAVIN MURAI	16500
3185	PREMA.S.	2500
3186	DAMODARAN.V.M.	500
3187	SIVANESAN.S.	1500
3188	GNANARAJ.S.	500
3189	PERIYASAMY NADAR.C.	1000
3190	EDWARD.J.	500
3191	KARTHIKEYAN.S.	1000
3192	SARAVANAN.S.	1000
3193	MARUTHANAYAGAM.R.	500
3194	BALASUBRAMANIAN.K.	1000
3195	ANANTHAN.P.	1000
3196	SOMASUNDARAM.P.	1000
3197	VIJAYA KUMAR.P.	1000
3198	SOUNTHIRA PANDIYAN.T.	500
3199	KALAVATHY.M.	2500
3200	SUBRAMANIAN.M.	1000
3201	THENRAJAN.P.	500
3202	DALDAN.V.	500
3203	VELINGDON.V.	500
3204	MATHISELVAM.A.	2500
3205	BASKAR.P.	500
3206	CHELLAMANY.P.	500
3207	KAMALA SEKARAN.S.	500
3208	MURUGESAN.P.	500
3209	RAJA MICHEAL.V.	1000
3210	MAHESWARI.N.	500
3211	CHANDRA SEKAR.P. BUSINESS	500
3212	GNANAMBAL.D. BUSINESS	500
3213	PATTUMANI.V.	500
3214	MAHENDRAN.N.	500
3215	RAJAN.N.	500
3216	SAKTHIVEL.K.	500
3217	MUNIAPPAN.S.P.	500
3218	CHANDRA SEKARAN.T.	500
3219	THANGA RATHINAM.P. BUSINESS	1000
3220	LATHA.G.	500
3221	GANDHIRAJAN.K.	500
3222	SIVAJI.S. BUSINESS	500
3223	DHANAPALAN.S.	2500
3224	ANNA POORANAM.C.	500
3225	JEYA CHANDRA.R.	1500
3226	ANANDA RAJA.R.	500
3227	RAJARAM.B.	1000
3228	GOPAL.P.	500
3229	KANAGAVEL.M.	500
3230	USHA DEVI.S. HOUSE WIFE	2500
3231	ANUSHA.K.M.	500
3232	SASI DHARANI.K.M.	500
3233	AMARAVEL.V. RETD.AGRI OFFIC	500
3234	KALAVATHY.A. LECTURER	500
3235	KALANITHI PREMA.C. TEACHER	1000

9112	GANESAN.I.	500
9113	PADMANABHAN	500
9114	STEPHEN.R. BUSINESS	500
9115	BALA KRISHANAN.S.	500
9116	ARUNACHALAM.V.P.	500
9117	PALANIKUMAR.A.	500
9118	RAMARAJ.A.	500
9119	PRABHAKARAN.K.	500
9120	SANTHASEELAN.M.S.	1000
9121	SEKAR.R.	500
9122	RAJALAKSHMI RAMARAJ	500
9123	KOILPILLAI.V.	500
9124	VINAYAGAMOORTHY.K.	500
9125	PONNAIYAN.M. BUSINESS	500
9126	MANIYAN.M.D.	500
9127	MERVIN ALEXANDER DIRECTOR OF POS	500
9128	ALAGESAN.V.P.	1000
9129	PERIYASAMY NADAR.A.	500
9130	VAIRAMUTHU.A.V.	500
9131	KARUNAKARAN.K.	500
9132	KRISHNAMOORTHY.N.	500
9133	MAHALAKSHMI.R.	500
9134	CELESTINA JAYASINGH	500
9135	MURUGAN.S.	500
9136	PUSHBA VALLI.S.	2500
9137	SAKTHIVEL.T.	500
9138	THANGASAMY.V.	500
9139	ELANGO.V.P.	500
9140	ARUMUGAM.K.	500
9141	VASANTHA.R.	500
9142	SENTHIL KUMAR.S.	500
9143	PRABHAKAR.V.S.	500
9144	MAL NADAR.K.	500
9145	SEENIAPPAN.M.	500
9146	BALAKUMAR.P.	500
9147	RAMASAMY NADAR.P.	500
9148	RATHINA SELVAN.S.	5000
9149	NARAYANAN.S. MERCHANT	500
9150	ARUL KUMARAN.C.	500
9151	DHANASEKHAR.M.	10000
9152	VIJAYA KUMAR.M.	10000
9153	RAVI.R.	2500
9154	CHANDRA SEKAR.S.	500
9155	MADHU.J.	1000
9156	SATHYAKALA.J.	1000
9157	SUGUMARI.J.	1000
9158	JOSEPH RATHINASIGAMANI.S.	500
9159	KASIANANTHAM.K.	500
9160	GANESA NADAR.N.S.A.K.	500
9161	IMMANUVEL.R.	500
9162	SAMSON S.DEVADASON	500
9163	STEPHEN DEVADASON	500
9164	KALIDHASAN.V.J.	1000
9165	THANGALAKSHMI.V.J.	1000
9166	GANESAN.A.	1500
9167	MURUGESAN.M.	1000
9168	ELAVARASAN.S.	500
9169	ANNAMALAI.V. TEACHER	500
9170	CHITHIRAVEL NADAR.A.	500
9171	LAKSHMANAPERUMAL.A.	500
9172	ABILASH.D.	500
9173	VATHSALA.D.	500
9174	SUBRAMANIAN.E.	1000
9175	JEYARAJ VINCENT.L.	500
9176	RAJAPANDIAN.P.	500
9177	SELVA GANAPATHY.P.	500
9178	ANANTHAN.S.	500
9179	MARIA JOHNS.S.	500
9180	DHANASEKARAN.S.S.P.	500
9181	RATHA.T.	1000
9182	VELMURUGAN.P.	500
9183	CHAKKARAI NADAR.M.	500
9184	PATHIRAKKANI.G.	500
9185	AMBUJAM MANOHARAN	2500
9186	SOUNDRAPANDIAN.V.K.	1000
9187	MUNIRATHINAM.C.	1000
9188	RAJATHI.A.	1000
9189	GNANASAMBANDA PANDIAN	500
9190	SUBRAMANIAN.M.	500
9191	ARUMUGASAMY NADAR.M.S.	1000
9192	THANGAPANDIAN.V.	1000
9193	GUNALAN.A.	500
9194	NATHI MUKIL.J. STUDENT	500
9195	MARIA MEGANATHAN.E.	500
9196	HARIRAMAN NADAR.T.	1000
9197	RAJAGOPAL.K.	3000
9198	MANI.M.	500
9199	SARALA.C.	500
9200	NARAYANAN.G.	1000
9201	ANNIE BAI JOHN.G.Z. RETD. TEACHER	500

15078	GUNAVIDHYA.R.V.	500
15079	RAMADEVI.R.V.	500
15080	SARGUNA PRINCE.N. STUDENT	500
15081	RUBY ANGEL.N. STUDENT	500
15082	JEYARAJAM.A.R.	500
15083	GRAHALAKSHMI.J.	500
15084	GUNACHITRA.J.	500
15085	SARGUNA RAJAN.J.	500
15086	JAI GANESAN.J.	1000
15087	RANGANATHA ADITYAN.D.	500
15088	KESHAVAN.S.	5000
15089	BHEEMAN.B.	500
15090	ARUN.G.CHRISTOPHER STUDENT	1000
15091	RAMASAMY.V.	1000
15092	RATHINAVEL.P.	1000
15093	RAJENDRAN.T.	1000
15094	RAMADOSS.M.	1000
15095	MUNIASAMY.M.	1000
15096	GANESAN.M.	1000
15097	PALANI.M.	1000
15098	VASANTHA.C.	500
15099	BASKARA PANDIAN.P.	500
15100	RADHA KRISHNAN.V.S.	500
15101	RAJENDRAN.P.	500
15102	SIVAKUMAR.P.	500
15103	PARI.B.	500
15104	SARIKA.B.	500
15105	HARI KRISHNAN.C.	500
15106	SUBRAMANIAN.E.	1000
15107	RAJAMMAL.K.	500
15108	ARASI.A.	1000
15109	SENTHIL KUMAR.A.T.	3000
15110	NATARAJAN NADAR.O.	500
15111	LEEMA ROSE.A.	500
15112	CHIDAMBARAM.A.	2500
15113	POONGODI.S.	500
15114	JAWAHARLAL.V.L.	500
15115	RAMANATHAN NADAR.C.K.A.	500
15116	MURUGANANDAM.P.	500
15117	DURAI PANDIAN NADAR.A.K.	1000
15118	PANDI NADAR.U.G.	500
15119	MARIAPPAN NADAR.C.P.	500
15120	VIJAYA RAMALINGAM.S.R.	500
15121	ANTONY RAJ NADAR.S.	500
15122	THAMBI DURAI.M. BUSINESS	500
15123	SELVAM.S.S.N. TIMBER MERCHANT	500
15124	ARUN.S.V.M.	2500
15125	MURUGESAN.S.V.	2500
15126	ANNA PUSHPAM.D.J.	500
15127	DEVI ANANTHI.J.	1000
15128	RAMADURAI.M.	500
15129	RAMA SINGA RAJA.M.	500
15130	THANGARANI.B.	500
15131	SUBASHINI.B.	500
15132	KANNAN.B.	500
15133	VIJAYA.B.	500
15134	MARIYENDRAN.S.	500
15135	JEYANTHI.R.	500
15136	MUTHU KUMAR.V. BUSINESS	500
15137	ANNATHAI AMMAL.V.P.	500
15138	KEERTHI.B.	500
15139	PONRANI.G.	500
15140	DHANALAKSHMI.C.	500
15141	MOHAN RAJ.A.	500
15142	HEMAMALINI.G.	1500
15143	RAMESH.M.	100000
15144	ANAND KUMAR.S.R.	1000
15145	WILLSON.A.	500
15146	PAUL DASS.S.	1000
15147	HARIRAM.T.A.	500
15148	SURENDRAN.P.	2500
15149	PREM KUMAR.B.	500
15150	JEYACHITHRA DEVI.R.	500
15151	SIVANESH PANDIAN.U.	1000
15152	SELLA SWAMY.S.	2500
15153	SELLA KUMARAN.S.	2500
15154	SIVANATHAM.S.	1000
15155	MUTHURAJAN.C.	500
15156	RAJENDRAN.K.	500
15157	APPACHI.P.	2000
15158	PANDIAN.R.	500
15159	THANGAPANDIAN.M.	1000
15160	THANUZH.P.C.	500
15161	KOKILA DEVI.S.	30500
15162	VASANTHA.J.	50000
15163	RAJASEELAPANDIAN.L.	1500
15164	ANANTHA MURUGAN. S. STUDENT	74500
15165	GNANARAJ A.K.	3000
15166	GIRIJA NEELAMEGHAM	5000
15167	DHARMARAJ NADAR.S.	3000

3236	VASANTHA.M. HOUSE WIFE	500
3237	SHANTHI.R. TEACHER	500
3238	THANGASAMY.A. BUSINESS	500
3239	CHANDRAN NADAR.M.S.	500
3240	CHANDRAN NADAR.M.S.	500
3241	MUNIAMMAL.C.	500
3242	MALARVIZHI THILAGARAJAN BUSINESS	4000
3243	SURESH KUMAR.M. STORE KEEPER	1000
3244	JEYASINGH.V	500
3245	MUTHU NADAR.S. BUSINESS	500
3246	HARIHARAPUTHIRAN.V. BUSINESS	500
3247	NAVAMANI.V. RETD TEACHER	500
3248	INDIRA.J. BUSINESS	500
3249	SAMSON PAULRAJ.P. INSURANCE SURVE	500
3250	ARUNACHALAM.V.P. BUSINESS	1000
3251	GRACIA MAGDALENE.T. STUDENT	500
3252	DIVYA REBECCA.T. STUDENT	500
3253	SELVAMEENAKSHI.M. HOUSEWIFE	500
3254	VARUN.S.	500
3255	PARAMASIVAM.M.	1000
3256	MALATHI.C. HOUSE WIFE	500
3257	DURAIRAJ NADAR.V. BUSINESS	500
3258	PARAMASIVAM.M.K.	1000
3259	JAYASEELAN.D.	500
3260	CHINNAMANI.P. BUSINESS	500
3261	SUNDARAM NADAR.T.	500
3262	CHINNACHAMY.T.	500
3263	KANNAN.A.C.N.	500
3264	KASI RAJAN.A.C.N.	500
3265	POOVANNAN.D.	500
3266	SARAVANAN.V.	500
3267	SENTHIL KUMAR.R.	500
3268	THANGAMUTHU.M.	2000
3269	SELVIN.D.	500
3270	CHELLAPANDI.S.	17500
3271	CHELLAPANDI.S.	5000
3272	RATHANAMALA.C.	5000
3273	SHANMUGASUNDARAM.V.	5000
3274	MANI.S.J. BUSINESS	5000
3275	RADHAKRISHNAN.P.	5000
3276	VELLAISAMY.T.K. BUSINESS	5000
3277	MURUGAVEL RAVISHANKAR.R. BUSINESS	5000
3278	ASAITHAMBI.C. BUSINESS	2500
3279	THANAM.R.	3500
3280	MURUGESAN.A. BUSINESS	500
3281	ARUL RAJAN JACOB.A.	6000
3282	RATHINA KUMAR.K. BUSINESS	2500
3283	INBA.J. HOUSE WIFE	6000
3284	JEGADEESAN.M.	6000
3285	SAMUTHIRAM.S. BUSINESS	2000
3286	DHARMARAJ.D.	500
3287	SARAVANAN.P.V. BUSINESS	500
3288	TAMIL SELVI.C. HOUSE WIFE	2500
3289	CHANDRESAN BUSINESS	500
3290	MARIPANDI.S.K.	1000
3291	JAYAMALA. S. HOUSE WIFE	500
3292	THANGAMALAR.S.B. HOUSE WIFE	500
3293	NATESAN NADAR.P. BUSINESS	500
3294	SOLOMON NAVAMANI.P. STUDENT	500
3295	VALAVAN.A. BUSINESS	500
3296	KAMARAJ.P. BUSINESS	500
3297	THAMODARAN.S. BUSINESS	1000
3298	VASUGI.T. HOUSE WIFE	500
3299	PONKUMAR.K. STUDENT	500
3300	HEMA SUNDARI.K. STUDENT	500
3301	SREE VENKATESH.K. STUDENT	500
3302	SATHISH.S. BUSINESS	500
3303	JAYA PRAKASAM.R. BUSINESS	500
3304	DAVID PRADAB SINGH.S.	10000
3305	PARAMASIVAN.K. BUSINESS	500
3306	CHANDRAN.D. BUSINESS	10000
3307	AUGUSTINE.S. TECHNICIAN	2000
3308	BENJAMIN PELICAN.J. BUSINESS	2000
3309	MEENAKSHISUNDARI.S. BUSINESS	500
3310	GURUSAMY NADAR.K.	1500
3311	BALAKRISHNAN.K.	500
3312	MUTHU KASI.K.	500
3313	KANAGARAJ.S.	500
3314	SELVARATHI.K.	1000
3315	SUNAIYARASAN.R.	500
3316	SANKARA NARAYANAN.R.	500
3317	MALLIKADEVI.K.	500
3318	DHINAKARAN.D.	500
3319	RATHINAMALA.D.	500
3320	DHARMARAJ.P.T.B.	500
3321	SELWYN ANDREWS.J. BUSINESS	500
3322	RATHINAM.S. RETD.TASHILDAR	500
3323	VARADHARAJAN.M. BUSINESS	500
3324	KARUNA SHANKAR.P.	500
3325	DEEPA.M.	500
9202	CHELLADURAI.K.	500
9203	NEERKATHALINGAM.P.	500
9204	PONNUSAMY NADAR.L. BUSINESS	500
9205	SAMBOORNAM.G.	500
9206	DURAIRAJ NADAR.K. RETD. TEACHER	1000
9207	RANGASAMY.K. ELECTRICAL REWI	500
9208	CHELLAPPAZHAM.L.	500
9209	KALIRAJAN.L.	500
9210	PANDIYAN.V. USINESS	1000
9211	SUGUMAR.A.	500
9212	VELLAICHAMY.A.	500
9213	PATHAMUTHU.C. BUSINESS	500
9214	AYYASAMY NADAR.C.	500
9215	PATTURAJAN.D.	1000
9216	VASANTHA.G.	500
9217	SOLAIAPPAN.G.T. BUSINESS	500
9218	BALASINGH IMMANUVEL.J.	500
9219	GANESA NADAR.M.S.G.	1500
9220	SELVAMANI.M.	500
9221	MURUGESAN.V. TYPIST	500
9222	PANNEER SELVAM.A.	2000
9223	RAMESH.A.S.	500
9224	PALANI SELVAM.G.	500
9225	SEETHARAM.K. BUSINESS	500
9226	MALINI.S.	1000
9227	RAGUNATHAN.T.	500
9228	ANANDARAJ.V.	1000
9229	MASILLAMONI CHELLAPPA SUPDT. OF	500
9230	BALAN.A. BUSINESS	500
9231	RAJAKULAPANDIAN.C.	500
9232	VANAJA VINO KUMAR.D. HOUSEWIFE	500
9233	DR.J.Y.RUBAN MOSES DOCTOR	500
9234	SELVAN NADAR.J. BUSINESS	2500
9235	SAROJA.L.	500
9236	KRISHNAVENI.P. HOUSEWIFE	500
9237	GNANA GURUVAMMAL.R.	1000
9238	PANDIARAJ.S. AGRICULTURIST	500
9239	PAUL PANDIAN.S. BUSINESS	500
9240	VINAYAGAMOORTHI.S. BUSINESS	1000
9241	VINO KUMAR.T.R. JEWELLERS	1500
9242	JOSEPHINE KAVITHA J.	500
9243	VIJAYAN.S.	500
9244	CHANDRALINGAM.B.	500
9245	GNANASEKARAN.D. BUSINESS	3000
9246	RATHINA SIGAMANI.R.S. BUSINESS	500
9247	DAYANITHI.S. BUSINESS	3000
9248	SANKARA NARAYANA.G. BUSINESS	500
9249	PAL PANDIYAN.M. AGRICULTURE	500
9250	PONRAJAN.N. LECTURER	500
9251	THANGARAJ.R. BUSINESS	500
9252	DR.A.PRABAKARAN	1500
9253	SINGARAJ.G. MEDICALS	500
9254	SHANTHI.K. HOUSEWIFE	500
9255	SUNDARARAJ.K.	500
9256	SUBBURAM.K.T. BUSINESS	500
9257	PATHA MUTHU.P.K. INSPECTOR OF PO	500
9258	DAISYELESABATHRANI.R. HEADMISTRESS	500
9259	THANGAKRISHNAN.R. SUPERVISOR	500
9260	JAYA KODI.S. HOUSEWIFE	500
9261	PANEER SELVAM.S. BUSINESS	1000
9262	KANNAN ADITYAN.B.R. NEWSPAPER	50000
9263	ANBALAGAN.S.M. USINESS	500
9264	CHELLADURAI.S.	500
9265	THANGADURAI.S.V. MERCHANT	12500
9266	VIJAYALAKSHMI.T.	12500
9267	JAYAPAUL.V.	500
9268	LUCAS.V.	500
9269	SELVA LAKSHMI.J.	500
9270	SUNDAR.P. BUSINESS	2500
9271	SUNITHA RAJARATHINA FINANCE	500
9272	GNANA SEKAR.D. BUSINESS	2500
9273	RAJASEKAR.D. BUSINESS	2500
9274	MUTHULAKSHMI.J. HOUSEWIFE	2500
9275	RAVINDRAN NADAR.K.A. BUSINESS	2500
9276	ANNADURAI.P.	500
9277	SURESH KUMAR.P. BANK EMPLOYEE	500
9278	KANI AMMAL.R.S. HOUSEWIFE	2000
9279	SORNALATHA.S. BUSINESS	2500
9280	SURESH.S. BUSINESS	500
9281	RAJASEKARAN.T.	1000
9282	YESUDIAN GNANA KUMAR	500
9283	SELVARAJ.D. BUSINESS	2000
9284	SHANTHI.P. COOLI	500
9285	JEYA GOWRI.S. BUSINESS	2000
9286	KESAVA PANDIAN.C.	500
9287	RAMESH KUMAR.J. MECHANICAL ENGI	500
9288	ANITHA.K.P. HOUSEWIFE	500
9289	VIJAYAKUMAR.S. USINESS	1000
9290	SURESH.A.	500
9291	RAMANADAN.C.	1000
15168	VIJAYA SEELAN S.D.R.	2500
15169	PON SEELAN D	2000
15170	SAMUEL RAJ.D.	2500
15171	SHANMUGAVEL NADAR.N.	500
15172	INBARANI.N. HOUSE WIFE	3000
15173	SATHYANANTHAM.A.	2000
15174	EBEN SAMUEL MADURAM PRINCIPAL	500
15175	STEPHEN AZARIAH.P. TEACHER	500
15176	THINAKARAN.G. P.G.ASST	1000
15177	SAMUVEL GUNASEELAN.S. TEACHER	1000
15178	PRINCE JOHN RAJASINGH.P. ART	500
15179	SELVIN BALASINGH.V. TEACHER	500
15180	SAMUEL.T. TEACHER	500
15181	SUNDARAJ.D. TEACHER	1000
15182	MARIA NELSON.M.	500
15183	JOHN BRITTO.J. STUDENT	500
15184	CHAIRMAN MUTHU PREMKUMAR.L.	500
15185	JEGAN KUMAR.L. DENTAL SURGEON	500
15186	SATHISH KUMAR.L. DOCTOR	500
15187	MATHIMARAN.K.	500
15188	SINGARAYAN.M. RETD HEALTH INS	500
15189	SATHIYASEELAN.A.R.	1000
15190	LAKSHMAN.A.S.	2500
15191	GONCHI POTHI REDDY SERVICE	1000
15192	NAGAVENI.G. HOUSE WIFE	500
15193	RADHA KRISHNAN.T.P.	500
15194	KALYANI.J. HOUSE WIFE	500
15195	RAVIKUMAR JOHNSON.S. TEACHER	500
15196	SELVARAJ.G. RETD TEACHER	500
15197	KRISHNADHAS.T. TEACHER	500
15198	RAJAMANI CHELLADURAI.E. RETD	500
15199	CHANDRIKA.O. HOUSE WIFE	6000
15200	NAGALAKSHMI.S. HOUSE WIFE	6000
15201	JEYACHANDRAN.O. ENGINEER	6000
15202	SANTHOSH KANNA.O. ENGINEER	6000
15203	RAJAMANICKAM.S.K.	3000
15204	BALAKRISHNAN.R.	2000
15205	GEETHA SURLIN V.	500
15206	SELVARAJ.R.	500
15207	RAMARAJA.M.P.	500
15208	JOTHI KAMALAM.S.	500
15209	SEENIVASAGAM.A.	500
15210	ARUNA PURUSHOTHAMAN BUSINESS	2500
15211	SHAJI.P. BUSINESS	2500
15212	NISHA BUSINESS	2500
15213	SHEENA.P. BUSINESS	2500
15214	SHEEJU.P. BUSINESS	2500
15215	MANOHARAN.G. TEACHER	1000
15216	PARAMASIVA KONAR.S.	500
15217	JAYAMANI.M. EX ARMY	500
15218	UDAYAKUMAR.P.	500
15219	THANGADURAI.S.	2500
15220	RAJAPANDI NADAR.A	1000
15221	MANOHARAN.M.	2500
15222	MOHAN.M.	2500
15223	MATHAVAN.M.	2500
15224	SEKARAN.T.	500
15225	UMAPATHY.K.C.	500
15226	RENGA RAJ.R.	500
15227	JOE PRAKASH.G.P.	3000
15228	VELMAYIL.S. AGRICULTURE	3000
15229	MERLIN.T.	3000
15230	BALARAMAN.N.	1000
15231	SELVARAJAN.A. RETIRED	2000
15232	MARIA SUDHA.A.	500
15233	PORKODI.S. STAFF WIFE	1000
15234	RAMALAKSHMI.A	2500
15235	ALAGARSAMY.N.	5000
15236	KANNAN.A.	2500
15237	MUTHU RATHI.M.	500
15238	DAVID THOMAS I.	15000
15239	MANOHARAN.K. RETD.MADURA COA	500
15240	JACOB VEDHA RUBANSINGH.S. AGENT	500
15241	YOGESH P.MEHTA	36000
15242	SRINIVASAGAM J.	500
15243	JEYANTHI.S. TEACHER	500
15244	KOILRAJ.S.	500
15245	SINGARAJ.D.	500
15246	VIJAYARANI.K.	500
15247	GUNASEKARAN.S.	500
15248	SIVABALAN.R.	500
15249	RAJENDRAN KANI.R.	500
15250	EZHILAVAN.A.	4500
15251	PANDIAN NADAR.S.S.	500
15252	ARUL JOTHI.A.	500
15253	GANESARAJ.T.	500
15254	ANBAN SUNDARSAN.J.	500
15255	MURUGESAN.S.	500
15256	DHARMARAJ.S.A.	1000
15257	MARIAPPAN.K.	500

3326	ROJA.C.	500
3327	REVATHY.B.	500
3328	NIVETHITHA.B.	500
3329	JAMUNA RANI.A.	1000
3330	PUTHIYAVAN.P.	500
3331	DURAISAMY.K.	500
3332	SUNDAR.P. FARMER	500
3333	PONNUSAMY.K. FARMER	500
3334	LAKSHMI.K. FARMER	500
3335	KUMARAN.K.	42000
3336	BALAMURUGAN.M.	500
3337	KAVITHA.P.	2000
3338	JEYAPANDI.K.	500
3339	JAGANATHAN.R.	500
3340	SHANMUGA KANI.K.	500
3341	ILAYAPPAN.K.R.	500
3342	RANGASAMY NADAR.A.	500
3343	INDRA.P.	3000
3344	JAYARAMAN.M.	500
3345	PALANISWAMY R.	1500
3346	SELVA PARIMALA KADAKSHAM	2500
3347	LINGAM.K.	500
3348	MUNISAMY NADAR.M.	500
3349	CHINNADURAI.V.	500
3350	MANOHARAN.T.	500
3351	SWARNA MALA.M.	500
3352	SHANTHI.S.	500
3353	SELVA KUMAR.G.	500
3354	JEYARAJ.S.	500
3355	UDAYA KUMAR.J.	500
3356	PREM KANTH.P.	2000
3357	ALAMELU MANGAYARKARASI	500
3358	RADHAMANI.P. HOUSE WIFE	500
3359	JAYA KUMAR.K. BUSINESS	500
3360	PAUL DAVID SELSON.S. TEACHER	500
3361	PALANI KUMAR.M.	500
3362	KASTURI.A.	1000
3363	AYYANAR.R.A.	500
3364	SENTHIL KUMAR.P. BUSINESS	2000
3365	JOHN DAVID LAZARAS.S. TEACHER	500
3366	JAMES.C. TEACHER	500
3367	MARIA JOSEPH ANTONY LAZAR.A.	500
3368	NIRMALA.J. HOUSE WIFE	500
3369	MANI.S.	500
3370	MARIYAPPAN.S.	1500
3371	RAJKUMAR.D. LAWYER	500
3372	PETER THILAGARAJ.V.	500
3373	JOYSON.R.	500
3374	BALACHANDRAN.C.	500
3375	MURUGESAN.C.	500
3376	SIVABALA SANKARA SUBBIAH.A.	500
3377	SUJATHA.K.	500
3378	MAHESWARAN.N.	2500
3379	PUSHPARAJAN.N.	2500
3380	PARANTHAMAN.N.	2500
3381	VELMURUGAN.N.	2500
3382	ANTONY.P.	500
3383	JOHNSON KENNADY.P.	500
3384	POUNRAJ.T.	500
3385	BALAMURUGAN.A.	500
3386	DURAIRAJ.T.	500
3387	BETHURAJ.S. BUSINESS	500
3388	MALLIKA.P.	500
3389	ANANTHI VADIVEL	500
3390	ROJALI VIOLET.D.	1000
3391	JAYABALAN.K.	500
3392	JAYAMANI.M. EX-SERVICEMAN	500
3393	JAISON.J. BUSINESS	500
3394	AROKIYA RAJ.R.J.	500
3395	ABRAGAM.T.S.	500
3396	ARUMUGASAMY.K.	1000
3397	DHANALAKSHMI.C.	500
3398	SENTHIL KUMAR.R. WORKING IN TNEB	500
3399	VIJAYAMANI.M.	500
3400	MELSIAH GNANABAI.C. STUDENT	500
3401	MAHALINGAM.P.T.	500
3402	KUMARARAJ NADAR.A. BUSINESS	500
3403	JAYARATHI.K.	1000
3404	MALINI.C.	500
3405	WILSON GNANADOSS STUDENT	500
3406	KARUTHAPANDIAN.C.M. AGRICULTURE	500
3407	DHANDAYUTHAM.K.	500
3408	THANGAVEL.K. BUSINESS	500
3409	NATARAJAN.K.M.A.	500
3410	SARATH SEKARAN.S.	500
3411	PERIYASAMY.P. BUSINESS	1500
3412	ELANGO.V.P. BUSINESS	1000
3413	ELANGO.P.	500
3414	RAJENDRAN.P.	500
3415	DHANARAJAN.V.S.D.	500

9292	VIMALA.K.	500
9293	MURUGESAN.K.	500
9294	BALAJI.M.	1000
9295	JEYALAKSHMI.M. HOUSEWIFE	500
9296	NATARAJAN R.	2500
9297	KAMARAJ.P.	500
9298	THANGAM.P.M.	1000
9299	RAMRAJ.P. BUSINESS	500
9300	MADHIBALAN.T. BUSINESS	1000
9301	AMAL ROSARIO PONKUMAR BUSINESS	500
9302	KANDASAMY NADAR.K.	1000
9303	MARIAPPAN.K.	500
9304	USHA.M.	1500
9305	PERIYASAMY.P. BUSINESS	500
9306	SANGARLINGAM NADAR.P.	500
9307	RAMA.R.	2500
9308	ANDREWS SUDAKAR.S.	500
9309	MUTHUVEL.G.	500
9310	GANESAN.K.C.	500
9311	JAWAHAR.D.	1000
9312	RAGUPANDIYAN. K.	500
9313	BALASUBRAMANIAN.M.D.	500
9314	BAVANI.S.	1000
9315	MARIARATHINAM.S.	500
9316	BAKYARAJ.S.	500
9317	JAMES.S.	1000
9318	MUTHUKRISHNAN.V. BUSINESS	500
9319	RADHAKRISHNNAN.S.	500
9320	YSELVI.J.	500
9321	RAJKUMAR.T.	500
9322	KANMANI CHIDAMBARAM	1000
9323	PRASANNA.C.	1000
9324	JOHN PRINCE.S. BUSINESS	500
9325	JOTHI PRASANNA.J.S. BUSINESS	500
9326	KASI RAJAN.M.	1000
9327	SEVUGAPANDIYAN.M.	500
9328	SHANMUGARAJ.P.	500
9329	SINDHU KUMAR.P.K.	500
9330	AMSA VALLI.S. HOUSEWIFE	500
9331	ETHIRAJAN NADAR.C. BUSINESS	5000
9332	MANDIRAM.C.	500
9333	DHANABALAN.D.	1000
9334	JEBAMANI NADAR.E.	1000
9335	MOHANENDIRAN.G.	500
9336	VIJAYA LAKSHMI.K.	1500
9337	KALA.M.	500
9338	LATHA.M.	500
9339	RAGHU SHYAM.S.	1000
9340	RAVINDRAN.S.	500
9341	SENTHUR PANDIAN.S. BUSINESS	500
9342	THANGADURAI.S.	500
9343	VELSAMY.S. BUSINESS	500
9344	PARAMASIVAM.T.	1000
9345	SELVAKUMAR.T.	2500
9346	SENTHILKUMAR.T.	2500
9347	THANGA MARIAPPAN.A. BUSINESS	500
9348	NAVARATHINAM.C.	500
9349	SUNDARAVADIVEL.D. SERVICE	500
9350	MANIAN.K.	1000
9351	PONN ROCK FEELER.K. ENGINEER	500
9352	SUBHA.P.	500
9353	SARVESAN.R.	500
9354	SELVARAJ.R.P.	500
9355	ASHOK RAVI.V.S.D. BUSINESS	500
9356	NATARAJAN.C. BUSINESS	1000
9357	SAKTHIVEL.M.	500
9358	KARUPPASAMY.S.	500
9359	ANGAMUTHU.K.	1500
9360	NATARAJAN.C.	2500
9361	VINCENT NADAR.D.	1000
9362	ESAKKIMUTHU PRABHAKA	500
9363	KUMARA VEL.G.	500
9364	PARVATHY.J.	500
9365	SUNDARRAJ.K.	2500
9366	RAJALINGAM.M.	500
9367	CHANDRAN.M.A.	500
9368	SUYAMBURAJ.M.	500
9369	RAMA KRISHNAN.S.A.	500
9370	FRANCIS SAMVEL.S. RETD.SERVICEMAN	500
9371	SHANTHA SAMUEL TEACHER	500
9372	SAKTHIKUMARA SANTHANARAJA.M.	500
9373	MUTHU SINGAM.G.	500
9374	INDRA GANDHI.C.	500
9375	MARIA ANTONIO.J. BUSINESS	2500
9376	ALAGAR SAMY.Y.	2500
9377	SENTHIL KUMAR.M. ADVOCATE	2500
9378	MURUGESAN NADAR.A. BUSINESS	500
9379	ANBU CHELIAN.V. BUSINESS	500
9380	KUMAR.M. BUSINESS	500
9381	JAWAHAR.S. BANK EMPLOYEE	500

15258	KALIDAS.K.N.	500
15259	RAJA MANICKAM.V.K.	1000
15260	NATESAN.R. BUSINESS	500
15261	VIJAYA RAMALINGAM.S.R.	500
15262	ULAGAMANIAMMAL.T.	2500
15263	NAGARATHINAM.J.	1000
15264	JOTHIMANI.S.	1000
15265	THANGAMMAL.K.	500
15266	SUTHANTHIRAMANI.S.	1000
15267	VASANTHA MULLAI.S.	500
15268	GANAPATHY.S.	1000
15269	VAIRAMANI.C.	500
15270	RATHINASAMI.K. BUSINESS	1000
15271	PANNEER SELVAM.M.	500
15272	SEENIVASAN.K. JUNIOR ASSISTAN	500
15273	THANGARAJ NADAR.S.	500
15274	STALIN.S.	1000
15275	GANESH MOORTHY.A.	500
15276	KANDASAMY.C.	500
15277	SUBRAMANIAN.K.	500
15278	PONNUSAMY.A.	500
15279	VIJAYALAKSHMI.T.	500
15280	PERUMAL.R.S. BUSINESS	1000
15281	MANI NADAR.M.K.	1000
15282	RAMAJAYAM.I.	500
15283	RAMACHANDRAN.M.	2000
15284	RAJAMUTHU.M.	500
15285	KESAVARAJ G.	500
15286	GANAPATHY.S.	500
15287	MOHAN.R. BUSINESS	1000
15288	SARAVANA BHAVAN.S.S. CIVIL ENGINER	500
15289	SELVARAJ.R.	500
15290	PONNARASI.J.	1000
15291	MOHAN.V. DRIVER	500
15292	KARTHIKEYAN.M.	1000
15293	JOSEPH.T.	2500
15294	VIJAYA LAKSHMI.A.M.	1500
15295	SIVASUBRAMANIAN.D.	5000
15296	GNANARAJ.S.	500
15297	GOPAL.A.	2000
15298	DHARMARAJ.S.	500
15299	SUBHA.V.	5000
15300	ARAVIND KUMAR.B.	4500
15301	NAVAMANI SUBBIAH.G.	500
15302	LEELA.S.	500
15303	SAMUEL.S.	500
15304	IND RANI.R.K.	500
15305	RAMACHANDRAN.D.	2000
15306	SOUNDARA PANDIAN.S.R. BUSINESS	1000
15307	NAVANEETHAN EDWARD V.P. BUSINESS	500
15308	GNANA JEYA DAVID.M.G.N.	500
15309	RAJALINGAM.S.	500
15310	GNANAPAUL.T.	500
15311	RAMASAMY NADAR.M.	500
15312	PETHURAJ.K.G.	500
15313	GILES RAJ.A.	500
15314	SELVA KUMAR.P.	500
15315	MARIAPPAN.P.	500
15316	MADHU.S.	500
15317	AMARAVATHY.P.	500
15318	MARY HILDA.S.	500
15319	MURUGESAN.G.	500
15320	JACOB JEYACHANDRA.T. ENGINEER	500
15321	GOWTHAMAN.K.V.	500
15322	SHARMILA.M.	2500
15323	MUTHUCHAMY NADAR.R.	1000
15324	JOTHIMANI.D.	1000
15325	BALUSAMY.M. MECHANICAL	500
15326	PALANISAMY.M. (A) PONNUSAMY.M.	500
15327	SELVAM.K.	500
15328	JAYALAKSHMI.K.	500
15329	LAKSHMANAN.D.	500
15330	SUNDARAMOORTHY.G.	500
15331	UMA SUNDARI.S.	1000
15332	SELVAKUMAR.K.	1000
15333	VANAJA.S. HOUSE WIFE	2500
15334	SURESH.A.	2500
15335	MANIKANDAN.N.C. MEDICAL PRACTIC	500
15336	VIJAYAKUMAR.N.	500
15337	MADASAMY NADAR.V.A.	500
15338	VELUSAMY NADAR.V.A.	500
15339	SIVAGNANA SUNDARAM.R.	1000
15340	PARTHASARATHY.N.R. PLANTER	1000
15341	SASIREKHA.P. HOUSE WIFE	2000
15342	VIJAYASARATHY.N.S. COFFEE PLANTER	500
15343	THILAGAMOORTHY.M.S.N.P. PLANTER	1000
15344	MOHAN.S.K. BUSINESS	2500
15345	NAGALAKSHMI.O. HOUSE WIFE	1000
15346	ARUMUGA NADAR.M.S. BUSINESS	500
15347	VANMATHI.M. BUSINESS	2500

3416	NAGARAJAN.V.S.D.	500
3417	JEYARAJAN.V.S.D.	500
3418	THEIVARAJAN.V.S.D.	500
3419	DHARMARAJAN.V.S.	500
3420	MURUGESAN.P.	500
3421	ARUL MANI.P. DENTIST	7500
3422	ROBINSON RAJ P.	500
3423	PANDY.K. ENGINEER	1000
3424	BHASKARAN.P. BUSINESS	1000
3425	ANNAMALAICHAMY.S. BUSINESS	1000
3426	RADHAKRISHNAN.V.G. BUSINESS	1000
3427	THEYSINGH RAJAN.N.T. BUSINESS	1000
3428	SUBRAMANIAN.I. FARMER	1000
3429	JAYARAJ NADAR.V. BUSINESS	1000
3430	MAYIL RAJAN.S. BUSINESS	1000
3431	MARY.P. HOUSE WIFE	1000
3432	CHELLAPPA.S. BUSINESS	1000
3433	VELSAMY NADAR.N. BUSINESS	1000
3434	RAJAN.T.R.T. BUSINESS	1000
3435	MOSES.S.S. BUSINESS	1000
3436	POOVA NADAR.K. BUSINESS	1000
3437	DAVID JAYAM.P. COLLEGE PROFESS	1000
3438	ASIRVADARAJ NADAR.M. BUSINESS	1000
3439	KAMARAJM. BUSINESS	3000
3440	SIVASUBRAMANIAN.V. BUSINESS	3000
3441	NATCHIAR.V. HOUSE WIFE	3000
3442	ROHINI.S. HOUSE WIFE	3000
3443	NATCHIAR.S. STUDENT	3000
3444	SENTHILKUMAR.S.V. BUSINESS	3000
3445	JAIHIND DEVI DOCTOR	3000
3446	JAYARAM BUSINESS	3000
3447	HARICHANDRAN.A. BUSINESS	3000
3448	RAJASEKAR.A. TEACHER	1500
3449	SUBRAMANIAN.A. BUSINESS	1500
3450	ANANDAN.R. BUSINESS	1500
3451	RAMACHANDRAN.M. BUSINESS	1500
3452	MUTHURASU.R. BUSINESS	1500
3453	RAJAPUSHPAM.K. BUSINESS	1500
3454	SURESH KUMAR.K. BUSINESS	1500
3455	ANANDHI.G. PHYSICIAN	1500
3456	MURUGESAN.S. BUSINESS	1500
3457	MURUGAN.D. ELECTICIAN	1500
3458	KANAKARAJ.C. BUSINESS	500
3459	BEER MOHAMED.K. BUSINESS	500
3460	MURUGESAN.C.	500
3461	MURUGAN.A. DRIVER	500
3462	DEVAVARAMINIYAVENDAN.M.	500
3463	MARAI KUMAR.P.A. LECTURER	500
3464	FREDRICK.G. CIVIL ENGG.	500
3465	SANTHANA AROCKIYAM BUSINESS	500
3466	THANGASAMY.T. RETD. HEAD MAST	500
3467	ANNA RAJA.P. TEACHER	500
3468	DAVID TENNYSON.R. AGRICULTURE OFF	500
3469	MURUGESAN.T.V. RETD.ENGINEER	500
3470	RANGANAYAKI.J. HOUSE WIFE	500
3471	BASKARAN.M.	1500
3472	SELVI.M.	1500
3473	VAIDYANATHAN.R. BUSINESS	1500
3474	GANESAN.R. BUSINESS	1500
3475	VASIMA.K.S.	500
3476	ANNAMALAI.S.S.N. BUSINESS	500
3477	SUBBU.S.S.N. BUSINESS	500
3478	PANNEER SELVAM.M. BUSINESS	500
3479	MARIAPPAN.A. BUSINESS	500
3480	DAVID KOIL.E. BUSINESS	500
3481	RAVI SANKAR.N. BUSINESS	500
3482	DURAI PANDI NADAR.S. BUSINESS	500
3483	SIVAMURUGAN.M. BUSINESS	500
3484	ARUL MURUGAN.M. BUSINESS	500
3485	KARUPPAIAH.N. BUSINESS	500
3486	KAMALA KANNAN.G. BUSINESS	500
3487	BHANUMATHI.V. TEACHER	500
3488	THANGESWARI.K. DOCTOR	500
3489	RAMASAMY.S. BUSINESS	500
3490	SUMATHI.L. HEADMISTRESS	500
3491	RAMASAMY.G. HEADMASTER	500
3492	MAHENDRAN.M. BUSINESS	500
3493	KANNAN.T. BUSINESS	500
3494	IRULESWARI.T. HOUSE WIFE	500
3495	SAMUTHIRA RAJ.M. BUSINESS	500
3496	SOUNDRA PANDIAN.P. BUSINESS	500
3497	ELANGOVAN.N. BUSINESS	500
3498	MADIYALAGAN.S.V. BUSINESS	500
3499	VANTHULI.S.R. BUSINESS	500
3500	KADARKARAI NADAR.A. BUSINESS	500
3501	JEYASURESH JEYARAJ.P. BUSINESS	500
3502	CHINNA THAMBI.C.P. BUSINESS	500
3503	THANGAM.T.R.	500
3504	KANTA RAJA.G. BUSINESS	500
3505	SELVARAJ.S. BUSINESS	500

9382	SURESH KUMAR.S. BUSINESS	500
9383	UTHIRARAJAN.G. BUSINESSBUSINES	1000
9384	MARIMUTHU NADAR.M.	500
9385	NARAYANA VADIVU.S. BUSINESS	500
9386	VASANTHI SUGUMARAN.S.	500
9387	SASHIKALA.U. BUSINESS	1000
9388	GUNASEKARAN.V.A.	500
9389	ANGURAJAN C.	1500
9390	VELRAJAN C.	1500
9391	ARUNADEVI.K. BANK OFFICER	500
9392	GOPINATHAN.K. IT ENGINEER	500
9393	KANNAN.K. BANK OFFICER	500
9394	KASTHURI.K. AGRICULTURE	500
9395	RAMANATHAN.K. SOFTWARE ENGINE	500
9396	THANGAVEL.K.	500
9397	THILAGAR.M.R. BUSINESS	1000
9398	ALAGESAN.S.C. BUSINESS	500
9399	KUPPUSAMY NADAR.V.R. BUSINESS	1000
9400	RAJA.V. BUSINESS	500
9401	SERMAIKANI NADAR.V. BUSINESS	500
9402	THILAGARAJ.A.	500
9403	PRESIDENT	500
9404	PALANISAMY NADAR.C. RETD.TEACHER	1000
9405	DR.PAUL DHINAKARAN	500
9406	DR.D.G.S.DHINAKARAN	500
9407	DINESH.J. BUSINESS	500
9408	NEELAMBAL.K. HOUSEWIFE	500
9409	LAKSHMANAN.L.	500
9410	RATHINAM.N.	1000
9411	NAGAVALLI.N.	500
9412	PALANISAMY.R.	500
9413	UMA SELVI.V. HOUSEWIFE	500
9414	KANNAMMAL.A. HOUSEWIFE	500
9415	NATARAJAN.A.P. OIL STORE	500
9416	THILAGARAJAN.D. BUSINESS	1000
9417	KAMARAJ.S.A. BUSINESS	500
9418	KANAGARAJAN.S.A. BUSINESS	500
9419	SHANMUGARAJ.S.A. BUSINESS	500
9420	ANANTHAM.I.V. BUSINESS	1500
9421	MALATHI.K.	500
9422	SRINIVASAHAM NADAR.M.S.V. SCREEN	500
9423	GANAGADHARAN.P.	500
9424	JAYANTHI.S.	500
9425	SIVAKUMAR.C.N. COMPUTER SOFTWA	500
9426	KAMARAJ.D.	500
9427	VIVEKANANDAN NADAR.D. POSTAL	500
9428	THANGAVEL THAI.N. HOUSEWIFE	500
9429	THANGASAMY NADAR.P.S.	1000
9430	SENTHIL VEL.S.	500
9431	MURUGAN.V. BUSINESS	500
9432	SADHASIVAM.A. BUSINESS	500
9433	CHIRSTIAN DHARMARAJ	1000
9434	SOURNAM.K. HOUSEWIFE	1000
9435	SRINIVASAN.K. BUSINESS	1000
9436	MARIAPPAN.K.K. BUSINESS	500
9437	RAMESH.K.	500
9438	BAGYALAKSHMI.M. HOUSEWIFE	500
9439	RAMESH KUMAR.M. BUSINESS	1000
9440	SURESH KUMAR.M. BUSINESS	1000
9441	SELVI PERIYASAMY HOUSEWIFE	500
9442	SABAPATHY VEL.R.	500
9443	RAMACHANDRA MOORTHY.A.	2500
9444	GUNASEKARAN.S. TAILOR	1500
9445	PERIYASAMY.S.	500
9446	KUPPUSAMY.S.K. AGRICULTURE	500
9447	RANGASAMY.S.S. AGRICULTURE	500
9448	KASIRAJAN.T. BUSINESS	1000
9449	INDIRA.T. HOUSEWIFE	500
9450	KARUPPUSAMY.M. BUSINESS	500
9451	KARTHIK.S.	500
9452	MADAN KUMAR.S.	500
9453	MANORAMA DEVI.I. HOUSEWIFE	1000
9454	MUTHULAKSHMI.J.	500
9455	PALANI.L.	1000
9456	MUNISAMY.P.	500
9457	KUMARAGURU NADAR.P.	500
9458	BALASUBRAMANIAN.S.	500
9459	DR.S.JAI KARTHIK. DOCTOR	500
9460	KASTURI.S.	500
9461	ISAAC NADAR.T. RETIRED TEACHER	500
9462	KUMARASAMY.A.	500
9463	SUBBIAH NADAR.A.	500
9464	THUSI MUTHU.K.	500
9465	GNANAMANI.M.	500
9466	PAULPANDIMURUGESAN.M.	500
9467	SEMBULINGAM NADAR.M.	500
9468	PALANI KUMAR.P.	500
9469	VENKATESAN.P.	500
9470	NAMMALWAR.P.	500
9471	VAINA PERUMAL.P.	500

15348	KENGURAJAN.P.	500
15349	SARASWATHI.P.	500
15350	PULUTHI ANDAVAR.A.	500
15351	THALA MUTHU.P.	500
15352	KARUTHAYAM PERUMAL.P.	500
15353	MUTHU RAJAN.P.	500
15354	THANGAPANDIAN.K.	500
15355	JEYAPANDIAN.K.	500
15356	SIVAKAMI.M.	4500
15357	SARASU.G.	500
15358	PANNEERSELVAM.M.	500
15359	RAJADURAI.C. GOVERNMENT SERV	1000
15360	RAMASAMY.K.	500
15361	MAHALINGAM.V.	1000
15362	SHANTHI CHRISTOPHER	1000
15363	JOSHUA WESTERN.M.	1000
15364	BOOBALAN.M.	2500
15365	BALA GANESH.K.	500
15366	SIVAKUMAR.R. BUSINESS	500
15367	SUNDARA MOORTHY.K. BUSINESS	500
15368	KUMARESAN.S.	500
15369	SELVA GANAPATHY.R.	500
15370	GANESAN.C.	500
15371	CHINNAGURUSAMY.R.	500
15372	RAMESH.C.	500
15373	SIVAKAMA SUNDARI.S.	500
15374	RAMKUMAR.S.	500
15375	ANANTHA SEKAR.A.	2000
15376	VITHYASAKAR.A.	2000
15377	MENAGA.A.	500
15378	CHANDRA.M.	500
15379	MARIAPPAN.V.P.	500
15380	AYYAR NADAR.K.	500
15381	MANGALA GOWRI.M.	500
15382	ASOKAN.M.	500
15383	SUDHA DEVI.S.	500
15384	BALABARATHI.S.	6000
15385	JEYAMANI.D.	500
15386	UMAYAPARVATHI.A.	1000
15387	SIVARAMA GANESH.P.K.	1000
15388	SARAVANAN.P.C.	1000
15389	USHA RANI.S.	500
15390	PALANISAMY.M.	1000
15391	ANBAZHAGAN NADAR.N.	1000
15392	VELUSAMY.C.K.	500
15393	ALEX JESHUR CHRISTOPHER	1000
15394	MARY DELPHINE.J.	1000
15395	MICHAEL ELANGO.A.	500
15396	THIRUNEELAKANTAN.V.	500
15397	RAJAKANI.T.	500
15398	DURAISAMY NADAR.S.	500
15399	DR.M.E.EDWARD RAJA	500
15400	RATHINAMALA.E.	500
15401	VIJILA PACKIAVATHY.T. TEACHER	500
15402	JAYA SINGH.R.	500
15403	SUBRAMANIAN.M.S.	2500
15404	PANDIYARAJ.R.T.	2500
15405	RAJAMMAL.R. HOUSE WIFE	5000
15406	JEYAMURUGESALINGAM.M.	500
15407	JOSEPH PRABHAKAR.P.	500
15408	JANAGAN.C. ENGINEER	500
15409	CHANDRASEKARAN.R.T.	2500
15410	NEELA.R. HOUSE WIFE	500
15411	DAVID PONRAJ.P.	3000
15412	ULAGESWARI.A.	500
15413	UMA.A.	500
15414	SEKAR.A.	500
15415	JEGAN MANO RAJ.J.M. CLERK	500
15416	ARULANANTHEM.J.	1000
15417	UMA MAHESWARI.V.	5000
15418	DR.P.SIVALINGAM DOCTOR	12000
15419	SHANMUGAM.K.P.	1000
15420	DEEPAK.T.	500
15421	MAHALAKSHMI.A.	6000
15422	THILAGAM.J.	6000
15423	DR.R.P.VELMURUGAN	500
15424	RAJARAM.T.	2500
15425	NATARAJAN.T.	2500
15426	VASANTHA.S. HOUSE WIFE	1000
15427	MEENA.M. HOUSE WIFE	1000
15428	SUDHA.M.	500
15429	THIPPESH.S.O.	5000
15430	LALITHA.N. HOUSEWIFE	25000
15431	RUBESH.R.N. FARMER	419500
15432	AUTHIPALAM.V.	1000
15433	AYYADURAI.V.	33500
15434	NAGARAJAN.P.	500
15435	NATCHIAR.V.	3000
15436	DR.S.S.JOTHIRAJALINGAM. VERTINARY	1000
15437	CHANDRAN.R. BUSINESS	2500

3506	MURUGAIAH.M.	500
3507	KALAVENI.G.	500
3508	JEYAKODI.P.	500
3509	DURAI RAJ.P.R. BUSINESS	500
3510	TAMILSELVAN.K.	500
3511	GUNAVATHI.T.	500
3512	SHANMUGA RAJ.S.	500
3513	CHELLAPPA NADAR.M.K.	500
3514	MURUGAN.C.	1000
3515	RATHINA KUMAR.G.	12500
3516	CHANDRASEKHARAN.V.S.	5000
3517	MUTHUSAMY.V.	5000
3518	RAVIMUTHIAH.S.	500
3519	MURUGAN.S.	500
3520	IAYANKANNU.V.	500
3521	DEVADAS.S.	500
3522	SUBRAMANIAN NADAR.A.	500
3523	JAMES MAYIL RAJ.P.	500
3524	PUSHPAM.S.	500
3525	SORIMUTHU.R.	500
3526	SELVAN.G.	500
3527	BALASUNDARAM NADAR.P.	500
3528	VELACHAMY NADAR.S.	500
3529	SASI KUMAR.R.	500
3530	RAMASAMY NADAR.P.V.	500
3531	NATARAJAN.T.	500
3532	THANGASAMY.P.	500
3533	CHANDRA SEKAR.R.	500
3534	RAMASAMY.S.	500
3535	CHIDAMBARAM.S.N.	1500
3536	RATHINASAMY.D.	5000
3537	MUNIYAMMAL.S.	1500
3538	SADHURAGIRI MAHALINGAM.U.	1500
3539	PONRAJAKUMARI.V.	1500
3540	SANTHI.V.	1500
3541	INDRA ELANGO	1500
3542	ELIZABETH RANI.D.	1500
3543	VICTORIA.R	1500
3544	KARUVELAM.A.K.	1500
3545	KALIDASS.S.M.	1000
3546	MURUGESAN.T.N.	500
3547	INDRA.A.	500
3548	THAVASIMUTHU AYYADURAI.S.	500
3549	SELWYNRAJ.V.	1000
3550	PACKIARAJ.K.	2500
3551	BALASUBRAMANIAN.S.	500
3552	KOTHANDARAMAN.T.	1000
3553	RATHAMANI.S.	500
3554	SENDURPANDI.A.S.	500
3555	SIVANANTHASAMY.K.	500
3556	SIMPSON.R.	500
3557	GANESAN.K.	500
3558	SUMATHY.S.	500
3559	PREM ANANTH.A	1000
3560	KASTHURI BAI.N	1000
3561	DHARMARAJ C.N.	1000
3562	SUNDARESAN C.N.	1000
3563	SAVITHRI VIJAYARAJAN	5000
3564	SANTHA.R.	2500
3565	SELVAKANTHA.V.	2500
3566	SARADHA.J.	2500
3567	DEEPAK RAJKUMAR	1000
3568	PRABHU ANANTH.A	1000
3569	LOGANATHAN.R.	500
3570	SENTHIL NATHAN.S.	500
3571	SIVANANDARAJ.T.	1000
3572	SIVAMURUGAN.K.	500
3573	ANTONY RATHINASAMY.M.	500
3574	THIRAVIAM.P.	1500
3575	DHANABALAN.M.	500
3576	GOVINDARAJAN.S.	500
3577	ARCHANA.A.	1500
3578	SELVARAJ.D.	500
3579	GURUSAMY NADAR.P.S.	500
3580	RAMESH.K.	500
3581	JESUS.A.	500
3582	CHANDRASEKARAN.S.A.	2500
3583	RAJENDRAN.K.	1000
3584	SHANMUGAKANI.G.	2500
3585	KANDASAMY.S.	500
3586	PALANISAMY.P.S.	500
3587	JAYAKUMAR.G.	500
3588	CHANDRALEKHA.M.	2500
3589	SURESH KUMAR.S. SALES REPRESENT	500
3590	VIJAYA KUMAR.S.	500
3591	MANORAMA.P.	500
3592	PARTHIBAN.G. BUSINESS	1500
3593	RATHINI.A.	5000
3594	MARAGATHAVALLI.R.	1000
3595	RAVINDRAN.K.R.	1000

9472	THE PRESIDENT, PERUMALPATTI NADAR	2500
9473	ARJUNAN.S. BUSINESS	500
9474	NATARAJA NADAR.V.T.A.	500
9475	ARUMUGASAMY NADAR.K. BUSINESS	500
9476	GEORGE.M. BUSINESS	500
9477	SERMANATHAN.C.	500
9478	MAHENDRAN.M.	500
9479	PANAGOL RAJ.M.	500
9480	PETHURAJ.C. BUSINESS	1500
9481	MURUGESAN K. USINESS	500
9482	SELVARAJ.K. BUSINESS	1000
9483	MARIAPPAN.M. BUSINESS	500
9484	MURUGA KUMAR.T. BUSINESS	500
9485	RATHNASAMY NADAR.T. BUSINESS	2500
9486	TAMIZHARASI.A.	500
9487	DHANDAYUTHAPANI.M.	500
9488	MURUGAN.S.	500
9489	PAULRAJ.M. BUSINESS	500
9490	MURUGESAN.N. BUSINESS	500
9491	PUTHI SIKAMANI.K.	1000
9492	KUMARASINGH.G. BUSINESS	500
9493	LINGAM.G. BUSINESS	500
9494	PALANIVEL.K.	500
9495	KANDHA SAMY.S.	500
9496	PONRAJ.J.	500
9497	KANDEEBAN NADAR.P.	500
9498	JAYARAMAN.S.	500
9499	REGUNESAN S.	500
9500	CHANDRA MOHAN.N.	500
9501	MANNAR MANNAVAN.N. BUSINESS	500
9502	RENGAMMAL.N.	500
9503	SUBBAIAH.N. BUSINESS	500
9504	RAJA(A)VETRICHELVAN BUSINESS	500
9505	DHANASEKARAN NADAR.V. BUSINESS	500
9506	SITHISHWARAN.K.	500
9507	CHITRA.G.	500
9508	RAJAPANDI NADAR.K. BUSINESS	500
9509	ALAGESAN.R.	500
9510	GANESAN.R. BUSINESS	500
9511	KARTHEESAN.R. BUSINESS	500
9512	NATESAN.R. BUSINESS	500
9513	RAVI.R. BUSINESS	500
9514	ARUMUGAM.S. FARMER	500
9515	CHANDRA SEELAN.T. BUSINESS	500
9516	TAMIL SELVAN.V. BUSINESS	500
9517	PUSHPA KANDHASAMY.K. HOUSEWIFE	500
9518	THANGAMANI.K. HOUSEWIFE	500
9519	SENTHILKUMAR.P.	500
9520	PRABHUTHAS.P.	500
9521	TAMILARASI.M. HOUSEWIFE	1500
9522	PALANISWAMY.K. BSNL STAFF	1000
9523	KOTEESWARI.T.	500
9524	CHANDRAKUPTHAN.V.	500
9525	AATHI PAULRAJ.R. BUSINESS	500
9526	CHANDRABOSE.S. BUSINESS	500
9527	KUMARAN.S. POLICE DEPARTME	1000
9528	KANAGARAJ.K.	500
9529	VALLIAMMAL.K.	500
9530	KARUPPUSAMY NADAR.T.	500
9531	DURAISAMY NADAR.K.	2500
9532	ANBALAGAN.T.	500
9533	RAMARAJAN.K.A. ADINARAYANAN	500
9534	RAVI MOHAN.V. BUSINESS	1000
9535	RAMARAJ.K. BUSINESS	500
9536	RAGINA MARY.M.	3500
9537	MAHESWARAN.R. BUSINESS	500
9538	DEVARAJ.A. BUSINESS	500
9539	RAMKUMAR.G. BUSINESS	500
9540	VEERAPANDIAN.S. BUSINESS	1500
9541	JAMES VINO.V.X. MARKETING	500
9542	KUZHANTHAIKANI.P. RETD. POLICE OF	5000
9543	GOPALAKRISHNAN NADAR.V.A.	1000
9544	KANAGARAJ..D.	500
9545	JESUBAI.K.	500
9546	SUYALINGAM.M. BUSINESS	1000
9547	MURUGAMMAL.A.	500
9548	VASUKI.S. BUSINESS	2000
9549	SIVARAMARAJ.J.	500
9550	JANAKUMAR.N.	500
9551	HIGH COURT DURAI.R.	1000
9552	KANDASAMY.T.R.	500
9553	NALARAJAN.S.	1000
9554	SASIKALA.B.	500
9555	SURESH.P.	1000
9556	ARUNKUMAR.M. CERAMIC TECHNOL	500
9557	DHANABALAN.C.	2500
9558	RAMATHILAGAM.V. HOUSEWIFE	2500
9559	KUMAR.K.A.C.	1000
9560	SHANMUGAVEL.T.	2500
9561	BALAKRISHNAN.M. BUSINESS	500

15438	THANDAPANI.R.	10000
15439	THOMAS NADAR.L.	2500
15440	SELLAPRASAD.R. SPINNING MILL	500
15441	BALAJI.M.N.	1000
15442	NAGARAJAN.T.	10000
15443	DR.P.H.PANDIAN	30000
15444	RAJIV SEN SERVICE	1000
15445	SUBRAMANY SHIPPING AGENCIES (P)	6500
15446	MOHAN.S. BUSINESS	1500
15447	PONRAJ.D. EMPLOYEE	5000
15448	BALA SUBRAMANIAN.V.	1500
15449	MEENA.R.M. HOUSE WIFE	3000
15450	RAMANATHAN.P.L. BUSINESS	4500
15451	MUTHUMARIAPPAN NADAR.R.	500
15452	ANANTHI.S. HOUSE WIFE	500
15453	SUNDARA PANDIAN.M. BUSINESS	500
15454	GANESH.N. PROFESSION	3000
15455	ISHWAR DASS AGARWALA	4000
15456	VENKATASAMY.K.S.	2500
15457	SELVAM.B.	500
15458	ROSETTEE SELVAKUMARI.P.	1000
15459	DIPIKA BIPIN SHAH	1500
15460	BALASEKARAN.R.	2000
15461	ANAND RAJ.J.	12000
15462	MALATHI.B.	1000
15463	SUKUMAR.S.	1000
15464	DURGA PRASAD LINGAMBHOTLA	3000
15465	KOLAPPAN.A.	500
15466	MAHARAJAN.S.	500
15467	RAMAR.M.	1000
15468	ASLIN SATHRAK.D.	500
15469	ANBAL MESHAK.D.	500
15470	ALEX PADMAVATHI.D.	500
15471	GURUSAMY.G.R.	1000
15472	JEYACHANDRA PANDI.P.	1000
15473	TAMILMANI.S.	500
15474	KAVITHA.S.	1000
15475	SOFIA.J.	500
15476	KAVITHA Y.MEHTA	4000
15477	KAVITHA Y.MEHTA	6500
15478	B.KAPILA PRAKANYA	1000
15479	ELIZABETH.M.	500
15480	KANDASAMY.K.P.	500
15481	KALPANA P.MEHTA	1500
15482	A MANOHAR	61500
15483	THANGAVEL.S.	500
15484	PRAKASH.L.	500
15485	KARPAGAVALLI.V.	500
15486	MAHENDRAN.J.	22000
15487	SHANTHINI SUSEELA.D.	1500
15488	SELVARAJ.K.	500
15489	SRILEKHA.K.S.	500
15490	MARIYAPPAN.R.	500
15491	KAMATCHI.R.	3000
15492	PADMAVATHY.K.	500
15493	JANAKIRAMAN.M.K.	6000
15494	MAHAVEER HEMANTH BHANDARI AND	2000
15495	KIRODIMAL MAHAVEER BHANDARI AND	2500
15496	SEENIVASAN.T.S.	500
15497	KUMARESAN.V.	5000
15498	SHEELA.V.	500
15499	AMITH.S.	2000
15500	JANAKI.B	7500
15501	PRAVEEN KUMAR.P.M.	1000
15502	PRADEEP KUMAR.P.M.	1000
15503	RAJALAKSHMI.R.	500
15504	M/S.SHARADKUMAR R.AMIN	2500
15505	PAUL PANDI.R.	1000
15506	SANTHINI SUSEELA.D.	1500
15507	SIVAKUMAR.V.(MINOR)	1000
15508	SIVADEVI.N.	1000
15509	VASANTHA MALLIKA.K.	1500
15510	MALATHI.B.	1000
15511	REVATHI.B.	1000
15512	SUKUMAR.R.	500
15513	KENNADI.P.	500
15514	JAWAHAR GANESH.R.	2500
15515	SAROJA S.	5500
15516	ANBUKODI.T.	500
15517	KAMALADEVI.G.	500
15518	SUNDARI.D.	500
15519	JEGHANATHAN.V.G.	1000
15520	WILLIAM CHELLADURAI.V.S.D.	5000
15521	SRIPRIYA.R	2000
15522	PARIMALA.N	500
15523	SUNDARAMURTHY.S	2500
15524	LAKSHMI SRI ROY	2500
15525	PADAM CHAND MEHTA	1500
15526	PONSEELAN.S.D.	6500
15527	LENIN PANDIAN.S	3000

3596	KARUNAISAMY.R.M.S. BUSINESS	500
3597	SUBHA.P. HOUSE WIFE	500
3598	CHIDAMBARAM.S.T.	1000
3599	SAVITHRI.M.	500
3600	BHASKARAN.V.	500
3601	NEETHIRAJAN.M.	500
3602	KAMARAJ.V.N.	500
3603	RAJALAXMI MURUGESAN	1500
3604	ARUNACHALAKANI.A.R.P.	500
3605	TAMILARASAN.M.	500
3606	SOUNDRAPANDIAN.K. INDUSTRIALIST	1000
3607	ASHOK.P.	1000
3608	CHANDRASEKARAN.K.	500
3609	PAVANASAM.P.A.P.S.	500
3610	GANESH KUMAR.A.P.S.	500
3611	SURESH.P.	1000
3612	SARATHA.N.	500
3613	JEYACHANDRAN.P.K.	500
3614	VEERAPUTHIRAN.L.	500
3615	PITCHAIKANI.A.	500
3616	INDIRA DEVI.K.	1000
3617	JEYACHANDRAN.C.P.	500
3618	ANULATHA.J.	500
3619	RADHAKRISHNAN.M.	1000
3620	VELRAJ.P.K.C.	500
3621	SANKARESWARAN K. BUSINESS	500
3622	STANLEY WINSTON.H.	500
3623	BABU.M. EMPLOYEE	1000
3624	RAJAMANI.M.	500
3625	KASIAMMAL.C.	500
3626	DEVARAJAN.C.	500
3627	GOPINATH.R.	500
3628	RAJASEKARAN.S.	1000
3629	MANGAIYARKARASI.M.	2500
3630	PARTHIBAN.P.C.	1000
3631	SARASWATHI.P.	500
3632	NALINI.D.	1500
3633	BABU.S.	500
3634	RAJAGOPAL.T.	5000
3635	MAHALINGAM.P.T.	1000
3636	THANGASAMY.S.	500
3637	BALASUBRAMANIAN.K. TEACHER	500
3638	KANNAGIAMMAL.R.	5000
3639	PARTHIBAN.P.C.	500
3640	PARTHIBAN.P.C.	1500
3641	CHANDRASEKARAN.A.P.	500
3642	THEIVAJOTHI.K.	1000
3643	SIVASANKARAN.D.	1500
3644	ANANDARAJAN.N.	500
3645	RAJALAKSHMI.B.	500
3646	KABALA MUTHU NADAR .V.	500
3647	PAULRAJ.K.	500
3648	KADARKARAI SELVAM.K. BUSINESS	5000
3649	PARTHIBAN.P.C.	500
3650	RAAM SINGH.S.M.	500
3651	LAKSHMANAN.P. BUSINESS	500
3652	MARTHANDAM.K. BUSINESS	500
3653	RAJENDRAN.T. BUSINESS	500
3654	DHANUSHKODI.R. BUSINESS	500
3655	VINAYAGAM.M.	1000
3656	GANESAN NADAR.M. BUSINESS	1500
3657	SRINIVASA NADAR.K. BUSINESS	1000
3658	SANKARALINGAM.K.C.S.R. BUSINESS	5000
3659	RAVICHANDRAN.S.	500
3660	MOHAN.V.	1500
3661	SHANTHI.N.	1000
3662	SHANMUGARAJ.S.	500
3663	NAGARAJAN.N.	2000
3664	VEL RAJAN.S.	500
3665	ARUN.R.	500
3666	SARAVANAN.P.C.	1500
3667	SARAVANAN.P.C.	500
3668	LATHA PANDIAN.S.	5000
3669	SARAVANAN.P.C.	500
3670	INBAVANI.R.	500
3671	ELIZABETH RAJARAM	1000
3672	SURIYAKUMARI.R.	500
3673	ARUMUGAM.P.	500
3674	VAIRAPRAKASH.R.	500
3675	SUBRAMANIAN.V.M.	500
3676	SELVARANI.J.	500
3677	BALRAJ.S.	1000
3678	SUNDARA VEL.M.	500
3679	NAGA RATHINAVEL.M.	500
3680	DHINAKARAN.V.	500
3681	JAYAPAUL.V.	500
3682	GANESAN.S.	500
3683	VIMALA. V. HOUSE WIFE	500
3684	GANESAN.S.	500
3685	KALI RAJAN.T.	500

9562	SELVA JEYASUTHA.S.	500
9563	SHANMUGAVEL.T.T.	2500
9564	AATHIYAPPAN.A.	500
9565	SEENIVASAN.R.	500
9566	THIRUPATTI.T.	500
9567	SENGOTAIAN.A.	1000
9568	KUMARESAN.G.	500
9569	MARIPANDI NADAR.M.	1000
9570	MURUGESAN.A.	500
9571	GUNASEKARAN.P.	500
9572	PALANISAMY NADAR.P.M.	500
9573	JAYABAL.S. BUSINESS	500
9574	PRADEEP KUMAR.T.	500
9575	THANGAMANI AMMAL.J.	500
9576	MAYANDI.A.	1000
9577	GOVINDAN.S. BUSINESS	1000
9578	GOVINDA NADAR.J.	500
9579	CHANDRA SEKAR.K.	500
9580	SIVAKARTHIKEYAN. C. BUSINESS	500
9581	RAMANATHAN.C.	1000
9582	MANICKA NADAR.K.	500
9583	SELVARAJ.T.	500
9584	SHANBAGAVALLI.P.	500
9585	THANULINGAM.P.	500
9586	BALA SUNDARAM.T. BUSINESS	1500
9587	AMARESAN.S. RETD.SERVICEMAN	500
9588	SELVARAJ NADAR.J.	500
9589	KALAISELVI.M.	500
9590	KALIMUTHU.M.	1000
9591	ALBERT RAJ.P.	1000
9592	MANOHARAN.P.	500
9593	PONRAJ NADAR.P. BUSINESS	500
9594	SEENITHURAI NADAR.T.	1000
9595	RAJA GOPAL NADAR.V.	500
9596	CHRISTADOSS.W.	500
9597	ESUDIAN.S.	1000
9598	CHELLA DURAI.C.	1000
9599	NALLASAMY.A.	500
9600	BALASINGH.A.	500
9601	SELVARAJ.C.	500
9602	DURAI T.	1000
9603	KANDASWAMY.M. SERVICE	500
9604	RAJALAKSHMI.S. HOUSE WIFE	500
9605	MEENAMBAL.A.	500
9606	PARICHITHIRAN.A.	500
9607	VENNILA.C. HOUSE WIFE	500
9608	MADHANRAJ.D. BUSINESS	500
9609	VASANTHA.D. HOUSE WIFE	500
9610	DHANRAJ.T. BUSINESS	500
9611	BABU.K.	500
9612	PRITHIVI CHITHIRAM.A.	500
9613	VIJAYAKUMARI.R. HOUSEWIFE	1000
9614	SAMUVEL.A. BUSINESS	1000
9615	JEYAKUMAR.T. BUSINESS	500
9616	JOSE NEWMAN BUSINESS	500
9617	SRINIVASA KUMAR.B. ACCOUNTANT	500
9618	ABRAHAMRAJ NADAR.D.	500
9619	THAMARAI SELVAN VIJAY.P. DOCTOR	1000
9620	DR.J.M.KRISHNAN MEDICAL PRACTIT	500
9621	RAJAPANDI.P.	1000
9622	GOPALRAJ.T.	500
9623	DR.R.GOWRIMALA DOCTOR	1000
9624	JEBARAJ.J. BUSINESS	500
9625	KAMARAJ AGRICULTURE	500
9626	KASI PANDIAN.T. BUSINESS	500
9627	MARIA VISWASAM.S. BUSINESS	500
9628	MARIAPPAN.P. BUSINESS	500
9629	RAMESH.R. STATION MASTER	500
9630	PATTURAJAN.P. BANK EMPLOYEE	500
9631	SENTHILKUMAR.A. COOLI	500
9632	SHENBAGAVALLI.D.	500
9633	DHARMARAJAN NADAR.K. BUSINESS	500
9634	SOLOMON.M. RETD. GOVT. SER	500
9635	BALAMURUGAN.P. MERCHANT	500
9636	MARIAPPAN.P. MERCHANT	500
9637	GNANASINGH.P.	500
9638	KALEESWARAN.P. MERCHANT	500
9639	MARIMUTHU.P.	500
9640	RAMA MURTHY.P. MERCHANT	500
9641	KALEESWARAN.S. MERCHANT	1500
9642	SARAVANAN.S.P. BUSINESS	500
9643	AYYADURAI.C. BUSINESS	500
9644	SURESH.N. BUSINESS	500
9645	PETER RAJ.P. BUSINESS	500
9646	MURUGESAN.T. BUSINESS	500
9647	SANTHI.J. HOUSEWIFE	500
9648	MAILVAGANAM.K. BUSINESS	1500
9649	DHARMA NADAR.M.S.	1000
9650	SIVAKUMAR.A.	2500
9651	NESAMANI.C.	500

15528	JEYALEKSHMI.T.	12500
15529	TAMILARASI.S.	3000
15530	ASHOK KUMAR MEHTA.S.	2500
15531	RAMESH CHAND.K	500
15532	SAKUNTHALA.V.	500
15533	JEYANTHI.K	500
15534	ESAKKIAMMAL.R	500
15535	VIJAYARAGAVAN.S.	5500
15536	PAULKANI.P.	1500
15537	GEETHA.P.	2500
15538	RAVEENDER SINGH.B	1000
15539	PRAHLAD DAS RATHI	500
15540	TULSI DEVI RATHI	500
15541	DILIP KUMAR RATHI	500
15542	BHAVANA AMBANI	10000
15543	ROCHE.M RICE MILL	1000
15544	AMUTHA PRAKASH.A	500
15545	BELCY KUMARARAJ.K	500
15546	DEVASAHAYAM.A	1000
15547	GOVINDARAJU.V.	31000
15548	JEYACHANDRAN.R	2000
15549	JEYACHANDRAN.R	2000
15550	BALAKRISHNAN.A	1000
15551	VICE RAJ.J.	17000
15552	MARIAPPAN.A.	6500
15553	BALAMURUGAN.P.	1000
15554	VIJAYALAKSHMI.S.	1000
15555	VENKATESH P SARATHY	150000
15556	SARAVANAKUMAR.P.	5500
15557	VIJAYA.V	500
15558	CHANDRA SEKARA ARUNAGIRI.K	1000
15559	BALAKRISHNAN.M	1000
15560	RANGAPRIYA.S	1500
15561	PONNAMMAL.S.	31000
15562	THANASINGH.M	1000
15563	NIVESH KUMAR.G.	500
15564	SELVAN.R	500
15565	PITCHAIKANI.C	1000
15566	SUDHA.B @ RAMAJEYAM	1000
15567	BALAKRISHNAN.S	500
15568	REXRAJ.J.	500
15569	FRANCIS SOLOMON HEBZIBAI.J.	500
15570	GILES RAJ.A.	500
15571	ANTONY SELVI.A.	500
15572	IMMANUVEL MUTHURAJ.S.P.	500
15573	SURESH KUMAR.J.	1500
15574	JEGADEESAN.S.	1500
15575	DR.MARY IMMANUVEL	4500
15576	THIRUPPATHI VENKATA	500
15577	PAKKIYAVATHY A.	3000
15578	MURUGAN THANGA RATHINAM.K.	3000
15579	PATTURAJ.A.	6000
15580	RAJA.S.	3000
15581	NIRAIMATHI.R.	3000
15582	BALAMURUGAN.R.	2000
15583	MANIKANDAN PRABHU.S.	3000
15584	MYTHILI.V.	5000
15585	MANIMARAN.S.	5000
15586	MURUGESAN.S.	5000
15587	SUBBIAH.S.M.	1000
15588	HILDA MARY VENNILA.M.	2500
15589	GANESAN.T.	1000
15590	MANOHARAN.C.	500
15591	PALANISAMY.M.	1500
15592	SURYA PRAKASAM.T.	1000
15593	SURIYA.R.	2500
15594	VARUVEL.R.	500
15595	SANTHI.J.	500
15596	JOHNSON.C.	1000
15597	SUDANDIRA DEVI.V.	500
15598	AUGUSTA NAVARAJ.	500
15599	KARAMCHAND KAMARAJ.A.	500
15600	DURAI PANDIAN.T.	1000
15601	CHANDRA KUMAR.R.	3500
15602	CHANDRA KUMAR.R.	2500
15603	SAKUNTHALA.R.	2500
15604	SAKUNTHALA.R.	7500
15605	SARAVANA KUMAR.C.	500
15606	NALAYINI.B.	500
15607	GUNASEELAN.S.	500
15608	RAJAN.T.	500
15609	GANESAN.S.P.	500
15610	RAJAVEL.E.	3000
15611	KATHIRVEL.E.	3000
15612	CHITHIRAI PANDIAN.P.	3000
15613	CHITRA.D.	500
15614	JAYAPANDIAN.I.	6000
15615	KALAISELVI.S.	500
15616	PATHIRAKANI NADAR.V.	3000
15617	BANUMATHI.P.	6000

3686	VAIRAM.R.	1000
3687	GANESAN.M.	500
3688	PADMAVATHI.S.G.K.	500
3689	PRABHAKARAN.V.	1000
3690	RATHINAMMAL.K.	500
3691	KANAGASELVI.C.	500
3692	ALLI.S.	500
3693	SIVASUBRAMANIAN.M.	1000
3694	KANNAN.M.	1000
3695	SELVAMEENA.J.	500
3696	JERALD GNANARATHINAM.A.S.A.	500
3697	RATHINA RAJAN.S.	500
3698	MEENA.V.	5000
3699	SUKUMAR.M.	2500
3700	PALANIVEL RAJAN.P.T.	500
3701	BASKAR.M.	2500
3702	MANIVANNAN.C.	1000
3703	KUMARAN.A.	500
3704	GANESH KUMAR.A.R.P.	500
3705	HEMALATHA.A.	500
3706	KALIAPPAN NADAR.P.	500
3707	NIVETHITHA DEVI.P.	500
3708	PITCHAIKANI.A.R.	500
3709	DHANASEKARAN.V.M.	500
3710	SOLAIAPPAN.T.	500
3711	VELSAMY.S.	500
3712	ALBERT DEVARAJ.D.	500
3713	SOUNDRA PANDIAN.A.	500
3714	SIVASANKU.B.	500
3715	CHANDRA BOSE.K.R.	500
3716	RATNAM DHINAKARAN	500
3717	MANIPRIYA.K.	500
3718	SERMAKANI ANUSUYA.V.	500
3719	KANNI DEVADAI	500
3720	EDWARD SELVARAJ.D.	500
3721	KUMARA KURUPARAN.T.	500
3722	KOTTALA MUTHU.S.	500
3723	RAJESH.K.	500
3724	SELVAKUMAR.C.	500
3725	ANITHA.K.	500
3726	PREMA.K.	500
3727	ARCHANA.K.	500
3728	ARUN.K.	500
3729	ARULDAS.A.C.	1500
3730	MALLIKA.T.	1000
3731	SARAVANAN.T.	1000
3732	ADHINARAYANAN.M.	1000
3733	MAGESWARI.A.	1000
3734	NELSON.Y.S.	1000
3735	GURUSAMY.M.	1000
3736	BALAN.D.J.	500
3737	UJAILA BALAN	500
3738	PATHMANABHAN.T.	2500
3739	SIVAKUMAR. E. BUSINESS	500
3740	THINAKAR.M.	1000
3741	PON SEKAR.D.	500
3742	SURESH.N.	1000
3743	GANESH.T.	5000
3744	ELANGO.A.P.	500
3745	JAYANTHI.J.	500
3746	PANDIYAMMAL.R.K.	500
3747	VELLAMMAL.S.	1500
3748	KALAMANI.R.S.	500
3749	MANIMEKALAI.R.V.	500
3750	ARUNACHALA LINGAM.M.	500
3751	POUNRAJ.S. BUSINESS	1000
3752	RATHINA SAMY.J. BUSINESS	500
3753	GANDHIMATHI.M.	500
3754	KAVITHA.S.	1000
3755	SELVAKUMAR.I.	500
3756	AUGUSTIN.I.	500
3757	MURUGAVEL.I.	500
3758	MEENAKSHI SUNDARAM.M. BUSINESS	1000
3759	BALAKRISHNAN.S. BUSINESS	500
3760	BALAJI.K. BUSINESS	2500
3761	VIJAYALAKSHMANAN.P.	500
3762	BALADASARATHAN.P.	500
3763	RAJENDRAN.N. BUSINESS	500
3764	THANIKODI.N. BUSINESS	2500
3765	MALLIKA.P. HOUSE WIFE	500
3766	LAKSHMI.Y. BUSINESS	202000
3767	KANNAN.K. BUSINESS	500
3768	GAJALAKSHMI.V.	500
3769	VETRIVEL.P. BUSINESS	500
3770	MANIKANDAN.G.C.	500
3771	SOMA SUNDARAM.C. BUSINESS	500
3772	UMAPATHI.V. GOVERNMENT STAF	500
3773	RAJA RATHINAM.M. BUSINESS	500
3774	PARAMANANTHA LINGAM.P. BUSINESS	1000
3775	DEVADHAS.Y.P. P.A.TO COLLECTO	500

9652	MARIAPPAN.G.	500
9653	THANASEKARAN.M.	500
9654	SHANMUGAM.J. BUSINESS	2000
9655	SREE PRABHA.K.	500
9656	BALASUBRAMANIAN.M.	1000
9657	RAJASEKAR.R.	500
9658	PARAMASIVAM.S. CARPENTER	500
9659	PALANISAMY.S.P. AGRICULTURE	500
9660	JAYA RAMALINGAM.K. BUSINESS	500
9661	PARAMESWARAN.V.	500
9662	VASANTHA.C. TEACHER	500
9663	MURALITHARAN.G. CIVIL ENGINEER	500
9664	KALIMUTHU.M. BUSINESS	2000
9665	TAMILSELVI.N. HOUSE WIFE	1500
9666	POOPALAN.B.	500
9667	MUTHURAJ.T. BUSINESS	500
9668	JAIKUMAR.P.L.	1000
9669	ANNADURAI.R.	500
9670	SOLAI PANDIAN.R.	500
9671	PANNEER SELVAM.C.	500
9672	RAJENDRAN.K.	500
9673	JACOB ARPUTHA RAJ.A.	500
9674	MANOHARAN.A.T.	500
9675	RAGAVAN.G.	500
9676	KANNAN.G.	500
9677	AYYA NATHAN.V.	500
9678	AYYANAR.V.	500
9679	SAKTHIVEL.P.	1000
9680	SENTHILVEL.P.	500
9681	CHACKRAVARTHY.C.N.	500
9682	GOWRI.K.R.	500
9683	KALA.M.	500
9684	KANAGARAJ.P.	500
9685	RETNARAJ.M.	500
9686	GANESAN.P.	500
9687	LALITHA JEEVAMONY.V.	500
9688	BHUWANESWARI.A.	500
9689	VASANTHA.A.	500
9690	CHANDARA KUMAR.M.	500
9691	RAMASAMY.M.	1000
9692	SELVASUNDARI.M.	1000
9693	SENTHILKUMAR.M.	500
9694	MURUGESAN.S.	500
9695	SELVAKUMAR.V.	500
9696	MUTHURAJ.V.	500
9697	NANDHITHA PRIYADHARSINI.M.	500
9698	KANNAN.P.	2500
9699	KANAGARAJ.V.	500
9700	SURESH.P.	500
9701	DEVARAJ.P.	1000
9702	PERIASAMY.G.	500
9703	RAJENDRAN.K.	500
9704	DEVAKI.R.	500
9705	PANDIAN.A.	500
9706	GURUSAMY.P.	500
9707	MURUGAN.P.	500
9708	RAMASAMY.P.	500
9709	NARMATHA.V.	500
9710	SANTHA.V.	500
9711	PONNUSAMY NADAR.L. BUSINESS	500
9712	MANJULA.P.	1500
9713	RAMYA.K.	500
9714	BHUWANESWARI.V.	500
9715	KANAGARAJ.B.	500
9716	VIGNESH.G.	500
9717	VIGNESWARI.V.	500
9718	PETHURAJAN.M.	500
9719	SIVARAM.P.	500
9720	PALANI KUMAR.G.	1500
9721	SELVAMANI.G.	1500
9722	SULOCHANA.P.	1500
9723	PRABAKARAN.J.	500
9724	DEEPA RAM.P.	500
9725	PATCHAIMAL.P.	500
9726	SELVA LAKSHMI.P.	500
9727	SARANIA RAM.P.	500
9728	SAROJA.R.	500
9729	MELBA JASMINE.K.	500
9730	DR.ANNE PRIYA DEVADAS	5000
9731	CHANDRAN.V.	500
9732	SELVARANI.C.	500
9733	DR.C.IYATHURAI. PROFESSOR	500
9734	SANKAR.C.	500
9735	ALLWYN.D.	500
9736	DEVA ASIRVATHAM.J.	500
9737	PANDIAN.M.E.	500
9738	UMA.T.	500
9739	RAJI NADAR.P.	500
9740	ANTONY SELVAM	500
9741	GANESAN.P.	500

15618	RETNASWAMY.N.	1500
15619	KUMARAGURU.S.	7000
15620	SANTHA KUMAR.E.	1000
15621	GANDHIMANI.T.P.	1000
15622	MUTHURAJ.M.	500
15623	DEIVAYANAI.P.	500
15624	RADHAKRISHNAN.P.	500
15625	PANDIAN.K.	500
15626	PRATHIBA.G.	500
15627	GEETHA.G.	500
15628	SENTHURAN.S.	1000
15629	KOHILAM.K.	500
15630	BALASUBRAMANIAN.P.	500
15631	SELVARAJAN.S.	1000
15632	JEYAPAL.P.	2500
15633	MARIAPPAN.P.	500
15634	VICTOR PAULRAJ.D.	500
15635	THANGA REGINA.J	1000
15636	K.KARUPPIAH	500
15637	RAVI SANKAR.S.	1000
15638	SUNDARA RAJ.M.	1000
15639	ARUMUGA ANANTHAN.S.	500
15640	GANESAN.S.	3000
15641	SIVANTHI.V.	500
15642	JANARTHANAM.S.	1500
15643	DURAIRAJ.M.S.	1000
15644	PARIVATHINI.A.	500
15645	ANANATHA KRISHNAN.R.	500
15646	PARAMASIVAM.G.	500
15647	MUTHIAH.G.	500
15648	SANKARA SUBRAMANIAN.S.	1000
15649	HARIRAMAN.S.S.	1500
15650	RAJENDRAN.K.T.K.	1000
15651	MUTHU KUMAR.R.	1000
15652	UTHANDA RAMAN.N.R.	1000
15653	GANESAN.T.	500
15654	GOVINDASAMY.P.	500
15655	BALU.A.M.K.	500
15656	SAVITHRI.B.	1000
15657	SIVAGAMI.G.	500
15658	DEEPAK.V.P.	500
15659	GUNASEKARAN.D.	500
15660	ELANGO.P.	500
15661	ANBU SWATHI.A.	500
15662	SHANMUGAM.P.	500
15663	SURIYA.R.	2500
15664	GUNAMANI EBANEZER.G.	500
15665	RAJAGOPAL.S.	2500
15666	SARAVANA KUMAR.R.	500
15667	KANNAN.N.	500
15668	MANIVEL.K.G.	500
15669	PONRAJ.K.	500
15670	SUNDARRAJ.K.	500
15671	PATTURAJ.K.	500
15672	THANGA KUMAR.J.	2500
15673	POLSON.P.D.	1500
15674	MUTHUSAMY.T.	15000
15675	JESUDIAN BABU.G.	500
15676	JUSTA BABU	500
15677	SWAMIDHAS.S	1000
15678	SIVASANTHINI.R.	2500
15679	ABINAYA R.	2500
15680	MURUGESAN.V.	500
15681	KUTHALINGARAJA.P.	500
15682	THILLAI ARASU.S.	500
15683	SHANMUGASUNDARI.N.	500
15684	VIJAYA GOPALAN.M.	500
15685	CHELLADURAI.T.	500
15686	RAMALINGAM.V.	500
15687	RAMESH.G.	3000
15688	CHITRA SELVI.S.	500
15689	JAMESON.D.	2500
15690	MATHURAVEL.C.	500
15691	SUNDARRAJ.I.	1000
15692	KOVILMANI.G.	500
15693	RAMALINGAM.S.	500
15694	THANGAVEL NADAR.S.	2500
15695	APPADURAI.M.	2500
15696	SAKTHIVEL.A.K.	2500
15697	SAKTHIVEL.G.	2500
15698	UMADEVI.M.R.	500
15699	GAYATHRI DEVI.R.	500
15700	DHARMAR.S.	500
15701	SUBATHRA.S.	500
15702	RAJASHEKARAN.S.N.D.	12500
15703	KUMAAR.D.S.	12500
15704	NIVEDITHA (MINOR)	500
15705	MOHAMED PARUK.A.V.P.	3000
15706	KUMAR ANANDAN.K.A.	500
15707	SRINIVASAN.K.A.	500

3776	ANAND ARUMUGAM.K. STUDENT	1000
3777	RAJAN.P. BUSINESS	1000
3778	ANBURAJ.V.	500
3779	ASIRVATHAM.S. BUSINESS	500
3780	GANESAN.N. HEAD MASTER	500
3781	ARUMUGAM.P. FARMER	1000
3782	SIVARAM.K. STUDENT	1000
3783	CHANDRA.M. DOCTOR	1000
3784	KUMARESAN.P. BUSINESS	1000
3785	THAMBITHANGAM.P. BUSINESS	1000
3786	PARGUNANATHAN.A. ADVOCATE	500
3787	JOTHI SARATHA.S.	500
3788	SARAVANAKUMAR.S. STUDENT	500
3789	GNANA SEKAR.D. BUSINESS	500
3790	TAMIL SELVI.G. HOUSE WIFE	500
3791	SUYAMBURAJ NADAR.K. FARMER	500
3792	MANOHAR.M. BUSINESS	500
3793	NIRANCHANA DEVI.H. HOUSE WIFE	500
3794	JAMES THANGARAJ.C.P. RETD TEACHER	500
3795	NATARAJAN RAJARAM BUSINESS	5000
3796	CHELLADURAI.T. RETD TEACHER	500
3797	MUTHUPANDI.T. TALLY CLERK TPT	500
3798	CYNTHIA.D.	500
3799	NATARAJAN.C. RETD. PROFESSOR	2500
3800	HARIHARA SUBRAMANIAN.K.	500
3801	VIJAYAKUMAR.V. LECTURER KAMARA	1000
3802	BASKARAN.R. LECTURER	2500
3803	SUNDARAVEL.S.P.R. BUSINESS	2000
3804	PAULPANDI.P.R. MILL EMPLOYEE	500
3805	TAMIL SELVI.A. BUSINESS	2500
3806	BHANU.W. GOVT. SERVICE	500
3807	RAJ KUMAR.C. BUSINESS	1500
3808	GRACE.T. HOUSE WIFE	500
3809	GANESAN.M. GOVT. SERVICE	500
3810	RAMASWAMY.B.	500
3811	THANGA PANDI.A.	1000
3812	THANGA PANDI.A.	500
3813	PERIYASAMY NADAR.P.	500
3814	SHEELA PUGAL	500
3815	KANTHASAMY.M. ENGINEER, ISRO	500
3816	NOAH CHARLES EBENEZER.D.	500
3817	GANESH NADAR.A. BUSINESS	1000
3818	GUNASEELAN NADAR.P. BUSINESS	1000
3819	SURULI.K.R. ACCOUNTANT	500
3820	RAMA LAKSHMANAN	500
3821	RAMAKRISHNAN.P.	2500
3822	SUKUMARAN MANI	8500
3823	BRINDA.K.	7500
3824	SUDHA.C.	2500
3825	SURESH KUMAR.C. BUSINESS	2500
3826	CHELLAIAH.N. BUSINESS	2500
3827	BAKIAM.C. BUSINESS	1000
3828	VIJAYA LAKSHMI.D.	1000
3829	SURULI.K.R. ACCOUNTANT	500
3830	SETHULEKSHMI.B. HOUSE WIFE	1000
3831	SURESH GANESHA PANDIAN SOFTWARE	10000
3832	RATHINAM.M. BUSINESS	1500
3833	CHANDRASEKAR.M. BUSINESS	500
3834	KAMALA MARSHALL	500
3835	KAILASA PANDIAN.R.	500
3836	DHARMARAJ.S.	500
3837	JAYABAL.R.	10000
3838	JABAMALAI PANDY.K.	2000
3839	RATHINA PANDIAN.K. BUSINESS	2500
3840	DINAKARAN.L. BUSINESS	500
3841	PRABHAKAR.P. ASST. MANAGER,	500
3842	MUTHUMANI.T.	500
3843	THENARASU.S.	500
3844	DEVA DOSS.A.	2500
3845	SATHISH DEVA DOSS DOCTOR	2500
3846	PRABAKAR ISAAC.D. ENGINEER	2000
3847	SITHARAJ.P. IN SERVICE	500
3848	GANESAN.D. BUSINESS	500
3849	ASOKAN.S. ENGINEER	500
3850	PERIYASAMY NADAR.R. BUSINESS	1000
3851	RAVINDRA KUMAR.J.	1500
3852	JACOB ABRAHAM.M.	1500
3853	#N/A	1500
3854	SWAMYDAS.N.	1500
3855	NALLATHAMBI NADAR.N.	1500
3856	HARI CHANDRAN.R. BUSINESS	1000
3857	ANANTHAVEL.T. BUSINESS	1000
3858	SOUNDARARAJAN.S. BUSINESS	2000
3859	GNANAPALAM.G.	500
3860	VEERAPUTHIRAN.G.	500
3861	MADASAMY.V. TAILOR	500
3862	KANTHIRAJ SUDHAHER.S. IN SERVICE	500
3863	MURUGESAN.K. BUSINESS	500
3864	SANTHANA PANDI.S. BUSINESS	500
3865	RAJENDRAN.R. BUSINESS	500

9742	PERIASAMY.P.	500
9743	RAJADURAI.P.	500
9744	AYYADURAI.K.	500
9745	CHOCKALINGAM.M.	500
9746	ARUNKUMAR.P.	500
9747	ARAVINTH RAJA.T.	500
9748	ARAVINTH RAJA.T.	500
9749	RAJAGOPAL.S.	500
9750	JEYASEELAN.D. BUSINESS	1000
9751	PALANISAMY.N.	500
9752	SUBRAMANIAN.N. BUSINESS	3000
9753	SIVASUBRAMANIAN.P.	1000
9754	THILAGAVATHY.R. BUSINESS	5000
9755	BASKARAN.R.	2500
9756	RAMAMOORTHY.R.	5000
9757	GNANA THIRAVIAM.S.	1000
9758	SUKUMAR.S.	2500
9759	MURUGANANDHAM.S.	2500
9760	VASUDEVAN.S.	500
9761	SUNEETHA.S. BANK EMPLOYEE	500
9762	MANIPRABHAKARAN.A.	1000
9763	SHENBAGA RAJAN.A.	1000
9764	SUBBU LAKSHMI.A.	500
9765	JABAMONY.C.	1000
9766	PUSHPAM.D.	500
9767	ROBERTSON.D.	1000
9768	MUTHUSAMY.G.	500
9769	ARUMUGAPERUMAL.L.	500
9770	NARAYANAN.A.	500
9771	DAMY SURAJ.L.	5000
9772	VINESH RAM.V.V.	1500
9773	MEENRAJAN.G. ASST MANAGER	1500
9774	VAIDHESWARAN.P.	1500
9775	BHAGAVATHIAPPAN.S.	1500
9776	BLASIUS DEVAVARAM.I.	1500
9777	SANTHANA MARIAMMAL.G.	1500
9778	CHANDRAN.D.	1500
9779	SELVARAJAN.K.N. ASST.MANAGER,	1500
9780	DHANASEKARAN.S.	1500
9781	SIVARAJ.A.	1500
9782	KRISHNA KUMAR.K.	1500
9783	SIVA KUMAR.S.	1500
9784	RAJAMOHAN.N.	1500
9785	SELVI.S.	1500
9786	SATHIYENDRAN.M. BANK EMPLOYEE	1500
9787	RAJAN V.MANI MANAGER	1500
9788	AYYACHAMI.R.	1500
9789	THIRUNAVUKKARASU.N.	1500
9790	KRISHNAMOORTHY.M. BANK EMPLOYEE	1500
9791	NANTHAKUMAR.R.	1500
9792	VELAYUTHAM.R. BANK EMPLOYEE	1500
9793	BEULAH JESSIE JEEVARANI.S.	1000
9794	SANKAR.K.	1000
9795	ATHITHAN.T. BANK EMPLOYEE	1000
9796	SURESH.K.	1000
9797	SURESH BABU.R.	1000
9798	THANGARATNAM.A.	1000
9799	GANESH PRABU.M.R. ASST.MANAGER	1000
9800	CHANDRA MOHAN.K. BANK EMPLOYEE	1000
9801	PRABAKARAN.R. BANK EMPLOYEE	1000
9802	SRINIVASAN.G. BANK EMPLOYEE	1000
9803	SIVASUBRAMANIAN.T. MANAGER	1000
9804	GUNASEKARAN.M.	1000
9805	SAKTHIVEL.P. BANK EMPLOYEE	1000
9806	KARTEESWARAN.A.	1000
9807	RENGARAJ.P. EMPLOYEE	1000
9808	GANESAN.S. BANK EMPLOYEE	1000
9809	SIVAKUMAR.T.	1000
9810	MANIKANDAN.R.K.	1000
9811	HARIHARAN.G.	1000
9812	MATHIMARAN.N.	1000
9813	VAIRAVEL.J.	1000
9814	NAGARAJAN.A.	1000
9815	SAVITHIRI.A. BANK EMPLOYEE	1000
9816	JONATHAN PREETH JAYABARATHAN	12000
9817	JAYSON KEERTHY JAYABARATHAN.	14500
9818	ARUN GANESH.C.	1000
9819	PRAGATHA.P.	1000
9820	SASI REKHA.M.	1000
9821	RAJESWARI.S.	1000
9822	RAJA SRINIVASA SOMANATHAN.V.S.	1000
9823	PALANIVEL MURUGAN.P. BANK	1000
9824	NATARAJAN.T.	1000
9825	RAJA GOMATHI PANDIAN.S.	1000
9826	SELVA NATCHIYAR.K. BANK EMPLOYEE	1000
9827	VEMBARASAN.V.	1000
9828	KARTHIKEYAN.K. BANK EMPLOYEE	1000
9829	SENTHILKUMAR.A. TMB STAFF	1000
9830	MARTHAL MANIMEGALAI.T.	1000
9831	SIVAKAMI.V.	1000

15708	ARUN PANDIAN.H.	500
15709	NITHYA HARINI.H.	500
15710	RAJENDRAN.K.	500
15711	ATHITHAN.A.P.	500
15712	RAMARAJ.R.	500
15713	JEYALAKSHMI.P.	500
15714	PRABAHAR SINGH.P.	1000
15715	LILY PUSHPAM.R.	500
15716	SASI DEVI.P.	27500
15717	PETHURAJ.C.	2500
15718	THANGADURAI.N.	1000
15719	UDAYAKUMAR.R.	500
15720	SRINIVASAN.K.	500
15721	VIJAYAN.P.	500
15722	VIJAYAN.P.	500
15723	VIDYA SELVA GANESH	1500
15724	RAJAN.T.	1000
15725	INNASIAMMAL	500
15726	SELVAM.P.	1000
15727	ARUMUGAM.S.	1500
15728	SUBRAMANINAN.N.	500
15729	BALAMURUGAN.G.	4000
15730	GUNASEKARAN.V.	6000
15731	RAMASUNDARAM.R.	500
15732	JOSEPH RAJESH.A.	1000
15733	ATHINARAYANAN.S.	1000
15734	PERIASAMY.S.	500
15735	VEERABAGU.V.P.	1000
15736	THANGARAJ.R.	500
15737	SHANTHI.T.	500
15738	DR.T.RAJASEKARAN.	3000
15739	ISAAC.P.	500
15740	KARUTHA PANDIAN NADAR.A.R.K.A.	1500
15741	SIVAKUMAR.J.	1500
15742	USHARANI.J.	2500
15743	SUKUMAR.R	2500
15744	RANI MARIMUTHU	1000
15745	GURUNATHAN.A	500
15746	USHARANI.R	500
15747	USHARANI.R	500
15748	SARGUNAM.K	500
15749	RAJATHI.S.	500
15750	SARASWATHI.G.	500
15751	MAHENDRAN.G.	500
15752	ANANDAN.S.	500
15753	JEYAKUMAR.A.	10000
15754	RAJA GURU.S.	2500
15755	MEENA KANNA.R.A.	500
15756	E.ARTHI (MINOR)	500
15757	KUMARASAMY.R.A.	500
15758	ELANGOVAN.K.	500
15759	GANESH KUMAR.R.	500
15760	GASPAR RAJA.S.	1000
15761	VIVEKANANDAN.R.	1500
15762	SIVA KUMAR.K.P.S.	500
15763	HAMSHAD IBRAHIM.P.K.	500
15764	VELUSAMY.R.	500
15765	RAVICHANDRAN.N.	500
15766	ANGAMUTHU.A.	1000
15767	REVATHY.A.	1000
15768	RAVI.R.	500
15769	KUMAR.R.	500
15770	KRISHNAN.P.	500
15771	CHELLAMUTHU.R.	1000
15772	SUBRAMANIAM.V.M.	1000
15773	MURUGESAN.S.K.	500
15774	RADHAKRISHNAN.D.	500
15775	SHANMUGAVEL.S.	500
15776	SELVA THANGAM.S.	500
15777	MICHAEL.V.	1000
15778	JEBARAJ.I.	5000
15779	KOSALAI AUTHIKKAN K.	3000
15780	RAMACHANDRAN.K.	3000
15781	SELVA SURYA ALIAS SURYA	500
15782	VIJAYARAJ.G.	2500
15783	VELAYUTHAM.M.	1000
15784	SENTHURPANDIAN.V.	1000
15785	MUNISH.V.	1000
15786	SARAVANAN.V.	1000
15787	NAGARAJAN.V.	1000
15788	THANGAIAH.C.	500
15789	BALASUBRAMANIAN.M.	500
15790	MANIKANDAN.A.	500
15791	KANDASAMY.A.	500
15792	IYYAMPERUMAL.V.	500
15793	PRESIDENT	1000
15794	ALAGESAN.M.V.	2000
15795	SERMARAJ.R.	500
15796	CHANDRASEKAR.V.	500
15797	CHITRA MOHANRAJ.	2500

3866	MATHIALAGAN.S.T. BUASINESS	500
3867	SAMPATH.S.T. BUSINESS	500
3868	PALANISAMY.S.E. BUSINESS	500
3869	CHELLA SIVALINGAM.S. DOCTOR	500
3870	GANAPATHYRAJAN.A.	2000
3871	MURUGAN.K. BUSINESS	2000
3872	MUNIARAJU.C. LECTURER	1000
3873	PORKODI.J.	1500
3874	JAWAHAR.A.M.	6500
3875	BALASUNDARAM.A.	1500
3876	CHITHRAI VEL NADAR.M.	1500
3877	SHANMUGAVEL.G.	1500
3878	THYGARAJAN.A. BUSINESS	5000
3879	KALEESWARI.M.	1000
3880	RAMYA.N. STUDENT	500
3881	LATHA.G. STUDENT	500
3882	LEELA.G. HOUSE WIFE	500
3883	SELVARAJ NADAR.K. BUSINESS	1000
3884	ALWAR PANDIAN.N.G.	2500
3885	MURUGESAN.V.M.	500
3886	RAJAKULAPANDIAN.C. RETD.	500
3887	PONRAJ.R. BUSINESS	500
3888	SARAVANA RAJ.R. BUSINESS	500
3889	SUBBU RAJ.R. BUSINESS	500
3890	THANGA RAJ.R. BUSINESS	500
3891	RAMRAJ.R. BUSINESS	500
3892	AMIRTHA RAJ BUSINESS	500
3893	PALANITHANGAM.V.	500
3894	KABEER DAS NADAR.C. BUSINESS	500
3895	RAJ KUMAR.G. BUSINESS	500
3896	APPASAMY NADAR.P.	500
3897	MADASAMY.S.	1000
3898	JAYAPAUL.S.	500
3899	AMARJOTHI.S.	500
3900	SOLOMAN.E.	500
3901	JESURAJ.A. BUSINESS	500
3902	MARIA VYAGAPPAN.A. BUSINESS	500
3903	SUDALAI MANI NADAR.P. BUSINESS	500
3904	BALA SUBRAMANIAN.T.	500
3905	SATHISH.J.P. BUSINESS	5000
3906	DHANAPAUL.T.	500
3907	ELANGOVAN.P. BUSINESS	500
3908	ELANGOVAN.P. BUSINESS	500
3909	VIJAYALAKSHMI.R. TEACHER	500
3910	KUNDHAVI.P. HOUSE WIFE	500
3911	KARPAHAM.P. HOUSE WIFE	500
3912	PADMANABHAN.R. RETD. DEPUTY RE	500
3913	NAGARAJ.T. BUSINESS	500
3914	SAKTHIVEL.T.	500
3915	SELVAN.R. DOCTOR	500
3916	MURUGESAN.S. BUSINESS	500
3917	SHIRELEY DANIEL.D. TEACHER	500
3918	NIRMAL VETHA DANIEL DOCTOR	500
3919	METILDA DANIEL	2500
3920	GRACI.N. TEACHER	500
3921	BALASUBRAMANIAN.P. MERCHANT	45000
3922	SWAMIDHAS.P. PROFESSOR	500
3923	PERUMAL.S. WORKING IN INDI	1000
3924	ANILIN JOBI.J.	500
3925	SHANMUGAVEL.L. AGRICULTURIST	500
3926	MARIA ANTONY.S. TEACHER	500
3927	SARAVANAN.R.	500
3928	SRINIVASAN.T. BUSINESS	500
3929	JUSTIN RAJ.T. TAILOR	500
3930	MARY JACULIN.J. TEACHER	500
3931	ANILIN JONE.J. STUDENT	500
3932	VIMALA SUNDARAM.N.	500
3933	CHIDAMBARAM.N. BUSINESS	1000
3934	RAJAGOPAL.J. DOCTOR	500
3935	SUBBIAH.A.	500
3936	RAJA THIRUMONI.P. LECTURER	2000
3937	SARASWATHY.S.P.	1000
3938	VIJAYAKUMAR.T.	500
3939	THANGARAJ.S. BUSINESS	500
3940	PONPANDI NADAR.V.S.	500
3941	SAMPATH.N. MEDICAL OFFICER	1000
3942	RETNAMONY.C. RETD. HEAD MAST	500
3943	NARAYANA RAJA.C. BUSINESS	500
3944	VETTIVEL.S. ADVOCATE	500
3945	PAULKANI.T.	500
3946	MARY JEEVA.T. LECTURER	500
3947	GEETHA.P.	500
3948	SAKTHIVEL MURUGESAN.I. LECTURER	500
3949	THIRUANANDAPERUMAL.V. PRINCIPAL	500
3950	ASOKAN.K. FARMER	500
3951	ANAND.R. LECTURER	500
3952	HARIDHAS.A.	2000
3953	RANI BENNET.T.	500
3954	NATARAJAN.S. LECTURER	500
3955	JAMES AGUSTINE.P.G. ADVOCATE	500

9832	RAMA BHADRAN.S.	1000
9833	SUBATHIRA.P.	1000
9834	SENTHIL VEL.R.D. EMPLOYEE	1000
9835	CHIDAMBARAM.M.	1000
9836	DINESH BABU.K.	1000
9837	BHAVANI DEVI.M.	1000
9838	MURUGAVEL.M.	1000
9839	PRATAP.J.	1000
9840	UMAPATHY.J. TMB STAFF	1000
9841	AKILA.S.	1000
9842	PADMANABAN.G.	1000
9843	RAJESH.T.	1000
9844	INBADEVI.D.	1000
9845	PONMENI RAJAYOGAM	1000
9846	ARUMUGA PANDIAN.M.	1000
9847	ROSSA PAUL	1000
9848	POOVANDRAN.K.R. BANK EMPLOYEE	1000
9849	VASU MURUGAN.G. BANK EMPLOYEE	1000
9850	KALI RAJAN.M.	1000
9851	ALAHESAN.D. EMPLOYEE	1000
9852	VIMALA SUGANTHA MARI.A.	1000
9853	SUDHY.S.	1000
9854	MADHUMITHA.G. STUDENT	1000
9855	JEYACHANDRAN.P. BANK EMPLOYEE	1000
9856	KRISHNA DHASAN.P.	1000
9857	REENA.M.S.	1000
9858	BALASUBRAMANIAN.R.	1000
9859	RUKMONY.C.	1000
9860	SIVARAMALINGAM.C.	1000
9861	SENTHIL.O.	1000
9862	JULIAN RAJA.J. BANK EMPLOYEE	1000
9863	KALAIVANAN.V.	1000
9864	MELTON THANGA JEBAKUMAR.S.	1000
9865	FRANKLIN ROBERTSON.R.	1000
9866	SUBRAMANIAN.R. BANK EMPLOYEE	1000
9867	VALLI RAJAN.V.	1000
9868	KANAGA JEYA RUBY.N. BANK EMPLOYEE	1000
9869	SURESH KANNAN.S. BANK EMPLOYEE	1000
9870	NALINI.K.	1000
9871	SUBBURAJ.R.	1000
9872	GANESAN.C.	1000
9873	SATHYA KUMAR.K.A.	1000
9874	SEENIVASA KUMAR.D.	1000
9875	YOGARAJAN.D. BANK EMPLOYEE	1000
9876	SARAVANA KUMAR.B.	1000
9877	SENTHIL KUMARAN.N.	1000
9878	AMUDHA.R. BANK EMPLOYEE	1000
9879	SIVAKAMA SUNDARI.T.	1000
9880	ANGAYARKANNI.R.	1000
9881	BASKARAN.C. BANK EMPLOYEE	1000
9882	PREMCHANDRAN.S. BANK EMPLOYEE	1000
9883	GIRIDHARAN.M.	1000
9884	RAJAN.A.	1000
9885	MANOHARAN.R.	1000
9886	NAVA RAJAN.A. OFFICER, TMB	1000
9887	BALAMURUGAN.M.	1000
9888	RATISH.N.M.J.	1000
9889	ABBAS ALI.S.	1000
9890	KANNAN.K.	1000
9891	AYYANADAN.S. BANK EMPLOYEE	1000
9892	NAGESWARAN.A. BANK EMPLOYEE	1000
9893	RAJAN.G.	1000
9894	VIJAYALAKSHMI.J.	1000
9895	ARUNACHALAM.J.	1000
9896	KALIRAJAN.P. BANK EMPLOYEE	1000
9897	CHANDRA MOHAN.T.	1000
9898	CHANDRA SEKAR.S. BANK STAFF	1000
9899	RAVI.R.	1000
9900	THALAPATHI.J.R.M.	1000
9901	VIJAYALAKSHMI.P.	1000
9902	SAMUEL JEBARAJ MOHANDOSS.V.	1000
9903	AMAR JOTHI.R. BANK EMPLOYEE	1000
9904	SELVARAJAN.T.	1000
9905	WINSTON SOLOMON.K.	1000
9906	VARDHA KUMAR NADAR.B.	1000
9907	JEGADEESH KANNAH.M.	1000
9908	NARAYANASAMI.V.	1000
9909	SP.SELVAKUMAR BUSINESS	1000
9910	VEERAPRIYA.S.P.	1000
9911	SENTHIL.R.	1000
9912	BHUVANESWARI.R.	1000
9913	DHANAPAL.G.	1000
9914	GANESH BABU.S.	1000
9915	SELVARAJ.M.	1000
9916	PARTHASARATHI.C. BANK EMPLOYEE	1000
9917	VASANTHAN.V.	1000
9918	VASUDEVAN.R. BANK EMPLOYEE	1000
9919	DHANIKESH.J.	1000
9920	SENTHIL MURUGAN.T.	1000
9921	BALA CHANDAR.S.	1000

15798	PUSHPA KUMARI.L.	500
15799	VIJAYAKUMAR.H.	500
15800	KUTTALINGAM.S.	500
15801	SOUNDARARAJAN.S.	500
15802	SELVAKUMAR.S.	500
15803	INNACHI MUTTHU.K.	500
15804	PAULRAJ.S.A.	500
15805	SANGILI SELVAN.P.	500
15806	MAHALINGAM.K.	500
15807	THANGA PANDIYAN.A.	500
15808	MANIKANDAN.R.S.K.	1000
15809	RATHINA PANDIAN.V.	500
15810	PRAGALATHAN.R.V.	500
15811	MANICKAVASAGAM.M.	5000
15812	JAYARAJ.T.	500
15813	SOMAN ROY.C	2500
15814	MURUGANANDHAM.P.	500
15815	ARULJOTHI.R.	500
15816	SAMUEL.K.	2500
15817	PRAVEEN KUMAR JAIN	4000
15818	MEKALAI KANDAVEL	500
15819	SHIVAROHINI.P.	500
15820	INDHUMATHY.C.	1000
15821	GUNASEELAN.T. BUSINESS	8500
15822	RAVINDRANATHAN.G.	3000
15823	SIVA SOORIA PERUMAL.S.	43000
15824	JEYANTHI.I.	3000
15825	JAYALAKSHMI.K.	2000
15826	BALAJI.R.	1000
15827	NARAYANA MOORTHY.G. MANAGING	6000
15828	BAHVANA AMBANI	11500
15829	SUBRAMANIAN.S.	1000
15830	VIJAYARAGAVAN.K.	500
15831	MAHARAJAN.M.	1500
15832	APPADURAI.M.	1000
15833	KANNAN.P.C.	49000
15834	SENTHIL KUMAR.D.	1000
15835	ROHINI. I.	500
15836	SRINIVASAN.A.S.	1500
15837	PARITHA ITHAYARASI.A.	500
15838	SARASWATHY.M.	1000
15839	BENJAMIN.J.	2500
15840	BENJAMIN.J.	2500
15841	MARIMUTHU.P.	500
15842	SENTHIL.A.	500
15843	ELANCHELIYAN.R.	1000
15844	VANI.P.	500
15845	ANBUDURAI.K.	500
15846	RATHINAVALI.B.	1000
15847	BRITTO SELVARAJ.A.	1500
15848	AMALAPUSHPAM.A.	500
15849	SELVANAYAGAM.L.	2500
15850	LAKSHMANAN.P.	500
15851	SARASWATHI DEVI.J.	500
15852	JEYASANKAR.T.	500
15853	JAMES.A.S.	500
15854	TALYASO M.BHOSALE	500
15855	MUNIYASAMY.V.S.	1000
15856	LAKSHMANAN.M.S.R.	5000
15857	SHANMUGAM.M.	500
15858	RAMASAMY.A.	500
15859	KAMARAJ.K.	2000
15860	MOTHILAL DEVI R.	500
15861	MARIAPPAN.P.	500
15862	SHALOO	1000
15863	SHALOO	5000
15864	JACOB.S.	500
15865	BALASUBRAMANIAN.P.	2500
15866	VASUKI.B.	2500
15867	JEYASEELAN.S.M.	12500
15868	LAVANYA RAJAIAN	1500
15869	RUKMANI.C.	2500
15870	THANGARAJ.S.	500
15871	JEYALAKSHMI.K.	1000
15872	DHANALAKSHMI UDAYAKUMAR	500
15873	MANIMEKALAI.S.	500
15874	PALAVESA MUTHU.K.	1000
15875	CHIDAMBARATHAI P.	500
15876	LAKSHMI.P.	500
15877	BANU.V.	500
15878	JOSEPH.S.	500
15879	RAMESH INBARAJ.S.	500
15880	PALANIVEL.K.	1000
15881	KOKILA.T.	1000
15882	KARTHEESWARI.R.	500
15883	BOOMINATHAN.K. BANK EMPLOYEE	500
15884	SOUNDRA PANDIAN.C.	500
15885	ALAGURAJAN. M. BUSINESS	500
15886	ARUL.J.	500
15887	ARUMUGA NAINAR.N	500

3956	PRONO JAYARAJ.T.	500
3957	THANGAPPAN.S.	500
3958	ISAAC JOSEPH RAJ.S. DOCTOR	2000
3959	PEETER.G. BUSINESS	1000
3960	ANNA KUNJARAN.K. PROFESSOR	500
3961	ACHYAMONI SILAMPU.K. ENGINEER	500
3962	SENTHAMIL SELVI.R.	500
3963	GOPALAKRISHNAN.S. BUSINESS	500
3964	THULASIMANI MARAN BUSINESS	500
3965	SRI RENGARAJAN.V. LECTURER	500
3966	PERIA PERUMAL.T. FARMER	500
3967	MOHANDAS.C.	1000
3968	MARIA JOHN KENNEDY.M. GOVT.	500
3969	SAVARIMUTHU.M. GOVT. SERVANT	500
3970	BALAKRISHNAN.R. TRADESMAN, STAT	500
3971	SRIDHAR.R.	1000
3972	THILAGAVATHY.N. TEACHER	500
3973	MOHAN KUMAR.R. STUDENT	500
3974	SURESH KUMAR.R.	500
3975	MARY PELSIT.S. HOUSE WIFE	500
3976	PALANISAMY NADAR.S.S. BUSINESS	500
3977	GANAPATHY.V. BUSINESS	500
3978	ANDREWS.G.P. RETD. PROFESSOR	500
3979	BABY SLOJA.I. RETD. TEACHER	500
3980	SRI KRISHNA PERUMAL FARMER	500
3981	DHARMALINGAM.T. FARMER	500
3982	MATHIVANAN.T. ENGINEER	1500
3983	RAJESH.T. CHEMIST	1500
3984	JOHNSON MOSES.L. RETD TEACHER	500
3985	BABU.H. BUSINESS	2500
3986	CHANDRA SEKAR.H. BUSINESS	2500
3987	JEGAN.H. BUSINESS	2500
3988	APPA DURAI.T. TEACHER	500
3989	CHELLATHURAI.T. FARMER	2500
3990	PONRAJ.H. BUSINESS	2500
3991	GUNASEELAN.A. RETD. AGRI.OFFI	5000
3992	MUTHUKUMAR.K. BUSINESS	1000
3993	#N/A	2500
3994	GOVINDAN.V. RETD. HEAD MAST	500
3995	CIBI ISAAC.I. STUDENT	2500
3996	SELVARAJ.A. BUSINESS	500
3997	GANESAMONI.S. DOCTOR	5000
3998	SUGUMARAN.S. BANK MANAGER	1000
3999	BALACHANDRAN.M. FARMER	2500
4000	RAVINDRAN.K. BUSINESS	500
4001	AZHAKUSAMY.P. FARMER	500
4002	PUKAZHSAMY.P. FARMER	500
4003	JAYA.V. BUSINESS	500
4004	KARTHIGEYAN.V. SERVICE	500
4005	SELVARUBAN.K. BUSINESS	500
4006	SUNDARA GEORGE.J. RETD. DEPTY TAS	500
4007	SELVAM.S.P. FARMER	500
4008	NELSON.S. ADVOCATE	500
4009	JEGATHA.H. STUDENT	2500
4010	SIVA KUMAR.T. DOCTOR	500
4011	EZHILARASAN.R. BUSINESS	1000
4012	UBALT.S. BUSINESS	500
4013	MARY VASUTHA.S. TEACHER	500
4014	RAVI.P. MASAN	1000
4015	RAMACHANDRAN.N. TEACHER	500
4016	GANESAN.K. RETD. TEACHER	500
4017	NACHIAR SUBBIAH.S. HOUSE WIFE	500
4018	NACHIAR.S. HOUSE WIFE	500
4019	SENTHIL KUMAR.P. DOCTOR	1000
4020	RANJITHAM.P. HOUSE WIFE	500
4021	ARULDEVADASAN.F.R.M. CATHOLIC	500
4022	ROBINSON.E. BUSINESS	500
4023	JOHN WILSON.E. BUSINESS	1500
4024	ROSELINE STUDENT	2000
4025	UDAYA SURIYAN.S.T. BUSINESS	500
4026	MADHAVAN.C. BUSINESS	1500
4027	KUMARA VALLI.U. LECTURER	1000
4028	GILBERT JOSLIN ROSE.A.	500
4029	ASOKAN.A. BUSINESS	500
4030	PONNU.T.	500
4031	JEGANATH.N. BUSINESS	1000
4032	MURUGESAN.S. EMPLOYED	500
4033	CHELLA DURAI.R. BUSINESS	500
4034	RAMASUNDARAM.N. STATE GOVT EMPL	500
4035	KRISHNA KUMAR.G. BUSINESS	500
4036	SATHASIVAN.P. BUSINESS	500
4037	KUMARADAS.P. LECTURER	500
4038	RADHA KRISHNAN.D. TEACHER	500
4039	RAJASTEPHEN.K. BUSINESS	500
4040	DHARMALINGAM.C. RETD GOVT.SERVA	1500
4041	JOTHI MUTHUVEL.N. DOCTOR	1000
4042	BALAKRISHNAN.R. TEACHER	1000
4043	JAMES MANOHAR.D. LECTURER	500
4044	THANGA NADAR.S. BUSINESS	1500
4045	ATHILINGA RAJA.K.	500

9922	ESAKKI VELMURUGAN.S.	500
9923	ANURADHA.S. BANK EMPLOYEE	1000
9924	RENUKA DEVI.J. BANK EMPLOYEE	1000
9925	SIVAKUMAR NADAR.S.	1000
9926	RAJENDRAN.C.	1000
9927	KATHIRAVAN.M.	500
9928	GANESAN.A.	1000
9929	CHRYSTAL SHANTHI.T.	500
9930	KANNAPIRAN.A.	500
9931	KAMALES MUKHOPADHYAY SERVICE	500
9932	MURUGESA PANDIAN.T.	500
9933	RAJASEKARAN.S. BANK EMPLOYEE	500
9934	USHA SETH BANK EMPLOYEE	500
9935	FRANCIS GNANA KUMAR.M.	500
9936	MURUGAN.M.	500
9937	CHANDRASEKAR NADAR.R.	500
9938	GOPALAKRISHNAN.R.	500
9939	RAJANAYAGAM.K.	500
9940	MARIAPPAN.D. BANK EMPLOYEE	500
9941	KAPASI BAKULESH.B. BANK EMPLOYEE	1000
9942	RADHA.S.	500
9943	MANIMEKALAI.V.S.	500
9944	MURUGAVEL.M.	500
9945	PA.JANANI	500
9946	JEYA SANKAR.J. BANK EMPLOYEE	500
9947	SURESH KUMAR.J.	500
9948	RAJENDRAN.C.	500
9949	RAMESH.T.	500
9950	RAYEESA RIZWANA SYED	500
9951	KUMARESAN.T.	500
9952	JANSI RANI.T.	500
9953	THANGAMANIAPPAN.M. BANK	500
9954	THANGAMANIAPPAN.M. BANK	500
9955	CHANDRAN.G. BANK EMPLOYEE	500
9956	VINOD D.GANGWAL	500
9957	SUNDAR PANDI NADAR	500
9958	DHANALAKSMI.P.	500
9959	ARUMUGANAINAR.A.	500
9960	RAMESH.M.S.	500
9961	PRASHANTA DEBNATH SERVICE	500
9962	VIJAY KUMAR VYAS	500
9963	SUGANTHI.S. BANK EMPLOYEE	500
9964	MURUGAN.A.	500
9965	SRINIVASAN.T.	500
9966	PREETH.G.	500
9967	PRABHAHARAN.T.	500
9968	PONRAJAN.T.	500
9969	SAMIR KUMAR PAL	500
9970	MONI INDRAN.A.	500
9971	SUDHA.S.	500
9972	PALANI.A.C. BANK EMPLOYEE	500
9973	RITA CHAKRABORTI BANK EMPLOYEE	500
9974	VELDURAI PANDIAN.D.	500
9975	GURU MURTHY.S.	500
9976	NATESAN.P.	500
9977	MURUGAN.P.	500
9978	PERUMAL.S.	500
9979	ELANGOVAN.P. TMB EMPLOYEE	500
9980	MALLAVIKA.S.	500
9981	KARTHIKEYASAMY.V. BUSINESS	500
9982	MURUGAPRIYA.B.	500
9983	ANANTHA PANDIAN.K.	500
9984	CHINNA RAJA	500
9985	GOVINDARAJANS.	500
9986	BASKARAN.K.	500
9987	JAYA CHANDRAN.R.	500
9988	SARAVANA KUMAR.N.	500
9989	KANMANI.N.	500
9990	GAYATHRI.R.	500
9991	SENTHIL KUMAR.A.	500
9992	SANGEETHA.L.	500
9993	MUTHURAJAN.S. BANK EMPLOYEE	500
9994	SUNIL.M.	500
9995	RAJAN.T.	500
9996	JAYALEKSHMI.G.	500
9997	RAVI KUMAR.T. GOVT.SERVANT	500
9998	RAJMOHAN.C.S.	500
9999	SIVAKUMAR.B.	500
10000	JONATHAN GNANADAS.D.	500
10001	MANI.R.A.	500
10002	BALA GURU SAMY.V.	500
10003	JEYA KUMAR.R.	17000
10004	MAHESH KUMAR.J.	5000
10005	JAYAKUMAR.R.	2500
10006	CHANDRASEKAR.R.C. BUSINESS	2500
10007	CHANDRASEKAR.R.	2500
10008	RAJENDRAN.R.	1000
10009	SHANMUGAM.K.	1000
10010	BABY.S.	1000
10011	LOGANATHAN.K.S.	1000

15888	BERCHAMNS.L.	500
15889	CHERMARAJAN.S.	1000
15890	EDWARD.T.	6000
15891	HANNAH HELEN SOUNDRABAI.J.	500
15892	HEMA.A.	500
15893	KANDASAMY.N.	500
15894	KANNAN.S.	5000
15895	KANNAN.G.A.	500
15896	KANDA SAMY.P.	500
15897	RAJASUBRAMANIAN.P.	500
15898	SRINIVASAN.T.S.	1500
15899	DR.LAILA ASOKAN	6000
15900	DR.LAILA ASOKAN	6000
15901	HARISH.S.	2000
15902	NITHISH.S.	2000
15903	AMIRTHANATHAN.A.	1500
15904	ANTONY METTILDA.A.	2500
15905	SHUNMUGA NADAR.P.	500
15906	MANI.P.	500
15907	CHIDAMBARAM.B.	500
15908	SHANTHI.C.	500
15909	NEDUNCHERALATHAN.M.	2500
15910	JEYALAKSHMI.G.	500
15911	UJALADEVI	2000
15912	BHOOPAL PANDIAN.N.	3000
15913	RADHAKRISHNAN.S.	5000
15914	KANNAPIRAN.P.	500
15915	MAHALAKSHMI.T.	500
15916	MAHALINGAM.R.	500
15917	MANIKANDAN NADAR.A.	500
15918	MURUGAIYAN.P.	500
15919	NATARAJAN.M.	500
15920	PANDIAN NADAR.T.	500
15921	POUNRAJ.P. .	500
15922	SANKAR.S.	5000
15923	RAJESHKUMAR.S.	5000
15924	THILAGAMANI.S.	1500
15925	SAKTHIVEL.N.	500
15926	VIJEYA KUMARAN N.	500
15927	YOBU IMANUVEL.A.	500
15928	RAVICHANDRAN.A.	500
15929	BALAMURUGAN.P.	1000
15930	SANKAR.A.	500
15931	MALATHI.S.	500
15932	BHARATHI.S.	500
15933	DURAIRAJ.G.	500
15934	SUTHANTHIRAMANI.S.	1500
15935	JOTHIMANI.S.	1500
15936	MADHESAN.G.	500
15937	CHANDRASEKARAN.P.	500
15938	SEETHALAKSHMI.C.	500
15939	ANITHA.G.	500
15940	GANESAN.V.S.	500
15941	SELVARAMANI.S.	500
15942	ARUNACHALAM.J.	500
15943	VANAJA.I.	1000
15944	SURESH KUMAR.M.	1000
15945	JEYAKRISHNAN.N.	500
15946	VINAYAGAMOORTHY.T.	500
15947	SHUNMUGAM.R.	1000
15948	JOSE JACCO KISSINGER @ JOSE.J.	500
15949	SEVAGAPERUMAL.K.	500
15950	JEYALAKSHMI.S.	500
15951	THIRUNAVUKKARASU.N.	1000
15952	RAJESHWARI.T.	500
15953	RAMAR.S.	500
15954	MUTHUVEL NADAR.A.	1000
15955	PANCHAVARNAM.C.	1000
15956	SIVANDIRAJAN.S.	1000
15957	RAMESH.M. .	500
15958	SHANTHI.S.	1000
15959	PERIYASAMY.C.	500
15960	RAVICHANDRAN.K.	500
15961	SUBRAMANIAN.V.	500
15962	CHINNAPPAIAN.M.	500
15963	RAVI RAJAN.S.	500
15964	SEKAR.V.S.	500
15965	DR.V.N.VELRAJ.	2500
15966	KARTHIK.V.	2500
15967	RATHINAM.V.N.	5000
15968	KARTHIK.V.	5000
15969	LATHAMANI.A.	2500
15970	ARAVIND.S.	500
15971	SEETHALAKSHMI.S.	6000
15972	SURESH RAJA.M.	500
15973	SURENDIRAN.P.	1000
15974	RAJA SEKARAN.T.	1000
15975	SIDDARTH AVINASH.K.	2000
15976	GUHAN.K.	2000
15977	ROSHAN RAJ.S.	2000

4046	DORETHY SAMSON.V. USE WIFE	500
4047	ANTHONY MUTHU.A. TEACHER	500
4048	ARASU.M.R. BUSINESS	1000
4049	SUBASH MANI.S. BUSINESS	500
4050	KRISHNASAMY.T. BUSINESS	1000
4051	NARMADHA.S HEALTH INSPECTO	500
4052	JEYARAJAN.S.	1000
4053	SHANMUGAM.M.	500
4054	SRIRAMKUMAR.N. STUDENT	500
4055	ESSAKKI MUTHU NADAR.S.	500
4056	MANOHAR.S. BUSINESS	1000
4057	GANESAN.R. BUSINESS	1000
4058	ANANDAN.R. BUSINESS	500
4059	ASHOK RAJ.P.	500
4060	SANKARA NARAYANAN.P.	500
4061	PACKIAM.S. BUSINESS	1500
4062	PACKIAM.S.	2500
4063	RATHINASAMY.C. BUSINESS	2500
4064	PONRAJ.S.	1000
4065	KUMAR.K.	1500
4066	HARIDHAS.R. BUSINESS	1500
4067	KAMALAM.S. BUSINESS	500
4068	SENTHIL KUMAR.R. BUSINESS	500
4069	SWORNARAJ.R. BUSINESS	500
4070	VASANTHA.R. HOUSE WIFE	500
4071	RAMDHAS NADAR.V. BUSINESS	500
4072	KAMARAJ.T. BUSINESS	500
4073	KALIDOSS.R. BUSINESS	2500
4074	KAMARAJ.C. BUSINESS	4000
4075	MURUGESAN.T. BUSINESS	2500
4076	KALIDOSS NADAR.R. BUSINESS	1500
4077	PARAMESHWARI.M. HOUSE WIFE	500
4078	MURUGESAN.M. BUSINESS	500
4079	SRINIVASAN NADAR.A.P.S. BUSINESS	500
4080	SELVARAJ.P. BUSINESS	2500
4081	VELSAMY.M.	500
4082	THIAGARAJAN NADAR KARAVEL	500
4083	LAKSHMI THIAGARAJAN KARAVEL	500
4084	ANARKALI.R.	1000
4085	PON.S.CHINNARAJA	1000
4086	KUMARESAN.M. DOCTOR	500
4087	NAVIN BHARATH.K. DOCTOR	500
4088	JEEVITHA ISWARYA.K. DOCTOR	500
4089	BAGAVATH SINGH.M. BUSINESS	2500
4090	CHITRAVEL.D.	500
4091	WINNIFRED CHRISTY.A. DOCTOR	500
4092	RAJESH EBENEZER.A.V. DENTIST	500
4093	AMBROSE.V.N.G. BUSINESS	500
4094	DURAI PANDIAN.K.	500
4095	JANAKI.K.	1500
4096	PREMALATHA. N. HOUSE MAKER	500
4097	PAATCHIMUTHU.T.S. BUSINESS	1000
4098	KARUNA SUTHAKAR BUSINESS	1000
4099	RAJA SEKARAN.A.	500
4100	MUNIAPPAN.M. BUSINESS	500
4101	VIJAYA.H. BUSINESS	500
4102	NAGARAJAN.P.	500
4103	ARUMUGA NAINAR.P.	500
4104	JAYALAKSHMI.P.	2500
4105	YAALINI.K. STUDENT	500
4106	SANKARA MEENAKSHI.K.	500
4107	STEPHEN.K. AGM, RBI	500
4108	RAJESH KOIL PILLAI.S. SERVICE	500
4109	KARUPPIAH.S. RETD. FROM SERI	500
4110	KARTHEESWARI.K.	500
4111	RUPAVATHI.K.	500
4112	PALANIVASAN.M. RETD. GOVT. OFF	2500
4113	KAUSHIK K. STUDENT	2500
4114	SELLADURAI.N. BUSINESS	500
4115	BALASUBRAMANIAN.V. BUSINESS	1000
4116	NATARAJAN NADAR.T. BUSINESS	500
4117	MURUGAN.K. MANAGER, TNSTC	1000
4118	MALAVARAJ.K.	500
4119	SABU.K.B.	500
4120	MANICKAVEL C.	500
4121	SHOBANA STUDENT	1000
4122	GANESH BABU.J.	1000
4123	TAMILARASI.R.	500
4124	SANTHI THANGARAJAN	500
4125	MUTHUSAMY NADAR.T. BUSINESS	500
4126	SELVA KUMARAN.R. BUSINESS	500
4127	PRABAGARAN.M.	500
4128	ULAGANATHAN NADAR.M. BUSINESS	1000
4129	ARUMUGAM.M. BUSINESS	500
4130	SATHEESWARI.U.	500
4131	VIJAYA.R.	500
4132	UMA DEVI.C.	1000
4133	CHANDRA SEKARAN.N. COOLY	1000
4134	WILSY.C. TEACHER	500
4135	BHASKARAN.T. PROFESSOR	1500

10012	SAHUL AMEED.M.A.	1000
10013	PRABAHARAN.R.	1000
10014	KALA.D.	6000
10015	ELIZABETH.D.	5000
10016	MURUGESH NARAYAN NADAR	2500
10017	MANTHIRAM NADAR.S.	2500
10018	KARTHIKEYAN.N.	1000
10019	SELVARAJ.V.S.	1000
10020	DHARMARAJ.S.	1000
10021	RAVI.P.	1000
10022	SAROJA.J.	1000
10023	KALAVATHY.C.A.	500
10024	SURESH KUMAR.V.S.	500
10025	RETNAKARAN.V. BUSINESS	500
10026	VICTOR JAMES PAUL	500
10027	BALASUNDARI.M.	500
10028	VELUSAMY.S.	500
10029	SELVARAJ.K.	500
10030	KOIL PITCHAI.T.	500
10031	DAVID NADAR.K.	500
10032	JEYASINGH KARUPPA NADAR	500
10033	MADHU SUDAN LENKA.S.	500
10034	AVIJIT HALDER	500
10035	KALYANA RAMAN.R.	500
10036	GOPAL RAJA NADAR.S.	500
10037	WILLIAM DANIEL.C.	500
10038	PANDY NADAR.R.	500
10039	ALLWYN DHARMARAJ.A.T.	500
10040	GLORY DHARMARAJ	500
10041	KUSALAVAN.R.	500
10042	RANGASWAMY.N.	500
10043	NILAVATHI.C.	37500
10044	AMULDAS.M.	1000
10045	KUMARADHAS.C.	500
10046	ANTONY PITCHAI.V.S.	3000
10047	SOLAIMALAR.R. BUSINESS	3000
10048	SAROJA.N.	110500
10049	MAYIL SAMY.M. WORKSHOP	2500
10050	PONRAJ.D.	1000
10051	LAKSHMI.P.	500
10052	VENKATACHALAM.C. DRIVER	500
10053	RAJAKOLUNTHU.S. HEADMASTER	500
10054	PRINCESS ANNATHAI.A. TEACHER	500
10055	VAISHNA VATHI.V.V. STUDENT	1500
10056	PARAMESWARAN.R. BUSINESS	1000
10057	PAULENE MARY ADVOCATE	1000
10058	GLORY SUSILABAI.D.	1000
10059	THANGAMANI.V. DOCTOR	500
10060	VIDYA M.DESHPANDE	500
10061	RAMDOSS.K.A.S. BUSINESS	125000
10062	SAROJA.N.	12000
10063	SAKUNTHALA.N.	3000
10064	JAYA SEELAN.N. DOCTOR	2500
10065	DEVARAJAN.R. BUSINESS	3000
10066	CHOCKALINGAM.T.A. RETD. FROM SERV	1500
10067	MAHALAKSHMI.C.	1500
10068	SUNDARESAN.E.	1500
10069	NATARAJAN.P.	1500
10070	SUBRAMANIAN.T.R. ENGINEER	1500
10071	SHUNMUGA KANI.L.	1000
10072	GIRIJA.R.	1000
10073	ARI SUDALAI MANI NADAR.R.	1000
10074	MURUGAN.A.	1000
10075	CHINNAIAH.V.	1000
10076	KANNATHAL.C.	1000
10077	KALYANI.T.	1000
10078	KANNAN.N.	500
10079	VENKATRAYALU.A.A. BUSINESS	500
10080	UDAYAKUMAR.P. BUSINESS	500
10081	SIVAKAMI.V.	500
10082	LAKSHMI NARAYANAN.A.R.	500
10083	DHANALAKSHMI AMMAL.V.	500
10084	PADMA PRIYA.E.	500
10085	AJO CHANDY BUSINESS	500
10086	JIMRY SINGH	500
10087	JERRY SINGH	500
10088	KUMAR.T.A.	500
10089	ARUMUGAM.T.R.	500
10090	RAJA.T.A.	500
10091	NALINA.V.R.	500
10092	PUNITHAVATHI.K. K.M.KUMANAN	500
10093	FEBINI SUTHERMI.P.	500
10094	DEVADAS.P.	500
10095	THANGARAI.S.	500
10096	RAMESH BABU.A.R. A.V.RAJENDRAN	500
10097	VIJAYALAKSHMI.S. E.SUNDARESAN	500
10098	RENGAMMAL.S.	500
10099	KUPPUSAMY.S.	500
10100	KAMATCHI.S.	500
10101	DHARANI JEGANNATHAN	12500

15978	GAUTHAM RAJ.S.	2000
15979	JOSEPH.S.	500
15980	JEYAMONY.S.	500
15981	KAUSALYA DEVI.R.	500
15982	DINAKARAN.S.	500
15983	THANGADURAI.A.D.P.	500
15984	VEL MANOHARAN	500
15985	ASOKAN.R.	1000
15986	ELANGOVAN.P. TMB BANK EMPLOY	500
15987	VIJAYALAKSHMI.P.	500
15988	VASANTHA.V.	1500
15989	VISWANATHAN.G.	1500
15990	MICHAEL.A.	1500
15991	GNANA MICHAEL AMARA JOTHI.A.	6000
15992	SUNDARARAJ.M.	12500
15993	KUMARAN.M.	1000
15994	MANICKAM.M.	12500
15995	DR.K.VANITHA.	13500
15996	DR.CHALINI MADHIVANAN	9000
15997	VAIRAMANI.S.	1500
15998	DR.P.NANTHA KUMAR.	6000
15999	VASANTHA KUMAR.P.	6000
16000	SANKAR KUMAR.P.	6000
16001	SUMITHRA BHANU.J.	1500
16002	JEYAKUMAR.A.	1000
16003	NADESH KUMAR.R.	500
16004	JEGAJOTHI.S.	1500
16005	GEORGE MICHEL NADAR.S.	5000
16006	SUBRAMANIAN.S.	1000
16007	SHUKLA NANDI	1000
16008	SAROJA.N.	1000
16009	ANURAG AGARWAL	5000
16010	SARAVANAN.J.	1000
16011	POONGODI.D.	1500
16012	ALLI SAMYNATHAN	8500
16013	KALITHASAN.K.	4000
16014	HARIHARAN.A.	2000
16015	SENTHIL KUMAR.V.S.	8000
16016	DR.T.AVVAI.	7500
16017	KUSUM LATHA	1000
16018	DR.S.POUN GRACE.	2000
16019	EASWARA SUMATHI.M.	1000
16020	RAMAKRISHNAN.M.	2500
16021	JAYANTHI.R.M.	2500
16022	KANNAN.R.	6000
16023	DR.K.JANAKIRAMAN.	3500
16024	ASHOK KUMAR.J.	3500
16025	SATHYENDRAN.N.	30000
16026	HENRY.R.	500
16027	CHELLAPPAN.K.	500
16028	SWETHA GANDHI.R.	500
16029	MINOR.ARAVID KARUPPIAH.K.	500
16030	VINOD S KESWANI	2500
16031	JAYAKUMAR.J.	1000
16032	MATHANNATH.S.	14000
16033	RAMACHANDRA.G.	15000
16034	KUMARAN.M.	500
16035	MAHESWARI.M.	1000
16036	JOYCE LUKE	500
16037	SELVA GANESH.N. BUSINESS	500
16038	THAMBI PILLAI.V.	500
16039	RAMAIAH.R.	500
16040	MURUGAN.P.	500
16041	CHANDRASEKARAN.V.	1000
16042	PAULDURAI.S.	500
16043	MANOHAR MASILAMANI.N.	3000
16044	KANNAN MOHAN.T.	500
16045	THANGARATINAM.S.	500
16046	PARVATHY.S.	500
16047	GANAHARAJAN	500
16048	THANAPAL.P.	1500
16049	NIRMALA DEVI.G.	2000
16050	NIRMALA.A.M.	3000
16051	MOHAN.V.	1000
16052	SARAVANAN.S.	6000
16053	GIRIJA.K.	5000
16054	CHANDRA SHEKAR.R.	15000
16055	THIRUPPATHI.R.	2000
16056	SUBRAMANINAN.N.	500
16057	JAYAPAUL.J.	1500
16058	MICHEL RAYAPPAN.S.	1000
16059	SULOCHANA.N.	500
16060	MOHAN SUNDER.J.	500
16061	KALAIVANAN.S.	500
16062	SELVARAJ.P.	500
16063	THANKA BAI	5000
16064	NIRMALA DEVI.T.	500
16065	CHANDRAVEL.N.	500
16066	DURAI SWAMY	500
16067	ADHISIYAMANI.R.	500

4136	KATHIRESAN.T. DOCTOR	1000
4137	CHITHIRAIVEL.S.	500
4138	EDWARD.D.	2500
4139	LAMAK.I.	1000
4140	ANTHONY DASAN.S. BUSINESS	500
4141	SUDALAIMANI T. BUSINESS	500
4142	JESUDHAS NADAR.S.	1000
4143	KANAKALAKSHMI.A.	500
4144	BHAVANI MOHAN	6000
4145	NITHIYANANDAM.V.	500
4146	RAMESWARAN.V.	500
4147	RACHEL ROBERTSON	500
4148	KALAI SELVAN.P.	2500
4149	SIVAMEKALA.K.	2500
4150	REVATHI.R.	202000
4151	KAMALA.L.	500
4152	LAKSHMANAN.V.K.	500
4153	MUTHU KRISHNAN.V.	500
4154	POORANA PANIMALAR.M.	2000
4155	SANTHI.M.	500
4156	SANTHI.M.	500
4157	GANESAN.M.	2500
4158	KALIAMMAL.G.	2500
4159	RAMASAMY NADAR.K.	500
4160	THANGAVEL NADAR K.	500
4161	SANTHI.M.	500
4162	SHANTHI.M.	500
4163	SURESH.C (A) RATHNAJEYAM	500
4164	RAM SANKAR.K. BUSINESS	500
4165	BASKARAPANDIAN K.C. BUSINESS	500
4166	CHITHA.A. HOUSE WIFE	500
4167	LAKSHMI POUN V. HOUSE WIFE	500
4168	SARAVANA KUMAR.R.	500
4169	BALA KRISHNAN.R.	500
4170	THOMAS.S.	500
4171	PONRAJ.K.	500
4172	THOMAS.S.	1000
4173	RAJA KUMARY.C.	500
4174	ARULMOZHI.C.	500
4175	KARUNAMBIKAI.R.	1000
4176	ELANGO.R.	1000
4177	MUTHU KUMAR.R.	1500
4178	JAYA KUMAR.R.	1500
4179	PALANICHAMY.R.	1500
4180	NAVANEETHA RAJAN.R.	1500
4181	MURUGAN NADAR.M.	500
4182	VETRIVEL.R.	1500
4183	KARUVELAN.K.	500
4184	SAMUVEL EBENEZER.J.	1000
4185	SAMUEL JESUDASON.J.	500
4186	JAYA KUMAR.A.	500
4187	KARUNAKARA PANDIAN.R.	1000
4188	PRABHAKARAN.N.	500
4189	DEVARAJ NADAR.S.	500
4190	KAMARAJ.K.	500
4191	KUMARASAMY.M.S.	500
4192	RAMALINGAM.M.K.	500
4193	RAJALAKSHMI.M.S.	500
4194	THIYAGARAJAN.M.P.	500
4195	SHANMUGAM.M.K.	500
4196	VADIVEL.V.S.	500
4197	MARIMUTHU.V.S.N.	500
4198	THAVASIAPPAN.V.M.	500
4199	SARAVANAN.K.N.	500
4200	MURUGESAN.V.N.	500
4201	KRISHNAVENI	500
4202	ARUMUGAM.V.S.	500
4203	KARUPPASAMY.E.M.	500
4204	PALANINATHAN.V.R.G.	500
4205	KAMARAJ.V.M.	500
4206	RAJENDRAN.V.S.	500
4207	SIVARAMAN.M.P.	500
4208	VISWANATHAN.M.P.	500
4209	CHELLATHAI.M.P.	500
4210	PARAMASIVAM.M.P.	500
4211	PAULRAJ NADAR.M.	500
4212	THILAKAM.M.P.	500
4213	JESU AMIRTHA RAJ.S.	500
4214	SELVARAJ.M.R.	500
4215	SIVANTHI ADITYAN.M.	500
4216	MANI NADAR.S.	3000
4217	VELUCHAMY NADAR.A.	3000
4218	RAMASAMY.S.	500
4219	MALA.R.	1000
4220	DINDUGAL NADAR IKYA SANGAM	5000
4221	MUNIYAPPAN.S.	500
4222	AMMACHI.S.	500
4223	NALIYAN	500
4224	ANNADURAI.P.	500
4225	VALARMATHI.M.	500

10102	JEGANNATHAN.V.	12500
10103	SUKANYA JAGANATHAN	12500
10104	SIDDHARTHA JEGANNATHAN	12500
10105	SINGARAM.T.	8000
10106	DALAL M.KISHOR	5000
10107	MURUGESH NARAYAN NADAR	5000
10108	MURUGESAN.G.	1000
10109	SAMATHANA VEL.M.	1000
10110	SAMUEL RAJ.S.	1000
10111	THANGA SELVI.S.	1000
10112	SUGANANDAM.S.	1000
10113	RAVIKUMAR.V.	500
10114	KAVITHAMARY.V.	500
10115	CHENNIMALAI.P.	500
10116	MANOBALA.T.	500
10117	JEYARAMAN.G.	500
10118	SIVAKAMI.T.	500
10119	VIJAYARANI.T.	500
10120	PONMUDI SADANANDAM	500
10121	THIRUKUMARAN.S.	500
10122	SELVAM.S.	500
10123	KUMARESAN.S.	500
10124	SHEELA JANAK SHAH 26359910, 98200	500
10125	SIVASUBRAMANIAN.P.	500
10126	DAMAYANTHI.K.	500
10127	GOPAL.N.	500
10128	NALLAPANDI.S.	500
10129	CHANDRAN.G.	500
10130	MALATHI.P.	10000
10131	SULOCHANA.B.	10000
10132	SUBRAMANIYAM.S.	2500
10133	SINGARAM.S.	2500
10134	THANNEER MALAI.S.	2500
10135	THIAGARAJAN.S.	2500
10136	POOMAYIL.M.	2500
10137	S.K.SHARMA	2500
10138	SUNDARI (A) NAGAMMAL	5000
10139	SHARMA.S.K.	2500
10140	VIVEGANANDHAN.R.	1500
10141	RAJA.R.	500
10142	GANESAN.R.	500
10143	RAMASAMY.S.	500
10144	KANDASAMY.S.	1000
10145	LAKSHMANAN PAI.G.	1000
10146	ANATHAVALLI.B.	1000
10147	VELUSAMY.C.K.	500
10148	SRINIVASAGAM.D.	500
10149	RAJESWARI.G.	500
10150	RAVICHANDRAN.A.	500
10151	MURUGESAN.M.	500
10152	ATHINARAYANAN.R.	500
10153	UMARANI.R. LIBRARY ASSISTA	500
10154	SIVAGNANAVELMANI.M.P.	500
10155	MAHESH.M.P.	500
10156	SAMPOORANAM.S.	500
10157	SANTHI.R.	500
10158	MUTHULAKSHMI.S.	500
10159	CHANDRAN.M.	500
10160	MOHAN.T. P.THIRAVIAM	500
10161	PREMA ASOKAN.A. HOUSE WIFE	500
10162	PARVATHY BALACHANDRAN.V.	6000
10163	SINDHU M.MENON	6000
10164	SOUNDIAN.S.	6000
10165	DR.ANI VASANTHA	6000
10166	VASANTHA.K.	6000
10167	ASHOK KUMAR.K.	5000
10168	PONNUGOMATHI.M.	5000
10169	RAMALINGAM.T.	3000
10170	PONNU GOMATHI.M.	5000
10171	DURAI RAJ.S.	2500
10172	MAHESH B. MITTAL	2500
10173	SELVA KUMAR.R.V.	2500
10174	SAINABA BEEVI.R.	2500
10175	MUJEEBDEEN.M.	2500
10176	ANWAR SADAT.M.	2500
10177	SAMEEM.M.	2500
10178	GLORY.A.	2500
10179	GLORY.A.	2500
10180	DR.A.S.BALASUBRAMANIA ATHITHAN	2500
10181	SAHUL HAMEED.M.A.S.	2000
10182	PRAKASAM.P.P.N.	2000
10183	SITHIRALINGAM.P.	1500
10184	REXLIN MORIS MEHALA.L.	1500
10185	DURAIPANDIAN.R.	1500
10186	SARANGAPANI A.	1500
10187	RAYAPPAN.A. BUSINESS	1500
10188	NAGESWARI.D.	1500
10189	ABDUL RASSAC.K.M.	1000
10190	MURUGESAN.P.	1000
10191	JANARTHANAN.M.	1000

16068	PON MURUGESAN	500
16069	RAMESH KUMAR	25500
16070	SMITHA SANWAL	3000
16071	VIJAY KUMAR.F.	1000
16072	GEETHA BALAKRISHNAN	2500
16073	KUMARESAN.N.	500
16074	BICKEY BAI	3000
16075	RAJESH J CHANDAN	20000
16076	DILIP J CHANDAN	20000
16077	PRAVIN J CHANDAN	22500
16078	DEEPA.M.	500
16079	VIDHYA.M.	500
16080	LAWANYA.M.	500
16081	VASUNDRADEVI.M.	1000
16082	MAHESH.R.P.	500
16083	AMUTHA.S.	500
16084	ALAGURAJ.C.	500
16085	PARA ENTERPRISES PVT LTD	1258500
16086	SUNKARA NAGESWARA RAO	500
16087	RAMESH.M.N.	1000
16088	SENTHILDURAI.P.	2500
16089	VIJAYAN.K.M.	10000
16090	RAJASEKARAN.M.	1500
16091	RAJASEKARAN.M.	1500
16092	RAJASEKARAN.M.	1500
16093	RAJASEKARAN.M.	2000
16094	RAJASEKARAN.M.	1000
16095	RAJASEKARAN.M.	1500
16096	RAJASEKARAN.M.	1500
16097	PAULRAJ.S.	1500
16098	MUTHUSAMY.S.	1500
16099	SURIYA.R.	5000
16100	VASUNDARA DEVI.M.	3000
16101	RAMACHANDRAN.M.	1500
16102	SRINIVASAN.M.	2000
16103	ARUNJUNAI RAJAVEL.C.	2500
16104	AKILA.C.	2500
16105	ARUNJUNAIRAJVEL	2500
16106	AKILA.C.	2500
16107	CHELLIAH.M.	3000
16108	LEELA.C.	6000
16109	MALA.C.	6000
16110	SHUNMUGAVEL.U.	2500
16111	SUNDER.D.	500
16112	RAGHAVAN.P.	500
16113	CHANDRASEKAR.S.S.	500
16114	MEENAKSHI.J.	500
16115	JESUDURAI.A.S.	500
16116	VIJAYARANI.J.	1000
16117	PAULPANDI.P.	500
16118	PALANISAMY.T.	500
16119	MURUGESAN.C.	500
16120	BANUMATHY SIVAKUMAR	500
16121	SANKAR.D.	500
16122	SIVARAMAN.M.	500
16123	MADHAVAN.S.	500
16124	JEYARAJ.J.	1000
16125	SUBBRAMANEUN.M.S.	500
16126	SARADAMANIDEVI.M.	500
16127	RAJARAM.E.	500
16128	ANNAL LALITHA T.	500
16129	MARAGADAVALLI.R.	1000
16130	NAGAVALLI.N.	1500
16131	SELVARAJ.M.	1500
16132	RAVIKUMAR.P.	5000
16133	MANICKARAJ.R.	2500
16134	SENTHIL.S.	1500
16135	VISWANATHAN.A.	500
16136	MURALIDHARAN.P.K.	500
16137	PANDI KUMAR.P.	500
16138	SUMATHI.D.	500
16139	DHARMASEELAN.S.	500
16140	GEORGE JEBAKUMAR.K.	1000
16141	RAJARATHINAM.K.A.	1000
16142	RAVEENDRAN.A.	1000
16143	CHANDRA MOHAN.R.	1000
16144	ALAGANDRAN.S.	1000
16145	BALAKRISHNAN.S.	1000
16146	KRISHNAMOORTHY.T.	1000
16147	AMUDHAVALLI.S.	500
16148	NAG.KRISHNAN	500
16149	CHANDRASEKARAN.C.M.V.	1000
16150	SENTHIL KUMAR.A.	500
16151	SUNDARA MAREES.R.	500
16152	RAVEENDRAN.K.R.	500
16153	SELVARAJ.N.	1000
16154	RAJENDRAN.S.	1000
16155	PURUSOTHAMAN.E.	500
16156	SUBBIAH NADAR.P.	500
16157	RAJASEKARAN.M.	1000

4226	MEIVEL.S.	500
4227	EASAN.K.	500
4228	DHANAPAL.N.	500
4229	PERUMAL.N.	500
4230	RAJAMANI.B.	1000
4231	MALADEVI.B.	1000
4232	VARUN MARISH.R.S.	500
4233	MEENA.V.	500
4234	VIJAYARAJAN NADAR.P.	500
4235	SELVAMOHAN.R.	1000
4236	ARULANANDASAMY.S.	1000
4237	HARI BALAKRISHNAN.P.	1000
4238	MARY JESSIE RANI.S.	500
4239	SELVA KUMARI.J.	500
4240	JESIE GIRUBA.A.	500
4241	BALASINGH JESUNESAN.K.	500
4242	KOILPITCHAI.O.	1000
4243	SUNDARESAN.T.	1500
4244	SUNDARESAN.T.	1000
4245	MARIAPPAN.D.	2500
4246	KANCHIRAJAN.C.	500
4247	SERMAKANI.M.	500
4248	KASI RAJAN.M.	500
4249	KASI RAJAN.M.	500
4250	KANCHIRAJAN.C.	500
4251	MARIAPPAN.K.	500
4252	MARIAPPAN.K.	500
4253	VIJAY KRISHNAN.C.	1000
4254	KANAGA SABAI NADAR.R.V.	500
4255	RAJALAKSHMI.P.	500
4256	SENTHIL KUMAR.S.	2500
4257	RAGHUPATHI.T. BUSINESS	500
4258	MANOHARAN.C.	500
4259	KALAICHELVI.K.	500
4260	JAYAKUMAR.J.	500
4261	JAYARAJAN.S.	500
4262	PANDIAN NADAR.V.	500
4263	AUGUSTIN NADAR.P.	500
4264	KARUPPASAMY.K.	500
4265	JOSHVA.M.	500
4266	BALRAJ.M.	1000
4267	PALANISAMY.M.	500
4268	PALANIVELSAMY.M.	500
4269	KRISHNAN.K.	500
4270	PANDIAN.A.	500
4271	PONNUSAMY.K.	500
4272	GABRIEL JEBARAJ	500
4273	KARUPPASAMY.K.	500
4274	RADHA.V.G.	2000
4275	RAMAIAH NADAR.P.	2500
4276	NAGAMANI NADAR.S.A.	500
4277	THENRAJAN.T.	500
4278	RAJENDRAN.C.	500
4279	MURUGAN.S.	500
4280	VIGNESHWARAN.A.R.S.	5000
4281	MURUGESAN.A.R.	10000
4282	SUNDHARAVATHANAN.A.N.S.	10000
4283	SURILIAPPAN.A.N.	10000
4284	MEENATCHI.S.	5000
4285	CHENNAIYAN.K.	500
4286	MURUGESAN.V.C.	500
4287	THANGA MARIAPPAN.K.	1000
4288	PANEER SELVI.C.	2500
4289	KARPAGAM.S.	2500
4290	UDAYASURIYAN.P.A.	1000
4291	TAMILVANAN.P.	500
4292	ASAITHAMBI.K.	500
4293	VAJRAVEL.K.	500
4294	ARIVAZAGAN.P.	500
4295	MATHIVANAN.M.	500
4296	THANGARASU.V.	500
4297	SELVAM.C.	500
4298	THANGARAJU.K.	1000
4299	SUBRAMANI.K.	500
4300	SUVISESHAM.J.M.	500
4301	MURUGESAPANDIAN.S.	500
4302	KUMARESAN.R.	1000
4303	KARUPPA SAMY.R.	1000
4304	ALALASUNDARAM NADAR.V.	500
4305	SIVAKUMAR.V.P.	500
4306	RAJAMOHAN.S.	500
4307	VICTOR NADAR.P.N.	500
4308	SELVAKUMAR.R.	500
4309	THIRUVANAMALAI.V.A.	1000
4310	SIVARAM N.	1000
4311	BANUMATHI.R.	500
4312	SENTHIL KUMAR.A.	1000
4313	THILLAICHIDAMBARAM.S.	500
4314	MEENAKSHI.C.	500
4315	MANOHARAN.P.M.	500

10192	JEYAGANESH.D.	1000
10193	MURUGAN.C.	1000
10194	SARAVANAN.C.	1000
10195	KASIYANANTHAN.A.B.	1000
10196	CHINNA SAMY.K.	1000
10197	MURUGAN.S.	1000
10198	IBRAHIM.N.	1000
10199	MARGRET PAUL	1000
10200	GOMATHI.S.	500
10201	KATHIRESAN.P.	500
10202	DHARMARAJ.M.	500
10203	MUTHURAJU.S.	500
10204	GLORY KAGOO	500
10205	LAKSHMI.K.	500
10206	VEERAMALLUTHAI.T.	500
10207	SIVANANTHAN.J.	500
10208	ANUSHA.P.	500
10209	CHANDRA SEKAR.T.	500
10210	KOWSALYA.S.	500
10211	SUBBA RAYALU.V.S.	500
10212	SUBRAMANIAN.L.	500
10213	LAWRENCE.F.	500
10214	THANGARAJ.I. BUSINESS	500
10215	MAVEL RAJ.S.	500
10216	MARIAPPAN.J.	500
10217	FRANKLIN RAJAMANI.J. HEAD MASTER	500
10218	JEBARAJ.S.	500
10219	NAGARAJAN.S.	500
10220	NATESAN.O.	500
10221	DHARMARAJ.V.	500
10222	JEYAKODI.T.	500
10223	MURUGAN.P.	500
10224	ANANDA JOTHI.T.	500
10225	SEENIVASAN.C.	500
10226	SREEVALLI.N.S.	500
10227	SURENDRA KUMAR LUNAWAT	500
10228	MOHAN KUMAR.K.	500
10229	SABAREESWARAN.K.	500
10230	JEGANATHAN.K.K.M.M.	500
10231	AALAMMAL.R.	500
10232	MANI.N.P.	500
10233	SHENBAGAMOORTHY.T.	500
10234	SIVANARAYANAN.S.	500
10235	SOUNDARAPANDIAN.G. BUSINESS	500
10236	SUNDARAM.G.	500
10237	NANTHAKUMAR.M.	500
10238	HARIHARA BALAJI.N.	500
10239	ELANGO.S.	500
10240	JAWAHARLAL.N.	500
10241	VELAYUTHAM.N.	500
10242	MUKKUNTHA RAJ.N.	500
10243	POORNIMA.H.	500
10244	SRINIVASAN.G.	500
10245	DHANA LAKSHMI.T.	500
10246	RAVI SANKAR.S.	500
10247	GANGALAKSHMI.J.	500
10248	NAGARAJAN.M. BANK EMPLOYEE	500
10249	KASTHURI.S.	500
10250	LATHA NESARAJAN	5000
10251	NAVEEN KUMARAN.K.	3000
10252	NAVEEN KUMARAN.K.	3000
10253	SUNIL.V. BUSINESS	2500
10254	PARUL CHAWDA	2500
10255	SAMIKANNU NADAR.P.	2500
10256	VEMBANAN.K.	2500
10257	SELVI.R.M.	2500
10258	RAMANATHAN.P.	2500
10259	GOPAL.K. BUSINESS	2500
10260	VISWANATHAN.G. BUSINESS	2000
10261	ARUMUGAM.A.	1000
10262	SOUNDIRAPANDIAN.A.	1000
10263	SANKARAPANDIAN.P.	1000
10264	NATESAN.V.	1000
10265	LAKSHMI.P.L.	500
10266	MAMATHIK.	500
10267	SIVARAMAN.P.	500
10268	DEVAKI.N.	500
10269	DHARMASEELAN.S.	500
10270	LEELAVATHI.M.	500
10271	VELMURUGAN.K.	500
10272	MURUGANAND.R.	7500
10273	JEYALAKSHIMI.M.	7500
10274	VANITHA.M.	3000
10275	KOCHUMON.M.O.	1500
10276	NISHA ARYA	1000
10277	ANANTHANARAYANAN.R.	1000
10278	SAMYNATHAN.N.	500
10279	NAGARAJAN.B.B.	500
10280	MURUGANAND.R.	5000
10281	JEYALAKSHIMI.M.	5000

16158	RAJASEKARAN.M.	1000
16159	SENTHILNATHAN.K.	500
16160	JOTHI.G.	500
16161	VINUKARTHIKEYAN.M.	500
16162	MURUGESAN.R.	500
16163	JOHN JOSEPH.A.	1000
16164	HEPSIBAH THILAGANATHY.R.	1000
16165	VALLIAMMAL.J.	500
16166	SURIYA SEKARAN.V.	500
16167	MURALIDHARAN.C.	500
16168	RAJAKUMAR.C.	500
16169	VINODHAN.C.	500
16170	MANGAYARKARASI.C.	1000
16171	SHARMILADEVI.T.	500
16172	GANESH BABU.S.	500
16173	NARSING RAO.C.	500
16174	RAJAKUMAR.B.	500
16175	RAJAGURU.S.	1000
16176	GANESA NADAR.K.	500
16177	PAULDURAI.A.	500
16178	JEYARAMAN.V.	1500
16179	GOPALAKRISHNAN.V.	500
16180	MUNISAMY.T.	500
16181	PALANISAMY.K.	500
16182	ANBALAGAN.M.	1000
16183	BHANU H MEHTA	74000
16184	HARSHAD V MEHTA	77500
16185	SELVAKUMAR.T.	1000
16186	AMAITHY.M.	5000
16187	VETHAVASUGHI	1000
16188	ASAITHAMBI.C.	500
16189	VADIVEL MURUGAN.P.	2500
16190	MANOJ H MEHTA	88000
16191	KINISH RATHI	41000
16192	MUDITA RATHI	25000
16193	PALANIVEL.K.	2500
16194	VASANTHAVEL.K.	2500
16195	AMUTHA.T.	2500
16196	AMSAVENI.P.	2500
16197	STALIN.C.	500
16198	SHENBAGAMURTHY.C.	500
16199	THANGAMMA THANGAVEL	500
16200	SATHIYAVANI.S.	3000
16201	INDIRANI.B.	500
16202	GNANASEKARAN.R.	500
16203	KASIMUTHU MALAI	500
16204	SURESH KUMAR EDWIN.C.	1000
16205	RAKESH C BHULANI	3500
16206	GEETHA R BHULANI	4500
16207	SADHANA ASHISH VAIDYA DOCTOR	10000
16208	KEVIN.J.	500
16209	KASI MARIAPPAN.A.	500
16210	SHANTHI.M.	2500
16211	MATHAN KUMAR.P.	1000
16212	VIAGULA REGILA MARY.M.	37500
16213	JESU PACKIA DELVIN.M.	52500
16214	AROCKIA HELAN M.	52500
16215	SANTHI.K.	10000
16216	DAULAL RATHI & SONS HUF	31500
16217	GRISHMA DEVI RATHI	25000
16218	RAJASEKAR.R.	2000
16219	SRINIVASAN.R.	1000
16220	RAMDAYAL OJHA	500
16221	PON KUMARAN.P.	500
16222	PRAKASH JAIN.M.	2500
16223	LOKESH RANKA.P.	500
16224	PRAHLAD RAJ PODDAR	500
16225	VENKATESULU.T.R.	2000
16226	BADRINATH.T.R.	1500
16227	SHANKAR.T.R.	2000
16228	RANGAVITTAL.T.L.	2000
16229	RANGAVITTAL.T.L.	3500
16230	JEYAMARY.V.	1000
16231	LATHA.J.P.	1000
16232	CROSSBORDER INVESTMENTS PRIVATE	36000
16233	CHAGANIDEVI BISANI	1000
16234	RATHI RAYEN.V.	60500
16235	DURAISAMY.S.	500
16236	DILIP KUMAR.D.	1500
16237	KALA J JAIN	1500
16238	TARA DEVI OSTWAL	1500
16239	SARALA CHOUDHARY.D.	2500
16240	PIYUSH K OSTWAL	500
16241	RATAN BAI	1500
16242	JAYA L JAIN	1000
16243	JAIPAL K JAIN	1000
16244	KAMAL OSTWAL.K.	500
16245	MAHANDRA KUMAR TATER.P.	1000
16246	PRAKASH CHAND KHABIYA	1000
16247	SATHYA NARAYANA.K.	1000

4316	SELVAMUNIYASAMI.N.	500
4317	JAYA LAKSHMI.G.	500
4318	VAIRA VEERAMUNIA SAMY.N.	500
4319	SEKAR.S.	500
4320	GANDHIMATHI.S.	500
4321	THIRAVIAM NADAR.D.	500
4322	TAMILSELVAN.V.	500
4323	ARUNACHALAM.V.	500
4324	VAITHIALINGAM.A.	500
4325	MICHEAL DURAIRAJ.S.	1000
4326	PRATHAB.M.T.	500
4327	ASIRVATHAM NADAR.M.	500
4328	CHIDAMBARAM NADAR.M.	500
4329	BHAGYA MUTHU NADAR.K.M.	500
4330	MOSES.P.	500
4331	SORIMUTHU.M.K.	500
4332	NATCHATHIRAM NADAR.K.	1000
4333	ANNAMALAI.A.	500
4334	THANGAM NADAR.C.	500
4335	SELVARAJ.P.	1000
4336	SUBRAMANIAN.K.	1000
4337	MAYILRAJAN.V.	500
4338	DEIVAKANI.M.	1000
4339	MARAKATHAM.S.	1000
4340	GNANA BHAKIA KANI	1000
4341	SIMAN.V.	1000
4342	JEYALAKSHMI.D.	1000
4343	JEROLD.S.V.	500
4344	JULIET EMELDA.V.	500
4345	RAMASWAMY.A.	500
4346	SUNDER.A.S. TEACHER	500
4347	SELVARAJ.S. AGRICULTURE	500
4348	VISHNU NADAR.S.M.	500
4349	MAYIL RAJAN.V.	500
4350	ALEXANDER.A.S.	500
4351	GANDHI RAJAN.R.	500
4352	VIJAYA LAKSHMI.B.	500
4353	MAHALAKSHMI.R.	500
4354	RAJATHI AMMAL.R.	500
4355	MATHIVANAN.A.G.	2500
4356	ALAGUVEL.S.	500
4357	SEKAR.P.	1000
4358	PONMANI PANDIAN.A.	2500
4359	MUTHEESWARI.S.	500
4360	PONNAMMAL.D.	1500
4361	SUNDAR.G.	500
4362	PONMANI PANDIAN.A.	2500
4363	SENBAKAVALLI.P.	500
4364	THIRUMALAI KUMAR.R.	500
4365	SELVAMOHANDAS PANDIAN.S.	500
4366	MURUGESAN.A.G.	500
4367	ARANGASAMY.S.R.	500
4368	VENKATACHALAM.R.	500
4369	RAMASAMY.S.P.	500
4370	BALASUBRAMANIAN P.	500
4371	SREE MURUGAN.M.	500
4372	KARUPPASAMY NADAR.A.	500
4373	LAKSHMANA PERUMAL.R.	500
4374	RAVIRAJ.M.	500
4375	JAYACHANDRAN NADAR.S.	500
4376	AYYADURAI NADAR.M.	500
4377	SELVARAJ.T.	500
4378	ANNAMALAI RAJ.A.P.	1000
4379	THANGARAJA.S.K.	500
4380	AMOSE.T.	500
4381	SUJATHA.N.	500
4382	RAJAGOPAL.A.B.	500
4383	VEERAPANDIAN.S.	500
4384	KULANDHAIVEL.U.	500
4385	KARUPPASAMY NADAR.A.	500
4386	MANGALESWARI.K.	500
4387	PONNUSAMY NADAR.T.	500
4388	JAYA BALAJI.S.	500
4389	BANUMATHI.P.	500
4390	SENTHUR KALAI.M.	500
4391	RANI.R.	500
4392	SIVASAMY.A.	500
4393	MURUGESAN.S.	500
4394	MEENAMMAL (A) MEENA.M.	500
4395	JAYACHANDRAN.N.	500
4396	ARUNACHALAM.V.	500
4397	SANKARA NARAYANAN.N.	500
4398	NALLADURAI.P.	500
4399	RAMALINGAM.R.	500
4400	MAHESWARAN.P.	500
4401	JAYARANI.R.	500
4402	RAVICHANDRAN.C.	500
4403	KALANITHI.P.	500
4404	THANGAVEL.S.P.	500
4405	RAJAMOORTHY.C.	500

10282	USHA LAKSHMI.D.	1500
10283	DHARMARAJ.K.	500
10284	SARAVANAN.T.P.	500
10285	JEGADESAN.S.R.	500
10286	MOHAN.M.	1000
10287	SELVANATHAN.D.	500
10288	NAVEED MOHAMED.A.R.	500
10289	HAJEE M.BEER MOHAMED	500
10290	NAZEER AHAMED.P.	500
10291	DHAYALRAJ.S.A.	500
10292	RAMAA.R.	500
10293	SHEILA MERLIN	15000
10294	PONNIAH.S.K.	7500
10295	SAMRAJ.K.	3000
10296	SAHAUEL AHAMED.M.A.S.	3000
10297	ESWARI.A.	2500
10298	VADHANA.S.	2500
10299	SRINIVAS.M.	2500
10300	DHANUSKODI.A.V.	2500
10301	MADDI KASI VISWANADH	1500
10302	CHERUKURI SURESH	1500
10303	BAPANAPALLI SUDHARSANAM	1500
10304	THANGAPANDIAN.P. EMPLOYEE	1500
10305	SARADHA MAHESWARI	1500
10306	MANOHAR.P.	1500
10307	KARUPPASAMY PANDIAN.S.	1000
10308	SAROJINI.S.	1000
10309	SIVABALAN.A.	1000
10310	NIRAIMATHI.R.	1000
10311	VIMALRAJAN.V. SALES MANANGER	1000
10312	LAKSHMINARAYANA.T.	1000
10313	DEVANEYAN.J.	500
10314	SUNDAR RAJ.S.	500
10315	MADDI TATAIAH GUPTA	1000
10316	PRABHAKAR.P.	1000
10317	RAMANUJAM.N.	500
10318	SIVANESAN.S.	500
10319	RAMESH BABU.S.	500
10320	PADMAVATHI.T. HOUSE WIFE	500
10321	KANAGA SABAPATHY.S.	500
10322	SUBRAMANIAN.P.R.	500
10323	SARASWATHI.V.	500
10324	PALANISAMY RAGHAVAN	500
10325	MARIAPPAN.E.	500
10326	FAISAL AHAMED.S. BUSINESS	500
10327	ANDUL SALIM.I. BUSINESS	500
10328	RASAN BABU	500
10329	FEROZ MOHAMED.S. BUSINESS	500
10330	DR.CHANDRA SUNDARAJ	6000
10331	SELVAKANI AMMAL.S.	2500
10332	ANTONY RAJ.A.	1500
10333	ASOKARAJ.S.	1500
10334	VELAYUTHAM.V.	1500
10335	THANGARAJ NADAR.V.	1000
10336	MUTHURAJ.P.	1000
10337	SUBBURAJ.R. MATCH WORKS	1000
10338	MEENATCHI SUNDARAM.P.	1000
10339	ROBSON HERTIYAS.P.	1000
10340	SUBASH CHANDRA BOSE.M.P.G.	1000
10341	JEBARANI.M.	1000
10342	BHASKARAN.T.	1000
10343	SUBBARAJ.S.	1000
10344	AMSAVENI.R.	1000
10345	SHERINE KUMAR	1000
10346	CHANDRAN.V.S.P.	1000
10347	JEYANTHI.M.	1000
10348	AYYASAMY.V.	500
10349	GOLDAMARY.J.	500
10350	DHAMOTHARAN.K.	500
10351	RAMA MOORTHI.R.	500
10352	PONKILI.G.	500
10353	RAMA KRISHNAN.P.	500
10354	DARVIN TITTUS.A.	500
10355	LAWRENCE.A.	500
10356	FRANCIS XAVIER.B.	500
10357	KRISHNADASS.V.	500
10358	CHANDRASEKAR.S.	500
10359	PERIYASAMY.S.	500
10360	THIRUMENI.P.	500
10361	PATHURUTHEEN.S.	500
10362	GANGATHARAN.S.	500
10363	RAJAVEL.G.	500
10364	MADASAMY.A.	500
10365	ESAKIRAJAN.R.	500
10366	SADAI ALWAR	500
10367	MAHALAKSHMI.M.	500
10368	KANAGAMANI.H.	500
10369	KANAGAMANI.H.	500
10370	JEYARAM.P.	500
10371	MARIAMMAL RAJAN	500

16248	RUBY AMIN MERCHANT	3500
16249	MOHANDAS BALRAM SABUNANI	500
16250	SELVA SUGANTHI.J.	500
16251	ANJALI GHORPADE	50000
16252	RAVINDRA KUMAR.A.	500
16253	ABILASH KUMAR.C.	500
16254	ARVIND KUMAR JAIN.C.	500
16255	DALPATRAJ CHOUDHARY.B.	500
16256	NAINA K SHAH	1500
16257	KETAN SHAH	2500
16258	SUNILA VAKNALLI	1000
16259	RITI VAKNALLI	500
16260	SUNILA VAKNALLI	500
16261	JOE VILLAVARAYAR.J.P.	6000
16262	SELVI.S.	500
16263	SMILA STANLEY.J.	7500
16264	JESIAH VILLAVARAYAR.J.	1000
16265	RAJESH CHANDRA DUBEY	5000
16266	VINAY KUMAR.D.N.	3500
16267	VALARMATHI.A.	500
16268	SIVA KUMAR.S.	500
16269	VELUMANI.M.	500
16270	REWANTMAL LODHA	500
16271	SANJIB ROY	2500
16272	MARITHAI.R.	1500
16273	DINESH.M.	500
16274	SANJAY SINGH	5000
16275	VANITHA.T.V.	1000
16276	SREEVARDHINI.T.S.	1500
16277	SUNITHA.T.B	1500
16278	UTTAM CHAND.D.	12000
16279	JAYASHREE VENKATESH	25000
16280	MAYUR JAIN.P.	500
16281	M/S.RADHASOAMI SECURITIES PVT LTD	2500
16282	SRINIVASAN.T.	1000
16283	AMIT MEHTA	500
16284	DEVENDRA MEHTA	1500
16285	#N/A	500
16286	MANNU MEHTA	500
16287	NARENDRAPRASAD N CHOHAN	500
16288	SRINIVASAN.P	1000
16289	VENKATESH PRABU.M.	4000
16290	ARMSTRONG THOMAS KENNEDY.G.	1000
16291	DHARMARAJAN.C.	1000
16292	SANJAY N BHALERAO	5000
16293	DR.PRADNYA KEDAR PARULKAR	500
16294	SANJAY KULKARNI	5000
16295	VANITHA.T.V.	1000
16296	RANGAVITTAL.T.L.	500
16297	RANGAVITTAL.T.L.	1500
16298	DARSHANA DATTATRAY MAINKAR	500
16299	BALAKRISHNA NARAYAN APTE	5000
16300	SEEMA M LADAGE	2500
16301	MANISH D LADAGE	4000
16302	DATTATRAY RAMAKANT MAINKAR	500
16303	DR.SANGEETA VENGSARKAR SHAH	5000
16304	VYANKATESH MARTU NAYAK	500
16305	NARSINHA MARTU NAYAK	500
16306	DILIP GOKHALE	1000
16307	CHINTAMANI V NADKARNI	500
16308	YOGENDRA VIJAY PATWARDHAN	500
16309	AJAY VASUDEV PAI	1000
16310	MEGHA GAWDE	1000
16311	SHILPHA GAJOOL	2500
16312	PRASAD V GAWDE	500
16313	SWATI SANJAY KULKARNI	2500
16314	SUNIL BALIGA	500
16315	SHRUTI BALIGA	500
16316	VENKATA REDDY.B.	2500
16317	NARSIMHA KAMATH	2000
16318	SHRIPAD ANANT PURANIK	5000
16319	SHUBHADA SHRIPAD PURANIK	5000
16320	ANKUR SHRIPAD PURANIK	5000
16321	SWAMI NATHAN.M.	2500
16322	ASHOK SURANA.R.H.	500
16323	ARUNACHALAM.M.	500
16324	VALLI KANNU.A.	500
16325	SUBBIAH.K.N.	4000
16326	ANANTHA KRISHNAN.T.	1000
16327	MADHAV KAMATH	1500
16328	VIVEK RAGHUVEER SHANBHAG	500
16329	VAIDYA VARSHA KAUSTUBH	500
16330	KAMALAKAR WAMAN DESHPANDE	1500
16331	MRUDUL CHANDULAL MEHTA	8000
16332	KUMUD KAPIL MEHTA	5000
16333	KAPIL CHANDULAL MEHTA	20500
16334	UJJWALA RAVINDRA GOLE	500
16335	MAYUR GOR	500
16336	SACHIN PATIL	500
16337	VIRAL KEDIA	500

4406	JOSEPH DARLIN.G.	500
4407	ALBERT.D.	500
4408	BRABAKARAN.A.	500
4409	MUTHU SELVI.R.	500
4410	SUBRAMANIAN.V.	500
4411	GEETA RAGHAVAN	500
4412	VIJAYARAHAVAN.TR.S.	500
4413	SUDHARSANAM.TR.S.	500
4414	MURUGESAN.S.	500
4415	MUTHU VIJAYAN.K.	500
4416	THANGASAMY.N.	500
4417	KAVITHA.V.	500
4418	SANKARA PANDIAN.S.	500
4419	ARUNA.S.	500
4420	VIMALA.A.	500
4421	JANAKI DHEVI.S.V.	500
4422	ANTHONY.S.	500
4423	SELVALAKSHMI. M. STUDENT	500
4424	BASKAR.M.	500
4425	GNANASEKAR.A.	500
4426	RAJA RAJESWARI.G.	500
4427	MEENATCHI SUNDARESWARAN.G.K.	500
4428	SHIVASHUBRAMANIKANDAN.G.	500
4429	RAJASUNDARI.P.	500
4430	PON THINAKARAN.T.	500
4431	THANGAMANI.A.	500
4432	PAULDURAI.P.	500
4433	PON THINAKARAN.T.	500
4434	SIVARAMA GANESH.P.K. BUS OPERATOR	1000
4435	INDRAJITH.R.	500
4436	ARUN.R.	500
4437	SRINIVASAN.M.	500
4438	KALAI SELVI.M.	500
4439	DHANAPAL.V.	1000
4440	KARTHIK.K.M.K. STUDENT	500
4441	SINDUJA.K.M.K. STUDENT	500
4442	SANGEETHA.M.	1000
4443	DHANUSKODI.C.	1000
4444	CHIDAMBARAM.S. GOVT. EMPLOYEE	1000
4445	NAGAMMAL.K.	500
4446	RAMANATHAN.A.S.V.K. BUSINESS	1000
4447	THANGA DURAI.T.	1000
4448	ALAGU SUNDARA MOORTHY.A.	1000
4449	RAVI.A.	1000
4450	DURAI PANDI NADAR.K.	1500
4451	CHANTHIRAA SEKHAR. A.G. SERVICE	500
4452	BALAMURUGAN.A.	500
4453	CHANTHIRAA SEKHAR. A.G. SERVICE	500
4454	SELVARAJ.P.	500
4455	SIVA SAKTHI.N.	500
4456	SORNA KANTHI.P.	500
4457	MOTILAL NEHRU.A. BUSINESS	500
4458	SARAVANA KUMAR.M.	500
4459	MOHAN ALEXANDER.K. SERVICE	500
4460	RITA RAJESWARI.J. TEACHER	500
4461	GAJENDRA RAJAN.R.	500
4462	ELIZABETH.S.	500
4463	BHASKAR.C.	500
4464	RATHINAM.A.	500
4465	JEYA SHANMUGA RAJA.A.	500
4466	KUPPUSAMY.M. TEACHER	500
4467	RAVIKUMAR.R. BUSINESS	500
4468	MURUGESAN.K.	1000
4469	SAKTHIVEL.P.P.	5000
4470	THANGAVEL.P. BUSINESS	500
4471	BALAJI.W. BUSINESS	500
4472	BALAMURUGAN.R. BUSINESS	500
4473	VIGNESH BALAN.R. BUSINESS	500
4474	JAYA KUMAR.R. BUSINESS	500
4475	JAYARAJAN.I. BUSINESS	500
4476	JAYA JANAKI.P.	500
4477	RAMAR.M. BUSINESS	500
4478	PREMA SANTHI.D.	500
4479	JAYABALAN.J. DOCTOR	500
4480	JACOB.S. BUSINESS	500
4481	MADHURAM.M.	1500
4482	MOHAN MANICKAVASAGAM.V. DOCTOR	2500
4483	SORNA MANICKAM.L. SERVICE	500
4484	EMERSON.M. BUSINESS	500
4485	MAHENDRA PRABU.R.	500
4486	JEGA JOTHI.S.	500
4487	SIVA RAMA GANESH.P.K. BUSOPERATOR	500
4488	GNANARAJ.P. BUSINESS	2000
4489	THIYAGARAJAN.P. BUSINESS	500
4490	SARAVANAPERUMAL.K.P. BUSINESS	500
4491	DHANIS ANANDARAJ.S. BUSINESS	500
4492	SENTHIL NATHAN.K. BUSINESS	500
4493	VIJENDIRAN.V. BUSINESS	500
4494	MUTHUSAMY NADAR.M. BUSINESS	500
4495	KUMAR.V.	500

10372	PONNIAH THIAGARAJAN	500
10373	THIGARAJAN.A.	500
10374	SURESH.R.	500
10375	VENU GOPAL.R.	500
10376	JEYADEVI.J.	500
10377	ANITHA KISHORE.C.	500
10378	ANITHA KISHORE.C.	500
10379	GOPAL.U.	500
10380	AMARNATH.M.	500
10381	INDIRA.D.	500
10382	SUDALAIMANI NADAR.D.	500
10383	MONEY.S.	500
10384	SEETHA.V.	2500
10385	SATHISH KUMAR.C.	2500
10386	VIJAYENDRAN	500
10387	JEYARAJ.V.	500
10388	MALLIKA.K.	2500
10389	SAKTHIVELU.A.	2500
10390	SAKTHIVEL.A.	2500
10391	SUSILA SELVARAJ.M.	1500
10392	VASANTHA.B.	1500
10393	BALAMOHAN.M.	1500
10394	JAYALAKSHMI.N.	1500
10395	NAGARAJAN.H.	1500
10396	BALA SUNDARAM.S.	1500
10397	RADHA KRISHNAN.S.	1500
10398	MARIA SELVARAJ.P.	1500
10399	SENTIL ANANTHAN.G.	1500
10400	THAVASIVEL.K.	1500
10401	NARAYANASAMY.S.	1000
10402	GOMATHI.P.	1000
10403	AYYAMPERUMAL.J.	1000
10404	RAMANATHAN.V.	1000
10405	NARAYAN.V.	1000
10406	MURUGESAN.P.K.	1000
10407	MURUGESH BABU.S.	1000
10408	JOSE.T.T.	1000
10409	NAGAJOTHI.A.	1000
10410	SHENBAGARAMAN.N.	1000
10411	SELVARANI.N.	1000
10412	SUSILA.S.	1000
10413	KUMAR.D.	500
10414	NEETHIRAJ.K.	500
10415	ABOOBUCKER.M.M.	500
10416	BHUVANESWARI.N.	500
10417	RAMKUMAR.V.	500
10418	VASANTHI.R.M.	500
10419	PREMCHANDRIKA.B.	500
10420	SUBRAMANIAN.G.	500
10421	SHENBAGARAJ.G.	500
10422	SANTHANA MARI.J.	500
10423	ARUMUGAM.G.	500
10424	MURUGESAN.G.	500
10425	ABOOBUCKER.M.M.	500
10426	ABOOBUCKER.M.M.	500
10427	ABOOBUCKER.M.M.	500
10428	UTHAYAKUMAR.V.M.	500
10429	CHANDRA MOHAN.V.M.	500
10430	PAVALATHAI.M.	500
10431	SANTHAVEL.R.	500
10432	SAKTHIVEL.R.	500
10433	SINGARAVEL.R.	500
10434	VANNIARAJAN.R.	500
10435	BALASUBRAMANIAM.K.R.	500
10436	SIKKAIAN.S.K.	500
10437	JEYARANI.J.	500
10438	SOOSAI MANICKAM.A.	500
10439	CHANDRA.A.	500
10440	RADHAKRISHNAN.S.	500
10441	SUBBARAJ.S.	500
10442	MUTHU BALAKRISHNAN.A.	500
10443	KAVITHA.M. STAFF	500
10444	RAJA SEKARAN.A.K.S.	15000
10445	NAVANEETHA KANNAN.A.K.S.	15000
10446	MADHAVAN.A.K.S.	15000
10447	BRINDA.K.	15000
10448	SIVAKUMAR.A.K.S.	15000
10449	KANNAN.D.	15000
10450	RAJIV KUMAR.K.	12500
10451	RADHA BAI.N.	7500
10452	KANDAVEL GANAPATHY.T.	5500
10453	JEYANTHI.A.	3000
10454	DHANALAKSHMI.P.	3000
10455	DHANALAKSHMI.P. HOUSE WIFE	3000
10456	DHANALAKSHMI.P. HOUSE WIFE	3000
10457	MOHANA SELVI.P.	3000
10458	MOHANA SELVI.P.	3000
10459	JEYANTHI.A.	3000
10460	JEYANTHI.A.	3000
10461	MOHANA SELVI.P.	3000

16338	SAVITA A LADAGE	1000
16339	ATUL HEMANI	1500
16340	AMISHA HEMANI	1000
16341	SHUBHANGI A PITALE	1000
16342	PUSHPA D LADAGE	1000
16343	CHANDRADEEP BABU CHOGLE	500
16344	KAPIL GIRISH GANDHI	5000
16345	DIVYA MEHTA	1000
16346	SELLADURAI.T.	1000
16347	MICHAEL RAYAPPAN SILUVAI	1000
16348	RAJENDRA BIPIN SHAH	1000
16349	PREMAL LALIT GANDHI	2500
16350	PHOENIX CHEMICAL WORKS PVT LTD	50000
16351	RANGAVITTAL.T.L.	1000
16352	BHARATI ASHOK GOLE	500
16353	MINOR.AKSHAY LADAGE	500
16354	MINOR.VIVEK M LADAGE	500
16355	SWAMINATHAN.S.	500
16356	SIVAKANNAN.B.	2500
16357	ROSHINI RANJITHAN.S.	1000
16358	VIGNESH KUMAREN.P.M.J.	1500
16359	SANJAY JAIN	500
16360	RAJESH KATARIYA	500
16361	RAVI PRAKASH BARDIA	1000
16362	PRAKASH JAIN.M.	1000
16363	JEYAMOGAN.M.	1000
16364	PALANIYAPPAN.S.	1000
16365	SUNDARRAJ.S.	10000
16366	ANNAMALAI.S. BUSINESS	342000
16367	VIJAYADURAI.B. CHARTERED	1500
16368	CHITRABANU	5000
16369	DIVYA MEHTA	500
16370	BADRINATH.T.R.	500
16371	BADRINATH.T.R.	500
16372	SUBRAMANIAN.V.	668500
16373	SANJAY KHATAU ASHER	10000
16374	VIBHOR KEDIA	500
16375	SUNIL S DALVI	1500
16376	BHARATI M JAIN	500
16377	MUTHUMANI.T.	500
16378	SANJAY D RANDERIA (HUF)	2500
16379	MITAL R PATEL	1000
16380	URMILA JAIN	10000
16381	SUSHILA.R	10000
16382	MEENA.M.	5000
16383	JITENDRAKUMAR D JAIN	10000
16384	MOHANLAL D JAIN	10000
16385	BIHARILAL RAVILAL SHAH	5000
16386	VASANT NAGESH SHANBHAG	1000
16387	DEEPA AMIT BORLE	2500
16388	BHAVYA PRAKASH GALA	1000
16389	SUBRAMANIAN.V.	6500
16390	LEENA LAIT GANDHI	1500
16391	ANANT D LADAGE	1000
16392	DHARANENDRA B LADAGE	1500
16393	RAJA SANKARALINGAM.P.S.S.K	500
16394	KAPPATAKKAMATATHIL JACOB	10000
16395	MANOJ MORARJI MAV	1500
16396	CHAMPAK DEDHIA	2500
16397	HETAL PIYUSH BHANUSHALI	1000
16398	PREMLATA DEDHIA	2500
16399	ANIL GADA	2500
16400	SIDDHARTH DILIP KOLTE	2500
16401	LEELA VISARIA HOUSE WIFE	1500
16402	MUTHUKRISHNAN HARIHARAN	10000
16403	RIMPLE P VASANI	2000
16404	TARUN TRIPATHI	2000
16405	DARSHAN G PALAN	2500
16406	ARVIND HEMRAJ NAGDA	500
16407	RAMAMOORTHY.S.	500
16408	SHANMUGARAJA.S	500
16409	VISWANATHAN.S.	1000
16410	LAKSHMANA MOORTHY.S.	500
16411	NAYAN LAHERCHAND MEPANI	5000
16412	RACHANA KALPESH PALAN	5000
16413	SHEETAL S SAMPAT	5000
16414	VENKATA KRISHNAN.K.	500
16415	RAJKUMAR D JAIN	10000
16416	SUMAN P BHARAL	2500
16417	VIJAYA.S.	1000
16418	PALANISAMY.S.	2500
16419	BALACHANDRAN.M.	50000
16420	ASHOK H SHIVNANI	500
16421	AVINASH PITALE	1500
16422	PRAKASH D MORPARIA (HUF)	1500
16423	GOVINDARAJA PERUMAL.P.C.S.	8500
16424	PALLAVI RAJAN BHAT	1000
16425	NARLA GOPALKRISHNA RAMA RAO	1500
16426	ARUNA J THAKKER	2500
16427	PREMAL JOGENDRA THAKKER	5000

4496	RAMESH INBARAJ.S. BUSINESS	500
4497	JOSEPH.S. BUSINESS	500
4498	ANNASELVI.P.	500
4499	LAKSHMI.J.	500
4500	RAVI DEVARAJ.T. BUSINESS	5000
4501	RAJENDRAN.S. BUSINESS	1000
4502	DURAIAPPA NADAR.M.	500
4503	VELMURUGAN.N.	500
4504	PARAMALINGAM.M.	500
4505	ABRAHAM.E.	500
4506	ABRAHAM.E.	500
4507	DANIEL.D.	500
4508	RADHAKRISHNAN.N.	500
4509	MANIVANNAN.S.	500
4510	MURUGESAN.P.	500
4511	PAULRAJ.T.	500
4512	MAHESHWARI.M.	500
4513	PERIYASAMY.V.	500
4514	ANTHONYRAJAN.A.	500
4515	MARIMUTHURAJ.V.	500
4516	SURULI RAJ.V.	500
4517	SUBRAMANIAN.K.	500
4518	THANGASEMBULINGAM.K. BUSINESS	1500
4519	GANESAN.T.	500
4520	JEYACHANDRAN	500
4521	DHARMALINGAM.T.	500
4522	PALANITHANGAM.B. RETD, BANK OFFI	500
4523	JANSI.D.	500
4524	PRABHAGAR A.	500
4525	GNANA SAROJA.A.	500
4526	RATHINARAJ.D.	500
4527	MUTHULAKSHMI.P.	500
4528	RAJESH NAYAGAM.T.	500
4529	PRAKASH.N.	500
4530	PERIYA ANNAN.N. BUSINESS	500
4531	MANICKKAVALLI.N.	500
4532	NATARAJAN.P.	500
4533	LEELAPUSHPAM.M.	500
4534	SURESH.N.	500
4535	BASKAR A.	500
4536	DURAISELVAKUMAR.A.	500
4537	MUTHUKRISHNAN.N.	500
4538	AYYAN PANDIAN.N.	500
4539	BHARATHI.K.	500
4540	RAJA SELVAN.D.	500
4541	SATISH PRADEEP.D.	500
4542	DAVID MAHA RAJAN.D. BUSINESS	500
4543	RAJAN.S.	500
4544	SURESH.J.	500
4545	VIJAYALAKSHMI.J.	500
4546	THIRUMANI.S.P.	500
4547	KULANTHAI KANI.P.	500
4548	DINAKARAN.P.	500
4549	BALAKUMAR.S.	500
4550	BASKARAN.P.	500
4551	JACOB NADAR.J.P.	500
4552	NELLAI GANESAN.P.	500
4553	GUNASINGH.M.	500
4554	ASIRVATHAM.A.	1500
4555	VIYAGAPPA NADAR.S.A.	500
4556	DEWAKAR.S. PRIVATE MERCHAN	500
4557	BASKARAN S.	500
4558	SELVAM.P.	500
4559	BAKIARAJAN.P.	500
4560	SUDHAKAR.V.	500
4561	JEYACHANDRAN.V.	500
4562	ARUMUGA NAINAR.S.	500
4563	KARTHIKEYAN.R.	500
4564	ANTONY JAYA PANDY.A.	500
4565	JOSEPH ANTONY STANLY.V. BUSINESS	500
4566	JEYAKUMAR.J.	500
4567	RAJAGOPALA KRISHNAN.T. BUSINESS	1500
4568	ELANGO.N.	500
4569	RAVINDRAN.T.	2500
4570	RESHMI ARAVIND HOUSE WIFE	2500
4571	PURNIMA.R.	2500
4572	ANUP SEKAR.R.	2500
4573	RAJAN.L. BUSINESS	500
4574	JOHNSON.L.	500
4575	VARATHARAJ.D. BUSINESS	1500
4576	SELVAM.J.A.	500
4577	HARRINGTON THOMAS.D.	1000
4578	MURUGESAN.P. BUSINESS	1000
4579	SIVASUBRAMANIAN.P. BUSINESS	1000
4580	ROWLAND DHANABALAN.J. BUSINESS	1000
4581	JOHNSON.L.	500
4582	RAJAGURU.V.	500
4583	SUNDARAM.R.	500
4584	GNANA SOUNDARI.K.	500
4585	PERUMAL.M.	500

10462	RANJITH KUMAR.J.	5500
10463	NANDAGOPAL.M.	5500
10464	VISHALAKSHMI.M.	2500
10465	ANANDARAJ.S.	2500
10466	SUNDARA RAJU.S.	2500
10467	JAMEELA PAULUS	2500
10468	STANLEY PAULUS	2500
10469	BACKIALAKSHMI.B.	1500
10470	NATARAJAN.T.	1000
10471	RAMANUJAM.B.	1000
10472	VIJAYAKUMAR.R.	1000
10473	GUGAN.V.	1000
10474	MUTHUKUMAR.S.	1000
10475	MARIAPPAN.S.	500
10476	JEYARAJ.K.	500
10477	SELVARAJ.P.	500
10478	MUTHURAMAN.S.	500
10479	MOORTHY.A. CONTRACT	500
10480	MARIAPPAN.P.	500
10481	HARIHARASUDHAN.R.	500
10482	PAPPAMMAL.T.	500
10483	CHELLADURAI.S.	500
10484	MURUGAN.T.	1000
10485	VARDHARAJAN.M.	500
10486	RATHINASAMY.S.	500
10487	NIRMALA.R.	12500
10488	PRAMILA.A.	12500
10489	RATHINA.R.	3000
10490	RATHINA.R.	3000
10491	WINSTON DANIEL.V.	2000
10492	JEBAMANI VINCENT	2000
10493	AR.RAMANATHAN	2000
10494	RM.NAGAMMAI ACHI	2000
10495	SHANTHI.R.	1500
10496	PARVATHI.B.	1500
10497	SAROJA.G.	1500
10498	SANTHI.S.	1500
10499	KARTHIKEYAN.S.	1000
10500	VISHNURAM.V.	1000
10501	VIJAYALAKSHMI.S.	1000
10502	VENKATRAMAN.K.	1000
10503	BALAJI.R.	1000
10504	KAVITHA.S.	500
10505	UMAIYAL PARVATHI.M.	500
10506	GUNASEKARAN.P.	500
10507	DURAIPANDI.P.	500
10508	BALUMAHENDRAN.I.	500
10509	BALASUBRAMANIYAN.K.	500
10510	THAMILARASI.R.	500
10511	RAMASAMY.S.	500
10512	NATARAJAN.K.	500
10513	KONNAIYANDI.K.	500
10514	POORNA CHANDRAN.P.	500
10515	KARMEGAM.G.	500
10516	MARUTHAVEL.M.	500
10517	SARAVANA VASAN.S.S.	1000
10518	SELVA KUMAR.M.	500
10519	SHARADKUMAR. R. AMIN	10000
10520	DHAYANITHI.S.	12500
10521	GNANA SEKARAN.D.	12500
10522	PALANIYAMMAL.G.	6000
10523	GANESAN.P.	6000
10524	SURESH KUMAR.S.	3000
10525	THE SECRETARY	2500
10526	VASUKI.B.	2500
10527	PARAMASIVAM.M.	2500
10528	GOPI.B.	2500
10529	JATAN LAL DAGA	1500
10530	BANDURAPALLI JAWAHAR BABU	1500
10531	JANARTHANAN.R.	1500
10532	NILESH KANYALAL DAGA	1000
10533	AJITKUMAR KANYALAL DAGA	1000
10534	INTERFACE DESIGN ASSOCIATES PVT LTD	1000
10535	KAVITHA B.	1000
10536	ANANDHA RAJAN.T.	1000
10537	RATHINASAMY.T. BUSINESS	1000
10538	ULAGANATHAN.M.	1000
10539	RATAN LAL DAGA	1000
10540	ARASH NACHIAPPAN.V.	1000
10541	KANYALAL PREMRAJ DAGA	1000
10542	JAYANTILAL K.SHAH	500
10543	NAGESHWARAN.A. ENGINEER	500
10544	SANKAR.A.	500
10545	SOLAI KUMAR.G.	500
10546	KALYANKUMAR.R.	500
10547	DURAISAMY.S.	500
10548	MOHAN SINGH	500
10549	RAVI CHANDRAN.V.	500
10550	ALAGESAN.S.	500
10551	SIVASAMY.P. PROFESSOR	500

16428	JOGENDRA CHANDRAKANT THAKKER	5000
16429	DR.DEEPESH J PALAN	5000
16430	GOPALJI J PALAN	5000
16431	RAJANI G PALAN	5000
16432	SANDEEP K SAMPAT	5000
16433	VILAS MADANLAL KOTHARI	5000
16434	URMILA NAYAN	5000
16435	AJIT R GAJENDRAGADKAR	1500
16436	RATHI DEVI.V.	1000
16437	PUSHPARAJ M VASANI	2000
16438	PREMA JANARDHANAN	500
16439	HIMANSHU VENILAL MEHTA	19000
16440	HIBISCUS ENTERPRISES LLP	1483000
16441	SUNITA RAJAN BHAT	1000
16442	KIRAN ASHOK SHIVNANI	500
16443	SHOBANA.P.	1000
16444	SEMBULINGAM.G.	500
16445	INDRA KUMAR BAGRI	500
16446	JEYAKUMARI.S.	1000
16447	MURUGANANTHA KANNAN.S.	1000
16448	RANJEET	500
16449	RASHMI PRADIP PAWAR	2500
16450	KOMAL A BADANI	25000
16451	SAKTHI SUNDARA PANDIAN.P	500
16452	RAJALAKSHMI.R.	500
16453	NISHANT A SHAH	1500
16454	JIGAR A SHAH	1000
16455	PUSHPA HARAKCHAND	1000
16456	PRATIKSHA D GALA	1000
16457	DHIRAJ GALA	1000
16458	ALKA JAYESH UPADHYAY	4000
16459	JAYA NAVIN UPADHYAY	1000
16460	MITESH BHOGILAL PANDYA	500
16461	JAYESH RAMSHANKER UPADHYAY	8000
16462	WILSON ANANDARAJ.T.	1000
16463	KAILASH ANIL UPADHYAY	500
16464	LAVJI MITHU GALA	1500
16465	ANANT D LADAGE (HUF)	500
16466	MENTOR CAPITAL LIMITED	200000
16467	GANESH CHOCKALINGAM.N.	500
16468	RAJATHI.S	500
16469	GOPAL BINANI	500
16470	SMITA BAKUL DAGLI	500
16471	PURVI PARAG SHAH	500
16472	JASMIN P MEHTA	500
16473	RAJENDRA JADAVJI KOTHARI	500
16474	RAHUL JAYANTILAL JAIN	1500
16475	RAJESH KUMAR DAMANI	500
16476	NAVNEET DAMANI	1000
16477	KALIAPPAN.R.	500
16478	PONRAJ DEVASIRVATHAM. D. BUSINESS	500
16479	SANTHA.S.	500
16480	CHIRAG KANTILAL MEHTA	1000
16481	MAYUR PRAVIN SANGHRAJKA	500
16482	ABHAY A SHAH	1500
16483	NILAM A SHAH	1000
16484	VIPUL H PATEL	2500
16485	KAREN CARVALHO	5000
16486	JOHN PASCO CARVALHO	4000
16487	EUFEMIA CARVALHO	5000
16488	JOSEPH CARVALHO	6000
16489	ANBARASU.K.	500
16490	GOMATHI.G.V.	500
16491	JASMINE SELVAKUMARI.T.	1000
16492	JASJIT SINGH MAKOL	10000
16493	RAJAMANI.D.	500
16494	YOGESH	1000
16495	AMITA HEMANSHU VYAS	1000
16496	STANLEY LAINE.M.	7500
16497	CHETANA CHETAN PANDYA	1500
16498	ISSAC.P.	500
16499	NAGAVALLI.S.	5500
16500	PIYUSH C DOSHI	1000
16501	PREETI PIYUSH DOSHI	1000
16502	JASUMATI N SHAH	5000
16503	ALPA DIVYESH DEDHIA	1000
16504	PRANLAL LALLUBHAI SHAH	500
16505	NILESH RAMESHCHANDRA GOHIL	1500
16506	FRANK THOMAS RICHI.G.	1000
16507	SAFFRON ENTERPRISES (P) LTD	1000
16508	SURIYA BRABAH.R.	1500
16509	MURUGESAN.S.	2500
16510	MUKUL G.MEHTA	500
16511	SIVANESH.S.	8500
16512	MUKESH KUMAR.S.	2500
16513	PADAM RAJ MEHTA	500
16514	BOOPATHY.S.	500
16515	PRATIMA PRABHU	1000
16516	CHAVI ENTERPRISES PRIVATE LIMITED	500
16517	BALAKRISHNAN.V.S.O.	6500

4586	KARUNAKARAN.M.	500
4587	MANOHARAN.M.	500
4588	KANNAN.M.	500
4589	SELVA KUMAR.M.R.	500
4590	PAULRAJ.M.	500
4591	MURUGESAN.M.	500
4592	GANESH BABU.S.	500
4593	PRATAP KARTHIK.U.	500
4594	SARUMATHI.R.	6000
4595	SATHIANANTHA THILAGAR.T.	500
4596	KANAGARAJ.P.	500
4597	MADASAMY.S.	500
4598	THANGA KAVITHA.R.	500
4599	JEGATHAMBAL.S.	500
4600	SHANTHI.S.	500
4601	SELVA ARASU.A.	500
4602	MARIAPPAN.C.M.T.	500
4603	VINAYAGA MOORTHY.A.S.V.K.	1000
4604	DHANABAL ARASAN.S.	500
4605	DEEPA.S. HOUSE WIFE	500
4606	PANDEESWARI.M	500
4607	INDRA GANDHI.S.	1000
4608	DHARMAR.S.	2500
4609	GOPINATHAN.B.	2500
4610	NETHIRABAI MADHAVAN	500
4611	SELVARAJ.C.	3000
4612	THINAKARAN.B.	1000
4613	DHANASEKARAN.N.	5000
4614	SERMARAJAN.S.	500
4615	JAYAKUMAR.R.	500
4616	SANKARA NARAYANAN.S. BUSINESS	2500
4617	SELVAM NADAR.I. BUSINESS	1000
4618	MAHILA EVANGELINE	500
4619	SATHRAK GNANADASAN.A. TEACHER	500
4620	JAYAPRAKASAM.M. BUSINESS	500
4621	KANDASAMY.R.	500
4622	NARENDRAN.G.	1500
4623	JAMES ARUMAINAYAGAM.S.	500
4624	VIJAYALAKSHMI.S.	500
4625	NICKSON PERINBARAJ.D.	500
4626	DHANABAKIYAM.V RETD TEACHER	500
4627	NARAYANASAMY.K.	500
4628	SHANMUGANATHAN.J. BUSINESS	500
4629	NATARAJAN.A.	500
4630	AYYAMPERUMAL.A. BUSINESS	500
4631	AMALADAS.A. BUSINESS	1000
4632	HARIHARAN.S. STUDENT	500
4633	JAMES SELVARAJ.D. BUSINESS	500
4634	RATHINASAMY.S.R.S. BUSINESS	500
4635	ANNAMALAI.P. BUSINESS	500
4636	LAKSHMI.S.P. SERVICE	1000
4637	VIJAYA SELVI.J. SERVICE	1500
4638	BHASKAR.P.	500
4639	KANAKKA NADAR.K.	500
4640	DURAIPANDI.T.	500
4641	PAULDURAI.K.	500
4642	PALANIVEL.P.	500
4643	MOSES.G.	2500
4644	SANGU KRISHNAN.K.	500
4645	KARTHEESAN.R.A. DOCTOR	1000
4646	MALLIKA.I.	500
4647	KARUNAKARAN.T.	500
4648	GANESAN.A.	500
4649	ANBAZHAGAN.S. BUSINESS	2500
4650	SUBRAMANIAN.A.	500
4651	ADHI NARAYANA NADAR.A.	500
4652	ABINAYA.R.	500
4653	RAMAR.S.	500
4654	SIVASANTHINI R.	500
4655	IYAM PERUMAL.B.	500
4656	RICHARD RAJADURAI.D.	500
4657	BALACHANDER.I.	500
4658	VELUSAMY NADAR.V.	500
4659	SAMUTHIRAKANI.V.	500
4660	KAMARAJ.V.	500
4661	BALACHANDER.I.	500
4662	ARUNKUMAR.P.	500
4663	RAJ.P.	500
4664	RAJESH.I.	500
4665	CHELLAKKANI THANGARATHINAM	500
4666	ANBU.P.	500
4667	RAJESH.I.	500
4668	ARUMUGAM.A.M.	1000
4669	BASKAR.R.	500
4670	DHANAKOTI.A. RETIRED	500
4671	LATHA.A. BUSINESS	500
4672	MANJULA.K. HOUSEWIFE	500
4673	GANESAN.L.M.G. BUDINESS	500
4674	JAYAMMAL.V. HOUSEWIFE	500
4675	KANDASAMY.R. BUSINESS	500

10552	SANKARA PANDIAN.A.	500
10553	DURAISAMY.K.	500
10554	SURESH MURUGAN.S.	500
10555	GANESAN.A.	500
10556	ANAND.S.	500
10557	JANSIRANI.A.	500
10558	REGAN.L.	500
10559	JEYARANI.J.	500
10560	PAULRAJ.P.	500
10561	SIVAPRIYA.A.	500
10562	KARTHIKEYAN.B.	500
10563	RAMARAJ.P.P.A.	500
10564	MURUGESAN.P.P.A.	500
10565	KAVITHA.K.	500
10566	SHRINIVAS.K.	500
10567	KASI NADAR.S.	500
10568	MADHUSUDAN RATANSI	500
10569	MADHUSUDAN RATANSI	500
10570	SHAH.M.K.	500
10571	VADHANA KANNAN	4000
10572	KATHIRESAN.P.A.	1500
10573	SARADA.R.	1000
10574	JAWAHAR.D.	500
10575	SOUNDARA MAHALINGAM.N.	500
10576	MUHAMMED YACOOB SAIT.H.	12500
10577	ABDUL SAHEED.P.	2500
10578	ERUTHAYARANI.A.	500
10579	EDWIN.A.	500
10580	RAVIKUMAR.T. BUSINESS	1000
10581	NAINAR NADAR.R.	1000
10582	RAJENDRAN.N.	500
10583	MURUGAN.A.	500
10584	ARULRAJAN.S.	500
10585	JEYARANI.A.	500
10586	MANOHARAN.C. BUSINESS	2500
10587	SURESH KANNAN	6000
10588	JEYALAKSHIMI.M.	5000
10589	MURUGANAND.R.	5000
10590	AR.S.PONRAJ	5000
10591	SURESH.R.	2500
10592	S.V.A.STEEL RE-ROLLING MILLS LTD.	1500
10593	ROSVAR STEELS LTD.	1500
10594	RAMANATHAN.P.	1500
10595	RM.THENAMMAI	1500
10596	SM.SWARNALATHA	1500
10597	PL. SOMASUNDARAM	1500
10598	RM.SELVI	1500
10599	RM.PALANIAPPAN	1500
10600	AL. PALANIAPPAN	1500
10601	SM.PALANIAPPAN	1500
10602	PL. THENAMMAI	1500
10603	SM.LAKSHMANAN	1500
10604	PARAMASIVAM.S.	1000
10605	SURESH KUMAR.P.S. BUSINESS	1000
10606	CHANDIRAKALAVATHI.T.	1000
10607	SELVARAJ.P.A.	500
10608	KANNAN.R.S. CABLE OPERATOR	500
10609	THANGADURAI.T.A.N. CABLE OPERATOR	500
10610	SARAVANA KUMAR.P.	500
10611	KARTHIKEYAN.A.	2500
10612	GANAPATHY RAM.P.G.	2500
10613	KARTHIKEYAN.A.	2500
10614	PAWAN KUMAR	2500
10615	RAJASANKAR.R.	2500
10616	GANAPATHY RAM.P.G. ENGINEER	1500
10617	BANUMATHY.D.	1000
10618	SUCHITRA S.AGARWAL BUSINESS	1000
10619	RANGANADHAN.M.	1000
10620	DEEPAN.M. STUDENT	1000
10621	MURUGAN.C. INDUSTRIALIST	1000
10622	MURUGAN.C. INDUSTRIALIST	1000
10623	KATTI THANGAM.M.	1000
10624	JEBATHAI.A.R.	500
10625	ANTHONY RAVINDRAN.S.	500
10626	SANTOSH.M.	500
10627	HARESH R.LIMBANI	500
10628	HARESH R.LIMBANI	500
10629	SUNITHA SIGHANIA	500
10630	MEETA. K. SHAH	500
10631	KANTILAL J. SHAH SERVICE	500
10632	GEETHA LAKSHMI.K.	2500
10633	BALASUBRAMANIAM.G.R.	2500
10634	MAHALAKSHMI.B. BUSINESS	2500
10635	NAGARANI.S.	2000
10636	NIRMALA.M.	1500
10637	SELVARAJ.V.	1000
10638	RADHAKRISHNAN.R.	500
10639	BEEMSINGH.A.	500
10640	SEKAR.A.	500
10641	VARSHIDA.V.SHETH	500

16518	DHIRAJ LALJI GALA	10000
16519	SIVA SAKTHI.T.	10000
16520	MEENA PANDIAN MADHUSUDAN	18500
16521	JEBAKARAN.J.	500
16522	TITUS RAJ.D.	500
16523	KANAKA RAJ.D.	500
16524	JEYASING DURAIRAJ.P.T.	500
16525	SUDALAI MANI.M.	500
16526	SUREKHA VILAS KAMBLE	500
16527	VASANTHI.M.	25500
16528	SHIVANA.R.	64000
16529	VASANTHA MUTHU SELVI.M.P.	500
16530	MANJULA.K.	13500
16531	KARTHIKEYAN.K.N.	12500
16532	MARIMUTHU.A.	6000
16533	RAJAN.C.M.	340000
16534	KAMALANATHAN.D.	500
16535	KOADIARASI.T	500
16536	ARVIND PARTHASARATHY	25000
16537	THANGARAMANI.M.	500
16538	ABHIMANYU GANESH.G.	4500
16539	JOTHI PRAKASAM.V.V.B.	2500
16540	SRINIVASAN.V.V.B.	500
16541	SRIDHAR.R.	500
16542	GRAHALAKSHMI.K.	1000
16543	MURUGESWARI.P.	500
16544	MURUGESWARI.P.	500
16545	MURUGESWARI.P.	500
16546	MURUGESWARI.P.	500
16547	MURUGESWARI.P.	500
16548	MURUGESWARI.P.	500
16549	MURUGESWARI.P.	500
16550	MURUGESWARI.P.	500
16551	MURUGESWARI.P.	500
16552	MURUGESWARI.P.	500
16553	JEYAVATHI MAHENDRAN.M	1000
16554	RAVICHANDRAN.V.	1500
16555	LILYBAI MANI	6000
16556	RANGANATHAN.D.	5000
16557	SATTAIYANANTHAM.T.S.P.	500
16558	INDIRA.T	500
16559	RAJESWARI.S.	1000
16560	JOSEPHIN DAISY.P.	500
16561	VIJAYALAKSHMI	2000
16562	HARISHRAJ T.	500
16563	MUTHU RAJAN.J.	702000
16564	PETHU RAJESWARI.S.	1000
16565	VINATA SURESH AMBESKAR	1000
16566	MADHUSUDHANAN.R.	500
16567	SHANTHA KUMARI.V.	1500
16568	MANIK RATNAKAR PANDIT	500
16569	RAJASHRI DILIP PHADAKE	500
16570	MUTHUKRISHNAN LAKSHMANAN	500
16571	MANIMEHALAI.S.	500
16572	VAIS RAJ.J.	1500
16573	SRINIVASAN.A.	2500
16574	PADMASINI.K.G	1000
16575	SARMA.K.S.	1000
16576	SANJAY RAMHARI DHOTE	5000
16577	NANDINI KISHORE JHAVERI	10000
16578	OJAS MADHAV ACHARYA	500
16579	MEGHANA MANDAR NADKARNI	1500
16580	SELVAN.R.	1000
16581	JASON JULIAN DSOUZA	500
16582	RAMCHANDRA ANANT VAIDYA	5000
16583	KALYANA SUNDARAM.A.	500
16584	APARNA ANIL KAMATH	2500
16585	ANITA YASHWANT PAI	2500
16586	KRISHNA UMESH PAI	5000
16587	GAUTAM PRADHAN	30000
16588	ARUNA PRIYA.S.	1000
16589	RAM VITHOBA SHANBHAG	500
16590	MONA VIKRAM SHAH	5000
16591	MONISH SOMNATH BAMI	6000
16592	ANJALI SHASHIKANT GHORPADE	50000
16593	DEEPAK B JADHAV	1500
16594	KAUSHIK PARIKH	2500
16595	AMITA PARIKH	2500
16596	KAUSHIK PARIKH	2500
16597	NIRAV N DOSHI (HUF)	3500
16598	KRISHNA ANANT KAMAT	10000
16599	JYOTI MARUTI NAIK	15000
16600	KRISHNAKUMAR M KOTTU	5000
16601	ADITI GIRISH SANZGIRI	500
16602	FALGUNI JIGNESH SHAH	15000
16603	KANAN GANDHI	2500
16604	SENTHOOR PANDIAN.P	500
16605	PALANIYAMMAL.G.	500
16606	MANALI PARIKH	2500
16607	CHANDRAN JAYAPAL.R.	500

4676	KANDASAMY.P. LIC AGENT	500
4677	PALANIAPPAN.P.A. BUSINESS	500
4678	VAIRAVEL.K. BUSINESS	500
4679	NATARAJAN.R.	500
4680	SITHAN.R. BUSINESS	500
4681	KANDASAMY.S.	500
4682	ARTHANARI.M. BUSINESS	500
4683	SELVARAJ.M. BUSINESS	500
4684	SUGUMARAN.A. BUSINESS	500
4685	SENTHIL KUMAR.A.S. BUSINESS	500
4686	ARASAPPAN.S. BUSINESS	500
4687	THIRAVIASAMY.M. BUSINESS	500
4688	PADMAVATHY.T. HOUSE WIFE	500
4689	BANUMATHI.S. HOUSEWIFE	500
4690	JEYALAKSHMI.S. BUSINESS	500
4691	MATHANK. CHEMICAL BUSINE	500
4692	GNANA MOORTHY.V.K. BUSINESS	500
4693	RAMESH.P. BUSINESS	500
4694	NEETHI ARASU.V. DOCTOR	500
4695	CHANDRA.G.	500
4696	RANGANAYAGI.R. STUDENT	500
4697	MADASAMY.R. STUDENT	500
4698	KARTHIGAI LAKSHMI.R. STUDENT	500
4699	PERUMAL SWAMY.R. STUDENT	500
4700	CHANDRALEKA.SV.P.S.D. HOUSE WIFE	500
4701	ANDIDURAI.G. BUSINESS	500
4702	SHYAMALA NEETHI ARASU.S. DOCTOR	500
4703	SUBRAMANIA ADITYAN.M. DOCTOR	500
4704	VASANTHA JAWAHAR HOUSE WIFE	500
4705	PERIYASAMY.T. RETD RAILWAY OF	500
4706	SHANMUGAVEL.N. PROFESSOR	500
4707	AYYANAR.S.T. BUSINESS	500
4708	SUGINDRAN.A. BUSINESS	500
4709	SOKKAR.G. BUSINESS	500
4710	NITHYA.J. STUDENT	500
4711	DHAMOTHARAN.A. BUSINESS	500
4712	MURUGESA PANDIAN.T. BUSINESS	500
4713	YAZHMOZHI.V.M. STUDENT	500
4714	JEYABALAN.A.R. AGENT	500
4715	KASI MARIAPPAN.V. BUSINESS	500
4716	SATHIASEELAN.E. RETD TEACHER	500
4717	ANBARASAN.M.K. BUSINESS	500
4718	RAMESH.T. BUSINESS	500
4719	THAYUMANAVAR.D. BUSINESS	500
4720	SAHAYAMARY.J. STUDENT	500
4721	FATHIMAMARY.J. HOUSE WIFE	500
4722	SAKTHIVEL.K.V.S. BUSINESS	500
4723	BIRLA SEKAR.G. BUSINESS	500
4724	MALAI RAJAN.S.	500
4725	PARTHIBAN.R. BUSINESS	500
4726	MANO RANJITHAM.C. BUSINESS	500
4727	CHANDRA SEKARAN.S. BUSINESS	500
4728	THAYANITHI.S.P. BUSINESS	500
4729	JOTHI RAMALINGAM.S.P. BUSINESS	500
4730	KANI SELVI.J. HOUSE WIFE	500
4731	SELVARAJ.M.	2000
4732	RAMASUBRAMANIAN.G.	1000
4733	SARAVANA KUMARAN.M.	1000
4734	BALAKRISHNAN.S.	1500
4735	DANIEL.P.	2500
4736	JOSHUA.G.	2500
4737	DAVID.S.	5000
4738	IDASELVI.S.	5000
4739	MEENAKSHI SUNDARAM.A.	1000
4740	CHELLAIAH.S.	2000
4741	MEDAI CHAIRMAN.M.A.	1000
4742	MURUGESWARI.S.	1500
4743	SOUNDARAPANDIAN.V.	1000
4744	PUSHPAM VINCENT HOUSE WIFE	2000
4745	RAJAGOPAL.P.	1000
4746	PERIYASAMY PANDIAN.C.	1500
4747	MAHESH PRABU.P.	1000
4748	MEERA.P.	1000
4749	BHUVANESWAR.D.	2000
4750	PRASANTH.V.S. STUDENT	2500
4751	RAJAIAH.A. RETD TEACHER	1500
4752	SOUNDARAPANDY.A.	1000
4753	NELLAIAPPAN.R.	1000
4754	MUTHU MALAI.P.	1000
4755	PUSHPOTHPAVAN.A. RETD TEACHER	2500
4756	GOVINDARAJAN.P.	1000
4757	AMUTHA.M.	1000
4758	JAYANTHI.M.	1000
4759	PREMA A.DEVADAS HOSPITAL ADMINI	3000
4760	CHANDRAN.V. BUSINESS	1000
4761	BALASUBRAMANIAM.A. ENGINEER	1000
4762	DOROTHY SELVIN	1000
4763	KANGARAJ.A. BUSINESS	1000
4764	KARUNAKARAN.S.A. BUSINESS	1000
4765	ESTHAR.G. HOUSE WIFE	1000

10642	SOUNDARA RAJAN.M. RETD. HEAD	500
10643	DHANDAPANI.P.	500
10644	NANJAMMAL.N. RETD CHIEF NURS	500
10645	LOGANATHAN.S.	500
10646	SANJAY.S.	3000
10647	KOHILA.A.	2500
10648	ANNAMALAI.P.	2500
10649	RAJ J.GWALANI	1000
10650	GOVINDA RAJAN.S.R.	500
10651	CHURCHILL.V.P.	500
10652	DHARUMARAJEN.M.	500
10653	SAMUEL JESUDIAN.S.	500
10654	SARAVANAN.S.	500
10655	SAMPOORNAM.S.	500
10656	KARPAGA VALLI.M.	7500
10657	SORNA VALLI.M.	7500
10658	KRISHNA VENI.M.	7500
10659	KARTHIKEYAN.K.	3000
10660	SARAVANAN.K.	3000
10661	SARAVANAN.K.	3000
10662	KARTHIKEYAN.K.	3000
10663	NARASIMA RAO.S. BUSINESS	2500
10664	KANCHERLA SYAMALA	2500
10665	PREM SAGAR.K. BUSINESS	1000
10666	JANSI RANI.K. HOUSE WIFE	1000
10667	RAJIV.P.	500
10668	RAJAN GANESH.T.	500
10669	BALASUBRAMANIAN.G.	500
10670	JEYAKUMAR.I.	500
10671	GANESAN.K.	500
10672	MAGESAN.D.	1500
10673	JAGAN.D.	1500
10674	VELLADURAI.D.	1500
10675	AKILAN.D.	1500
10676	SEETHARAM.M.	2500
10677	SATHISH.R.	2500
10678	VASUKI.B.	2500
10679	SANDEEP KEDIA	2500
10680	KAILASH S. RAJ	31500
10681	JAYANTHILAL PATEL	500
10682	JITENDRA PATEL	500
10683	JAYANTHI PATEL.P.	500
10684	LAKSHMAN.S.	2500
10685	VINAY S RAJ	27000
10686	RAVINDRAN.N.	2500
10687	REVATHI.R.	2500
10688	ANDREW JYOTHI RAJ.S.	500
10689	PAUL MANSING	500
10690	DEEPAK PATEL	1000
10691	MANIKANDAN.R. BUSINESS	1500
10692	KALIRAJAN.R.	1000
10693	VASANTH KUMAR.S.K.	1000
10694	VASANTHKUMAR.S.K. BUSINESS	1000
10695	SHANMUGAKANI.L.	1000
10696	GUNASELVI MALLIGA.K.	1000
10697	SAMPATH.N.R.	500
10698	THANGARAJ.K.	500
10699	UDHAYAKUMAR.R.	500
10700	CHENGALVARAYAN.T.	500
10701	MANSUK PATEL	500
10702	ASHOK KUMAR.S.	500
10703	GURUVATHAI.T.	500
10704	RAVICHANDRAN.T.	500
10705	RAJENDRAN.R.	500
10706	RAMASAMY.V.	500
10707	MANIMARAN.P.	500
10708	CHINA GOUNDAR.N.	500
10709	RAJENDRA PRASAD.N.	500
10710	JEEVA.D.	500
10711	RAM ANAND.C. BUSINESS	500
10712	RAMKUMAR.C. BUSINESS	500
10713	RADHA.R.K.	500
10714	VASANTHA.R.	500
10715	MALATHI.V.	500
10716	PANDURANGAN.N.R.	500
10717	KANNAN.V. BUSINESS	500
10718	ELUMALAI.N.R. BUSINESS	500
10719	VASUDEVAN.N.R.	500
10720	MADHAV H.MARIWALA	15000
10721	SHYAM H.MARIWALA	15000
10722	MUDRA FINVEST (GUJ) LTD.	5000
10723	AJAY DALMIA IN SERVICE	1000
10724	SACHINPAL	500
10725	SANGITAPAL	500
10726	SUCHARITAPAL	500
10727	PRATEEK PODDAR BUSINESS	500
10728	MAHAMAYAPAUL	500
10729	ARUMUGAPERUMAL.M.	500
10730	MARISON INVEST(P)LTD.	500
10731	SHARAD VISWANTH JIWRAJKA	500

16608	SANJIV NATU	5000
16609	SANJAY SHAH (HUF)	3000
16610	NEMI CHAND	500
16611	PRAMOD KUMAR CHORDIA	17500
16612	PANKAJ CHORDIA	23000
16613	RUPESH KUMAR.R.	7500
16614	MANJULA BAI	18500
16615	MURUGESAN.T.	22500
16616	MANISHA CHORDIA	8500
16617	KAVITHA CHORDIA	3000
16618	RAVI KUMAR.S.R.	3000
16619	PRAVIN M MUNSIF (HUF)	5000
16620	TAMIL SELVAN.S.M.	3500
16621	RAJA SEKARA PANDIAN.S.	500
16622	ANNAMALAITHAI.A.	1000
16623	MURUGA KANNAN.A.	500
16624	SHANTHILAL	500
16625	LATHA	500
16626	KAUSIKAN.K.	500
16627	MALIK SUNNY DINESH	25000
16628	VELMURUGAN.V.	649500
16629	SARITA VERMA	3500
16630	SAURAV SUCHANTI	500
16631	PRAKASH CHAND HINGAR	500
16632	VASANTHA.P.	1000
16633	ALISON D'SOUZA	8000
16634	VILAS J TANDEL	500
16635	NITIN KESHAV MORE	1000
16636	S.VIKAS SETHIYA HUF	500
16637	MANORANJITHAM.M.	500
16638	VIVEKANANDAN.R.	500
16639	SAKTHI.R.	500
16640	RAJKUMAR.M.	3000
16641	JYOTI NAVRATAN MUNDHRA	1000
16642	MINOR.JEBASAPTHIKA.A.	500
16643	MINOR.RITHIKA.A.	500
16644	PETER BASIL FERNANDES	5000
16645	MANGALA VITHAL DATE	6000
16646	KARUPPASAMY.P.	500
16647	G.ATHIPATHY HUF	154500
16648	G.ABIRUBEN HUF	154500
16649	MAHAVEER.H.	18500
16650	ANUPAMA RAJESH SHANBHAG	3000
16651	PRAVEER SINGH	2500
16652	SARDAR CHAND MEHTA.B.	1500
16653	RAJASHRI RAMDAS KAMATH	1500
16654	SAKTHIHARIHARAN	500
16655	PERIASAMY.V.	3000
16656	SANTOSH KANWAR	1500
16657	ASHOK B DEOSTHALI	1500
16658	ASHA ARUN ZAVERI	500
16659	NISHA SAURABH ZAVERI	500
16660	NITA ASHOK SHAH	2500
16661	ASHOK KANTILAL SHAH	1500
16662	BINDU PARESH SHAH	2500
16663	PARESH KANTILAL SHAH	1500
16664	AVANISH KANTILAL SHAH	1500
16665	SEJAL AVANISH SHAH	2500
16666	KISHORE KUNVERJI NANDU	5500
16667	HANUMAN PRASAD BAGADIA	1000
16668	SURILIVEL.G.	10500
16669	ABHISHEK VERMA	4000
16670	PRABAHARAN.B.	261500
16671	NARENDAR.S.	1000
16672	KANCHAN BAI.S.	3500
16673	KAVITHA NAHAR	1000
16674	RAJENDRAKUMAR.P.	6000
16675	NIKITA SAMINDRA SHAH	500
16676	PETCHIAMMAL	500
16677	VINCENT.B.	2500
16678	LAKSHMMI SUBRAMANIAN	100500
16679	SHANTHIDEVI.PA.	1500
16680	JAYAKUMAR.N.	1000
16681	MANIMARAN.M.	500
16682	SUNDARESAN.A.P.T.	500
16683	GANGA THANGAM.D.	500
16684	JOHN KENNEDY.J.	500
16685	VIVEK SURANA	2500
16686	PRABHAT SURANA	2500
16687	CHANDRA BOSE.H.	1000
16688	NILESH RAMESHBHAI JHAVERI	2500
16689	RAMESH CHHABILDAS JHAVERI	2500
16690	BINAL NILESH JHAVERI	2500
16691	JEHIL K JHAVERI	2500
16692	KALPESH RAMESH JHAVERI	2500
16693	CLYDE ALBERT DIAS	8500
16694	NANNAN AYYA.D.R.	77500
16695	SIMRAN RAVI GABA	1000
16696	BHANUMATHI GNANAKUMARI.M.	500
16697	JANSI.M	9000

4766	STALIN NOVA.G. BUSINESS	1000
4767	SUBHA.G. STUDENT	1000
4768	JAISON.G. STUDENT	1000
4769	KIRTHANA.G.	500
4770	MALLIKA.P. HOUSE WIFE	2500
4771	DHARMA NARAYANA NADAR.D.	500
4772	SUKUMARAN.M.	500
4773	JEYA RAJESH KUMAR.J. BUSINESS	500
4774	JEYA RAJESH KUMAR.J. BUSINESS	500
4775	MANGAYARKKARASI.B.	500
4776	BASKAR.M.	500
4777	BALAKRISHNAN.P.	2500
4778	VENNILA.J.	1000
4779	RAJENDRAN.P. TNSTC STAFF	500
4780	ANANDA SUNDARI CHANDRA SEKARAN	1000
4781	DHANAPAL.K.P.	500
4782	JABA SINGH.S.	500
4783	KARTHIKEYAN.V.V.S.	500
4784	JAYARAMAN.N. LIC AGENT	500
4785	PAUL RAJ.T. BUSINESS	1000
4786	NARAYANA SAMY.P. FARMER	500
4787	JAYA KUMAR.S. BUSINESS	500
4788	THANGAMANI.P. BUSINESS	500
4789	SUGANTHA.M. HOUSE WIFE	500
4790	MURUGESAN.M. BUSINESS	500
4791	VALLIAPPAN.V. TEACHER	500
4792	RAJAKUMARI DAISY.D. DOCTOR	500
4793	GRACE.D. HOUSE WIFE	1000
4794	JAWAHAR.P. BUSINESS	500
4795	ARUL SELVA KUMAR.P. BUSINESS	500
4796	PRINCE.P. BUSINESS	500
4797	PANCHAPATHI MANOHARAN.S. RETD	500
4798	JAYAPACKIAM.D. TEACHER	500
4799	RAMACHANDRAN.R. BUSINESS	500
4800	RAJA RANADIRA PANDIAN.G. BUSINESS	500
4801	SADHA KANNAN.K. STUDENT	1000
4802	NAGARAJAN.T. RETD. GOVT SERV	500
4803	JEYALAKSHMI.N.	500
4804	NALINI.S.	500
4805	KARTHIKEYAN.N. BUSINESS	500
4806	POORNA SELVAN.N.	500
4807	ASHOKAN.A. BUSINESS	500
4808	RAJAGOPAL.S. BUSINESS	500
4809	SELVARAJ.A. BUSINESS	500
4810	VIJAYA KUMAR.R. BUSINESS	500
4811	VIJAYA.S. HOUSE WIFE	500
4812	ARUMUGA NADAR.K.	1000
4813	DEVANTHIRAN.A. BUSINESS	500
4814	THANGASAMY NADAR.M. BUSINESS	500
4815	THANGA RATHINAM.D.	500
4816	KUPPUSAMY.R.	500
4817	MARI KANNI.P (A) SEKAR	500
4818	RAJALINGA NADAR.A.	500
4819	SUBRAMANIAN.A. BUSINESS	500
4820	MURUGESAN NADAR.A.	1000
4821	MICHAVEL. D. SERVICE	500
4822	LAKSHMIKANTH.R.S.	500
4823	PAULRAJ.S.	1000
4824	STELLA.P.	500
4825	SENGOTTAIYAN.M.	2500
4826	SENGOTTAIYAN.M.	2500
4827	ARIVUDURAI.T.	2000
4828	SELVAKUMAR.D. BUSINESS	1000
4829	SELVARAJ.L.	500
4830	PANNEERSELVAM.D.	1000
4831	DENSINGHE.	1000
4832	ARUMUGAKANI.A.	500
4833	THANASINGH.A.	500
4834	GNANASINGH.J.	500
4835	GNANASINGH.J.	1000
4836	DEIVANAI.S.	500
4837	NEETHI DEVAN.A.	1000
4838	SIVALINGAM NADAR.S.	1500
4839	DURAIPANDIAN.R.	500
4840	CHANDRASEKARAN.R.	1000
4841	GANESAN NADAR.E.	1000
4842	SEKAR.S.C.	2500
4843	SENTHIL PRABHU.C.	2500
4844	VIJAYAKUMAR.S.	1000
4845	ARUN RUSSEL.R.	500
4846	MURUGESAN.P.	500
4847	KIRAGASPATHY.T.	500
4848	ANANDHI.J.	1000
4849	THAVAMANI.M.	1000
4850	JAYALAKSHMI.R.	500
4851	VIMAL.R.	500
4852	RAJASEKARAN.P.A.M.	500
4853	KALICHARAN.R.	500
4854	PREMAVATHY.A.	500
4855	CHANDRASEKAR.B.	1000

10732	SUNITA S.JIWRAJKA	500
10733	RUCHI S.JIWRAJKA	500
10734	RISHI S.JIWRASKA	500
10735	SURESH KUMAR.M. BUSINESS	1000
10736	NATARAJAN.R.	500
10737	PARAMESWARAN.A.M.	500
10738	SANTHI.C.	500
10739	VISHNU UPODHYAY BUSINESS	500
10740	SURESH VYAS	500
10741	ANIL KUMAR UPADHYAY BUSINESS	500
10742	VEERA SUGANTHI.J. HOUSEWIFE	500
10743	RAJAKUMAR.P. BUSINESS	500
10744	KIRTHY UPADHYAY HOUSEWIFE	500
10745	ROHINI.M. STUDENT	1000
10746	BADRUL ZAMAN.K.S.	1000
10747	CHITRA DEVI.G. HOUSE WIFE	500
10748	CHITRA DEVI.G.	500
10749	DHANA SEKARAN.S. BUSINESS	500
10750	JEBARAJ.E.	500
10751	ARAVIND.D.	6000
10752	KALIRAJAN.S.	1000
10753	BOOBALAN.G.	6000
10754	NAGARATHINAM.M. BUSINESS	5000
10755	RAVEENDRAN.S. BUSINESS	5000
10756	VIJAYALAKSHMI.R.	5000
10757	SAHUL HAMEED.M. LOTTERY AGENT	2500
10758	JAINULABDEEN ABUL HASAN BUSINESS	2500
10759	SELVARAJ.D. OIL MILL	1500
10760	ALEX JOSEPH GABRIL	1500
10761	SUNDARARAJAN.A. RETD. AEE IN TN	1500
10762	BABU.V. BUSINESS	1500
10763	SHANMUGAVEL.N.	1500
10764	VIJAYALAKSHMI.S.	1500
10765	KANNAN.S. EMPLOYEE	1500
10766	THANGA RAJA.P. PROFESSOR	1500
10767	SUBRAMANIAN.S. BUSINESS	1000
10768	VASAN.A. DOCTOR	1000
10769	GOVINDARAJU.V.B. CIVIL ENGINEER	1000
10770	PERIYASANGILAKKALAI.K.	1000
10771	KANAGARAJ.K. BUSINESS	1000
10772	SREE SELVAMONY.C. BUSINESS	1000
10773	MANGAIYARKARASI.D. TEACHER	1000
10774	BALASUBRAMANIAN.M. BUSINESS	1000
10775	MAHESWARAN.K. BUSINESS	1000
10776	KUMAR.S. BUSINESS	1000
10777	SIVASUNDARI.R. HOUSEWIFE	1000
10778	MAHESWARI.R.	1000
10779	SHANMUGAM.B.S.	1000
10780	ARAVINDAN.C. PROFESSOR	1000
10781	SIVANANAINTHA PERUMAL.E.	1000
10782	ELIZABETH GEORGE DOCTOR	1000
10783	NARAYANAN.G.	1000
10784	SELVARAJ.S.	1000
10785	GUNASEKAR.P. AGRICULTURE	1000
10786	PANNEER SELVAM.A. BUSINESS	500
10787	DR.N.MURUGESAN. DOCTOR	500
10788	MARIAPPAN.P. BUSINESS	500
10789	ANTONY CHELLADURAI BUSINESS	500
10790	RAJASINGH ASIR.J. BUSINESS	500
10791	SAMIDURAI.M. BUSINESS	500
10792	BAGAVATHY RAJAN.S. BUSINESS	500
10793	VELUSAMY.R.	500
10794	PUSPAM.C. HOUSEWIFE	500
10795	ALEXANDER.D. BUSINESS	500
10796	ALEXANDAR.D. BUSINESS	500
10797	LURDHURAJ.D. BUSINESS	500
10798	LURDHURAJ.D. BUSINESS	500
10799	KASI NADAR.S. AGRICULTURE	500
10800	PARIMALA GANDHI.V. HOUSEWIFE	500
10801	SARAVANAN.S. FIREWORKS	500
10802	SARAVANAN.S. FIREWORKS	500
10803	SELVARAJ.D. BUSINESS	500
10804	SELVARAJ.D. BUSINESS	500
10805	RAJESH KANNAN.R. PRINTING	500
10806	RAJESH KANNAN.R. PRINTING	500
10807	GLORY.A. HOUSEWIFE	500
10808	ARUPUTHA MARY.A. HOUSEWIFE	500
10809	BASKARAN.S. FIREWORKS & CUT	500
10810	RAJARAM.G. BUSINESS	500
10811	RAJARAM.G. BUSINESS	500
10812	MATHURA DASS.G. BUSINESS	500
10813	MATHURA DASS.G. BUSINESS	500
10814	ARJUNAN.K.A. BUSINESS	500
10815	RAJESH KANNAN.N. COMPUTER ENGINE	500
10816	SHANTHI.R. HOUSEWIFE	500
10817	RAGHUNATHAN.S. DOCTOR	500
10818	MARIAMMAL.M. TEACHER	500
10819	DURAIPANDI.S. BUSINESS	500
10820	THANMARAN.N.B. DOCTOR	500
10821	PALANICHAMY.M.S. VICE-CHANCELLOR	500

16698	SENTHAMIL SELVI.K.	14000
16699	KARTHIK SHANMUGAM.N.	1000
16700	UMA DEVI.M.	500
16701	TUSHAR S SHAH	500
16702	NARENDRA P BHAGWAT	5000
16703	SMITA SANJAY PATIL	2000
16704	SANJAY NANASAHEB PATIL	500
16705	JOTHI MANI.A.	500
16706	SELVAMANI.S.	500
16707	VINOD SANTOSHKUMAR DHANKANI	1000
16708	DINESH KANDASAMY	500
16709	RAJADESINGAN.V.	1000
16710	AMIRTHA GANGATHERAN.A.	500
16711	VASANTH.A.	500
16712	DANIEL ANAND.R (MINOR)	500
16713	SEVUGA MOORTHY.S.	500
16714	MEENAKSHI SUNDARI.R.	2000
16715	MUTHUKUMAR.I.	500
16716	SUGUNA VIJAYA RUBY.V.	500
16717	KARTHIK.G.V.	6000
16718	RAJAMOHAN.A.K.N.	10000
16719	VIVEKANANDHAN.R.	500
16720	BHASKAR SRINIVASAN.S.	2500
16721	ASHOK KUMAR.R.	1000
16722	MANAK CHAND.R.	1000
16723	MANOHAR DEVI.R.	1000
16724	TEJRAJ JAIN	1000
16725	TARUN KUMAR.L.	1000
16726	DINESH KUMAR.L.	2500
16727	NIRMALA DEVI	1000
16728	PREMLATTA PANKAJ SHAH	500
16729	PINA VIPULKUMAR SHAH	500
16730	GIRISH KUMAR SHAMALBAI PATEL	1000
16731	ARUL JOTHI.A.	500
16732	EZHIL.K.	10000
16733	PREMA.A.	1000
16734	TAMILARASI.K.	1000
16735	VICTORIA FLORA	500
16736	SURESHNATHAN.A.	500
16737	AJAY.V.	36000
16738	ARJUNAN.V.	36000
16739	VINOD.V.	36000
16740	NEERJA.N.	51000
16741	SAHANA.N.	51000
16742	PRAKASH CHAND.R.	1000
16743	AMEEN RAFIQUE CASSUM	6000
16744	GANESHKUMAR.A.	5000
16745	MUKESH KUMAR JAIN.T.	1000
16746	KANI KUMAR.K.	1000
16747	SURENDAR.R.	72500
16748	SUMATHI.S.	1500
16749	THANGALAKSHMI.A.	500
16750	MADHUKAR SUBBARAO CHEBROLU	1000
16751	JOSHI ARPAN NARENDRA KUMAR	500
16752	HEMLATA RAMESH KUMAR JAIN	500
16753	BALAMURUGAN.S.	2500
16754	SUBRAMANIAN.N.	1500
16755	PARAMESWARI.K.	1500
16756	KANNAN.J.	500
16757	VENKATESH.B.	5000
16758	NAGRAJ TALLUR SHETTY	1000
16759	ABHAY BHAWARLAL JAIN	1500
16760	ALISON D'SOUZA	6500
16761	LALITH KUMAR JAIN.T.	1000
16762	ADILAKSHMI.S.	3000
16763	KANNAMMAL.P.	500
16764	ASOKAN.V.P.	1000
16765	BALAKRISHNAN.A.	500
16766	JEYALEKSHMI.V.	500
16767	ALISON D'SOUZA	4500
16768	KRISHNAMOORTHY.R.	500
16769	SENTHIL RAJAN.J.	4000
16770	MALLIKA.S.	15000
16771	SELVI ANANDAVEL	500
16772	GANESAN.N.	500
16773	NAGENDRA MURTHY.K.B.	17500
16774	CHAITANYA.A. (MINOR)	9500
16775	MOHANLAL ABJI PATEL	5000
16776	CHANDA A DHOND	2500
16777	NIRANJAN.K.	1000
16778	KANNAN.K.	1000
16779	MARIAPPAN.P.	500
16780	SARAVANAVEL.A.	500
16781	AVANI A DHOND	5000
16782	SRIPAL K JAIN	2000
16783	KASIRAJAN.C.	2500
16784	ANJANA BINDLISH	500
16785	DEEPA N SHAH	2500
16786	MITA J SHAH	3000
16787	CHENTHIL RAJAN.J.	655500

4856	MURUGESAN.S. BUSINESS	500
4857	THANGAKANI.C.	5000
4858	GNANARAJ.D.	1000
4859	KANAGARAJ.K.	1000
4860	DENSON.D.	500
4861	JANARTHANAN M.	500
4862	JEYARAJ.V.	500
4863	ANBALAGAN.S.	500
4864	CHARLES.P.M. SERVICE	1000
4865	VIJAYAN	500
4866	MAHESWARY.S.	500
4867	CHANDRA MOHAN.R.	500
4868	MAHARAJA NADAR.T.	500
4869	KANAGARAJ NADAR.A.D.	500
4870	CHINNATHAMBI L.	500
4871	BOSE NADAR.M. BUSINESS	500
4872	ALAGUMANI.T. BUSINESS	1000
4873	TAMILARASAN.M.	2000
4874	SELVA SEKAR.T.	4000
4875	RATHINASAMY.S.P.	500
4876	GANESAN.N. BUSINESS	1000
4877	VELSAMY NADAR.M.	500
4878	DEVARAJ.S.	500
4879	SELVAMANI RAJAN.M.	2500
4880	AMIRTHA SEKAR.M. BUSINESS	2000
4881	PON SUBBAIAH.S.T. BUSINESS	3000
4882	PON SUBBAIAH.S.T.	1000
4883	GOPAL.A.	1000
4884	SELVAMANI RAJAN.M.	500
4885	VENKATESAN.M.	500
4886	KASTHURI.M. HOUSE WIFE	5000
4887	SEKAR.P. BUSINESS	1500
4888	SEKAR.P. BUSINESS	500
4889	VINAYAGAMOORTHY.K.	1000
4890	DHAKSHINA MOORTHY.V.	2000
4891	DHAKSHINA MOORTHY.V.	2000
4892	PERIASAMY NADAR.A.	1500
4893	DHARMALINGAM.P. BUSINESS	1000
4894	BAKIARAJ.L. BUSINESS	500
4895	SARAVANAN.S. BUSINESS	500
4896	PECHIAMMAL.S.	500
4897	ANANDHI.M.	1000
4898	BAGYALAKSHIMI.M.	1500
4899	ULAGANATHAN.M. BUSINESS	1000
4900	SANKARALINGAM.R. BUSINESS	500
4901	SHANMUGA LAKSHMI.S.	500
4902	PANNER SELVAM.S.	500
4903	RAJENDRAN NADAR.N.	2000
4904	GANESAN.P. BUSINESS	1000
4905	CHINNAIAH NADAR.T. BUSINESS	500
4906	GANESAN.M. BUSINESS	500
4907	VALARMATHI.S.	1500
4908	PRINCE.G.	1000
4909	MURALIKRISHNAN.S.	500
4910	KANNAN.S. BUSINESS	500
4911	SEVAGA PANDIAN.P.	500
4912	MANOHARAN.K.	1000
4913	RAJAKANI.K.	500
4914	SHANTHA KUMAR.K.	500
4915	SUMATHY.K.	500
4916	RAMASAMY.M.	1000
4917	MARIAPPAN.A.M.N.	1000
4918	MANOHARAN.K.P.	500
4919	RAJAMANICKAM.N.	2500
4920	SIVASANKAR.S.	500
4921	DILIP SEKARAN.V.T.	500
4922	RAVINDRAN.A.	500
4923	ARUMUGASAMY.V.	500
4924	SANKARAN.A.	500
4925	BUVANESHWARI.S.	500
4926	BASKARAN.A.P.	500
4927	JEYASEKARAN.V.T.	500
4928	SARALA DEVI.K.	500
4929	SUBBULAKSHMI.M.	500
4930	SIVAJOTHI.O.M.S.R.	500
4931	GANESAN.O.M.S.R.	500
4932	JAYAVASANTHI.S.	500
4933	VIJAYALAKSHMI.G.	500
4934	KUMARESAN.M. BUSINESS	1500
4935	NATARAJA NADAR.K.	1500
4936	VANNIARAJAN.P.	2000
4937	HARIHARAN.S.	1500
4938	PALANICHAMY.S.	2000
4939	AMARESAN.J. BUSINESS	500
4940	RENUKA DEVI.S.J.	500
4941	JEYASEELAN.D.	500
4942	CHANDIRARAJAN.S.	500
4943	SANTHANA LAKSHMI.A.K.	500
4944	BALAJI.K.	2500
4945	SELVARAJAN.T.	500

10822	JAYALAKSHMI.D. DOCTOR	500
10823	UMA MAHESWARI.M.S.P. DOCTOR	500
10824	CHITRA.N.	500
10825	KASTURI SHIVKUMAR.B.	500
10826	GANAPATHY.N.	500
10827	SELINA PRINCESS.S. TEACHER	500
10828	RAJAN.P. AGRICULTURE	500
10829	THIRUVADIMUTHU.A. BUSINESS	500
10830	THANASEKARAN.P. FARMER	500
10831	ESSAKI MUTHUKUMAR.D. BUSINESS	500
10832	SHANMUGASUNDARAM.P.	500
10833	MATHURAM.A. RTD.TEACHER	500
10834	ARUNACHALLA ASARI.S. AGRICULTURE	500
10835	SUNDARARAJAN.S.	1000
10836	MARIA GNANA POCKISHAM.V. BUSINESS	1000
10837	MEENAKSHI.S. HOUSEWIFE	500
10838	JAYABALAN.G. BUSINESS	500
10839	GANESAN.R.S. BUSINESS	500
10840	DEVIKA.B. HOUSEWIFE	500
10841	MEENAKSHI AMMAL.K. HOUSEWIFE	500
10842	DHEIVALATHA.G. HOUSEWIFE	500
10843	HEPZIBAI.J. HOUSEWIFE	500
10844	SUNDARARAJAN.S.	500
10845	SUNDARAPANDIAN.V.	500
10846	VARATHARAJAN.S.	500
10847	MUTHURAJAN.K.G.	500
10848	MUTHUKUMAR.N.	500
10849	SIVAKUMAR.N. ENGINEER	500
10850	THIRUPATHI PRABHAKAR.N. STUDENT	500
10851	SELVARAJ.S.	500
10852	RATHINASAMY.S.	500
10853	ARUNACHALAM.A.K.	2000
10854	SUNDARESAN.E.	500
10855	MUTHUSEETHALAKSHMI.S.	500
10856	SUMATHI.S.	500
10857	SUBRAMANIAN.S.	1000
10858	CHINNAMMAL.P.	500
10859	LAKSHMI.D.	2500
10860	STANLEY MANIVANNAN	1500
10861	DAVID JEYAPAUL	1000
10862	SANKARAPANDIAN.R.	500
10863	SELVARAJ.K. TMB CLERK	1000
10864	SARAVANAN.S. SERVICE	1000
10865	THIRUPATHI.B.	1000
10866	GOWRI.S.	1000
10867	JAWAHAR EBENEZER.K. CLERK TMB	1000
10868	ELANGOVAN.A. BANK EMPLOYEE	500
10869	VENKATESAN.R.V. BANK EMPLOYEE	1500
10870	SOLOMON JEBAKUMAR.N. BANK	1500
10871	BASKARAN.N.	1000
10872	SANKARESWARAN.S. EMPLOYEE	500
10873	NATARAJAN.M.	1500
10874	SURESH BABU.A.	1500
10875	SELVARAJ.P. SERVVICE	1500
10876	UMA.R.	1000
10877	BALA SUBRAMANIAN.S.	1000
10878	MUDIGANTI KRISHNA PRASAD TMB	1000
10879	MURUGA VEL.R.	1000
10880	DURAI PANDIAN.R.	1000
10881	GURUSAMY.M. BANK EMPLOYEE	1000
10882	PRADIP.G.	1500
10883	GURURAJAN.N. RETIRED EMPLOYEE	2000
10884	MEENA DEVI.L.	500
10885	DAVID RAJA.P.	500
10886	SUBRAMANIAN.G. BANK EMPLOYEE	1500
10887	JEYACHANDRA PAUL.A. BANK	1500
10888	VIJAYAKUMARI.V.	1500
10889	NAGARAJAN.N.	1500
10890	THENRAJAN.G.	1000
10891	SENTHAMARAI.P.	1000
10892	KISHOR.G.	1000
10893	ARUNAKARTHIKEYAN.G.	1000
10894	GANESH BABU.M.D.	1000
10895	SURESH KUMAR.D. BANK EMPLOYEE	1000
10896	JEYA KRISHNAN.R. BANK EMPLOYEE	1000
10897	JEEVA MARY VICTORIA.G. BANK	1000
10898	MOHAMED IQBAL.P.	500
10899	MURUGESA PANDIAN.K. BANK	1000
10900	PREMILA.M.	1500
10901	ANANTH.K. BANK EMPLOYEE	1500
10902	ANITHA.J.	1500
10903	BHARATHI NIVAS.M.	1000
10904	VIJAYALAKSHMI.A.	1000
10905	MURUGESAN.M.	1000
10906	BHUVANESWARI.S.	1000
10907	SEETHA LAKSHMI.M. BANK EMPLOYEE	1000
10908	ABITHA.R.	1000
10909	SATHEESH KUMAR.C. BANK EMPLOYEE	1000
10910	JAGADISH.M.	500
10911	SURENDRAN.N. BANK EMPLOYEE	1500

16788	CHINNATHAMBI.S.	2500
16789	SEENISAMY.S.	2500
16790	CHANDRA MEHTA	500
16791	VASANTHAL.U.	500
16792	GNANABAI.J.	500
16793	ISWARYA (MINOR)	500
16794	SRIDHAR.V.T.A.V.	500
16795	AMIRTHAVEL.B.	500
16796	SRINIVASAN	10000
16797	CHRISTURAJA.G.	500
16798	GEETA GANDHI	2500
16799	ARA AMUDHAN.R.	2500
16800	SANTHOSH.R.	1000
16801	REKH DHOKA	5500
16802	LALITH KUMAR.S.	1000
16803	PONNUSAMY NADAR.A.	500
16804	MERLIN DEVADOSS	500
16805	NIRMALA SELVARAJ	1000
16806	SELVARAJ.R.	2500
16807	GOPINATH.V.J.	500
16808	NAGALINGAM MANTHIRISABAI.M.	15500
16809	NAGARAJAN.R.	500
16810	CHANDRA TUBBS	5000
16811	PAPPA.D.	500
16812	INTERPRESS PRIVATE LIMITED	1250000
16813	KARUPPASAMY.R.	1000
16814	ARUN KUMAR CHORDIA	1500
16815	JAYASHREE	1000
16816	SELVARAJ.N.	1000
16817	MOHAN.K.	500
16818	SANKARA NARAYANA PRABU	500
16819	STALIN.J.	1000
16820	KARPAGAVALLI.M.	1000
16821	SIVARAMKUMAR.B.	1000
16822	SURESH KUMAR.C.	6000
16823	JEYAGANESAN.R.	1500
16824	UMA MAHESWARI.S.	1500
16825	BALA SARASWATHY.S.	1500
16826	SRIKANNAN.R.	1500
16827	UTHAM CHAND.K.	2500
16828	VASUKI.P.	1000
16829	VASANTHA DEVI.M.	500
16830	PONRAJ.R.	500
16831	MOHAMED QUDUBDIN.M.	500
16832	POONGOTHAI.J.	1000
16833	VENKATESH.S.	2000
16834	SHARAD RANGANATH LELE	1000
16835	VIDYA MADHAV ACHARYA	500
16836	DILIP A PHADAKE	500
16837	NARESH KUMAR.K.	500
16838	LATHA.R.	500
16839	CHANDRA PRAKASH.H.	500
16840	JACINTA PRECILLA PEREIRA	2000
16841	AMIT D SHAH (HUF)	5000
16842	KAVITHAA R.	500
16843	MANJULA.R.	1000
16844	SAROJINI.P.	500
16845	SRINIVASAN.S.V.	1000
16846	JEGATHEESAN.S.	953500
16847	UTTAM CHAND.K.	2000
16848	ANNAI.S.	1000
16849	SUJI.P.	500
16850	ELANKOVAN.J.	500
16851	UTHAYASURYAN.J.	500
16852	PRACHI RAJENDRA KILLEDAR	500
16853	ATUL SHRIDHAR BADWE	2500
16854	VIJAY RAJAVEL.S.	2500
16855	VANAJA.B.Y.	6000
16856	VVD AND SONS PRIVATE LIMITED	500500
16857	SAMUEL THILAGAR.R.	2000
16858	SANGEETA MEHTA	500
16859	SHWETA SINGHVI	500
16860	SHOBHA ANCHALIA	1000
16861	SUNIL KUMAR GUPTA	500
16862	SUKHI DEVI	1000
16863	VICKY.S.	1000
16864	ABHISHEK.S.	1000
16865	LEELA JAIN	2500
16866	PUSHPA DEVI SANKHLA	500
16867	MAMATHA.T.R.	500
16868	SHILPA NAHAR	2000
16869	SUNITA DEVI	1000
16870	SONA.K.	1500
16871	CHANDAN ARVIND SHAH	1000
16872	VIPUL KUMAR DALPATRAJ SHAH	1500
16873	REKHABEN ANANDRAJ TALERA	500
16874	ARUNACHALAM.A.	500
16875	PARIKH MANASVI KAUSHIK	2500
16876	VIJAYALATA BHANDARI	500
16877	ARIHANT BAFNA	500

4946	KANAGAVEL.J.	500
4947	MOHAN.P.T.	500
4948	BALASUBRAMANIAM.V.	2500
4949	RAJENDRAN.M.	500
4950	VELMURUGAN.N.	500
4951	RAJESWARI.A.	500
4952	BALAJI KANI.N.	500
4953	SHENBAGA MOORTHY.S.K.	500
4954	SHENBAGA MOORTHY.S.K.	500
4955	PALAVESA PANDIYAN.D.	500
4956	SENTHILNATHAN.S.	500
4957	THANGA PANDIAN.V.	1000
4958	JAWAHAR.A.S.A.A. DOCTOR	5000
4959	PADMANABHAN.S. TMB STAFF	500
4960	NALLATHAMBI .P. BUSINESS	1500
4961	SRINIVASAN.A.	500
4962	SRINIVASAN.A. STUDENT	500
4963	SURESH.S.M.A.	500
4964	DURAISAMY.P. BUSINESS	500
4965	VELLAICHAMY.S. BUSINESS	500
4966	VASANTHI.D.	500
4967	EZHILARASI.S. HOUSE WIFE	500
4968	ELANGOVAN.R.	500
4969	BASKARAN.N. BUSINESS	500
4970	VASUKI.V. TYPIST	500
4971	SIVASHANMUGAM.K. BUSINESS	500
4972	UMARANI.N.	500
4973	SENGODAN.K.V. BUSINESS	500
4974	BASKARAN.J.S. BUSINESS	500
4975	PALANIAPPAN.K. BUSINESS	500
4976	SHANMUGAM.T. AUDITOR	500
4977	SHANMUGAM.T. AUDITOR	500
4978	ARUNACHALAM.S. BUSINESS	500
4979	SHANTA.K.	500
4980	VENKATACHALEM.S. CO-OPERATIVE EM	500
4981	SELVAKUMAR.S.R.V. BUSINESS	500
4982	KUNJITHAM.E.	500
4983	MURUGAIYAN.D. BUSINESS	500
4984	VADDIVEL.SE	500
4985	KANAGAM.M. BUSINESS	500
4986	PERUMAL.S. BUSINESS	500
4987	JEEVALAKSHMI.V. BUSINESS	500
4988	KUNJITHAM.E. HOUSEWIFE	500
4989	ELANGO.M. BUSINESS	500
4990	KARUPPASAMY NADAR.K. BUSINESS	500
4991	JEYAKUMAR.P. BUSINESS	500
4992	VIJAYALAKSHMI.N. HOUSE WIFE	500
4993	SANTHI MEENAL.P. HOUSE WIFE	500
4994	SUBRAMANIYAN.P. BUSINESS	500
4995	AMIRTHAVALLI.P. HOUSE WIFE	500
4996	SUBRAMANIYAN.K. BUSINESS	500
4997	KANAKARAJ.S. BUSINESS	500
4998	BALAKRISHNAN.K. RETD GOVT. SERV	500
4999	ALAGAPPAN.N. BUSINESS	500
5000	NAGAPPAN.AL EMPLOYEE	500
5001	GOVINDARAJAN.T. LIC AGENT	500
5002	SOUNDRAPANDIAN.R.A.R. BUSINESS	500
5003	SAMUVEL RAJ NADAR.S.	500
5004	MADHAIAN.K.R. BUSINESS	500
5005	POONGOTHAI.P. BUSINESS	500
5006	THILLAIRAJAN.D.	1000
5007	KATHAVARAYAN.P. BUSINESS	2000
5008	SHREEMATHY.P. BUSINESS	2000
5009	GUNASEKARAN.T. BUSINESS	1500
5010	THAVASI MUTHU AYYADURAI.S.	1000
5011	BAKYALAKSHMI.K.	1000
5012	AYYASAMY NADAR.S. BUSINESS	1000
5013	RAJENDRAN.S. BUSINESS	1000
5014	MANOHARAN.S. BUSINESS	1000
5015	SUYAMBULINGAM.T. BUSINESS	1000
5016	RAJESH JABASTINE.B. BUSINESS	500
5017	KALIRAJAN.R.	2000
5018	NAINAR.R. BUSINESS	500
5019	DURAI SAMY NADAR.R.	1000
5020	DAKSHINAMOORTHY.P. BUSINESS	1000
5021	ELANGOVAN.G. BUSINESS	1000
5022	JOSEPH PANDIA RAJ.M.	1000
5023	UDAYAKUMAR.P. BUSINESS	1000
5024	MATHEN RAJURAM.D. ENGINEER	1000
5025	SELVARAJU.K.S.	1000
5026	AYYAMMAL.K.	1000
5027	THARMARAJAN.M. BUSINESS	1000
5028	PAULDURAI.R.	500
5029	ELANGO.K.R.P.	500
5030	MANIMARAN.S. BUSINESS	1000
5031	MANOHARAN.G. BUSINESS	1000
5032	KUMARESAN.A.	500
5033	THANGADURAI.S. BUSINESS	1000
5034	THANGARAJ.R. BUSINESS	1000
5035	THOMAS.R.	500

10912	KESAVARU.V.	1500
10913	ALAGUMALAI.R.	1000
10914	AMSAVALLI.M.	1000
10915	BASKARAN.N.	1500
10916	VETRIVEL.A.	1000
10917	MURUGESAN.G. BANK EMPLOYEE	1000
10918	RADHAKRISHNAN.S.	1000
10919	MEENATCHISUNDARAM.C.	500
10920	RAMESH.K.	1000
10921	GANESAN.V. BANK EMPLOYEE	500
10922	PRABHA.P.	1500
10923	VASUDEVAN.K.	1000
10924	VASANTHI.C.R. BANK EMPLOYEE	1000
10925	SOUNDARAPANDIAN.C. BANK EMPLOYEE	1500
10926	RAMESH KUMAR.K.	1500
10927	JEYARAMAN.V.	1000
10928	SERMAKANI.S. BANK EMPLOYEE	1000
10929	SIVA KUMAR.T.	1000
10930	MOHAN SIVALINGAM.R. BANK	1500
10931	PRASAD.S.K.L.N.	1000
10932	MURUGAVEL.K. BANK EMPLOYEE	500
10933	MEKALA ANAND KUMAR	500
10934	MOHAN RAJ.I.	1000
10935	DHAMODHARAN.R.	1500
10936	ANANTHA KUMAR.K. BANK EMPLOYEE	1000
10937	MILLERSON SAMUEL.D. BANK	500
10938	SIVAKUMAR.K. BANK EMPLOYEE	500
10939	KALYANI DEVI.S. HOUSEWIFE	500
10940	PERIYASAMY.P. CLERK	500
10941	CHRISTOPHER RAJ.S.	1000
10942	SHANKAR.N.	1000
10943	VELPANDIAN.P.	1500
10944	VIJAYA KUMAR.B.	500
10945	VAIRA KUMAR.T. STAFF, TMB	1000
10946	CHANDRABHAN SINGH.L. BANK	500
10947	SARAVANAKUMAR.R. BANK EMPLOYEE	1000
10948	JEYAVEL.A. BANK EMPLOYEE	1000
10949	SIVA SHANKAR.N.	1000
10950	SARAVANAN.N. BANK EMPLOYEE	1000
10951	KRISHNAKUMAR.R. BANK EMPLOYEE	1000
10952	KUMARESAN.K.	1000
10953	RAJASEKARAN.N. BANK EMPLOYEE	1000
10954	OZA BHUPENDRA LAKSHMISHANKAR	1000
10955	SURYA MARAGATHAVEL	1000
10956	SOLOMON PETER.T.	1000
10957	MEENAKSHI SUNDARAM.S. BANK	1000
10958	ARUMUGA PANDIAN.S.	1000
10959	VIMALESWARAN.T.	1000
10960	LOGANATHAN.A.	1000
10961	GANESAN.T. BANK EMPLOYEE	500
10962	RAVI CHANDRAN.B. BANK EMPLOYEE	1000
10963	THIRUMAGAL.S.	1000
10964	KARTHIKEYA PANDIAN.R. BANK	1000
10965	JEYA SANKARA RAJ.R. BANK EMPLOYEE	1000
10966	LAKSHMI PRAKASH.J. BANK EMPLOYEE	1000
10967	MOHAN SHANKAR.P.	1500
10968	NITHESH STUDENT	2500
10969	PUSHPALATHA.N. HOUSEWIFE	2500
10970	MANISHA PREETH.R. HOUSEWIFE	2500
10971	SUSILA.R. HOUSEWIFE	2500
10972	KAROUNANITHY.S.	500
10973	JOHN CHRISTOPHER	5000
10974	RAMESH.A. SERVICE	1500
10975	RAVICHANDRAN.R. SUINESS	8000
10976	IVRCL INTRASTRUCTURES	12500
10977	MARJUNA.A. HOUSEWIFE	500
10978	SURESH.R. CIVIL ENGINEER	2500
10979	KALIRAJAN.S. MATCHES	500
10980	RAMESH.S. CALENDER COMPAN	500
10981	ARUMUGASAMY.S. COLOUR MATCH	500
10982	SHANMUGAM.K.	500
10983	THIRU SELVAM.S.	500
10984	ARULANANDHAM.S.	500
10985	PAVALATHAI.M.	500
10986	CHINNAMMAL.P.	500
10987	PODDY.T.	500
10988	KUMARAN PERIYATHAMBI.M.	500
10989	SUYAMBU RAJAN.T.	1000
10990	DR.R.SEENIAPPAN DOCTOR	1000
10991	BHARATHI.K.	500
10992	NICKSON PERINBARAJ.D.	1500
10993	ARAVINDH.P. SENIOR EXECUTIV	500
10994	SHEELA RANI.S.	500
10995	THENAMMAL.T.A. HOUSEWIFE	500
10996	RAMESH.T.A. BUSINESS	500
10997	UMADEVI.N.	1500
10998	KAMAL RAJ.K.P. BUSINESS	2500
10999	THANGARAJ.K.P. BUSINESS	2500
11000	KAMALANATHAN.B. TEACHER	500
11001	SHANMUGAVEL.L. AGRICULTURE	1000

16878	ANITA ANCHALIA	4500
16879	MAYUR JAYANT KULKARNI	2500
16880	PARIDHI SAMAR	1000
16881	MALINI.A.	500
16882	RITU LODHA	2500
16883	RAMADAS.T.R.	1500
16884	ATIKA BHANDARI	500
16885	UGAM BAI.S.	4500
16886	VAIKUNDARAJAN.S.	765000
16887	KALIRAJ.K	1500
16888	GAJENDRAN.P.	1000
16889	PANKAJKUMAR DALPATRAJ SHAH	2500
16890	CHANDRA.J	1000
16891	VEENA MEHTA	5000
16892	HEMAXI MEHTA	3500
16893	GYANCHAND KANKARIA	2500
16894	DEEPAK BAFNA	500
16895	LALITH KUMAR.S.	1000
16896	SIVA SARAVANAN.S.S.	500
16897	THANGARAJ BOSE.R.	2500
16898	SANKARA RAMASUBRAMANIAN.V.	500
16899	MANISHA HITESH DALAL	1000
16900	AJAY BHOGILAL SHAH	2500
16901	SHEFALI JANAK DESAI	5000
16902	GNANAVEL.T.	500
16903	PAMESHKUMAR DALPATRAJ SHAH	500
16904	PINABEN VIPULKUMAR SHAH	500
16905	SIVAKANI.N.	8500
16906	CHAMPA LAL PINCHA	1000
16907	SARLA DEVI BINANI	500
16908	RESHMA ALPESHKUMAR PAREKH	500
16909	JAYA RAJAN.G.	2500
16910	LEELA	1000
16911	PRIYA.N.	1500
16912	PREETHI	1000
16913	SHANTILAL	500
16914	MEENA.U.	500
16915	PRIYA	1000
16916	ALEXANDER RAJASINGH.J.	14000
16917	THENMANI.N.	1500
16918	SHANTHI.J.	4000
16919	SARAVANA KUMAR.M.	500
16920	GIRISH SHAMALDAS PATEL	3500
16921	MATHI.M.	500
16922	SURESH H SHAH HUF	5000
16923	KINGSLEY.G.S.	2500
16924	PICHAIKANI.K.	2500
16925	JEYALAKSHMI.P.	500
16926	SARAVANA BABU.R.K.	2500
16927	THANGAM.M.	500
16928	VIKASKUMAR DALPATRAJ SHAH	1000
16929	AMUDHANVEL.D.	56500
16930	BENEDICT VIJILAL.I.	500
16931	RANI PRINTERS (P) LTD	278500
16932	SAMAR JAIN	8000
16933	SURESH KUMAR JAIN	4000
16934	VEENA BHANDARI	500
16935	SUNITA BHANDARI	500
16936	DEVENDRA GUPTA	500
16937	RAJAPRIYA JENNER	500
16938	DAXABEN B PATEL	2500
16939	NAGARAJAN.S.M.	2500
16940	MOORTHY	500
16941	ELAVARASI.R.	12500
16942	ILLUPPAIYUR	53000
16943	RAJENDRA S PATEL	1000
16944	ANURAG MEHTA	500
16945	RAVI S SHAH	1000
16946	GIRISH GUPTA	3000
16947	TEJ KUMAR	500
16948	JIGNESH TARUN PAREKH	1500
16949	SHOBHA ASHIYA	500
16950	GOUTAM RAJ BHANSALI	1000
16951	TRUPTI PINAKIN SHAH	500
16952	PUJA PARESH SHAH	500
16953	ANANDHAM MAHENDRAN	500
16954	VASUHI.A.	5500
16955	THANASEKARAN.A.	500
16956	KARTHIKEYAN.A.	6000
16957	NISHANTH PRIYANDAS.V.N	500
16958	DARSHNA BHARATBHAI PATEL	19000
16959	JEYALAKSHMI.K.	500
16960	DULICHAND NAHAR.T.	1000
16961	BALAMURUGESWARI.S	500
16962	BHARAT J PATEL	2000
16963	SATHISH.K.	2000
16964	GITA RAJENDRA PANDYA	1000
16965	RAJENDRA VASANTLAL PANDYA	2500
16966	KIRTI B PARIKH	500
16967	DEVENDRA MEHTA	5000

5036	MURUGAN.V.	500
5037	BAKYALAKSHMI.S. HOUSE WIFE	1000
5038	BAGAVATHYPANDIYAN	1000
5039	AKILANDAM.K. MINI BUS OPERAT	1000
5040	ANBALAGAN.A.G. BUSINESS	1000
5041	SUJATHA.K. HOUSE WIFE	500
5042	ARUMUGAM.A. BUSINESS	1000
5043	ARUNACHALAM.M. BUSINESS	1000
5044	DEVADAS.P.	1000
5045	DHANASEKARAN.S.S.N. BUSINESS	500
5046	ALAGUDURAI.S. BUSINESS	1000
5047	DHANASINGH.S.P.A.	500
5048	ANBALAGAN.G. BUSINESS	1000
5049	DURAIPANDIYAN.K.	1000
5050	DHARMARAJ JOSEPH.M.	500
5051	DURAISAMY.P. TNEB STAFF	1000
5052	KAYAMBUSAMY.K.	500
5053	JOLINGA RAJ.T.	500
5054	THOMAS.K.	500
5055	KRISHNAN NADAR.K. BUSINESS	1000
5056	SARAVANAN.A. BUSINESS	500
5057	PAULRAJ.S.	500
5058	SHANMUGARAJ.M.	500
5059	PALANISAMY.V. BUSINESS	500
5060	DIRAVIYAM NADAR.Y.	500
5061	NATARAJAN.R.A.A. BUSINESS	500
5062	PAULRAJ.N. BUSINESS	500
5063	GANESAPANDI NADAR.T. BUSINESS	1000
5064	CHINNA DURAI.A.	1500
5065	THANGAVEL NADAR.A. FARMER	1000
5066	PONMALAR.R. BUSINESS	3000
5067	JAYAMANI NADAR.K. BUSINESS	500
5068	RAMESH KUMAR.S.	2500
5069	RAMESH KUMAR.S.	5000
5070	VELMURUGAN.B. BUSINESS	1500
5071	MURUGESA PANDIAN.K. BUSINESS	1000
5072	NATARAJAN.M. BUSINESS	500
5073	MURUGESAN.R. BUSINESS	1000
5074	KARUPPASAMY.V.	500
5075	MADASAMY.G.	1000
5076	MUTHURAJ.G.	500
5077	SRINIVASAN.G.	1000
5078	CHITRAVEL NADAR.R.	1500
5079	GUNASEKARA NADAR.K.	1000
5080	SELVA KUMAR.T.S. BUSINESS	500
5081	SENTHIL KUMAR.T.S.	500
5082	VIJAYA KUMAR.V.T.S.	500
5083	JAYAPAL.R.	500
5084	SELVAM.M.	500
5085	PALANIAPPAN.P. WORKER	500
5086	SERMAKANI.K. 26864252	500
5087	VISALAKSHI.M. BUSINESS	1000
5088	RAJAMMAL.N. HOUSE WIFE	500
5089	PONMALAR.R. BUSINESS	500
5090	VEEMARAJ.V.R.	1500
5091	RAVI CHANDRA NADAR.M. BUSINESS	1000
5092	AMBROSE.X. GOVT. STAFF (RE	500
5093	JAYAKUMAR.S.K. BUSINESS	500
5094	RAJA SINGH.J.	2500
5095	MUNIASAMY.T.	500
5096	GANESAN.M.	500
5097	NAGARAJAN.S. BUSINESS	2000
5098	MITHYLA ARULDAS.A.	1500
5099	JEYARAMAN.S.	500
5100	VIJAY.C.	500
5101	RAVINDRAN.N.	500
5102	RAJAN.N.	500
5103	RAVI KUMAR.N.	500
5104	NATARAJAN.R.	500
5105	KALEESWARI.M.	2500
5106	RAJKUMAR NADAR.S. BUSINESS	2500
5107	BALAJI.J. STUDENT	2000
5108	THANGA CHINNA DURAI.T.	500
5109	VEERAKUMARAN.N. MECHANIC	500
5110	SELVARAJ.A.	500
5111	MURUGESAN.V.	1000
5112	VIJAYA KANDAPPAN.S. BUSINESS	500
5113	PAULSAMY NADAR.M.	500
5114	SAKTHIVEL.S.A.	500
5115	ARUL JOTHI LINGA GANESAN	500
5116	JOTHI PANDIYAN.K. TEACHER	500
5117	SELVARAJ.C.	500
5118	RAJAMANICKAM.R.	500
5119	CHIDAMBARAM.M.	1000
5120	SUYAMBULINGAM.J.	500
5121	KALANJIYAM.S.	500
5122	PALRAJ.A.	1000
5123	MURUGAN.M. BUSINESS	1000
5124	THANGAVINAYAGAM.K.	5000
5125	SUNDARRAJ.K.	1000

11002	SAMUTHRA PANDIAN.P. BUSINESS	500
11003	PON RENGARAJ.K. BUSINESS	500
11004	SABITHA DEVI.K.	500
11005	DORAI RAJ.S. LIC STAFF (RETD	500
11006	MURUGESAN.T.V. ENGINEER	500
11007	DR.J.RAJ KUMAR EDWIN DOCTOR	2500
11008	PUVANESWARI.R.	500
11009	BALAKRISHNAN.K.	500
11010	BALA NAGAMMAL.R.	1000
11011	CHANDRAMUTHU.P. BUSINESS	500
11012	JEGATHISH KUMAR.S.	500
11013	SIVA KUMAR.K.P. BUSINESS	500
11014	SIVAMANI.K.P. BUSINESS	500
11015	SIVASUBRAMANIAN.K.P.S. BUSINESS	500
11016	VASANTHA.K.P.S.	500
11017	GANESAN.V.	1500
11018	SUNDAR RAJ.R. BUSINESS	500
11019	CHANDRAN.L.R.	500
11020	ELANGO.A.P.	500
11021	JEYA CHITRA.P.	1000
11022	JAGADESH.P.	1000
11023	MOORTHY.A. BUSINESS	1000
11024	THANGAVEL NADAR.S. BUSINESS	500
11025	SUBRAMANIAN.V.	500
11026	PAULRAJ.T. BUSINESS	1500
11027	AMBALAM NADAR.P. AGRICULTURE	500
11028	RAJA RAJESWARI.R. TMB STAFF	1000
11029	VIMALA.J.	500
11030	NIRMALA MARY.R. TEACHER	500
11031	PRASADH.P.	500
11032	KURUTHU SELVAM.N.	500
11033	JEYALAKSHMI.P.	500
11034	ANANTHI.P.	500
11035	MARIMUTHU.V.	2500
11036	VIJAY ANANTH.K. AGRICULTURIST	500
11037	ANREWS SUTHAKAR.S. BUSINESS	500
11038	CHANDRALEKHA.A.	500
11039	JEYANTHI NATARAJAN	1000
11040	MADHAV.P. BUSINESS	500
11041	CHANDRA PRAKASH.G.	500
11042	SHOBA.C.	500
11043	RM.SUBRAMANIAM	1000
11044	HEMANTH KUMAR.D.	1000
11045	XAVIER SELVARAJ.I. CONDUCTOR	500
11046	XAVIER SELVARAJ.I. CONDUCTOR	500
11047	DR.V.MANOREMA	500
11048	SARAVANAN.C. ENGINEER	1000
11049	MALAYARASA PANDIAN.C. COMPUTER	1000
11050	CHIDAMBARAM.V. RETD. GOVT. STA	1000
11051	JOSEPH RAMESH.J. BUSINESS	500
11052	SHANTHI.J.	500
11053	MAHALAKSHMI.C.	500
11054	RAMA LAKSHMI.R.	500
11055	LAKSHMANAN.R. BUSINESS	500
11056	UMA MAHESWARI.S. WORKING IN LIC	500
11057	JEYARAJ.S. BUSINESS	500
11058	JAGADEESHKUMAR.M.	500
11059	KRISHNAN.D.	500
11060	RAJAGOPAL.A.	500
11061	PREM MEENA.S. IN SERVICE	500
11062	DURAIAPPAN.T.V.K. BUSINESS	500
11063	SELVALINGAM.K.	500
11064	BALAJI.B.	500
11065	NANDINI.B. BUSINESS	500
11066	SELVASUNDARI.V.	500
11067	GANESAN.V.	500
11068	SUNDARA MOORTHY.K.S. COOLY	500
11069	ROBERT.A.D.J.C. BUSINESS	500
11070	SRIVIDYA B.	1000
11071	RAJA LAKSHMI.S.	500
11072	GOPAL.N.	500
11073	SHILA H. SHAH HOUSE WIFE	1000
11074	HIRACHAND J.SHAH BUSINESS	1000
11075	RAVI H.SHAH BUSINESS	1000
11076	DEEPAK KUMAR AGARWAL	2500
11077	GANAPATHY.C.	500
11078	MAYA KRISHNAN.A. BUSINESS	1000
11079	JAYALAKSHMI.B. BUSINESS	1500
11080	PRASAD RAO.D. BUSINESS	5000
11081	PERIYASAMY.L. BUSINESS	1500
11082	RAMESH FLOWERS P LTD.	97000
11083	SUSHIL KUMAR SHARMA BUSINESS	1500
11084	MAHENDRA RAJ SINGHWI	500
11085	AMITHA TULSYAN	2500
11086	NAVEEN KUMAR TULSYAN	2500
11087	RENU DUGAR	2500
11088	THANGAVEL.P.A. BUSINESS	1000
11089	HEMENDRA KUMAR.P.	5000
11090	USHA RANI.P.	5000
11091	PRABHAKAR.P. BUSINESS	500

16968	TEJAL MANISHBHAI SHAH	500
16969	HEMA GUNVANT GANDHI	5000
16970	PRITIBEN SUNILBHAI SHAH	500
16971	MANISH JAIN	500
16972	DHANISHA KRUNAL PATEL	2500
16973	RAKESH AGARWAL	1500
16974	ANIL MEHTA	4000
16975	KAMALA ANIL MEHTA	3000
16976	KUSHAL PARESHKUMAR SHAH	500
16977	NIRMALA DEVI OSTWAL	1000
16978	GAYATHIRI.S.	2000
16979	VASANT PREMANAND PRABHU	3000
16980	SHAH CHINTAK JAYESH	1000
16981	ABHAY SADASHIV SARMANDAL	1500
16982	SHENBAGAM INVESTMENTS (P) LTD	521000
16983	NITHYANANDAN.V.	2500
16984	BHARAT JAYANTILAL PATEL	13500
16985	BHARATBHAI CHHOTALAL DOSHI	1000
16986	PREETI ANCHALIA	5500
16987	RAJNIKANT AMRUTLAL SHAH	500
16988	SUJATHA.B.	15500
16989	SASIKALA.M.	500
16990	ARUMUGASAMY.M.S.	1500
16991	SUSILA DEVI.S.	500
16992	CHANDRAMOHAN.A.K.N.	10000
16993	SANTHOSH UDDHAV GORE	2000
16994	RAKSHA GUNVAT GANDHI	5000
16995	PUSHPA DEVI	500
16996	PREM CHAND JAIN.S.	500
16997	NITHESH.M.	10000
16998	JINAL SURESH SHAH	2500
16999	NEELABEN SURENDRA KAPADIA	500
17000	MATHAN.P.	500
17001	SONAL ANCHALIA	2500
17002	PRITHVI RAJ MEHTA	2500
17003	KAMLA DEVI SETHIA	8000
17004	ASHOK KUMAR SANKHLA	2500
17005	VARALAKSHMI.T.	500
17006	SHANTABEN AMBALAL PATEL	500
17007	RAJENDRA DHIRAJLAL GANDHI	1000
17008	MILAPCHAND.K.	500
17009	ANUJA.S.	4500
17010	MANJU MEHTA	1000
17011	KONDOTH SATYA PRIYAN	7500
17012	VANITA R PATEL	500
17013	CALDWELL DAVID BALASINGAM JOSEPH	5500
17014	KUMARESAN.G.	587500
17015	MAHENDRA KUMAR BAID	1000
17016	INDRA SHRIKUMAR AGRAWAL	2000
17017	URMILABEN DAHYALAL PATEL	500
17018	KANTILAL MAGANLAL PATEL	500
17019	PRANAY MEHTA	3500
17020	SUMER CHAND MEHTA	1000
17021	KUSUM SHIVNANDAN AGRAWAL	500
17022	NAINESH H LUNGIWALA	500
17023	GNANAMMAL.M.	1000
17024	THIRUMATHI.M.	500
17025	PRAHASPATHY.A.	20000
17026	TARA DEVI	5000
17027	MANOHAR KUMAR NAHAR (HUF)	1000
17028	PUSHPADEVI J JAIN	28000
17029	AMI SNEHAL SHAH	2500
17030	JANAK DINKARRAI DESAI	1000
17031	SAYAR CHAND KATARIA	500
17032	JIUNASA PARIMAL SHAH	1000
17033	DALAL MANAN YOGENBHAI	500
17034	NIKHIL.A.	6000
17035	MUKESH.P.	1000
17036	NALINI.A.	500
17037	ANJALI V TANNU	2500
17038	VIJAYA KUMAR.K.C.	500
17039	HEENA PAMESH SHAH	1000
17040	KALABEN DALPATRAJ SHAH	1000
17041	SHAH PREMLATTA PANKAJKUMAR	2500
17042	JAYANTIBHAI RAJMALBHAI BALLU	500
17043	GOUTHAMCHAND SNEHALATHA	3500
17044	KISHORE RAM DHOTE	2500
17045	VIJAYA MADHUKAR ATHAVALE	10000
17046	BHALCHANDRA MAHADEO PINGE	2500
17047	SARAVANAMANI.K.	41000
17048	RATAN CHAND KATARIA	500
17049	BHUDHAN MANDAL	1000
17050	GAUTAM CHAND BAGHMAR	500
17051	VINUBHAIBACHUBHAIGOHEL	4000
17052	NATHURMAL BHOJRAJMAL UTWANI	500
17053	NEETA KAMLESH BHATT	1500
17054	RANGAVITTAL.T.L.	5000
17055	RANVIR CHAND MEHTA	500
17056	SEEMA MOHNOT	500
17057	ANANTHAN.R.	1000

5126	GANESAN.R.	500
5127	PHILIPRAJ.B.	500
5128	RAJAPANDI.A.	500
5129	CHELLADURAI.K.	500
5130	SANKARAPANDIAN.M.	1000
5131	SAMUEL RAJAN BABU.A. TEACHER	500
5132	UMA MAHESWARI.V.	500
5133	KUMARASAMY.M.	500
5134	VEERA RAJENDRAN.A.	500
5135	BALA SUBRAMANIAN.S.	1000
5136	BALASUBRAMANIAN.S.	1500
5137	KALYAN KUMAR.A.K.S.	12500
5138	GRAHA LAKSHMI.S.	12500
5139	RAJA PUSHPAM.S.	25000
5140	KALIDAS.R.	500
5141	MOHAN.K.S.	500
5142	RAJA SEKARAN.A.	500
5143	BALAKRISHNAN.A.S.	500
5144	JASWANT.B.	500
5145	SENTHIL PRABU.B.	500
5146	SUBRAMANIAN.V.P.	1500
5147	KUTHALAM.V.P.	1500
5148	MOORTHY.V.P.	1500
5149	SUBRAMANIAN.V.P.	500
5150	RATHINAM.V.P.	1500
5151	KARUVELRAJ.K.	500
5152	MADASAMY.M.	500
5153	MURUGA RAJ.M.	500
5154	RAVI SEKAR.S.	3000
5155	DHARMAM.T.	500
5156	RAJAKANNAN.A.	500
5157	JEYA PANDIAN.T.	500
5158	ANANTHA SENTHIL KUMAR.R.	500
5159	KALAI SELVI.J.	500
5160	VASUDEVAN.M.	500
5161	MANOHARAN.V.	500
5162	RATHNASAMY.R.	1000
5163	SELVAKUMAR.K.	500
5164	SENTHIL KUMAR.K.	500
5165	BASKARAN.S.	2500
5166	SAGADEVAN.M.	1500
5167	PANDIYAN.V.S.	500
5168	AMARESAN.S.	500
5169	THIRUPAPPAU NADAR.P. BUSINESS	1000
5170	SORNAMMAL.P.	500
5171	GANESHAN NADAR.P.	1000
5172	JAYALAKSHMI.K.	500
5173	JESU MARIA ANTONY.M.	1000
5174	MARIA ANTONY.M. BUSINESS	77500
5175	IYYADURAI.P. RETD PRINCIPAL	1500
5176	SARAVANAN.K. PROVISION STORE	1000
5177	THIRUMALAIVEL.T. RETD. TEACHER	1000
5178	SIVA KUMAR.S. BUSINESS	500
5179	SRIDHAR.S.	2500
5180	SIVAKUMAR.S. BUSINESS	500
5181	RAVI.S. BUSINESS	500
5182	SRINIVASAN.R. BUSINESS	2500
5183	RAMAKRISHNAN.J. BUSINESS	1000
5184	SUNDAR RAJAN.J. BUSINESS	1000
5185	KARTHIKEYAN.T. BUSINESS	1000
5186	MANDIRA MOORTHY.T. BUSINESS	1000
5187	SHANMUGA RAJA.M. BUSINESS	1000
5188	SERMARAJ.K. BUSINESS	1000
5189	JAYARAJ.K. BUSINESS	1000
5190	SARAVANAMUTHU.S. BUSINESS	2500
5191	THIRUMALAI.S.	2500
5192	JAYAPANDIAN.T.	1000
5193	RAVI.S.	500
5194	ANILIN JOY.J.	500
5195	SELVARAJ NADAR.V.S.	500
5196	LAWRANCE.F. FARMER	500
5197	THANGASAMY.C. TAILOR	500
5198	MARY VIJAYA RANI.G. HOUSE WIFE	500
5199	ARUN.R. SCIENTIST	500
5200	SUNDAR RAJ.D. BUSINESS	500
5201	KALAPERUMAL.P.	1500
5202	JOSEPHIN MARY.P. HOUSE WIFE	2000
5203	JAYA MARY.A. TAILOR	500
5204	AMALI MARIA SINGARI.M.	500
5205	LAWSHIKA MERIN STANLY	500
5206	THANGASAMY.M. BUSINESS	500
5207	RAJESH.B. BUSINESS	500
5208	MAHESH.B. STUDENT	500
5209	SATHEESH.B. BUSINESS	500
5210	JUSTIN BENNS.B. EMPLOYEE	500
5211	DHANABAL.T.S. HARBOUR EMPLOYE	1000
5212	SREEDHARAN NAIR.M.P. TNEB	500
5213	PANCHAVARNAM.S.	1500
5214	FRANKLIN JOSEPH.A. DOCTOR	500
5215	MARY NIRMALA.G.	500

11092	SAMYDURAI.J. FARMER	1500
11093	CARTHIC CREDITS LTD.	2500
11094	THOMAS.J.	5000
11095	VIKRAM MACHEDO.S.	1500
11096	KARUPASAMY.M. DOCTOR	5000
11097	GUNASUNDARI.K.	2000
11098	VENKATANARAYANAN.S.M. BUSINESS	25000
11099	ANNAPUSHPAM.V. AGRICULTURIST	1500
11100	KRISHANLAL SANDA	2500
11101	ANILKUMAR BHAIYA BUSINESS	1500
11102	DEVAKI NANDAN BINDAL	1000
11103	NAGARAJAN.G. ASST.MANAGER, T	500
11104	SARADHA.A.	500
11105	DILIP HARGOVINDHAS	5000
11106	PANEERSELVAM.E.R. BUSINESS	500
11107	MEGHRAJ AHUJA	5000
11108	PUSHPASURESH	2500
11109	SURESHCHANDRA	2500
11110	SUBRAMANI.P. BUSINESS	5000
11111	KARTHIK.P.	5000
11112	MAHESWARI.P.	5000
11113	RENGASAMY.A.P.	2500
11114	MANICKAM.V.	2500
11115	BAGYAVATHI.R.	2500
11116	KARMEGAM	500
11117	PANCHAVARNAM.T.	500
11118	PONNU MUNIYANDI.G.	1000
11119	SHREE RAM BHALOTIA BUSINESS	2500
11120	PRATHIPA.L.	3000
11121	ARUN RAJA.C.J.	3000
11122	BELLAH MURUGASEN	1000
11123	ARIVIDURAI.M.C. BUSINESS	500
11124	RAKESH KUMAR GUPTA	2500
11125	PREMALATHA.P.S.	500
11126	SELVARANI.E.	500
11127	SUNDARESAN.E. BUSINESS	500
11128	NATARAJAN.S.	2500
11129	RUBERT.K. STAFF, TMB LTD	500
11130	CHARLES NADAR.M.	1000
11131	ICOT DURAI NADAR.P.	1000
11132	DESINGH NADAR.N.	1000
11133	SUNDER NADAR.S.	1000
11134	WILSON.M.	500
11135	AUTHIMOOLAM.P.	500
11136	BALRAJ NADAR.R.D.	500
11137	LINGADURAI NADAR.S.	500
11138	GOPAL NADAR.P.	500
11139	UDAY KUMAR	500
11140	SUNDARA SEKAR.G.	500
11141	KURUSAMY.A.T.	1500
11142	CHANDRA SEKAR.G.	500
11143	DESHPANDE MANISHA	500
11144	SURENDER KUMAR RAJPUT	500
11145	ATUL M.DONGRE	500
11146	CHAIRMALINGAM.A.	500
11147	SEKHAR NADAR.C.	500
11148	DAYANANDAN.M.V.	500
11149	IYYAPPAN.R.	500
11150	FAHRUDDIN ABBAS MULLA	500
11151	RAMAIAH.S.	1000
11152	DESHPANDE MADHAV.D.	1000
11153	DHARMARAJ.C.	1500
11154	VETRIVEL.A.	1000
11155	SAROJA.N.	30500
11156	NEELAMARTHANDAN.K. BUSINESS	30500
11157	PAUL PACKIYANATHAN.P.	500
11158	SUBRAMANIAN.R. BUSINESS	500
11159	GNANASOUNDARAM JOHNSON	1000
11160	KALA.S.	500
11161	THAVAMANI NADAR P.	2000
11162	SHANMUGAM.T.S.K.	1500
11163	THAMILARASI.C.	500
11164	SUGANTHA LAVANYA.C. SYSTEMS	500
11165	JESSIE LAWRENCE	500
11166	ASOKAN.B. BUSINESS	500
11167	SELLAMUTHU.S.	2500
11168	BASKAR.R.	500
11169	RUKMANI.S.	500
11170	MUTHIAH.N.	500
11171	DR.MILLINGTONIA BINU	500
11172	SELVI.E.	1000
11173	VIVEKANANDAN.A. DHALL MERCHANT	500
11174	BACKYAM.S.V.	500
11175	RAMALAKSHMI.T.	2500
11176	VASANTHA.T. HOUSE WIFE	500
11177	GIRIDHAR.N. BUSINESS	500
11178	PACKIARAJ.S. BUSINESS	20000
11179	DILIPRAJ.P. BUSINESS	20000
11180	KOTEESWARAN.P.	1000
11181	SIVAKUMAR.K.	500

17058	KAMARAJ.P.	3000
17059	SANJEEV B SHRIMAL	1000
17060	MANISH BHANDARI	1000
17061	SANJAY T BHATTER (HUF)	1000
17062	MURUKANANTHAM.K.	1000
17063	BHAWARI BAI	1000
17064	PARAS MAL SETHIA	7500
17065	VIKASH AGARWAL (HUF)	6000
17066	RAKHE N JAIN	1000
17067	KOUSALYA.V.	1000
17068	LALIT TULSIDAS BHATIA	5000
17069	LEENA V GINDE	1000
17070	HITESH DHARAMCHAND SHAH	500
17071	USHABEN J GANDHI	2500
17072	NILEN N MEHTA	1500
17073	SIVAKUMAR.M.	1500
17074	VIJAYAKUMAR.M.	1000
17075	JOHNSON.N.	1500
17076	KRISHNAMURTHY.N.	9000
17077	HITESH N.DHARAWAT	3500
17078	HARSHA DINESHBHAI NAIK	1500
17079	RAGURAAM.K.S.	500
17080	PRAKASH CHAND.J.	500
17081	SATISH S RANE	10000
17082	PATEL RAJEN.J.	5000
17083	PITCHAIKANI.R.	500
17084	SHYAM SUNDAR.J.	500
17085	SATHANANTHAN.P.P	500
17086	JEYARAJ.P.	500
17087	AMRITHA KHATOR	1500
17088	PAURAV RAJESH MEHTA	500
17089	VENKATESWARI.G.K.	434000
17090	PRADEEP SANKAR.M. BUSINESS	7500
17091	SOU S A PATIL	2500
17092	PATEL RAJEN.J.	5000
17093	MALVIYA JAYDEO MAUJILALJI	7500
17094	PETCHIAMMAL. J.	5000
17095	MUKESH JAIN (HUF)	1000
17096	MURUGESAN.S.	500
17097	BEULAH RAJASELVI.D.	1500
17098	SUKUMAR.P.	9000
17099	NATARAJA SUBRAMANIAN.G.	500500
17100	PALANIAPPAN.G.	500
17101	PERIASAMY.P.	1500
17102	VANITHAMANI.A.	500
17103	GANESH.K.	500
17104	MUTHULINGAM.T.	1500
17105	ELANGOVAN.S.S.	500
17106	BADRI.P.	2500
17107	LAKSHMANA MOORTHY.N.	6000
17108	RATHNAMALA.R.	31000
17109	THANGAM.V.	2500
17110	VASUHI.A.	1500
17111	PANKAJ KUMAR GOYAL	500
17112	MAHESWARAN.G.	500
17113	VISHNU JANANI.A.	500
17114	KAVINDRA KUMAR JAIN	500
17115	NAVNEET B DAMANI	1000
17116	DEIVANAYAKI.K.	500
17117	SENTHILKUMAR.S.	2500
17118	CHITRA KALA DEVI.T.	500
17119	MAREESWARI.M.	500
17120	SURESH.N.	1000
17121	JAYA LAKSHMI.S.	5000
17122	SANTOSH KUMAR KATARIA	1000
17123	DONALD MICHAEL RAYMOND D'SOUZA	1000
17124	KISHANTH NELSON.S.N.	500
17125	ANWARALI MERCHANT ASIM	1000
17126	SURENDRA KUMAR CHORDIA	500
17127	AJEETHRAJ CHORDIA.D.	1000
17128	SASIKALA.N.	1000
17129	MANJU S.	2000
17130	SHANTI LAL JAIN	2500
17131	SHARULATHA M.	1000
17132	CHANDRASEKARAN D.	63000
17133	RAJASEKHARAN D.	63000
17134	VIJAYASEKARAN D.	63000
17135	MANGAI SUBBIAH	63000
17136	SANTHOSH KUMAR S.	11000
17137	SOORIAN V.S.	2000
17138	SHANTHI B.	500
17139	USHA KAVAR	500
17140	PANJAVARNAM G.	1000
17141	KUMAR P.	500
17142	DAISY M.	500
17143	VIJAYA V.	500
17144	KUMARI RM.	500
17145	THILAGAVATHY K.	1000
17146	AMIT MEHTA	1000
17147	VINOD V MAKHIJA	500

5216	PALVANNAN.P.	500
5217	RAJENDRAN.P.	500
5218	MUTHUNAYAGAM.T.	500
5219	MATHU SOOTHANA PERUMAL.P.	500
5220	RAJA SEKHAR.B.B. AAO UTI	500
5221	KUMARA VELU.P. RETD.PWD STAFF	500
5222	CHANDRA SEKARAN.S. BUSINESS	500
5223	PAUL RAJ.R. DOCTOR	12000
5224	KALEESWARI.B. BUSINESS	500
5225	SELVARAJ.A. BUSINESS	1000
5226	MUTHIAN.A. BUSINESS	500
5227	PADMAVATHY.V. HOUSE WIFE	500
5228	KRISHNAN.M.M. BUSINESS	500
5229	THANGAPUSHPAM.N. HOUSE WIFE	500
5230	JOHNSON V.JOEL SINGH RETD. PRINCIPAL	500
5231	EZHIL.R. PRINCIPAL	1000
5232	DANIEL THANGARAJ.V.	3000
5233	MEENAMMAL.K.	500
5234	SIVA.R. STUDENT	1000
5235	ROSSALINE STUDENT	500
5236	KAMARAJ.K. BUSINESS	500
5237	KASIRAJ.S. BUSINESS	500
5238	KUMAR.S. BUSINESS	500
5239	PACKIA JOY.S. TEACHER	500
5240	SELVIN SAMUEL.A. LECTURER	500
5241	PANNER SELVAM.M. RETD. TEACHER	500
5242	JAYA SINGH.M.G. ENGINEER	500
5243	ANANTHAVALLI.T.	500
5244	KATHIRAVAN.S. FARMER	500
5245	GEETHA.P.	7500
5246	SULOCHANA BAI.S. SATHIA NESY	500
5247	PRAVIN KAMAL.M.	500
5248	JEYACHANDRAN.A. BUSINESS	500
5249	LAKSHMAN PANDIAN.A. BUSINESS	500
5250	VINOTH CHANDRA RAI.M.	500
5251	MUTHURAJ NADAR.P. BUSINESS	1000
5252	ARUMUGA PANDI NADAR.P. BUSINESS	500
5253	PAULSINGH NADAR.P. BUSINESS	1000
5254	PRAKASH.S.V. BUSINESS	500
5255	SARAVANAN.C. BUSINESS	500
5256	SELVARAJ.C. BUSINESS	500
5257	SIVA KUMAR.S. FARMER	500
5258	SANKAR RAJA.M. FARMER	1000
5259	JOTHI RAMANI.A. BUSINESS	500
5260	ARUNACHALA NADAR.P. BUSINESS	500
5261	SANKAR.M.	1000
5262	BASKARAN.G. BUSINESS	2500
5263	SELVAPALAM.G.	2500
5264	FELCIE VICTOR	8500
5265	THOMAS SELVA MANOHAR.K.S.	1000
5266	SOUNDARA RAJAN.L.J. PROFESSOR	1500
5267	GANESAN.A. BUSINESS	500
5268	DEIVARAJ.T.C.	500
5269	RAJALAKSHMI.G. BUSINESS	2500
5270	KUTRALASELVAN.G. BUSINESS	2500
5271	ARUNAGIRI.K. BUSINESS	2500
5272	LEELA WILSON	2500
5273	PARAMANANTHAM.A.	2500
5274	MADAVAN.A.	2500
5275	ARUL RAJAN JACOB.A.	2500
5276	SELVARAJ.V.P.	2500
5277	JAYA SINGH.D.	2500
5278	BALASUBRAMANIAN.V.V.	2500
5279	GANESAN.K.K. BUSINESS	10000
5280	SRINIVASAN.P.	500
5281	RAJKUMAR	7500
5282	VASUDEVAN.M.	2500
5283	PARAMANANTHAM.A.	6000
5284	BANUMATHY.P. BUSINESS	500
5285	THANGARAJ NADAR.S.	500
5286	SEKAR.P. BUSINESS	500
5287	ARUNACHALAM.T.	500
5288	RAMA GOVINDAN BUSINESS	5000
5289	CHELLIAH.R.	5000
5290	CHANDRA SEKARAN.V.	2500
5291	SELVA DURAI.M.	2500
5292	CHENDUR PANDIYAN.V.	2500
5293	DEVARAJ.A.	2500
5294	THANGARAJ.A.	2500
5295	PRAVEEN KUMAR.P.A.	2500
5296	ARUN KUMAR.P.A.	2500
5297	MAHALAKSHMI.A.	2500
5298	KANNANMATHI.P.J.	2500
5299	GRACE BHANUMATHY.A.	2500
5300	YESU PAULRAJ.P. ENGINEER	2500
5301	SUYAMBULINGAM.T. BUSINESS	2500
5302	ANNAMALAISAMY.S.S. DOCTOR	12500
5303	AMUTHAN.V. DOCTOR	12500
5304	RAJAGOPAL.S. BUSINESS	500
5305	NAGARAJAN NADAR.A. BUSINESS	500
11182	KASIRAJAN.R.	2500
11183	ANNIE FELIX	500
11184	ANBU.S. TEACHER	500
11185	JAYA KUMAR.C.	500
11186	JEYASAKTHI.K.	500
11187	GANESHWARI.M.	500
11188	PRASAD.M.	500
11189	RAVI SHANKAR.M.	500
11190	VIJAYAN.M.	500
11191	MEHALA.P.	25000
11192	SAROJAM.P.	500
11193	KIRUBAKARAN.R.	1000
11194	MATHAVAN.R.	1000
11195	SUGUMAR.R.	500
11196	DHANALASKHMI.S.	3000
11197	VIJAYA.S.	500
11198	PRABHAKAR.A.	500
11199	SUDALAI MUTHU.A.	500
11200	THANGA THIRUPATHY.A.	1000
11201	SATHIASEELAN.B.	500
11202	MANIARAJ.D.	1000
11203	PANNEER SELVAM.D.	1000
11204	JAYAPRAKASH.G.	500
11205	RAJA NADAR.J.	1000
11206	GURUSAMY.K.	1000
11207	SUBRAMANIYAN.K.	1000
11208	RAMASAMY.M.	500
11209	MUTHU SEKAR.N.	1000
11210	THANGARAJ.N.	500
11211	ASOKAN.P.	500
11212	BALASUBRAMANIYAN.P.	1000
11213	CHELLATHURAI.P.	500
11214	MOORTHY.P.	2500
11215	KALAICHELVAN.P.S.	500
11216	KARIKALAN.R.	500
11217	SARKKARAI.R.	500
11218	DURAI RAJ.S.	2500
11219	JOHNSON.S.	1500
11220	RAMDOSS.S.	500
11221	MUKKANDI NADAR.T.P.	500
11222	RAMKUMAR.T.	1000
11223	BALAMURUGAN.V.	500
11224	SAKARAI SWAMY.V.	1000
11225	YOGANAN.Y.	500
11226	SILUVAIMUTHU.A.	500
11227	THIRUPPATHY.A.	500
11228	MUTHAMMAL.B.	500
11229	MANOHARAN.D. BUSINESS	500
11230	JAYAKUMAR.G.	1000
11231	KUMARAN.G.	500
11232	SHENBAGAMOORTHY.K. BUSINESS	2000
11233	VIJAYAKUMAR.K.	3000
11234	BAL RAJ.M.	1000
11235	RAJALINGAM.M.	500
11236	SENBAGA PANDIYAN.M.	500
11237	MARIYAPPAN.N.S.M.P.	1000
11238	VIJAYAL.N.	1000
11239	CHANDRA PRAKASAM.P.	500
11240	DAISY JEBAKANI.P.	1000
11241	JHANSI RANI.P.	500
11242	PETER.P.	1000
11243	RAJESH.P.	500
11244	JOSEPHINE.V.	500
11245	SIVA KUMAR.R.	500
11246	JEYAKUMAR.S. BUSINESS	1000
11247	NISHA.S.	1000
11248	PONNUTHAY.S.	500
11249	SHANMUGA LAKSHMI.S.	1000
11250	VARATHARAJAN.S. BUSINESS	1000
11251	SUBRAMANIAN.A.	500
11252	THANGADURAI.A.	2500
11253	MAHALAKSHMY.B.	2500
11254	SUBA.B.	2500
11255	ANTONYRAJ C.	5000
11256	MARIMUTHU.C.	2500
11257	RAMACHANDRAN.C.	500
11258	THANGA RAJ.C. RETD.TEACHER	500
11259	THENPANDI.G.	1000
11260	JEEVA V.E. MATHEWSON	500
11261	JEEVA V.E. MATHEWSON	500
11262	DEEPA.K.	4000
11263	DEEPAN.K.	4000
11264	SUNDAR RAJ.K.	500
11265	ANANDAVEL.M. BUSINESS	3000
11266	ATHISAYA MANI.M.	2500
11267	MURUGAN.K.	500
11268	KANAGASABAI.R.	15000
11269	PUSHPALATHA.K. BUSINESS	20000
11270	JEYADEVI.R.	1000
11271	GEORGE HERMIT SALES.V.F. TNEB-	500
17148	MUKESH TELI	1000
17149	DILIP KUMAR SURANA	500
17150	ANAND KUMAR	2500
17151	VANITA PIYUSH BHANSALI	1000
17152	THENMOZHI S.	500
17153	POTHIRAJU S.	2500
17154	AMUTHA S.	500
17155	SAPNA MUNOTH	1500
17156	RAJESN N DAVE	1000
17157	LEELA SUNDARAM	500
17158	SELVARANI R.	5000
17159	THIRUVALARSELVAN P.	1000
17160	SARANYA A.	500
17161	JAYANTHI BAI MEHTA S.	500
17162	SHEETAL CHANDAK	1000
17163	SEENICHAMEY S.	500
17164	ANITHA V.	500
17165	PUNITHARAJ P.	500
17166	JEYAPRABHA A.	500
17167	DHINESH J.	500
17168	MAGESH DURAI SINGH J.	1000
17169	ARUNA M.	500
17170	TIRUSELVI T.	81500
17171	SHEELA GOWRI A.	178500
17172	STELLA PHILIPUSE DANI C.	500
17173	SARAVANAN M.	500
17174	PACKIAMANI PERSIA V.	2000
17175	JEEVA NADESAN	10000
17176	LAKSHMI S.	500
17177	ANNATHAI G.	500
17178	LATHA JABAMATHI	500
17179	RAJATHY K.	500
17180	VASANTHA C.	500
17181	KARTHEESWARI S.	500
17182	ANITTA KANAGAM PONRANI	6000
17183	GNANA THEEBA BAI N.	500
17184	NISHA B.	500
17185	PATTAMMAL B.	8500
17186	KAMATCHI P.	4500
17187	KUMARASWAMY S.	500
17188	VIJAYALAKSHMI P.	1500
17189	MAGARASI M.	500
17190	SENTHILKUMAR R.	500
17191	LATCHA THEEPAN M.	500
17192	GEETHA M.	5000
17193	CHANDRAKUMAR A.	2500
17194	ARPUTHAM A.R.	1000
17195	SWATI JHUNJHUNWALA	2500
17196	RAJAN K.N.	3500
17197	YESUTHASEN P. BUSINESS	2500
17198	MADHAVI H MEHTA	32500
17199	MARIATHANKAM V.	1000
17200	NALLATHAMBI S.	500
17201	SUBAS CHANDRA BOSE C.	500
17202	MAHENDAR RAJ	3000
17203	SUNITA	4000
17204	SHIMARNA A.	50000
17205	ARUN PRABHU N.	500
17206	KALYAN KUMAR BETHI	5000
17207	VANDANA	500
17208	ANURAG JAISWAL	3000
17209	PRANJEL G.PIPARA	3000
17210	NAMAN G.PIPARA	1000
17211	SHANMUGANATHAN J.	1500
17212	DHANADAPANI K.	500
17213	CHERMATH DURAI E.	500
17214	RAMALINGAM V.	1500
17215	VIKASH DHOKA	1000
17216	PRIYANKA SINGHVI	1000
17217	MOHAN RAJ SINGHVI	500
17218	SANDHYA SAHU	500
17219	RUPESH SINGHVI	500
17220	BRIJ KISHORE RATHI	1000
17221	RAMARAJ L.K.	1000
17222	MUTHAMIL SELVI R.	1000
17223	KAMALA R.	1000
17224	HARI HARA SUNDAR P.	1500
17225	THAMIL POONGODI S.	500
17226	NARESH KUMAR K.	2000
17227	SARAVANAN J.	1000
17228	SUNITHA S.	61500
17229	KAMALABAI P.	500
17230	SHANMUGAMOORTHY T.K.S.P.A.	5000
17231	BALA SUBRAMANIAM A.	500
17232	GRAGALAKSHMI	500
17233	THAMILARASI B.	1000
17234	SUDHIR G.	2500
17235	NISHANT PRABHAKAR PATIL	13500
17236	PATIL ABHIJIT PRABHAKAR	13500
17237	DIVESH KUMAR AGARWAL	3500

5306	PANDIARAJ.K. TECHNICIAN	500
5307	SEJI VIJAYAL.P. HOUSEWIFE	500
5308	SURESH KUMAR.P. PROGRAMMER	500
5309	JEEVA GNANA HEPZIBAH.A.G.R.	500
5310	PUPESH KUMAR.P.	500
5311	JEYAPAUL.D. AGRICULTURE	500
5312	GANESAN.V. BUSINESS	500
5313	THOMAS PUNITHAN.M. HOD, COLLEGE	500
5314	SHUNMUGAM.S.	500
5315	JACOB.E.	500
5316	NALLIAHV.	500
5317	ARUMUGAM.K.S.	500
5318	GANAPATHY.K.	500
5319	CHARLES.G.	500
5320	SUGANTHI ROSALINE PREMA.M.	500
5321	VEEMARAJAN.M.R. BUSINESS	500
5322	SUSAI MARIAN.T.	500
5323	RATHINAPANDI.P.	500
5324	GURUSAMY.K.R.	500
5325	VARATHA RAJAN.S.	500
5326	KALAICHELVAN.S.	500
5327	BALAKRISHNAN.G.	500
5328	BASKAR.A.	500
5329	CHELLIAH NADAR.K.	500
5330	PAULRAJ.A.	1000
5331	DURAIPANDIAN.M.	500
5332	SOLAIMALAI.R.	500
5333	JUSTIN SURESHKUMAR.S.	500
5334	ALICE PREMA	500
5335	SUDALAIMANI.A.	500
5336	SANTHI BOSE	500
5337	VIJAYALAKSHMI.K.	500
5338	SELVARAJ.A.	500
5339	SRINIVASAGAM.M.	500
5340	JENIFER HERSTEIN.T. DOCTOR	500
5341	TULIP ROBERT	500
5342	THANGAPANDI ISAAC.A.	500
5343	MASANAMUTHU.A.	500
5344	SAROJINI PACKIAMUTHU RETD.	500
5345	DAVID PACKIAMUTHU RETD. PROFESSOR	500
5346	JEYARAJ.P.	500
5347	JEYA PRAKASH.J.	500
5348	RAJESH.J.	500
5349	CHANDRASEKARAN.C.	500
5350	CHELLADURAI.A.	500
5351	VELVIZHI.R.	500
5352	VELVIZHI.R.	500
5353	RATHINA PRAKASAM.K.P.	500
5354	RATHINA PRAKASAM.K.P.	500
5355	MAHESH ANBURAJ.P. BUSINESS	500
5356	SESU MALLIKA.J.	500
5357	BALASUNDAR.S.	500
5358	THANGAM.M.	500
5359	MUTHULINGAM.S.	500
5360	FREDERICK ANTONY.M.	500
5361	THIRUMANI.P.	500
5362	NELLAIAPPAN.P.	500
5363	UDAYA KUMAR.T.	500
5364	KATHIRESAN.M.V.	500
5365	KATHIRESAN.M.V.	500
5366	SELVARAJ.P.	500
5367	SUNDARARAJ.S.	500
5368	VAIKUNTAM.R.	500
5369	PONRAJ.P. RESEARCH SCIENT	500
5370	NATARAJAN.P. BUSINESS	500
5371	KRISHNAMANI.K.	500
5372	RAJASEKAR.A.	500
5373	MUTHU NADAR.K.	500
5374	RAJALINGAM.P. TEACHER	500
5375	CHARLES ELANGO BUSINESS	500
5376	RAJAPAUL.T.M. BUSINESS	500
5377	GANAPATHY NADAR.S. AGRICULTURE	500
5378	LIVINGSTON RAJAN.G. TEACHER	500
5379	JAMES ANANTH.G. ENGINEER	500
5380	ATHI NARAYANAN.R.	500
5381	NELSON.A. BUSINESS	500
5382	DEVARAJ JEBAKUMAR DAVID.D. TEACHER	500
5383	GRACE STELLA.L. HOUSEWIFE	500
5384	NIRMALA DEVI.J. HOUSEWIFE	500
5385	PALANIAMMAL.G.	500
5386	PERUMAL.S.	500
5387	PUGALENDRAN.M. BUSINESS	500
5388	PARAMESWARI.P. HOUSEWIFE	500
5389	CHINNADURAI NADAR.M. BUSINESS	500
5390	USHADEVI.S. HOUSE WIFE	500
5391	VENKATACHALAPATHI.S. BUSINESS	1000
5392	VELLAICHAMY.M. BUSINESS	500
5393	VIJAYARAJAN.K.	500
5394	JAYANTHI.G. HOUSEWIFE	500
5395	DHANASEKARAN.A.	500

11272	NEETHIMOHAN.V. BUSINESS	25000
11273	NEETHI SEKAR.V.	25000
11274	SRIVIDYA B.	2500
11275	SRIVIDYA B.	2500
11276	JEYALAKSHMI.S.	7500
11277	REVATHI	7500
11278	VASANTHAKUMAR.H. BUSINESS	38000
11279	LAKSHMI.R.	10000
11280	GOVINDARAJAN.T.K.	500
11281	BALA KRISHNAN.M.	500
11282	VASU.T. BUSINESS	500
11283	DHANAPALAN.N.R.	30000
11284	RAMAKRISHNAN.G. CONTRACTOR	500
11285	THANGARAJ NADAR.P. BUSINESS	500
11286	CHINNASAMY.S. COCONUT BUSINES	500
11287	CHELLASWAMY.R.	500
11288	GNANAPAUL.A. BUSINESS	5000
11289	ANNAPURANI.S.	500
11290	GRACE RAJAPANDIAN	1000
11291	KARUNAKARAN.N.	1000
11292	MALATHI.S.	1000
11293	DHANAPALAN.M.	2000
11294	SENTHIL KUMAR.A. WORKER	1000
11295	PARIMALA.J.	500
11296	INDIRA JAYANTHI	500
11297	JEYAPRAKASH.R. BUSINESS	500
11298	RAVINDRAN.B. ENGINEER	500
11299	RAJASEKARAN.R.	500
11300	SRIPRIYA.S. BUSINESS	500
11301	MUKKAIAH.N.	2500
11302	SUBRAMANIA.R.	1500
11303	GANDHI.M.	1500
11304	CHANDRAN NADAR.A.	500
11305	MURUGESA NADAR.A. BUSINESS	500
11306	SUBRAMANYA NADAR.K.A. BUSINESS	2500
11307	JANAKI RAMAN.M.N. AGRICULTURE	500
11308	LOGANATHAN.M.S. BUSINESS	500
11309	SINDHU RAVICHANDRAN BUSINESS	500
11310	GOPAL.T.	500
11311	MURUGESAN.V. BUSINESS	1000
11312	JAMES ALEXANDER.G. BUSINESS	500
11313	SANTHOSH.N. STUDENT	500
11314	N KRISHNAMMAL	500
11315	TAMILSELVAN.N. BUSINESS	500
11316	JEYABALAPANDIAN.R. FARMER	500
11317	VARADHARAJA PANDIAN.R. FARMER	500
11318	RAMALINGAM.V.S. BUSINESS	500
11319	KANNAN.A. BUSINESS	500
11320	NEETHIMANI.A.P.D. BUSINESS	500
11321	SOMASUNDARAM.T.	500
11322	JAYAKUMAR.S. BUSINESS	500
11323	ABITHA.V. STUDENT	2500
11324	SELVAM.S.	5000
11325	MUTHUSAMY.T.V.	500
11326	VEERAPUTHIRA NADAR.M.	500
11327	SELVARATHINAM. G.	1000
11328	JANAGARAJ.J. STUDENT	500
11329	GANESAN.R.	1000
11330	CHINNA DURAI.P. BUSINESS	500
11331	KARUPANNASAMY NADAR.R. POWER-	500
11332	ATHIAPPAN.S. BUSINESS	500
11333	MAYIL RANI.S.	500
11334	KANAKAVEL NADAR.A.	500
11335	SANJEEVI NADAR.A. BUSINESS	500
11336	RATHINASAMY NADAR.C.	1000
11337	KAMARAJ NADAR.C. BUSINESS	500
11338	KESAMMAL.M.	500
11339	PANDIAN NADAR.M. BUSINESS	500
11340	MATHI. SIVASAMY BUSINESS	500
11341	MATHI. THANGAMANI BUSINESS	500
11342	BHASKARAN NADAR.P. BUSINESS	500
11343	AYYASAMY NADAR.R. BUSINESS	500
11344	AYYACHAMY NADAR.S. BUSINESS	500
11345	CHANDRASEKARAN.S. BUSINESS	500
11346	SAKTHI MURUGAN.U. BUSINESS	2500
11347	AMARJOTHI.K.	500
11348	SELVI.L.	500
11349	THANGAVELU.M.C. BUSINESS	500
11350	NAVISFLACIOUSMAGILAN ACCOUNTS	500
11351	SELVAM.S.	500
11352	VARATHARAJAN.R.	1000
11353	SRINIVASA NADAR.S.	500
11354	GEETHA.K.	2500
11355	KARUPPUSAMY.K.	500
11356	INDRA.S.	2500
11357	RAJESWARI.M.	2500
11358	MANIVANNAN.P.	500
11359	SUSILA C.	500
11360	ALLIMUTHU.A.	500
11361	RAJAJI.K.	500

17238	PINKY H.	1000
17239	MANOJ KUMAR	4000
17240	DEEPIKA S.	2500
17241	RACHEL M.SANTHOSH	2500
17242	CHANDRA GNANA SIRONMANI	5000
17243	VALARMATHI R.	500
17244	SIVAGAMY S.	500
17245	RASHESH SURESH BHAI PATEL	1000
17246	ANIL G JOGESHWAR	3000
17247	PREETI P.	3000
17248	BALAKRISHNAN S.	1000
17249	JEYALAKSHMI P.	16000
17250	ACHYUTRAM K.M.	11000
17251	RAJESH RAMNIWAS JAKHOTIYA	1000
17252	JASODA DEVI	500
17253	KRISHNAVENY A.	500
17254	AKAN J.	500
17255	THAMARAI SELVI J.	500
17256	DEVI J.	500
17257	SENTHILKUMAR S.	3000
17258	RAMA SUBRAMANIAN S.	500
17259	JAI KUMAR S.	1000
17260	PREMA R.	500
17261	RAJESH KUMAR GOYAL	500
17262	MAHAVEER RAJ PORWAL	2500
17263	TEJAS T SHAH	1000
17264	NIRMALA BOHRA	500
17265	RASHMI GOYAL	7000
17266	NAND KISHORE JHAWAR	1000
17267	VIKAS JAIN G.	1000
17268	GANAPATHY PANDIAN M.	5000
17269	SERMARAJ A.S.K.	1000
17270	RAJATHI R.	500
17271	KAVITHA G.M.	2000
17272	MANISH KUMAR SOMANI	500
17273	KUMAR S.	500
17274	DAULAL RATHI	39500
17275	KAUSHIK AMULAKHBHAI PARIKH	3000
17276	AMIT KAUSHIK PARIKH	2500
17277	RAMAKRISHNAN V.	75000
17278	ARUNA AMALA DAS P.	500
17279	SATHIYANESAN S.L.P	4500
17280	THIAGARAJAN KARAVEL NADAR	500
17281	PONARUL AMMAIYAPPAN	25500
17282	BASTY SHANTERI SHENOY	5000
17283	ARUNKUMAR C.B.	1000500
17284	MURUGESWARI	3000
17285	ARCHANA RATHI	28500
17286	BIREN GHANSHYAM BHAVSAR	1500
17287	SEEMANDURAI K.	1000
17288	VINEETH P.	500
17289	SIRAJ BIN MULLAH TAHERALI	2500
17290	VISSANTH P.	2500
17291	ANUCHITRA A.	1500
17292	BALAMURUGAN K.	1000
17293	VADAMALAYAN N.	1000
17294	AMIN HASANALI MERCHANT	3500
17295	NAVEEN KUMARAN K.	18000
17296	THIYAGARAJAN V.C.	30500
17297	SAYEEDA ZUZER BEHRAIWALA	1500
17298	GAUTAM CHAND BHANSALI	500
17299	ASHOK KUMAR JAIN	1000
17300	TANAY RATHI	26000
17301	MURUGESON D.	500
17302	LAKSHMI	2000
17303	INDHRA M.	2500
17304	REENI CHRISTILDA M.	2500
17305	SUMIT AGARWAL	6000
17306	INBARAJAN K.	500
17307	KANAGARAJAN K.	500
17308	GLORY HEBSIBAI	500
17309	DHANAPACKIYAM M.	500
17310	JAYAKODI P.	2500
17311	GANESAMOORTHI G.K.	500
17312	ALPANA ANIRUDH DEO	25000
17313	NANDA KISHORE TUNUGUNTLA	1000
17314	DAULAL KINISH RATHI HUF	32000
17315	DAULAL TANAY RATHI HUF	33000
17316	DAULAL JESRAJ RATHI HUF	40500
17317	KINISH RATHI HUF	32000
17318	TANAY RATHI HUF	41000
17319	SAKTHI KUMAR B.	16500
17320	DHANASEKARA PANDIAN M.	16500
17321	VASANTHA V.	500
17322	JAYAMANI C.	3000
17323	KATHIRVEL K.	5500
17324	SRITHAR C.	500
17325	SURESH KUMAR N.	50000
17326	USHAKUMARI N.	50000
17327	HEMALATHA R.	37500

5396	RAJARATHINAM.G. BUSINESS	500
5397	MANALAN.S.	500
5398	MURUGESAN.K. BUSINESS	500
5399	SHANMUGA ANAND.G. BUSINESS	500
5400	SEENIPANDI.V.	500
5401	SANGAPPAN.A. BUSINESS	500
5402	MADHAVAN.B.	500
5403	JEYARAMAN.M.	1000
5404	KANNAPIRAN.P.	500
5405	RADHAKRISHNAN.K.S.	500
5406	CHANDRASEKAR.S.	500
5407	SENTHAMARAI DEVI.R. BUSINESS	2000
5408	SAMRAJ NADAR.P. BUSINESS	1000
5409	PALANISAMY.N. BUSINESS	500
5410	MIGAVEL NADAR.P. BUSINESS	500
5411	VENKATRAMAN.G. BUSINESS	2500
5412	KAMARAJ.R. BUSINESS	500
5413	MANI.P.S. BUSINESS	2500
5414	CHAKARAVARTHY.A. BUSINESS	500
5415	PITCHAIMUTHU NADAR.C. BUSINESS	500
5416	PATTURAJAN.S.	1000
5417	GUNASELVI.S. HOUSEWIFE	500
5418	PREMSUJA.F. LAB SUPERVISOR	500
5419	GEORGE VINCENT.P. TEACHER	500
5420	SIVA.R. STUDENT	500
5421	AMUTHAN.R.	500
5422	CHANDRASEKARAN.N. BUSINESS	2500
5423	ALPHONSE.M. BUSINESS	500
5424	BAKTHAVACHALAM.A.M.C. BUSINESS	500
5425	RAJENDIRA NADAR.T.	500
5426	JEYAMANI.R. EMPLOYEE	1000
5427	NALLA THAMBI.K. EMPLOYEE IN MIL	500
5428	URHALAMOORTHY.M. BUSINESS	1500
5429	MURUGESAN.A. BUSINESS	1000
5430	LINGADURAI.M. BUSINESS	500
5431	MOHAN.A.	500
5432	LINGASAMY.S.P. BUSINESS	1000
5433	RAMASAMY NADAR.N. BUSINESS	1500
5434	DAMODHARAPANDI.S.P. BUSINESS	500
5435	RATHINASWAMY.K. BUSINESS	500
5436	SHANMUGAVEL.K.	500
5437	PAPPATHI.N. EMPLOYEE	500
5438	SHANMUGAVEL NADAR.S. MERCHANT	1000
5439	NOBEL SON.B.	500
5440	KALIAPPAN NADAR.K. EMPLOYEE	1000
5441	KALIMUTHU.S. BUSINESS	500
5442	SINGARAM NADAR.A. EMPLOYEE	500
5443	SIVAGAMI.K. EMPLOYEE	1000
5444	KALIRAJ.M. EMPLOYEE	500
5445	SAKTHIVEL NADAR.C. BUSINESS	500
5446	RAJAKKANI NADAR.V.M.B. BUSINESS	500
5447	SHANMUGAM.G. EMPLOYEE	500
5448	PRABU.S. BUSINESS	500
5449	KANNAN NADAR.S. MERCHANT	1000
5450	ELAYA PERUMAL.K. BUSINESS	6000
5451	AMUTHAN.R.	1000
5452	DR.A.VIJAYAN. DOCTOR	500
5453	SELVARAJ.T. CLERK, CENTRAL	500
5454	SAMBATH.A.S. BUSINESS	2500
5455	ASHOK KUMAR.V.C.A. LECTURER	500
5456	ANTONY LAWRENCE.M. ADVOCATE	500
5457	DR.S.R.KANNAN. DCTOR	500
5458	UMA.G. LECTURER	500
5459	RAMALINGAM.S. AGRICULTURE	500
5460	JEYAVENTHAN.G. ADVOCATE	500
5461	CHARLES.S. CNDUCTOR, T.N.S	500
5462	REGENT PUSHPA BAI.T. VILLAGE HEALTH	500
5463	RAJA THURAI.P. GOVT.SERVANT	500
5464	NEETHIMANI.S.	2500
5465	SELVARAJ.A.M. PROF. OF ZOOLOG	500
5466	THOMAS.M. RTD. PROFESSOR	500
5467	MUTHULAKSIHMI.G. HOUSE WIFE	1000
5468	SHYLAS.D. BUSINESS	500
5469	SHANMUGAVEL.P. GOVT.SERVICE	500
5470	RAJENDRAN.D. GOVT. EMPLOYEE	500
5471	PRAKASPATHY.E. BUSINESS	500
5472	RADHA DEVI.K. HOUSE WIFE	500
5473	BALAKRISHNAN.N.	500
5474	PARAMARTHA LINGAM.S. ASSIST	500
5475	RAJARATHINAM.S. RETD. GOVT. SER	500
5476	RAJAMANI.T. EX. ARMY	500
5477	VASANTHI.T. HOUSE WIFE	500
5478	RATHINASAMY.M. RETD LECTURER	500
5479	SANTHI HOUSE WIFE	500
5480	MARY DAPHNE.T. LECTURER	500
5481	SHEEBA HELEN.T.	500
5482	BALASUBRAMANIAN.P. BUSINESS	30000
5483	MERLIN LEO.T.	500
5484	SENTHIL KUMAR.D. EMPLOYEE	500
5485	CHINDA DEVI.M.	1000

11362	SELVAM.R.	1000
11363	SEKAR.S. FARMER	500
11364	ARUMUGA NADAR.K.	1000
11365	KUTTALINGAM.A.	1000
11366	ANNAMALAI.C.	500
11367	SUBRAMANI.G.	500
11368	MEKALA.A.	500
11369	PANNERSELVAM.N.	500
11370	VIJAYALAKSHMI.N.	500
11371	JANSIDEVI.P.	500
11372	SUBRAMANIAN.P.	500
11373	IYADURAI.R.	500
11374	PANDIYAN.R.	500
11375	EZHIL KANNI.A.	5000
11376	KRISHNA NADAR.A.	1000
11377	MUTHUSAMY.A.M.M.	500
11378	MANOHAR.K.	1000
11379	MAHESH.R.	500
11380	SUGANTHAN.S.P.	500
11381	BALAJI.T.	500
11382	VARUTHAI.C.	500
11383	MOHANA.E.	500
11384	SUKANYA.E.	500
11385	MYTHILI.K.	500
11386	BOOMINATHAN.K.P.	500
11387	SANDIYA.K.	500
11388	SOKKALINGA NADAR.K.	500
11389	SHANMUGAM.R.	500
11390	DEVAKI.V.	500
11391	VIJAYA LAKSHMI.M.	500
11392	RAJASEKARAN.T.	500
11393	GOVINDASAMY.A.	500
11394	ASHOKAN.B.	1000
11395	RAMASAMY NADAR.K.	3000
11396	VENKATHCHALAM.K.	500
11397	JEYARAMAN.V.S.	500
11398	RAJENDRAN.P.	500
11399	BALAKRISHNAN.T.	500
11400	VAIKUNTA RAMAN.T.	500
11401	VENUGOPAL.R.S.S.B.	500
11402	THANGACHAMY.S.K.	500
11403	RAVINDRAN.P.	3500
11404	KANAKARAJ.G.	2000
11405	PAULRAJ.L.	1000
11406	SENTHIL KUMAR.M.	500
11407	ANANDARAJAN.N.	1000
11408	SANTHOSH NADAR.P.	1000
11409	THANGAMARIAPPAN.P. BUSINESS	500
11410	VELRAJ NADAR.P.	500
11411	SOLAIRAJAN.R.	1000
11412	STEPHEN.T.	500
11413	AJEETH.M.	500
11414	THILAGAVATHY.M.	500
11415	USHA DEVI.M.	500
11416	JAYARAJ.A.	500
11417	THANDAVARAJAN.K.	500
11418	SARGUNA SEELAN.M.S.	1000
11419	DAKSHINAMOORTHY.P.	1000
11420	HARIRAMA JAYAM.R.	500
11421	JEYARANI.S.	500
11422	MARIYAPPAN.C.	500
11423	VISWANATHAN.C.	1000
11424	MANIKANDAN.I.	2500
11425	SEENIVASAN.I.	2500
11426	LEENA SUJATHA MERY.K.	500
11427	VELSAMY.S.	500
11428	AYYAPPAN.T.	2500
11429	PALANICHAMY.A.	500
11430	NATARAJAN.C.	500
11431	RAMALINGAM.C.	500
11432	MADU.C.	500
11433	RAJAKRISHNAN.S.	1000
11434	KRISHNAN.V.	1000
11435	THE TREASURER	500
11436	SHANTHI.M.	2500
11437	SENTHIL NADAR.T.	1000
11438	NANDHINI DEVI.T.	1000
11439	MOHAN.D.	500
11440	VIJAI KUMAR SAMUEL.G.	500
11441	RAJENDRAN.M.	500
11442	KANDASAMY.V.	500
11443	PATRICIA MANOHARAN	1000
11444	MADHUPAIYAN. A. RETIRED	500
11445	DHANASEKARAN.C.	500
11446	GURUSAMY.C.	500
11447	KARUPANNAN.C.	500
11448	PANDIYAN.C.	500
11449	PONNUSAMY.C.	500
11450	GANESAN.I.	500
11451	PALANICHAMY.K.	500

17328	SRINIVASAN S.	100000
17329	REKHA AGARWAL	6000
17330	MAHALAKSHMI O.A.	1500
17331	RAMACHANDRAN R.	2500
17332	VAISHNAVI J.K.	15000
17333	MEENAKSHI SUNDARAM R.	500
17334	KATHIRAVAN J.	500
17335	SEENIVASAN K.	500
17336	JEYARAJ S.	500
17337	ANNAMALAI S. SERVICE	500
17338	PRIYA RANJINI N. SERVICE	1000
17339	PARASAKTHI R. SERVICE	1000
17340	KAVITHA G. SERVICE	1500
17341	VISSANTH P. SERVICE	2000
17342	ANITHA JANSI SERVICE	1500
17343	JEYABHARATHI R SERVICE	500
17344	KAMAKSHI MANI SERVICE	500
17345	SANTHA P. OTHERS	18500
17346	AMIRTHAM S. SERVICE	1000
17347	AJITH ESWAR P. SERVICE	2000
17348	GANESAN K. SERVICE	500
17349	NARENDRA MURJI DEDHIA SERVICE	2500
17350	ANUJA S. OTHERS	1500
17351	MOHANA SUNDARAM N. BUSINESS	500
17352	ANSHU AGARWAL OTHERS	3000
17353	GNANASAROJA OTHERS	500
17354	HEMALATHA RANI RAJASEKARAN R.	15000
17355	POOJA DAMANI BUSINESS	500
17356	KALPANA P MEHTA OTHERS	500
17357	KARTHIK RAJA K. SERVICE	500
17358	NAGENDRAN R. SERVICE	500
17359	MUTHUKUMAR R. SERVICE	500
17360	RAMESH KUMAR K. SERVICE	500
17361	GUNASELVI C. OTHERS	500
17362	SHANMUGAM T.K. BUSINESS	3000
17363	#N/A	500
17364	JEYGANESH S. PROFESSION	500
17365	ABRAHAM GNANARAJ S. BUSINESS	500
17366	SARAVANAN P.A.P.S. BUSINESS	1000
17367	GNANASOUNDARI B. SERVICE	500
17368	RAJESH R. BUSINESS	500
17369	PRABAKARAN A. BUSINESS	500
17370	FORTUNE EBEN LEELAVATHY	16000
17371	SELVARAJAN I. BUSINESS	1500
17372	MANOHARAN I. BUSINESS	1500
17373	SUGANYA OTHERS	1000
17374	NADARAJAN P. OTHERS	500
17375	MADASWAMY S. OTHERS	500
17376	AMBUJAM M. OTHERS	2500
17377	THALAISAMY S. BUSINESS	500
17378	DEVI MALA N. OTHERS	500
17379	DEVI CHELIJA N.(MINOR) OTHERS	500
17380	BALAGURU P. BUSINESS	500
17381	RAMESH J. BUSINESS	5000
17382	NATARAJ M. BUSINESS	500
17383	NALINI V. HOUSEHOLD	500
17384	GUNAVELAN K. BUSINESS	1000
17385	SUMITHRA DEVI G. OTHERS	500
17386	BALAVIDYA S. OTHERS	4000
17387	JOPHY MATHEW C. BUSINESS	1000
17388	KHIVRAJ KATARIYA M. BUSINESS	1000
17389	SRINIVASAN S. BUSINESS	2500
17390	VELRAJAN D. BUSINESS	500
17391	SIVASAKTHI C. OTHERS	500
17392	JOHNSON J KAVALAKUDI BUSINESS	1000
17393	RONNY GEORGE SERVICE	500
17394	KARTHIKEYAN T. BUSINESS	61000
17395	RAJTHILAKAR J. BUSINESS	5000
17396	MURUGESAN M. BUSINESS	500
17397	ARULKUMAR K.S. BUSINESS	1000
17398	JAMUNA A. HOUSEHOLD	5000
17399	LAKSHMANAN A. BUSINESS	5000
17400	PALANIAPPAN A. BUSINESS	5000
17401	KAMALAKKANNAN A. BUSINESS	5000
17402	PRABHAKARAN N. BUSINESS	1000
17403	NALINA DEVI S. HOUSEHOLD	12500
17404	PRASANNA T.P.S.H. BUSINESS	12500
17405	RAJADURAI JESUDASAN SAMUEL S.	500
17406	SELVA RANI D. HOUSEHOLD	500
17407	KALARANI D. HOUSEHOLD	1000
17408	JOHNSON ARPUTHARAJ S. BUSINESS	500
17409	SAM JACOB WILSON D. BUSINESS	500
17410	JOHHY SAMDAS LONGTON P. BUSINESS	1000
17411	SAJJAN KAWAR HOUSEHOLD	500
17412	SUDHESHNA A.(MINOR) OTHERS	6500
17413	MURUGESAN T. BUSINESS	3000
17414	SELVARAJ S. BUSINESS	500
17415	VAIYAPURI T. BUSINESS	50000
17416	KAMARAJ R. BUSINESS	500
17417	ANANTHI K. OTHERS	500

5486	RETNA RAJ.S. FARMER	1000
5487	RETNA RAJ.S. FARMER	500
5488	CLEMENT EKAMVAZHUTHI.V.	500
5489	SENTHIL MURUGAN.S. BUSINESS	500
5490	MUTHU NADAR.A.	500
5491	KARTHIKEYAN.V.	500
5492	BHASKAR.R.	2500
5493	NATARAJAN.R.P. BUSINESS	500
5494	THULASI MANI.R. HOUSE WIFE	500
5495	SELVARAJ.R.P. BUSINESS	500
5496	MANOHARAN NADAR.R.P. BUSINESS	500
5497	PONRAJ.A. BUSINESS	500
5498	MADAVARAJ.R. BUSINESS	500
5499	RAJA PANDIAN.N.S. BUSINESS	500
5500	PON SAMY NADAR.T.	500
5501	KRISHNAN.P. BUSINESS	500
5502	SEKAR.P. BUSINESS	500
5503	SANKARAVEL NADAR.G. BUSINESS	500
5504	RAJENDRAN.K.P. BUSINESS	1000
5505	VANASENTHIL.R. BUSINESS	1000
5506	KALIYUGA PANDIAN.S. BUSINESS	500
5507	RAMAJAYAM.P. BUSINESS	500
5508	JAMES RAJ.G. BUSINESS	500
5509	SUBRAMANYAM.S. BUSINESS	500
5510	VELLAPALAM NADAR.S. BUSINESS	500
5511	BPOOBALA KRISHNAN.K. BUSINESS	500
5512	SENTHURKANI.M. HOUSE WIFE	500
5513	RAJESWARI.A. HOUSE WIFE	500
5514	SENTHIL KUMARAN.A. BUSINESS	500
5515	RAJESWARI.A. HOUSE WIFE	500
5516	SARAVANA KUMARAN.A. BUSINESS	500
5517	SARAVANA KUMARAN.A. BUSINESS	500
5518	AYYASAMY.L. BUSINESS	500
5519	SENTHILKUMARAN.A. BUSINESS	500
5520	JAYARAJ.S. BUSINESS	500
5521	SARGUNA PANDIAN.P.M.	500
5522	THANGARAJA.S. BUSINESS	1500
5523	KASILINGAM.T.	500
5524	PANCHAVARNAM.M.	500
5525	UMA KAMARAJ HOUSE WIFE	500
5526	RAMANI.R.	2000
5527	RAJA RAJAN.N.K.	2000
5528	DHABASUKARAN.A.	1000
5529	SELVA SANKARI.M. DOCTOR	2000
5530	PRIYA.M. DOCTOR	2000
5531	EZHIL MALAR.A. DOCTOR	2000
5532	VIJAYA SINGH.C.	2500
5533	SENTHIL A.K.	1000
5534	AYYANRAJ.A.P.B.	500
5535	PAUL RAJ.K.	500
5536	TANISHLAS PANDIAN.A.	500
5537	ALEXANDAR.E.	500
5538	MUTHUSAMY.K.	500
5539	MARIAPPAN.M.	500
5540	MARIYAPPA NADAR.M.	1000
5541	SATHYA SEELAN.D.	500
5542	VIJAYA KUMAR.B.	1500
5543	ELANGOVAN.I.	2500
5544	SELVAKUMAR.S.	2500
5545	KRISHNAMOORTHY.SMRG DOCTOR	5000
5546	LOGANATHAN.S. BUSINESS	1000
5547	BALASUBRAMANIAN.M. BUSINESS	500
5548	THILLAIMANI.J. HOUSE WIFE	500
5549	SATCHIDANANDAN.R. BUSINESS	500
5550	ARUNACHALA NADAR.S. BUSINESS	500
5551	SATHISH KUMAR.D. BUSINESS	500
5552	RAM PRSATH.S. BUSINESS	500
5553	KALIAPPAN.S. BUSINESS	1000
5554	LAKSHMANA MOORTHY.N. BUSINESS	500
5555	GOPINATHAN.B. ENGINEER	500
5556	PRABHAKARAN.K. BUSINESS	500
5557	KUMARAVEL.S.	500
5558	DURAIPANDIAN NADAR.S.A. BUSINESS	500
5559	PONVENKATESH.K. BUSINESS	2000
5560	ANNA LAKSHMI.R.	2000
5561	MAHALAKSHMI.P. BUSINESS	2000
5562	VISHNU GANDHI.M. BUSINESS	2000
5563	DEVARAJ.D.G. BUSINESS	1000
5564	RAMA LAKSHMI.T. HOUSE WIFE	1000
5565	JAYA KODI.T.	1000
5566	KASIRAJ.S. BUSINESS	500
5567	MOHANRAJ EBENEZER LECTURER	1000
5568	RAJENDRAN.T. BUSINESS	1000
5569	MURUGAVEL PANDIAN.P. BUSINESS	1000
5570	JEYA PALAN.A. BUSINESS	1000
5571	NATARAJ NADAR.K. FARMER	500
5572	SOLAIMALAI CHAMY.S. PROFESSOR	500
5573	BALA GURUSAMY.K. BUSINESS	500
5574	GURULAKSHMI.K.	500
5575	KAMARAJ.K. BUSINESS	500

11452	MARAGATHAMANI.M.	500
11453	RATHINASAMY.M.	1000
11454	SUBRAMANIAN.P.	500
11455	MANICKAVEL NADAR.S.C.	500
11456	GANTHIMATHI.D.	500
11457	MEENALAKSHMI.J. LIC AGENT	1000
11458	MUNIAPPAN.M.	500
11459	JEYASEELAN.P.	1000
11460	GURUMOORTHY SRINIVASAHAM	5000
11461	VIJAYA RAGAVAN.C.S.	1000
11462	RAJAKUMAR.D.	500
11463	ANTHONY XAVIER.G.	500
11464	MANICKAM.K.P.	500
11465	GIRIDHAR.M.	10000
11466	CHANDRA MOHAN.N. ASST.ENGINEER,	500
11467	DHANDAPANI.P. TNPL OPERATOR	1000
11468	SELLAMUTHU.P.	500
11469	GANESH KUMAR.S.	1500
11470	SUDHAKAR.S.S.T. BUSINESS	500
11471	STANLY JOHN.S.	500
11472	DR.G.SELVARAJ DOCTOR	5000
11473	ESWARAN.N. BUSINESS	500
11474	SANTHAMOORTHY.S. BUSINESS	500
11475	SRINIVASAGA NADAR.S. BUSINESS	500
11476	THIRUMALAI.A. AGRICULTURE	500
11477	SELVARAJ.M. DRIVER	500
11478	LAKSHMI.S. HOUSEWIFE	1000
11479	ARULRAJ.M. WORKING IN PRIV	500
11480	BALAKRISHNAN NADAR.A.	1000
11481	JEYA ANAND.D.	2500
11482	JONES JESU RAJ BASINGER.K.	500
11483	VIJAI RAJ.M.A.	2500
11484	PARAMESWARAN NADAR.M.	1500
11485	KARUPPU SAMY NADAR.R.	500
11486	LATHA.S.	500
11487	MARAGADAVALLI.S.	500
11488	MOHAN.T.M.	5000
11489	VASANTHI PARAMESWARAN	1000
11490	JAYARAJ.A. BUSINESS	500
11491	LINGA DURAI.A. BUSINESS	500
11492	RAJA DURAI.A. BUSINESS	500
11493	JAYARAMAN.D.	2500
11494	VIJAYARAJ.D. BUSINESS	500
11495	JAYA PRAKASH.J.	500
11496	MUTHULINGAM.J.	500
11497	MUTHUKAVI INDIRA.K.	500
11498	ANDREWS.R. BUSINESS	500
11499	JAYAKUMAR.R.	500
11500	GANGESWARI.V. HOUSEWIFE	500
11501	JOHNSON.Y. BUSINESS	500
11502	JAWAHAR.M. BUSINESS	500
11503	DEVARAJAN.S. POWERLOOM	1000
11504	SUNDARA MOORTHY NADAR.V.	1000
11505	ANBALAGAN.K. BUSINESS	500
11506	SURESH DANIEL RAJ.S.	500
11507	SIVA CHARLES.T. EMPLOYEE	500
11508	SUYAMBURAJ.V. BUSINESS	500
11509	KATHIRESAN.S.P. BUSINESS	500
11510	JEBASINGH.A. BUSINESS	500
11511	RAJAN.A. BUSINESS	500
11512	PACHIAPPAN.D.	500
11513	AZARIAH NADAR.N.	500
11514	PANDIYAN.N.	500
11515	KUMAR.P.	1000
11516	SUBAKAR.P. FARMER	500
11517	ALAMELU.S.	1000
11518	CHINNADURAI.C.	500
11519	PONMANI.V.	500
11520	ARUN SANKAR.V.S.	500
11521	MOHAN KUMAR.C.	500
11522	JAGADEESAN.J.	500
11523	CHITHIRAVEL.M. BUSINESS	500
11524	MURUGESAN.J.	500
11525	SUNITHA.S.	5000
11526	GEETHA.U.	1000
11527	PALANICHAMY.V.P. REVENUE DEPARTM	500
11528	JAYAKUMAR.C.	500
11529	PRAVIN KUMAR.G.	500
11530	SOUNDRA PANDIYAN.N.	500
11531	SARAVANAN.T.	1000
11532	SHANTHI.K.	500
11533	ARANGASAMY.A. BUSINESS	500
11534	KARUPPIAH.A.	500
11535	AMMONI AMUTHA ROBERT	1000
11536	GOPAL.C.	500
11537	KAMARAJ.C.	500
11538	BOOLOGA PANDI.I.	500
11539	MADANRAJ.J.K. STUDENT	500
11540	JAGANATHAN.N.	500
11541	SAKTHI PRAJOTH.P.	1000

17418	PHILOMENA SATHIANATHAN OTHERS	1000
17419	KALYANI E. OTHERS	500
17420	NATARAJA MOORTHI M. BUSINESS	1000
17421	SASI REKHA J. HOUSEHOLD	500
17422	ARUN N.S. BUSINESS	1000
17423	SUNDARARAJAN P. BUSINESS	500
17424	VIJAYA KUMAR S. BUSINESS	1000
17425	RAJKUMAR K. BUSINESS	500
17426	DAVIDSON ASIR A. SERVICE	1000
17427	VANMATHI V. HOUSEHOLD	500
17428	KALAIYARASI G. OTHERS	500
17429	MARY K.J. OTHERS	1000
17430	MADHAVAN V. BUSINESS	1000
17431	SHUBHADA DATTA GADEKAR BUSINESS	2500
17432	SADIQ F. BUSINESS	12500
17433	GANDHI J. HOUSEHOLD	13000
17434	ARVIND PREMCHAND HARIA BUSINESS	1000
17435	NAMBURI SVSNV RAGHAVULU	2500
17436	CIBI VISHNU BUSINESS	1500
17437	BIJY N.F. PROFESSION	1000
17438	MUTHAIAH S. BUSINESS	1000
17439	UMAYAL M. BUSINESS	1000
17440	AVINASH BHANDARI BUSINESS	500
17441	JEYAGANESH BALAKRISHNAN BUSINESS	2500
17442	CHOCKALINGAM M. BUSINESS	500
17443	IMMANUEL J DAWSON BUSINESS	500
17444	REKHA GADHIYA BUSINESS	27500
17445	SUGUNA K.S. OTHERS	1000
17446	PERIASAMY T. BUSINESS	500
17447	LAKSHMANAN PL. INVESTOR	1000
17448	VAIDYANATHAN R. BUSINESS	2000
17449	BALASUBRAMANIAN K.R. BUSINESS	1000
17450	MANJULA B. BUSINESS	4000
17451	KUMARPAL R CHOPRA PROFESSION	1000
17452	AROKIA MARY S. OTHERS	500
17453	MEERABAI K. OTHERS	500
17454	ARUNACHALAM J. SERVICE	500
17455	ARJUN BALAJI JAYARAMAN BUSINESS	500
17456	SATHEESH T.K.S. BUSINESS	3500
17457	RAJAKANI R. SERVICE	500
17458	THANGAMARIYAPPAN M. BUSINESS	500
17459	HELLEN MARY F. HOUSEHOLD	500
17460	KANAGARAJ V. BUSINESS	500
17461	EZHIL MALAR A. PROFESSION	2000
17462	SAROJINI PANCHARATNAM	53500
17463	PAUL E.S.V. BUSINESS	53500
17464	KAMALA GEMSON PROFESSION	53500
17465	PAUL M.S.	53500
17466	NIRMALA DANIEL OTHERS	53500
17467	SAKUNTALA SAMUELSON OTHERS	53500
17468	MUNEESWARAN R. BUSINESS	500
17469	THANGAMUNEESWARAN R. BUSINESS	500
17470	VIJAYA KUMAR S. BUSINESS	1000
17471	POLY MATHEW C. BUSINESS	1000
17472	SUDHA DINAKAR SHENOY BUSINESS	1000
17473	ASHOK S.R. BUSINESS	25000
17474	BASKARAN K. BUSINESS	24000
17475	SENTHILKUMAR S. OTHERS	1000
17476	MUTHU SELVI C. OTHERS	15000
17477	SAM GOWTHAM S. OTHERS	500
17478	PERUMAL R. OTHERS	500
17479	VIJAYAN KA. PROFESSION	500
17480	#N/A	500
17481	SUNDARI A. OTHERS	1000
17482	SANJAY MEHTA BUSINESS	1500
17483	RAKESH B JAIN BUSINESS	500
17484	RAM SELVAN V. BUSINESS	2500
17485	JAYA SUNDARI E. BUSINESS	500
17486	SARLA A MEHTA HOUSEHOLD	500
17487	KASTHURI BAI A. BUSINESS	1000
17488	PARAMESWARI S. BUSINESS	500
17489	THANGARAJ C. BUSINESS	500
17490	ANANDARAJAN N. BUSINESS	500
17491	KASIRAJAN N. SERVICE	500
17492	VIJAYAKUMAR S. BUSINESS	43500
17493	SHIVASANKARI S. HOUSEHOLD	3500
17494	DINAKARAN A. BUSINESS	2000
17495	MAMALLAN A. BUSINESS	2000
17496	NANI MUDHANMAI PORKAMALAM. A	1000
17497	SAKTHI PRABHU S.S. BUSINESS	500
17498	RAMAKRISHNAN S.P.K. BUSINESS	500
17499	ANBU SELVI N. HOUSEHOLD	500
17500	KANIRAJ PETER J. PROFESSION	1000
17501	BAMINI K. PROFESSION	1000
17502	SHANMATHY M. OTHERS	500
17503	MALLIGA S. OTHERS	500
17504	RAVIKUMAR M. BUSINESS	500
17505	SUGUNA MAHENDRAN HOUSEHOLD	500
17506	SENTHIAMMAL S. HOUSEHOLD	500
17507	MANOHAR PRAGASAM S. BUSINESS	500

5576	RAMAJAYAM.M.	500
5577	KUMARESAN.C.	500
5578	SENTHIL.C.K. BUSINESS	500
5579	JOTHILINGAM.R. BUSINESS	500
5580	SRINIVASAN.G. BUSINESS	1000
5581	LINGAM.R. HOUSE WIFE	1000
5582	MUTHU KRISHNAN.P.	1000
5583	RAVINDRAN SAMUVEL STATION MASTER	500
5584	VICTOR SUNDARARAJ.S. RETD. GOVT	500
5585	ANNAMALAI.P. BUSINESS	500
5586	SUBBULAKSHMI.R.	500
5587	SORNARAJ.R. LECTURER	500
5588	MURUGESAN.P. FARMER	500
5589	KANTHASAMY.S. BUSINESS	1000
5590	SATHASIVAM.K.	2000
5591	SELVA KUMAR.J. BUSINESS	1000
5592	ANTONY RAJAN.A. BUSINESS	500
5593	PRABHAKAR ARUL PANDY.J. ENGINEER	500
5594	FRANCIS KENNEDY.J.	500
5595	SILUVAIMUTHU NADAR.P. BUSINESS	500
5596	GANAPATHI.P.	2000
5597	VELCHAMY.S.	500
5598	KANNAN.M. BUSINESS	500
5599	KANNAN.M. BUSINESS	500
5600	AMUDHA.V.	500
5601	SRI PRIYA.S. HOUSE WIFE	500
5602	MUTHUSAMY.S. ENGINEER	500
5603	PAULSAMY.T. BUSINESS	500
5604	JAGAN SRINATH.K.S. ADVOCATE	500
5605	BAGIRATHAN.A.	500
5606	SELVIN JAYASINGH.D.	1000
5607	BASKER PAUL.M.	500
5608	MARY JEBAKANI.A.	500
5609	GUNASEKAR.V.	500
5610	VIVEKANANDHAN CHINNACHAMY.C.	500
5611	CHINNATHANGAM.C.	500
5612	XAVIER.P.	500
5613	ISRAVEL THANGASAMY.D.	500
5614	GOPALAKRISHNAN.V.	2500
5615	STANISLAUS.G. FARMER	1000
5616	GOPALA KRISHNAN.S.P.	500
5617	INGER SOLL.V. BUSINESS	500
5618	MURUGESAN.K.	500
5619	MURUGESAN.K.	500
5620	BASKAR.T. STUDENT	500
5621	JAYAGANESAN.A. FARMER	500
5622	JEGA JOTHI.S.	1000
5623	ARUNAGIRI PANDIAN.P.	1000
5624	PRABHAKARAN.P.	500
5625	BASKARAN.P.	500
5626	ANUSHRUTHI.C.	500
5627	ARUNA SUDHA.B.	500
5628	MAHESH.M.	500
5629	PAULRAJ.K.	1000
5630	KARTEESWARI.R.	500
5631	KARTHIKEYAN.M.	500
5632	MURUGAN NADAR.S.A.	1000
5633	CHANDRAMOHAN.K. BUSINESS	2500
5634	RAM KUMAR.S. BUSINESS	2500
5635	SANMUGAMANI NADAR.S. BUSINESS	500
5636	SELVA CHITRA.A. HOUSE WIFE	2000
5637	ARUNACHALAM.V. ENGINEER	500
5638	VASUHI.C. HOUSE WIFE	500
5639	SEENIAPPAN.G. BUSINESS	1000
5640	POORNIMA.J. HOUSE WIFE	500
5641	PREMA DHARMARAJAN. HOUSE WIFE	1000
5642	DHARMARAJAN.S.	1000
5643	KIRUBAKARAN NAVAMANI STUDENT	12000
5644	NIRUPAMA NAVAMANI STUDENT	12000
5645	THANGASAMY.C.	500
5646	MUTHUMANI.R.	2500
5647	JAISHANKAR.G.R.	500
5648	RADHA DEVI.S.	500
5649	GUNASEKARAN.R.	500
5650	GURUSAMY.A.S. BUSINESS	500
5651	SANKAR.S.K. BUSINESS	500
5652	SINGARAYAN.M. AGRICULTURE	500
5653	GURUSWAMY.G.S.	500
5654	MALARVIZHI.K.	500
5655	NATARAJAN.P.	500
5656	MAHALINGAM.G. BUSINESS	500
5657	RAJENDRAN.A. RETIRED H.M.	1000
5658	MALLIKA.R. HOUSEWIFE	1000
5659	THANGAVEL SAMY.S. BUSINESS	1000
5660	SUBBULAKSHMI.A.	500
5661	VALLESWARI.P.	500
5662	PALANIAPPAN.N.K.	1000
5663	THANGASAMY NADAR.R.	500
5664	MANICKAVELAN.M.	500
5665	RAJA RATHINAM.E.C. OFFSET PRINTING	500

11542	GURUNATHAN.R. ACCOUNTANT	500
11543	MURUGESAN.R.	500
11544	ROBERT DEVASAHAYAM	1000
11545	GOPAL NADAR.N.S.	1000
11546	GNANA SUNDARI.S.	1000
11547	SUBRAMANIAM.A.	500
11548	PALANICHAMY.I.	500
11549	KARUPPUCHAMY.K.	500
11550	VELUCHAMY.K.	500
11551	JEGANATHAN.M.P.	500
11552	PONDURAI.P.	1000
11553	PALANICHAMY.R.	500
11554	PONRAJ.R.	1000
11555	PREMACHANDRAN.R.	1000
11556	ARASU.S.R.A.	500
11557	RAJAGOPAL NADAR.S.	500
11558	PERUMAL RAJA.T.	500
11559	SOUNDIRARAJAN.T.	1000
11560	LINGAM NADAR.V.	500
11561	RAJESWARI.P.	2500
11562	RADHAKRISHNAN.S.V.	500
11563	MUTHAIAH.A.	500
11564	PAULRAJ.C.	500
11565	MAHALINGAM.K.	500
11566	SUBBAIAH.RM.V. ENGINEER	1000
11567	SARASWATHY JAYA KUMAR HOUSEWIFE	500
11568	JAYA KUMAR.V.P. AGRICULTURE	500
11569	ARUNACHALAM.C.S. BUSINESS	500
11570	ANNE JACOB TEACHER	1000
11571	SELVAMALAR.D.	500
11572	ERA. VASAN NADAR ACCOUNTANT	500
11573	JESUBATHAM.J.M.D. MACHINE OPERATO	500
11574	THANGAPANDIAN.R.	500
11575	SATHISH KUMAR.S. STUDENT	2500
11576	JESU DURAI R. BUSINESS	500
11577	KANDASAMY.T. AGRICULTURE	500
11578	CHARLES THEYAGOEN.A. BUSINESS	1000
11579	TAMILARASI.G.	500
11580	THARMARAJ NADAR.N.	500
11581	RAMA KRISHNAN.N.P. BUSINESS	500
11582	AMBIKAI KUMAR.R.	1500
11583	KRISHNAN.S.	500
11584	MAICHAEL LAWRENCE.S.	500
11585	PAUL.S.	1000
11586	MARIADOSS.Y. BUSINESS	500
11587	DHARMAMANI.A.	500
11588	PANNEER SELVAM.A. BUSINESS	500
11589	GOVINDARAJ.P. BUSINESS	500
11590	RAJAGOPAL.P.	2500
11591	PUZHUDHI PANDIYAN.R. BUSINESS	500
11592	SERUMUGATHAI.A. BUSINESS	1000
11593	KALEESWARI.K. TEACHER	500
11594	RANGASAMY NADAR	500
11595	RAMASAMY.V.K.	500
11596	PARVATHI AMMAL.A. HOUSEWIFE	2500
11597	DHANALAKSHMI PRASANNA.J. BUSINESS	500
11598	VEERAPUTHIRAN.G.	1000
11599	PUNITHA JAYANTHI.J. BUSINESS	500
11600	ILANGOVAN.P. BUSINESS	500
11601	RAMESH KUMAR.P.	1500
11602	PONMALAR.S.	500
11603	SIVANESAN.S.	500
11604	UDAYAKUMAR.S.	500
11605	SURENDRAN.T.	500
11606	KANNA.A.P. ADVOCATE	500
11607	GOVINDASAMY.M.S.	500
11608	THIAGARAJAN.R.	500
11609	DR.S.GOPALSAMY	500
11610	PADMAVATHY.P. HOUSEWIFE	500
11611	PONDURAI.P. BUSINESS	1000
11612	NARAYANAN.G. BUSINESS	1000
11613	AMRITHA SUBASH.R. STUDENT	500
11614	TAMIL AMIRTHAN.R. BUSINESS	500
11615	ANTONYRAJ.C. BUSINESS	1500
11616	KANAGA SABAPATHY.R.	1000
11617	SIVASAMY.R. BUSINESS	500
11618	SOUNDRA RAJ.P.C. BUSINESS	500
11619	PETHAIYYA NADAR.S. BUSINESS	500
11620	KALIAPPAN.T.	500
11621	MURUGAN.S. BUSINESS	1000
11622	MUTHUSAMY NADAR.K.	500
11623	SELVAM.A. BUSINESS	500
11624	GEETHAMALINI.D. STUDENT	500
11625	KARUPPASAMY.K.	500
11626	ASHOKAN.L.	500
11627	KARUPPUSAMY NADAR.P.	500
11628	ILAMURUGU.R.	500
11629	KARUPPUSAMY.R.	500
11630	ANTHONY FRANCIS.R.	5000
11631	GEETHAM.D.	500

17508	SAMUEL PRAGASAM S. BUSINESS	500
17509	VASANTHI SRINIVASAN S. BUSINESS	500
17510	PETCHIAMMAL M. HOUSEHOLD	500
17511	SEENIVASAN S. BUSINESS	1000
17512	RAVISANKAR S. BUSINESS	39500
17513	VIDHYA N. HOUSEHOLD	76500
17514	NARENDHAR V. BUSINESS	27000
17515	ZUZER MOHAMEDHUSAIN	2500
17516	BALASUBRAMANIAN R. BUSINESS	5000
17517	SABITHA DEVI S. HOUSEHOLD	1000
17518	CHINNA SELVI S. OTHERS	500
17519	JAYA LAKSHMI S. OTHERS	2500
17520	KANDASAMY A.S. BUSINESS	500
17521	SIDHNATH R. BUSINESS	500
17522	MEENA BAI HOUSEHOLD	500
17523	RAJINI BAI P. HOUSEHOLD	500
17524	RAMESHKUMAR S.R. BUSINESS	5500
17525	ASOKAN A. BUSINESS	3000
17526	MAHENDRAN A. BUSINESS	2000
17527	PUSHPAM S. HOUSEHOLD	500
17528	VICTORIA D. OTHERS	500
17529	KARUPPASAMY P. BUSINESS	500
17530	NARENTHIRAN K.A. BUSINESS	500
17531	ANANTHAVEL P. BUSINESS	500
17532	SAUMIL ARVIND BHAVNAGARI BUSINESS	500
17533	JIGNABEN NILESHBHAI SHAH	500
17534	THANGAMARIYAMMAL K. OTHERS	500
17535	BALAMURUGAN N. BUSINESS	6000
17536	ANANDARAJ K. BUSINESS	1500
17537	AVANISH KANTILAL SHAH BUSINESS	2000
17538	KAVITHA K. OTHERS	2000
17539	MINOR PARVATHY K. OTHERS	1500
17540	MINOR AISHWARYA K. OTHERS	1500
17541	SUDHAKAR MICHAEL SELVAKUMAR	8500
17542	ALLWIN PREMKUMAR BUSINESS	9000
17543	RAJENDRAN C. BUSINESS	1000
17544	PRAKASH RAJKUMAR K.R. BUSINESS	500
17545	SIVA MURUGAN K. PROFESSION	1000
17546	SIVA SUBRAMANIAN S. BUSINESS	1000
17547	MARYLOU AYAZ BILAWALA PROFESSION	15000
17548	SAUMIL JITENDRA PATEL SERVICE	1000
17549	SELVARAJ K. BUSINESS	500
17550	MINOR ANAND NATHANAEL PETER	1500
17551	ANNASELVI R. OTHERS	5000
17552	VIJAYALAKSHMI S. OTHERS	500
17553	RAJENDRA UPENDRA MUKADAM	1500
17554	LOVELY OFFSET PRINTERS PRIVATE	52500
17555	ABHIRAM M.	45000
17556	BEATRICE J MOSES	5000
17557	PRAKASH S KULKARNI	5000
17558	VISHWAS SHARMA	1000
17559	VADIVELMURUGAN P.	500
17560	SARAVANAN A.S. BUSINESS	1000
17561	HARIHARAN R. BUSINESS	500
17562	SUBRAMANIAN S. BUSINESS	500
17563	DHARMARAJAN C. BUSINESS	500
17564	JEGAJOTHI N. HOUSEHOLD	1000
17565	JEYAGURU J. OTHERS	5000
17566	MINOR J.JAYASHREE OTHERS	5000
17567	DEVI S. HOUSEHOLD	3000
17568	ULLASKUMAR S. BUSINESS	500
17569	NANDKUMAR SAKHARAM WAJGE	3000
17570	KASIAMMAL P. HOUSEHOLD	500
17571	INBAM V. HOUSEHOLD	1000
17572	EASTER RAJASINGH J. HOUSEHOLD	500
17573	UTHAYAKUMAR M. BUSINESS	500
17574	VATHSALAN K.A. BUSINESS	1000
17575	HARSHAL KALAMKAR BUSINESS	1000
17576	AJAY VAMAN MUDHOLKAR PROFESSION	2000
17577	THULASIRAM J. BUSINESS	1000
17578	JOSEPH EMMANUEL THAMBA S. SERVICE	500
17579	KASIAMMAL C. OTHERS	3000
17580	VISALAKSHI K. OTHERS	500
17581	RAJESH V.	1500
17582	ASHA JAYARAJ	326000
17583	SHEILA AMARANATHAN	327500
17584	RENUGA DEVI R.	1000
17585	PRIYA DARSHINI MAHENDRAN	500
17586	ARASI K.	500
17587	SIVA SELVA MURUGAN J.	1500
17588	THANGAM M. OTHERS	500
17589	LAKSHMANAN K.M.P. BUSINESS	500
17590	LAKSHMI P.	1000
17591	GUNAVATHI R.	500
17592	PRASATHINI K.	500
17593	KARTHIK SANKAR T.R. BUSINESS	500
17594	RAHUL S. BUSINESS	500
17595	PIYUSH MANDANLAL BUSINESS	500
17596	NITIN KUMAR S. BUSINESS	500
17597	SUBBIAH KANNAN R. BUSINESS	134500

5666	LAWRENCE.F.	500
5667	NAGARAJAN.M.	500
5668	KABALI.P.	500
5669	POORAJA.M. BUSINESS	500
5670	SIVA SUBRAMANIAN.M.P. BUSINESS	500
5671	MUTHUMALAI.S. BUSINESS	500
5672	PARTHIBAN.K. BUSINESS	500
5673	PRABHAKARAN.K. BUSINESS	500
5674	PAUL RAJ.A. BUSINESS	500
5675	JAYA SURESH.D. BUSINESS	500
5676	CHIDAMBARAM.S.	500
5677	THANGAMANI.K. BUSINESS	500
5678	SAI SAILOLI.C.	500
5679	JOSEPH BENIHAR.H.	500
5680	BHASKARAN.N.	500
5681	CHINNA KESAVAN.N.	500
5682	JEYA SUBRAMANIAN.C. BUSINESS	500
5683	SELVARAJ.R.	500
5684	THANGAMUDI NADAR.S.	500
5685	SASI KUMAR.R.	1000
5686	ANNAKAMU.N.	500
5687	RAJASEKARAN.S. BUSINESS	500
5688	USHA.R.	500
5689	MURUGESAN.S.	500
5690	KANNAN KUMAR.K. BUSINESS	500
5691	CHELLADURAI.S.	500
5692	KANAGARAJ.A.	500
5693	RAJAGOPALAN.A.	500
5694	SHANMUGAVEL.A.	500
5695	SENTHIL KUMAR.J.	500
5696	INIMAI.S. HOUSEWIFE	500
5697	JEGADISH.B.	1000
5698	SELVAMANI.J.	1000
5699	ARUNAN.R. BUSINESS	1000
5700	SAMUEL NAVAMANI.M.	500
5701	BAVANI.R.	1000
5702	KRISHNAVENI.S. ACCOUNTANT	500
5703	SIVASEKARAN.M.N. BUSINESS	500
5704	JERALD BASTIN.R. BUSINESS	1000
5705	MUTHUMALAI.S.	500
5706	JAYA RAJAKANI.N.	1000
5707	NATARAJAN.S.	1000
5708	KAMARAJAN.M.N.	1500
5709	KANDASAMY.S. TAILOR	500
5710	NALLA SIVAM.V.P.	500
5711	LINGESWARAN.A.	500
5712	MULLAI.D.	1000
5713	DHANAPAL.P.	500
5714	KALIMUTHU.A.S.	1000
5715	RAJA MANICKAM.L.	500
5716	RAMACHANDRAN NADAR.P.	500
5717	TOWRAJ MOSES. S. PROFESSIONAL	500
5718	BALA SUBRAMANIAN.K.	500
5719	CHELLA DURAI.K.	500
5720	KIRUTHIKA.V.	2500
5721	KANNAN.C.	500
5722	CHANDIRA MANI.K.	500
5723	ARUMUGAM	500
5724	CHENNIAPPAN.C.	500
5725	VIJAYAN.K.M.	2500
5726	VIJAYA THANGARAJ	500
5727	VIGNESH.R.S.	12500
5728	BOAZ.S.	500
5729	SELVARAJ.M. POLICE	500
5730	NATARAJAN NADAR.G.	500
5731	MARIMUTHU.G.P.	500
5732	SATHISH.K. STUDENT	500
5733	SEKAR.K.A.	1500
5734	ASHOK KUMAR.K.	500
5735	SAKTHIVEL.G.	500
5736	GUNASEKARAN.G.K.	500
5737	SRINIVASAN.M.	500
5738	JEYASINGH.V.	500
5739	PARTHASARATHY.R.	500
5740	NICKSON PERINBARAJ.D.	500
5741	DAVID.G.	1000
5742	SULOCHANA PANDI NADAR.R.	1000
5743	PUVENDRA PANDIAN.P.	1500
5744	VASANTHA.R.	500
5745	JAI SHANKAR.V.	500
5746	RAMASAMY.G.	500
5747	UMAPATHY.K.	500
5748	SUBRAMANIAN.V.S. RTD.TEACHER	500
5749	MURUGESAN.M. BUSINESS	1000
5750	ANANTHAN.P. VERTINARY DOCTO	500
5751	KALAIVANI.P. NURSE	500
5752	NANDHINI.P.	500
5753	PAULTHANGAM.P.	500
5754	PAULDURAI NADAR.V.A. RETD. DRIVER	500
5755	RAJAMMAL.K.	500

11632	RAMKUMAR.D.	500
11633	KOTEESWARAN.K.	500
11634	RAJASANKAR.R.	8000
11635	DHANASEKAR.T.	500
11636	ATHISEKAR.C.	500
11637	SUMATHI.S.	500
11638	DHANABAL.T. BUSINESS	500
11639	KANAGARAJ.T. BUSINESS	500
11640	PAULDURAI NADAR.A. BUSINESS	500
11641	CHANDRA BOSE.M.	1000
11642	CHANDRA.P.	500
11643	SHANTHA KUMARI.P. STUDENT	500
11644	SARAVANA PERUMAL.P. BUSINESS	500
11645	SENTHIL KUMARAN.P. SOFTWARE	500
11646	KANDASAMY NADAR.E.K.	2000
11647	DHEIVARANJITHAM.T.	500
11648	UTTIRAPANDI.J.	1000
11649	THANGAMARIAPPAN.G. PVT CO. STAFF	500
11650	PAUL RAJ NADAR.A.	500
11651	THANGAPPAN.A.	500
11652	PAULDURAI NADAR.K. BUSINESS	1000
11653	PAULRAJ.M.	500
11654	JOSEPH NADAR.M.A. BUSINESS	500
11655	MADHANA.M. STUDENT	2500
11656	NATHAN.M.P.	500
11657	SARAVANAN.M. DOCTOR	2500
11658	SIVAGAMI.M.	500
11659	ADHILINGAM.R. BUSINESS	1500
11660	JAYASINGH.R.	1500
11661	JEYAMOHAN.R.	1500
11662	MAHARAJA.S. BUSINESS	1000
11663	KAMARAJ.V. BUSINESS	500
11664	ANANTHAPANDIYANNADAR.A. BUSINESS	1500
11665	ASOKAN.D.	1500
11666	KALIAMURTHY.G. BUSINESS	500
11667	JAYALAKSHMI.K. HOUSE WIFE	500
11668	MUTHUKRISHNAN.K. BUSINESS	500
11669	MARIADASS NADAR.L.	500
11670	MICHAEL.M.	500
11671	MICHAEL.M.	500
11672	MARTIN LUTHER.M. BUSINESS	500
11673	MURUGESAN.M. BUSINESS	2500
11674	MUTHUKUMARAN.M. BUSINESS	2500
11675	ARUMUGA KUMAR.R. BANK STAFF	500
11676	SELVAM.R.M.	1500
11677	DEVAKI.S. HOUSE WIFE	500
11678	PRASAD.S. BUSINESS	500
11679	SAMBANDAM.T.G. BUSINESS	500
11680	POONGODI.A.	1000
11681	IMANUVEL.S. BUSINESS	500
11682	MATHIALAGAN.M.	500
11683	GNANA DURAI.R. BUSINESS	500
11684	THAVIDU RAJA.S.	500
11685	ROBERT JEYASINGH.A. CLERK, RBI	500
11686	GURULAKSHMI STUDENT	500
11687	SAMUVEL.I.	500
11688	BALASUBRAMANI.K. BUSINESS	500
11689	MUTHUKAVI.K.	500
11690	PAULRAJ.K. BUSINESS	500
11691	SELVARAJ.K. BUSINESS	500
11692	VINAYAGA MOORTHY.M. BUSINESS	500
11693	SAMUTHIRA PANDIYAN.R. BUSINESS	500
11694	AMALA PUSHPAM.A.	500
11695	SUBRAMANIAN.D.	2500
11696	LATHA MOHAN.J.	500
11697	RAVI.M. BUSINESS	500
11698	KATHIRESAN.T. BUSINESS	500
11699	SENGODAN.K.	500
11700	SELVA CHITRA.S. BUSINESS	500
11701	SUNIL RAJARATHINAM	500
11702	GOPI KANNAN.V. BUSINESS	500
11703	MUGUNTHAN.V.	500
11704	SELVAN.V. BUSINESS	500
11705	KUMARAN.V. BUSINESS	500
11706	RAJAKUMAR.C. FARMER	1000
11707	SEKAR.K.A. BUSINESS	2500
11708	JEYAPRAKASH.D.	500
11709	SIYAMALA KUMARI.J. STAFF NURSE	500
11710	THANGAVEL.K. AGRICULTURE	500
11711	AZHAGU NEELA.P. MEDICAL PRACTIT	500
11712	PALANICHAMY.S.	500
11713	THULASI.V.	500
11714	PREM KUMAR.G.	500
11715	MURUGESAN NADAR.P. BUSINESS	500
11716	MAHENDIRAN.A. BUSINESS	1000
11717	NAGADEVI.S.	500
11718	SUNDAR.V.	500
11719	JEYAKUMAR.V. BUSINESS	500
11720	ANANTHARAJ NADAR.K.	500
11721	SEKAR NADAR.P.	500

17598	MURALI GANESAN R. BUSINESS	134000
17599	RAJEEV RAJA BUSINESS	500
17600	GHANASHYAM YESHWANT DIXIT	2500
17601	CHANDRIKA V SHAH BUSINESS	500
17602	ANUP SHAH BUSINESS	500
17603	VIPIN CHANDRA SHAH BUSINESS	500
17604	GAUTHAM INDORIA BUSINESS	1000
17605	SHEETAL ANIL GANDHI BUSINESS	12500
17606	VAMAN ANANT NAYAK BUSINESS	2000
17607	JEYASINGH PERIYANAYAGAM BUSINESS	500
17608	JEYAJOTHI T. HOUSEHOLD	500
17609	PALANIAMMAL M. HOUSEHOLD	1000
17610	ALOY DOMINIC SUBASH B.J. OTHERS	500
17611	THISYA NOWSON OTHERS	500
17612	SUNDARARAJAN G.A.R. BUSINESS	1000
17613	#N/A	5000
17614	NAMRATA BUSINESS	2500
17615	KASIRAJAN B. BUSINESS	500
17616	SOUNDRAVALLI J. BUSINESS	6500
17617	REVATHY G. HOUSEHOLD	500
17618	KAVITHARANI S. HOUSEHOLD	1000
17619	CHITRA S. HOUSEHOLD	500
17620	KARTHIK SESHADRI H. BUSINESS	12500
17621	JOHN WINSTEN G. BUSINESS	2500
17622	CHIDAMBARANATHAN S. BUSINESS	2500
17623	SURIYANARAYAN C.S. BUSINESS	2500
17624	ANDAVAR S. BUSINESS	500
17625	SIVA SURIYA NARAYANA GANAPATHY S.	500
17626	MOHAN JOTHI S. BUSINESS	1000
17627	RAJAGURU J. BUSINESS	500
17628	K. MAHAVEER CHAND . BUSINESS	500
17629	RATNAVEL G.R. PROFESSION	12000
17630	ANANTHALAKSHMI M. BUSINESS	500
17631	SAVIO JOAQUIM AQUINO SERVICE	1000
17632	VINIT J RITA SERVICE	2500
17633	LORDSONS	32500
17634	SUBA SARANYA V. OTHERS	569500
17635	SUBBURAJAN J. BUSINESS	650500
17636	MAHESH KUMAR B. BUSINESS	500
17637	ARULRAJ T. BUSINESS	1000
17638	ANITHA G. HOUSEHOLD	500
17639	ARTHY P. OTHERS	2500
17640	KIRUBAVATHI B. OTHERS	1000
17641	AJIT JOSE SYLVESTER P. BUSINESS	54000
17642	AMALORPAVAM P. OTHERS	500
17643	KANTILAL M. BUSINESS	26500
17644	SANKARA NARAYANAN M. BUSINESS	500
17645	VINOD P. PROFESSION	2500
17646	MANOJ P. PROFESSION	2500
17647	DHANUSKODI S. BUSINESS	500
17648	SINGARAVEL K.S. BUSINESS	500
17649	KINGSLEY G. BUSINESS	500
17650	STELLA SAMUEL G. HOUSEHOLD	500
17651	CHANDRA VICTOR S. HOUSEHOLD	500
17652	SHEILA MERLIN HOUSEHOLD	500
17653	SAMUEL DEV MERLIN BUSINESS	12500
17654	DANIEL DEV MERLIN BUSINESS	12500
17655	ASOKAN B. BUSINESS	2500
17656	SRINIVASAN K. BUSINESS	3000
17657	MANICKAM J. BUSINESS	500
17658	MEENAKSHI M. OTHERS	16500
17659	BANUMATHI B. OTHERS	16500
17660	SHANTHI PONMALAR BUSINESS	1500
17661	SHANTHI P. OTHERS	500
17662	UMARANI R.A. OTHERS	500
17663	MINOR KANNI THAMARAI POOVARASI	1000
17664	ILAYAPERUMAL S.R. BUSINESS	2000
17665	KIRUTHIGA ARASI G.S. OTHERS	500
17666	RETHINAM K. BUSINESS	25000
17667	RAMACHANDRAN S. BUSINESS	50000
17668	JOTHI B. BUSINESS	500
17669	JEYASELVI JULIET K. HOUSEHOLD	500
17670	VELAYUTHAPERUMAL J. BUSINESS	3500
17671	SIVAJOTHI A. BUSINESS	500
17672	JEYASANKAR S. SERVICE	500
17673	SAFIYA AZEEZ HOUSEHOLD	5000
17674	NARENDRA ANANTHKRISHNANAND	5000
17675	NISHANT A SHAH (HUF) BUSINESS	500
17676	KATHIRESAPANDIAN G. BUSINESS	500
17677	VELMURUGAN G. BUSINESS	500
17678	VENKATESAN R. BUSINESS	1500
17679	IRUUILE UMESH PAI BUSINESS	5000
17680	MAYA BHAGWAN MANIAR BUSINESS	15000
17681	MALINI VIJAY SHETH OTHERS	10000
17682	MANISHA CHHABRA SERVICE	500
17683	NACHAMMAL S. BUSINESS	500
17684	SABAPATHI N.L.J. BUSINESS	500
17685	GUGAN AYYANAR G. (MINOR) OTHERS	500
17686	JEYARANI K. OTHERS	500
17687	DEVI SRI S. (MINOR) OTHERS	500

5756	KASIRAJAN.S.	500
5757	GOVINDARAJ.K.	500
5758	SUBRAMANIAN.K.	500
5759	SANTHAVAZHIYAN.K.	500
5760	MANI.P.S. BUSINESS	1000
5761	SOUNDRA PANDIAN.K.	1000
5762	KALLIMUTHU.N.	500
5763	SEETHAPATHY.K.	500
5764	ANAND KUMAR.K.S.	500
5765	SIVAGAMI.M.	1000
5766	SUBRAMANIAN.S. BUSINESS	500
5767	POORNACHANDRAN.K. BUSINESS	500
5768	JANANI.S.	1500
5769	MUTHUMALAI (A) MUTHU LAKSHMI.R.	500
5770	ADITHYAN.S.	500
5771	YAMUNA.S.	500
5772	MALLIGA.K.	1000
5773	RAJESH KUMAR.K.	1500
5774	KARTHIGA.K.	2000
5775	PACHAIAPPAN NADAR.R.	500
5776	MALLIGA.K.	2000
5777	CHITRAI SELVAN.G.	1000
5778	LEO JAPHRY RAJ.R.	500
5779	SUNDARAVEL.G.	500
5780	JOTHI BAI.I. LECTURER	500
5781	PANKAJAM.G.	500
5782	PRIYA ROJA.N.	5000
5783	MATHURAVEL.C.	2500
5784	MURUGESAN.P.S.	500
5785	THAMOTHARAN.R.	500
5786	KANDASAMY.K.	500
5787	MARIMUTHU.K.	500
5788	THANGAVEL.M.	500
5789	GOPALAKRISHNAN.S.	500
5790	NATESAN.K.	500
5791	PERIASAMY.A.P.	500
5792	RANGANATHAN.M.	500
5793	JANAKI AMMAL.M.	500
5794	RATHINAKUMAR.S.	500
5795	RAJAN.R.S.	500
5796	VEDANAYAGAM.S.	500
5797	SELVAGANESAN.J.	500
5798	PATTURAJAH.V.	500
5799	VETRIVEL.K.	500
5800	SUNDHAR SINGH.D.	500
5801	GNANA DHASAN.A.	500
5802	KARUPPUSAMY.K.	500
5803	VAZHUPURAL.K.	500
5804	JEBASINGH.P.	500
5805	KARUPPUSAMY NADAR.K.	500
5806	JEBA.P.	500
5807	BENITA.P.	500
5808	RAJENDRAN.S.	500
5809	PAULRAJ.I.	500
5810	PACKIARAJ	500
5811	SUSEELA ROSALIN.C.	500
5812	ANBALAGAN.M.	500
5813	SUGANDHI.M.	500
5814	CHRISTOPHER.T.	500
5815	BEULAH HEPHIZA.V.	500
5816	SANKARAPANDIAN.S.	500
5817	KARPAGAM.A.	500
5818	ESAKKI DURAI.P.	500
5819	FLORENCE.E.	500
5820	BALASUNDARI.M.	500
5821	RADHA.B.	500
5822	RAMASAMY.V.	500
5823	KAMARAJ.M.	500
5824	CHELLA KANI.M.	500
5825	PALANISAMY.S.M.	500
5826	PAULRAJAN.M.K.V.K.	18500
5827	BALA SUNDARA GANESHAN.K.	500
5828	SOUNDARAPANDIAN.R.P.	5000
5829	SELVARAJ.B.	1000
5830	SUBBIAH.RM.V.	1000
5831	BALA SUBRAMANIA NADAR.K.	500
5832	VALLIAMMAL.P.	500
5833	AGASTIN DEVADHAS.J.	500
5834	PRAKASH.S.	500
5835	KRISHNAN.R.	500
5836	CHANDRASEKAR.P.	500
5837	SIVASANKARAN.T.	500
5838	VELKANI.S.	500
5839	PIRANAVAM.A. AGRICULTURE	500
5840	BASKARAN.A.S.	1000
5841	PRAVEEN PRABHU.J.	500
5842	SIVALINGAM.A.	3500
5843	UDUMALAI NADAR URAVIN MURAIYAR	1000
5844	KALAISELVI.J.	1000
5845	KARUPPASAMY.K.	1000

11722	PAULRAJ.S. BUSINESS	500
11723	ARUMUGANATHAN.T.	1000
11724	ARULANANTHAM.F. MANAGER, RBI	500
11725	RAGHUPATHI AMMAL.A.	2500
11726	KRISHNAKUMAR.B. PHOTOGRAPHER	500
11727	ANANTHAM.C.	5000
11728	INDUMATHY.R.C.	1000
11729	CHITHIRAI KANI.K.	500
11730	SEKAR.P.G. BUSINESS	500
11731	JEGANATHAN.S.	500
11732	MANOHARAN.S. BUSINESS	500
11733	RAMASAMY NADAR.S.	500
11734	VAIRAMANI NADAR.S.	500
11735	SELVI V.ARTHI	2500
11736	ANBARASU.V.	500
11737	SAMPATH.V.K.	1000
11738	MANOJ KUMAR.V. BUSINESS	2500
11739	JAGANATHAN.A. BUSINESS	2000
11740	RAJENDRA NADAR.M.	500
11741	MUTHURAJ.M.S. BUSINESS	1000
11742	ALAGUVEL NADAR.P. BUSINESS	500
11743	JAYALAKSHMI.R.	500
11744	ARJUN SHANMUGA KUMAR.P.	500
11745	SOUNDRARAJAN.R. BUSINESS	1000
11746	JEYAKODI.K.	500
11747	PONMATHISANGEETHA.M. STUDENT	500
11748	JANARTHANAN.P. FORMER	500
11749	SOUNDARA RAJAN.P. FORMER	1000
11750	DEEPA.R. STUDENT	500
11751	VANI.R.	500
11752	SIVA SUBRAMANIAM.R.	500
11753	KATHIRESAN.S.	500
11754	RAGAVAN NADAR.S.	500
11755	JOHNSON.J. BUSINESS	500
11756	LAKSHMANA KUMAR.J. BUSINESS	2000
11757	MARIMUTHU.M.	2000
11758	RAMACHANDRAN.M. BUSINESS	2000
11759	GERMANUS.M. BUSINESS	2500
11760	JOSEPH RATHINASAMY.M. BUSINESS	2500
11761	PAULRAJ.P. BUSINESS	500
11762	PALANISAMY.P.P.A. BUSINESS	1000
11763	GANESAN.R. BUSINESS	1000
11764	MUTHU MADA SAMY.R. BUSINESS	1000
11765	PANDIAN.V. BUSINESS	500
11766	PRABHU RAJ.C. BUSINESS	500
11767	DAYANA.K. STUDENT	500
11768	JEYA.K. STUDENT	500
11769	SIVALEELA.K. HOUSEWIFE	500
11770	SUGANYA.K (MINOR). STUDENT	500
11771	MADHUMITHA.M.R. (STUDENT)	500
11772	SINDHU SREE.M.R. (STUDENT) STUDENT	500
11773	JAYABALAN NADAR.P. BUSINESS	500
11774	JEYABHARATHY.R. BUSINESS	2000
11775	MUTHARASU.S. BUSINESS	500
11776	SELVARAJ.A. BUSINESS	500
11777	MANIKAVASAGAM.T. BUSINESS	500
11778	JEYA HILDA.J. HOUSE WIFE	1000
11779	SORIMUTHU.K.	500
11780	BALA VIGNESH.P.(MINOR)	1000
11781	SUNDARVEL.P. BUSINESS	500
11782	MOHAN RAJ.S. EMPLOYEE	500
11783	PAULRAJ.A. FARMER	500
11784	MARTIN EPHREAN.K. TEACHER	500
11785	VELLAISAMY NADAR.K.	500
11786	SUBRAMANIAM.P. POLICE	500
11787	PADMINI.R. HOUSE WIFE	500
11788	VIRUTHIVIRAJAN.T. BUSINESS	500
11789	PANDI.V. BUSINESS	2000
11790	SARAVANA BABU.V. BUSINESS	500
11791	RADHA.A.	500
11792	SOLAIAPPA NADAR.K. BUSINESS	500
11793	RAJESWARI AMMAL.S. HOUSE WIFE	500
11794	CHANDRABOSE.T.	500
11795	ARUNJUNAIKUMAR.A.P.	500
11796	PREM ANAND. C. SERVICE	500
11797	GNANARAJ THOMAS.D. BUSINESS	500
11798	GANDHI RAJ.P.	500
11799	BHARATHA RAJAN.R.	500
11800	CHELLAMUTHU.A. TAILOR	500
11801	MUTHUSELVI.D. HOUSE WIFE	500
11802	CHANDRA SEKAR.P.	1000
11803	MURALI.P. BUSINESS	1000
11804	MARIAPPAN.R.	500
11805	RANI.R.	500
11806	RAMADEVI.S.	500
11807	SURESH.S.	500
11808	RAJKUMAR.T.	500
11809	RAM MOHAN.T. BUSINESS	500
11810	PANDIAN NADAR.S.S. BUSINESS	500
11811	KADARKARAITHANGAM.P. BUSINESS	500

17688	DEEPIKA ALIAS THEIVANAI P. (MINOR)	500
17689	NAVNEET DAMANI (HUF) BUSINESS	500
17690	REKHA NAVNEET DAMANI OTHERS	500
17691	ASHOK KUMAR MEHTA (HUF) BUSINESS	1500
17692	#N/A	1000
17693	SANKARESWARI. T. OTHERS	2500
17694	MADHURAM. A. OTHERS	1500
17695	MUTHUMANI. P. SERVICE	500
17696	SURIYAPUSHPAM. K. OTHERS	500
17697	MANJULA. P. OTHERS	1000
17698	RAMASUBRAMANIAN B (HUF) BUSINESS	2500
17699	ROHIT JAIN. B. OTHERS	1000
17700	NAVRATAN O DAMANI OTHERS	500
17701	AATHMIKA. N. OTHERS	1000
17702	NAROTTAM DHARAWAT OTHERS	9000
17703	KAUSHAL N DAMANI OTHERS	500
17704	PONRAJ. S. BUSINESS	500
17705	DAKSHA JITENDRA PATEL HOUSEHOLD	500
17706	NARENDRA NARHAR BORKAR BUSINESS	1000
17707	SUJATHA. S. HOUSEHOLD	2500
17708	CHANDRAKALA NADAR HOUSEHOLD	500
17709	JEYAJOTHI. T. HOUSEHOLD	500
17710	GOMATHI. M. HOUSEHOLD	500
17711	KRISHNAKUMARI DEVARAKONDA	1500
17712	RUBIKA. A. HOUSEHOLD	500
17713	CHANDRASEKAR. R. BUSINESS	5000
17714	THAIVANAIAMMAL. R. HOUSEHOLD	10000
17715	CHIDAMBARA LINGA COLUMBUS.T.S.E.	1000
17716	KANIMOZHI. V. HOUSEHOLD	500
17717	PRATHIBHA. N. HOUSEHOLD	12500
17718	NARENDHAR. V. BUSINESS	11500
17719	KANAGARAJ. K. BUSINESS	2500
17720	PANDIYA RAJAN. R. BUSINESS	500
17721	GANDHIMATHI. K. BUSINESS	500
17722	SUGANTHI. S. HOUSEHOLD	1000
17723	SHAKILA. K. HOUSEHOLD	2500
17724	JAIRAJ NAIR BUSINESS	500
17725	RAJAMANI. K. HOUSEHOLD	500
17726	JOHN. J.W. SERVICE	500
17727	SELVI. S. HOUSEHOLD	500
17728	KANTHA KUMAR. S. OTHERS	2000
17729	ANISHA MARY. A. HOUSEHOLD	500
17730	ARPUTHARAJ JAMES. P.G. OTHERS	4500
17731	JENNIFER G RAJAKUMARI HOUSEHOLD	1000
17732	JEEVAMARY VICTORIA. G. HOUSEHOLD	1000
17733	JASPHER WILLSIE KATHRINE. G.	1000
17734	VIJAYALAKSHMI. K. HOUSEHOLD	500
17735	PARTHASARATHY. P. BUSINESS	1500
17736	MANIKANDAN. K. OTHERS	1000
17737	VENESHA. K. OTHERS	500
17738	SOWMINI PIRAMILA. K. HOUSEHOLD	500
17739	NALINI MAHESH DESHMUKH	500
17740	BALA MUTHUKUMARAN. A. SERVICE	500
17741	ELA ASHVIN MODI HOUSEHOLD	1500
17742	ASHVIN R MODI BUSINESS	1000
17743	GULABCHAND L SHAH BUSINESS	2500
17744	KARUNAMOORTHY. K. BUSINESS	500
17745	PRAKASH RAJKUMAR. K.R. BUSINESS	500
17746	SANGITA SHAILESH SHAH SERVICE	500
17747	TAMIL RAJ. T. BUSINESS	2000
17748	MOHAN. A. BUSINESS	500
17749	RAJA. V.G. BUSINESS	500
17750	YESUDIAL EBENEZER DAVID	1000
17751	SHUBHA LALIT VIRANI HOUSEHOLD	7500
17752	SURESH. R. SERVICE	1000
17753	KANNAN. P. BUSINESS	1000
17754	VASANTHAM. S. HOUSEHOLD	2000
17755	SANJAY KUMAR RATHORE. S. OTHERS	500
17756	RAMESH KUMAR. N. BUSINESS	500
17757	MADHAVAN. L.V. BUSINESS	500
17758	KALAI ARASI. N. SERVICE	2000
17759	BALASUBRAMANIAN. A. BUSINESS	19500
17760	MARIRAJAN. A. BUSINESS	19500
17761	MAREESWARI. K. HOUSEHOLD	500
17762	KALAMANI. A. HOUSEHOLD	500
17763	RADHA BAI. N. HOUSEHOLD	5000
17764	DEEPAK MASTA BUSINESS	5500
17765	SEKAR. A.D.C.S. BUSINESS	500
17766	BOOMA DEVI. B. HOUSEHOLD	1500
17767	LINGESWARAN. R. OTHERS	500
17768	BHARATHY. R. OTHERS	500
17769	RAMAR. M. BUSINESS	1000
17770	RAJESH K GUPTA SERVICE	500
17771	RAJESH KUMAR. G. BUSINESS	500
17772	SANTHA DEVI. K. OTHERS	5000
17773	JOHN FELIX. S. SERVICE	1000
17774	VAMANA SHENOY. V. SERVICE	1000
17775	PAZHANIAPPAN. V. SERVICE	6000
17776	GURUDOSS. P. BUSINESS	1000
17777	SAMUEL RAJ. J. OTHERS	1000

5846	AMALAN.A.	1000
5847	AROGIYARAJA.A.	1000
5848	JEYABHARATHI.J.	1000
5849	VENNILA.S.	500
5850	DHANASEKAR.V.	1000
5851	ANITHA.M.	500
5852	YOGESHWARI.A(MINOR)	2500
5853	THANGARAJ.G.	500
5854	NAVEEN RAJ.V.(MINOR)	1000
5855	NAVEEN PRASATH.M (MINOR)	2500
5856	LINGESWARI.V(MINOR)	1000
5857	PRABHU.V.	1500
5858	SIDHANATHAN.V (MINOR)	1000
5859	VAITHESH.V.	1000
5860	VAITHESWARI.G.	1000
5861	LINGESWARAN ALIAS MANI.M.	1000
5862	NEENU.J.	500
5863	LAKSHMI.J.	500
5864	LAKSHMI JAWAHAR	500
5865	MINU JAWAHAR	500
5866	MINU.J.	500
5867	DAVID RAJ NADAR.S.	2500
5868	LOUIS.I.	1000
5869	SOLOMON NAVAMANI	12000
5870	SOUTHERN PETRO OILS (P) LTD.	30000
5871	ANAND.B.	5000
5872	RAJ KUMAR.B.	2500
5873	PATTUMANI.S.	500
5874	GANESAN.S.C.	500
5875	VELLAIDURAI.S.	500
5876	RADHAKRISHNAN.G.	50000
5877	VALASUBRAMANIAN.A.	500
5878	THIRUMALAIKANI.K.	2500
5879	PITCHAIMANI.M.	500
5880	NIRMAL.A.	500
5881	APPADURAI.R.	500
5882	PANDIAN.M.L.	1000
5883	NADAR URAVINMURAI SANGAM	2000
5884	PRESIDENT NADAR MAHAJANA SANGAM	1000
5885	MAHIN.J.	500
5886	POOMANDALAM NADAR.P.	500
5887	JEHIN.J.	500
5888	POOMANDALAM NADAR.P.	500
5889	KARUPPIAH.M.	500
5890	JAWAHAR.V.	500
5891	ASARIAH.P.K	500

11812	AMUTHALAKSHMI.M.	500
11813	JAYAMANI.N. HOUSE WIFE	500
11814	NATARAJAN.R. BUSINESS	500
11815	STANLEY.S.N. SUPERVISOR	500
11816	DURAIPANDIAN NADAR.V.S.T.	500
11817	PONRAJ.C.K.	500
11818	DURAIPANDIAN.M. RETD TEACHER	500
11819	JAYA PUSHPAM AMMAL.N.	500
11820	DAVID.P.	500
11821	NARAYANAN NADAR.S.	500
11822	SELVARAJ.S.	500
11823	WILSON JOSEPH.S.	500
11824	MARIAPPA NADAR.V.T.A.	500
11825	AVUDAI SELVI.A.	500
11826	PONRAJ NADAR.M. CHIEF PHARMASIS	500
11827	MADASAMY NADAR.R. BUSINESS	500
11828	ARUMUGACHAMY.V.S.	500
11829	MURUGAN.M.	500
11830	RAJAGOPAL NADAR.P. BUSINESS	5000
11831	PRAVIN.R.M.	500
11832	PATTURAJ.T. BUSINESS	1000
11833	SEKAR.A.	500
11834	ISAKI AMMAL.C. HOUSE WIFE	500
11835	KEMALA.C. STUDENT	500
11836	SAROJA.C. STUDENT	500
11837	SASIKALA.C. STUDENT	500
11838	SEETHA RAMAN.C. BUSINESS	500
11839	MANI NADAR.N.	500
11840	KASIRAJAN.R.	500
11841	MAHALAKSHMI.R. BUSINESS	500
11842	RAJAPANDIAN NADAR.S. BUSINESS	2500
11843	GUNASEKAARAN NADAR.S. BUSINESS	2500
11844	PACHAI PANDIAN.T. BUSINESS	1000
11845	ABRAHAM.C. SR.ASSISTANT	500
11846	MURUGAN.C. BUSINESS	500
11847	CHELLADURAI NADAR.K.T.	500
11848	THEN RAJ.N. BUSINESS	500
11849	GANESA PANDIAN.T.	1000
11850	VASANTHA KUMAR.D. DOCTOR	500
11851	RAMANATHA PANDI.K. BUSINESS	1000
11852	GANESH KUMAR.P. BUSINESS	1000
11853	SAKTHI GANESAN.S. BUSINESS	500
11854	SATHYA RAJAN.S. BUSINESS	500
11855	SATHYASEELAN.S. BUSINESS	500
11856	SELVA KUMAR.A.	500
11857	SREENIVASAN.M.S.	8000

17778	VENKATACHALAM. S.V. PROFESSION	1000
17779	JINENDRAKUMAR. B. BUSINESS	500
17780	AASHISH BOKDIA BUSINESS	500
17781	YOGANYA. P. BUSINESS	5000
17782	BHAVANI. M. HOUSEHOLD	1000
17783	POTHIRAJ. S. SERVICE	2500
17784	SABITHA. R. HOUSEHOLD	97500
17785	RAJAKURU. P. SERVICE	1000
17786	VINAYAKMURTI. P. BUSINESS	1000
17787	SANJAY KUMAR. R. SERVICE	1000
17788	RAGAVAN. M. BUSINESS	500
17789	SENTHILBABU. M. BUSINESS	500
17790	BHUSHAN MADHUKARRAO FUSE	500
17791	NATARAJAN. C. BUSINESS	4000
17792	RAJASHEKHAR S PATIL RETIRED	5000
17793	SUSILA DEVI. S. HOUSEHOLD	500
17794	MAHARAJA. K. BUSINESS	500
17795	PALANISAMI. R.M. BUSINESS	1000
17796	HIMANSHU SHANTILAL GALA SERVICE	2500
17797	CHINNADURAI. P. BUSINESS	500
17798	SOUNDRAPANDIYAN. D. BUSINESS	500
17799	VALARMATHI. N. HOUSEHOLD	5000
17800	GNANARAJ. D. SERVICE	1500
17801	BALAJI PAVANASAM. S. BUSINESS	5000
17802	RAVIVARMA. C. SERVICE	1500
17803	KANNAN. P. BUSINESS	500
17804	JOSEPH SACHIN KAGOO BUSINESS	1500
17805	VINEET TAPARIA SERVICE	500
17806	ANBU JAGAN NATHAN. A. S. BUSINESS	2000
17807	PRAVEEN KUMAR OSTWAL SERVICE	500
17808	KLANSTAN DURAI. E. SERVICE	500
17809	RATHINAKUMAR. L. SERVICE	500
17810	SHYAM SUNDER MALANI SERVICE	500
17811	SABARIGIRIVASAN. P. BUSINESS	1000
17812	MUTHU AMMAL. G. HOUSEHOLD	500
17813	MAHESH PRABHU. P. BUSINESS	1500
17814	JEYANTHI. A. HOUSEHOLD	1500
17815	VISALAKSHI. K. HOUSEHOLD	1000
17816	MUKILAN. R. BUSINESS	10000
17817	RAVICHANDRAN. R. BUSINESS	500
17818	PRABU. V. BUSINESS	500
17819	JOSEPH MANO CHANDRA SEKAR. S.	500
17820	UTSAVA SHARMA SERVICE	10000
17821	ARUMUGASAMY. J. BUSINESS	1500
17822	SATHISH KUMAR. N. BUSINESS	2500
17823	VIGNESH. K. OTHERS	1000

5892	NATARAJA NADAR.K.	500
5893	GANESAN.R.	500
5894	KANDASAMY.K.V.C.	500
5895	JUSTIN SAHAYA RAJ.L.	500
5896	PADMANABHAN	500
5897	PADMANABHAN	500
5898	PADMANABHAN	500
5899	SIVANTHIKANI.R.	500
5900	MANIGANDAN.V. STUDENT	500
5901	ATHISTA RANI M.	500
5902	RAKESH KUMAR.A. STUDENT	500
5903	PUSHPALATHA.A. STUDENT	500
5904	JOTHI MEENAKSHI.A. STUDENT	500
5905	NAVIN.J. ENGINEER	500
5906	JAYANTHI.S.	2500
5907	SATHISH KUMAR.S.(MINOR)	2500
5908	VANI U. DOCTOR	6000
5909	DR.A.FRANCIS ROY. DOCTOR OF MEDIC	6000
5910	BALAMURUGAN.T. DOCTOR	1000
5911	LATHA.A.	500
5912	RENGASWAMY NADAR.N.	500
5913	LAKSHMI.R. HOUSE WIFE	500
5914	SHEELA.M.	500
5915	ADHISAYA MANI.M.	500
5916	THOOTHUKUDI NADARGAL MAHAMAI	5000
5917	PRAKASH.K. STUDENT	2500
5918	KANNAN.S.N. BUSINESS	2500
5919	JABRZ SAM GODDLEY STUDENT	500
5920	SORAYA SUSAN.J. STUDENT	500
5921	PERIYASAMY.N. BUSINESS	1000
5922	JEYAMANI.D. LECTURER	500
5923	ARUMUGA PANDIAN.S. FARMER	5500
5924	THANGA MARIAPPAN.N.M.P.	1000
5925	BALAMURUGAN.K.	1500
5926	RAJA PANDIAN.K.P.	1000
5927	KAMARAJ.R.	1000
5928	SIVAGAMI.R.	1000
5929	PONRAJ.R.	1000
5930	DANASINGH.M.	1000
5931	RAJESWARI.D.	1000
5932	SAI ANUSHAC. STUDENT	500
5933	RAMANATHAN.S.R.M.	1000
5934	SIVASUBRAMANIAN.P.	1000
5935	DEVARAJ.T.	1000
5936	CHANDRA.K.	1000
5937	MANICKA VALLI.N.	1000
5938	JAMPERT MATHURAM.P.I. BUSINESS	5000
5939	SUNDAR RAJAN.M.	1000
5940	SIVAKUMAR.A.	1000
5941	SWASTHIKA DEVI	1000
5942	MICHAL.Y.	1000
5943	VALLIAMMAL.V. BUSINESS	2500
5944	PALANI.M. BUSINESS	500
5945	BALAMURUGAN.P.	500
5946	KESAVAPANDIAN C.	500
5947	SARMILAS.	500
5948	SANGEETHA.B.	500
5949	KRISHNASAMY NADAR.P.R. BUSINESS	500
5950	SELVARAJ.T.M.K.	10000
5951	SHANTHI.V. HOUSEWIFE	500
5952	RAGHAVAN.S. BUSINESS	1500
5953	MATHEYALAGAN.D.	500
5954	MAHINDRAN.S. BUSINESS	500
5955	DHINESH KUMAR.S. BUSINESS	500
5956	DR.S.DHANALAKSHMI. DOCTOR OB & G	2500
5957	MODAKURICHI THOGUTHI NADAR	1000
5958	THANA SUNDARI.S.	1000
5959	NATARAJAN NADAR K. BUSINESS, BANK	500
5960	SCIENTFIC METAL ENGINEERS (P) LTD.	2500
5961	JENCYLIN R. STUDENT	500
5962	JESLIN DAVID RAJ.R. STUDENT	500
5963	PONSINGH.N.	500
5964	PUSHPAM.A. HOUSEWIFE	500
5965	O.M.S.MOTORS PVT. LTD. AUTOMOBILE	2500
5966	PALLAVARA VATTARA NADAR IYAKKA	2500
11858	THANGA PUSHPAM.A. HOUSE WIFE	500
11859	RAVI.M.S.	8000
11860	VELMANI.G. BUSINESS	500
11861	KUMARAN.G.K. BUSINESS	500
11862	JOSEPH.K.	1000
11863	PERIYASAMY.N.	500
11864	MARIAPPAN.K.	1000
11865	BENJAMIN.A. BUSINESS	1000
11866	LATHA.V.	500
11867	MANTHIRA MOORTHY.V. BUSINESS	500
11868	VELANDI.C.	500
11869	ANBARASAN.S. RETD. TEACHER	1000
11870	UMA MAHESWARI.C.	500
11871	SUJATHA.S. COMPUTER OPERAT	500
11872	THANGAMMAL.S.	500
11873	MARIYA HANGAYAN THOBIAS COOLIE	500
11874	SURESH KUMAR.R. BUSINESS	500
11875	ANANTHA KRISHNAN.G.	500
11876	RADHA RUKUMANI.N. HOUSE WIFE	500
11877	NATESAN.S.V.	32000
11878	KANAGARAJ.T. GOVT EMPLOYEE	500
11879	KALIAPPA NADAR.V.	500
11880	JEGADEESA NADAR.K. BUSINESS	2000
11881	KADARKARAI NADAR.A. BUSINESS	500
11882	BALASUBRAMANIAN V.	3500
11883	KARUNAKARAN.S. BUSINESS	500
11884	KANNAN.A. BUSINESS	500
11885	PANDI.D. BUSINESS	500
11886	MURUGESAN.T. BUSINESS	500
11887	SATHISH KUMAR.S.	500
11888	JEYACHANDRAN.M. BUSINESS	1000
11889	BHASKAR.P. BUSINESS	500
11890	PRASANNAVENKATESH.G. BUSINESS	1000
11891	DR.C.CHANDRA BOSE	8000
11892	VELSAMY NADAR.S.S. BUSINESS	4000
11893	MUTHU.M. BUSINESS	500
11894	MUTHULAKSHMIAMMAL.S.V.	4000
11895	SUSEENDRAN.A. BUSINESS	1000
11896	JEYATHILAGAR.J. BUSINESS	2000
11897	MANICKAM.A. BUSINESS	1000
11898	NAVAYUGA.S. STUDENT	500
11899	ANAND.M.	500
11900	PRABHAKARAN.M.	500
11901	RAJESWARI.M. BUSINESS	1000
11902	SUNDARA PANDIAN.B.	500
11903	NIVAS KUMAR.T. STUDENT	500
11904	VETTAYAR.R.	500
11905	MURUGESAN.C. BUSINESS	1000
11906	MEENA.T.	1000
11907	MARISELVI.S.	1000
11908	MUTHAIAH NADAR.G.	500
11909	DURAI ARASAN.P. BUSINESS	500
11910	JEYARAJ.S.N. BUSINESS	1500
11911	DR.S.M.K.MANOHARAN DOCTOR	500
11912	THANGARAJ.C.	500
11913	PRABHAKARAN.S.A. BUSINESS	500
11914	THE PRESIDENT	1000
11915	KAMARAJ.G. BUSINESS	500
11916	KUMARAN.G.R. BUSINESS	500
11917	KUMARESH KANNA.K.	1000
11918	ANAND.K.	500
11919	BHARATH.K. BUSINESS	500
11920	SUKUMAR.M. BUSINESS	500
11921	BHAVANI.S.	500
11922	KARUNAIYANANTHAN BUSINESS	500
11923	RAMA RAJ.B. FARMER	500
11924	NESAM JAYASINGH.J.	500
11925	KANNAN.K. BUSINESS	1000
11926	KARUPPAIAH.P. TEA STALL	500
11927	PANDIAN.P. BUSINESS	500
11928	SRINIVASAN.K.	1500
11929	JANAKARAJ.K.	1000
11930	MADASAMY.V.	500
11931	MURUGESAN.R. BUSINESS	500
11932	MANI.V.	500
17824	NARAYANI HARITHA. K. OTHERS	1000
17825	MUTHUSELVAN. G. SERVICE	500
17826	AMIT BHANSALI BUSINESS	1000
17827	LALIT BORANA BUSINESS	500
17828	GLOBE CAPITAL MARKET LTD SERVICE	152500
17829	NIRMALKUMAR M CHANDRIA BUSINESS	500
17830	GNANASUNDARI. M. HOUSEHOLD	500
17831	#N/A	2000
17832	MURUGANANDHAM. P. BUSINESS	500
17833	ARUN. R. SERVICE	2000
17834	JEYAVERA MURUGAPANDIAN. R.	2000
17835	MEENAKSHI. C. HOUSEHOLD	1000
17836	UDAYAPPAN. S. BUSINESS	3000
17837	#N/A	1000
17838	SIVANANTHAM. C. BUSINESS	500
17839	NIRMALKUMAR N CHANDRIA BUSINESS	500
17840	NIRMALKUMAR M CHANDRIA BUSINESS	500
17841	THANGA THIRUPATHI. P. BUSINESS	13500
17842	SENTHAMILSELVI. S. HOUSEHOLD	500
17843	RUBAN VIVEK. J. BUSINESS	7500
17844	AARTHI. K. BUSINESS	2000
17845	NAMACHIVAYAM.K.S.S.P.K.	8000
17846	PADMANABHAN.A.M.R.	9000
17847	KATHIRESAN.G.	250000
17848	PANNEERSELVAM.V.	6000
17849	SENTHIL.M.	1896000
17850	INDIRA GANESAN	25000
17851	PERIASAMY RAMESH RAJAH	250000
17852	ANBARASAN.A.P.	50000
17853	MADHUMATHI MAHESH	7500
17854	SUBASH CHANDRA BOSE.A.	174000
17855	SUBASH.K.	18000
17856	PRAMOD SANKAR.A.	59500
17857	BRAMMANANDAM.V.V.D.	384000
17858	SELVARAJAN PONNAIYA	1500
17859	SWATHI VIGNESWARI.D.	113500
17860	YOGARAJAN.P.K.	25000
17861	ARUNA.A.	119000
17862	NAMASIVAYA NADAR.N.P.	3500
17863	SIVALINGA NADAR.N.P.	3500
17864	ANJUTTAL.M.	2000
17865	SUNDARAPUSHPAM.P.	2000
17866	THIRUVANANTHAPERUMAL NADAR.P.	3000
17867	RATHINAGANTHAM.K.	500
17868	GUNAVATHI.P.	500
17869	JEGAJOTHI.S.	500
17870	PREMA.N.	500
17871	GNANA OLIVU.T.	500
17872	APPU.R.	500
17873	JANAKHARAJ E.A.E.T.S.	5000
17874	SHENBAGARAJ.E.A.E.T.S.	1500
17875	RUTH PADMA RAJAN	9500
17876	THANGAJEYARAJA.R.	4500
17877	THANGAKUNAM.R.	4500
17878	JEYALAKSHMI S.	124500
17879	DR.N.R.RAJAKUMAR.	7500
17880	MANI M.	483500
17881	PASUMAI.K.	23500
17882	CHEZHIAN.K.	35500
17883	INBARATHINAM.T.S.	10000
17884	CHINNAKKANI.A.	1500
17885	BALASUBRAMANIAN.M.	3500
17886	MARY JACQUILIN.M.	500
17887	PONNUSAMY.T.	500
17888	VELAYUTHAM.M.	1000
17889	RATHINASAMY NADAR.P.	500
17890	SUBRAMANIAM.M.V.	75000
17891	ARUMUGASAMY.P.	6500
17892	PALANICHAMY.A.N.	38500
17893	SURESHKUMAR.R.	2000
17894	INVENT.S.V.M.N.	1000
17895	THANGARAJ.S.M.	500
17896	MANIMEKALAI RAVEENDRAN	35000
17897	BALASUYAMBU.T.	23000
17898	DHANASEKARAN.M.	1000
17898	BENEFICARIES UNDER NSDL / CDSL	4452500
17899	Disputed Shares (List 1)	55875500
17900	Deceased Shareholder (List 2)	2599000
17901	126 share transfer pending (List 3)	4770000
	Total number of bonus shares	**142227000**

Table 6

The complete list of allottees and the number of Equity Shares allotted pursuant to the rights issue dated December 16, 1982.

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TAMILNAD MERCANTILE BANK LTD., TUTICORIN

LIST OF THE ALLOTTEES AS ON 16.12.1982

Sl No.	Name of Allottee in Full	Number of shares allotted Equity		Sl No.	Name of Allottee in Full	Number of shares allotted Equity
1	Sri K. A .M .A.K.Rajarathna Nadar	231		41	Minor A.S.Athiban	427
2	Sri A.R A. S Arunagiri Nadar	223		42	Miss. A . Mabel Rajitham	2
3	Sri V.V.S.Natarajan	139		43	Minor V Malar	599
4	Smt.R.Rajathiammal	34		44	Minor K.Ellavarasan	410
5	Smt.K.Lalitha.	112		45	Minor K.Ezhilarasi	401
6	Sri V .V .S.Kesavan	134		46	Mr.R.Palanichamy.	15
7	Sri A.Ramamoorthy	557		47	Sri K.Selvamani	3
8	Sri K.V .P.R .Asokan.	183		48	Sri K .Sundararajan	3
9	Smt.M.Sivajothi	7		49	Smt.S.Selvarani	4
10	Sri.G.Rajasankar, S/o.Sri A.M.M.S.Ganesa Nadar	341		50	Smt . K. Sugantharani	4
11	Smt. A. Rajammal	198		51	Smt.Sbarjana Devendran	501
12	Minor M. Meenakshi	1437		52	Sri.A.Nagalingam	8
13	Smt.K.Susheela	51		53	Sri V.M.G.Rajaeekaran	12
14	Minor V.Padmaja	584		54	Smt .T Vani.	50
15	Sri S.S.A.M.A.Paulrajan	13		55	Sri N Vikraman	17
16	Sri D.Rajasekeran Kamak	191		56	Sri· N.Dhanushkodi	17
17	Sri P.Thiruvananthaperumal Nadar	3		57	Sri SV. P.N.S.S.Sivaramalingam	12
18	Minor V . Illango	468		58	Dr. M.Basakaran	208
19	Smt.S.Arunachalavadivu	3		59	Sri M Chandrasekaran	208
20	Smt.K.Amarjothi	3		60	Sri M . Jayabalan	209
21	Smt.J.Jamuna Devi,	15		61	Smt.D.Barathamani	83
22	Sri SV.P.N.S.T Nagaraj Nadar	8		62	Sri S.L.S.Santhosapandian	6
23	Miss.M.Roja.	3		63	Sri T .S.Ezhiloolumbus	36
24	Sri C.S.Mahendran	237		64	Smt. S.Kalaiselvi	367
25	Minor R.Rathika	491		65	Sri P Shunmugam	25
26	Sri V Samarasam	34		66	Sri R.M.T.Ganesan.	44
27	Sri T. Nagamani	7		67	Sri N.Ganesan	84
28	Sri P.Sakthivel	3		68	Sri R . Alaguvel	14
29	Sri A.N.Velrajan	67		69	Sri A.M.S.A.S.Chandramohan	13
30	Sri J.R.G .G .Neethi Manickam	4		70	Smt. S .Malliga	9
31	Br.C.S.Narendran	334		71	Sri P.Balasubramanian.	2
32	Smt. Porkodi Rajendran, B.Sc	113		72	Sri K.Subash,B.V.Sc. ,	17
33	Sri R.Kulasekaran.	10		73	Sri S.V .M.Nataraja Nadar	5
34	Sri D.R.Thangathurai	3		74	Sri G. Vettivel, B.E	208
35	Sri SV.P.N.S.S.Chandrasekaran	12		75	Sri A.Vairaprakasam	152
36	Sri T.Balasuyambu	8		76	Sri A .Subash Chandra Bose	152
37	Sri V.V.D.Bramanandam	127		77	Sri K.A. A .Arunachalam	228
38	Sri T.S.Inbarathinam	36		78	Smt .A . Gnanambal	1
39	Sri Milton B.Raj	9		79	Sri A . Gragadurai	152
40	Smt .Sulochana Jeyaraj	50		80	Sri G. Murugesan	250

TAMILNAD MERCANTILE BANK LTD., TUTICORIN

LIST OF THE ALLOTTEES AS ON 16.12.1982

Sl No.	Name of Allottee in Full	Number of shares allotted Equity		Sl No.	Name of Allottee in Full	Number of shares allotted Equity
81	Smt Beatrice Chandravathi Lionel	3		121	Sri I.Chinnana Nadar	25
82	Sri K.Dhayanidhi	1		122	Sri L.P.P. Rathinaaabapathy Nadar	33
83	Smt R Rukmani	1		123	Sri A.K.S.Kasi Nadar	1
84	Sri J .Ratnasamy	1		124	Sri M.V.S.Muthuvale	127
85	Minor P .Thennarasi,	1		125	Sri P.P.C.Shunmugasundara Nadar	5
86	Sri S.Ashok	2		126	Sri S.A.S.M.Dhanuskodi Nadar	190
87	Sri P.R Muthusamy	2		127	Sri S.A.S.M .Baskaran	65
88	Sri A.P.C.A.Erathinasamy Nadar	5		128	Sri S.A.S.M.Rajasekara Nadar	15
89	Sri P.Visuvasam nadar	2		129	Sri A.V.M.M.Velayutha nadar	25
90	Sri S Velachamy Nadar	10		130	Sri S. S.A M. Shunmuga nadar	12
91	Sri P.Srinivasa Nadar	2		131	Sri S.S.A.M.Panchakshara Nadar	12
92	Sri D.Gurupatham Nadar	5		132	Sri S.S.A.M Nataraja Nadar	12
93	M/s T.Palanippa Nadar & T Nataraja Nadar	10		133	Sri T.M.P.Kanagamani Nadar	9
94	Sri S .D.Satmpillai Nadar.	2		134	Sri A.M.P.M.Ramasamy Nadar	10
95	Sri. A.Navamani nadar	10		135	M/s.S.Sankaralingam, S.Nagarajan, S.Dhanapalan, S.Vanniaperumal	62
96	Sri Athi A. Santhanam nadar	1		136	Sri Rajendran	2
97	Sri T.M. M.Rajakani Nadar	102		137	Sri O.T.S.V.Dharmar Nadar alias Shunmugavel Nadar	25
98	Mr .P.A. K. A .Chidambara Nadar & P.A Mariyappan, B.A B.E.,	5		138	Smt.Nagarathinammal	25
99	Sri M.S.K .S.Chidambara Nadar	26		139	Sri D.S.Swamidoes	5
100	Smt.C.Roajappothaiammal	500		140	Sri S.Paul Devadason Hadar.	1
101	Savithri Rajarathinam	25		141	Sri R.Dhanushkodi Nadar	1
102	Sri N.T.N. Abraham	167		142	sri C.K.Chitra sabapathi	10
103	Sri P.A.M.S Kandasmy Nadar	25		143	Smt.M.M.N.Thenammal	12
104	Smt N.Pushpammal	333		144	Sri N.C.Nataraja Nadar	6
105	Sri S.Baskaran	100		145	Sri S.M.K.Sankaralinga Nadar	6
106	Sri P.S Shunmuga Nadar	25		146	Sri V.Arthu Ponnaiya	44
107	Sri B.S.Ponnusamy Nadar	9		147	Dr .B.W .Xavier Ponnaiya	43
108	Sri E .A .E.T. Sundararaja Nadar & Other	75		148	M/s. A. S.S.Kaliappa Nadar, A.S.S. Subbiah Nadar	50
109	Sri P.M.Nagarathinam	25		149	Sri M.Durairaj	16
110	Smt.R.Thangathayammal	500		150	Sri T.M.S.MU Raja Nadar	167
111	Smt.B .Seemaipalam	200		151	Sri V .S.R .M. Veeriah Nadar	25
112	M/ s.Uthirabathi Nadar & Rajamanickam Nadar	3		152	Smt .K .Lakshmi Ammal	68
113	Sri M.P Duraiappan Alias Periasamy Nadar	5		153	Sril KR.M.V.P.Thangasamy Nadar	75
114	Sri V Vijayarama chandran	33		154	Sri S.Ganapathy Nadar.	40
115	Sri K.S.K.Muthiah Nadar	10		155	Sri O.T.S.V.A Balasubramania Nadar	25
116	Sri A .S.Rajasabai	333		156	Sri A.S.Chelladurai Nadar	10
117	Sri A.A.Ramasamy Nadar	1		157	Sri MVP Dhayalavel	140
118	Sri V.M.V.K Chidambara Nadar	50		158	Sri M.V .P.Gunavel	140
119	Smt.Gnanathipam Arputham Pauliah	2		159	Sri M.S.P.Rajah Nadar	732
120	Sri K.A.M.A.K.Nataraja Nadar	230		160	Smt. Indira Ganesan	167

TAMILNAD MERCANTILE BANK LTD., TUTICORIN

LIST OF THE ALLOTTEES AS ON 16.12.1982

Sl No.	Name of Allottee in Full	Number of shares allotted Equity		Sl No.	Name of Allottee in Full	Number of shares allotted Equity
161	Sri S.Ganapathianandam	5		201	Sri S.S.Shunmuganatha Nadar	25
162	Sri N.Pandia Nadar	13		202	Sri A.J.W.Arohibaid	12
163	Sri S.P.Rathnavel Pandian	5		203	Sri M.A.P. Pandia Nadar	12
164	Sri A.C.A.Ramaswamy	100		204	Sri K.John Paul.	5
165	The Secretary	12		205	Sri D.S.Rajarathnam.	10
166	Sri S.Durairaj Nadar	1		206	M.V.E.K.Pethuraja Nadar	138
167	Shri S P G R Nithyandam	12		207	Smt.C.Saroja Koilpitchai, T.Koilpillai & T.Chandra	1
168	Smt.A.Rajammal	500		208	Smt.R.Sermakkani Ammal.	2
169	Sri S.Vivekanandam	95		209	Sri M.Edison	500
170	Sri A .Sivananda Nadar	2		210	Smt.K.Meera	520
171	Sri N .T .J .David Nadar	5		211	Sri P.S.T.S.Thiraviarathna Nadar	110
172	Sri K.V.Nangainathan	5		212	Sri J.J.Swami Raja	5
173	Sri P.S.K.Jeyapaul	20		213	Sri D.Jeyaraj, M.Sc., B.T.	1
174	Sri Ratnasabai	390		214	Sri P.Rajadurai Nadar, M.A., M.Phil. B.Ed.	5
175	Smt .B. Pushpam Ammal	15		215	Smt.S.Thangathaiammal	75
176	Smt.P.G. Premkumari	305		216	Sri C.Balasubramanian	122
177	M/s. N.Murugesan & N. Nagarajan.	50		217	Sri C.Jehendran.	125
178	Sri A.S. Dawson.	10		218	Sri C.Sivasankaran	125
179	Sri K.G.Natarajan, M.B.B.S.,	5		219	Sri C.Jayakar.	125
180	Sri John Satya.	5		220	Sri C.Chitharanjan	125
181	Mrs.N.Rajeswari Ammal.	100		221	Sri J.Samuel B.A.,B.L.	15
182	Sri I.David Nadar	10		222	Sri P.Panchatcharam Nadar	2
183	Smt.V. Paokiam	3		223	Sri J.Thomas	2
184	Sri S. Jeyabalan	11		224	Minors M.V.Subramanian, M.V.Muthurajan, M.V.Sivaraman & M.V.Lakshmanan	25
185	Smt. K.Nagarathinammal. & Minor K. Parameswari, K.Nagalakahsmi & K.Nagarajan with mother as Guardian	33		225	Sri A.K.Balakrishnan.	10
186	Sri S.Sundaramoorthy.	100		226	Sri A.K.Sakthivel.	6
187	Sri S. Moses Bala singh.	25		227	Sri A.K.Kalidos.	6
188	Sri K.C.S.A. Sonachalam.	10		228	Sri V.T.Rathinavelpandian	2
189	Sri Antony Amaladas	2		229	Sri G.P.Ramachandra Nadar.	18
190	Sri M.A.P.Rajaram Pandian.	8		230	Sri S.Natarajan.	2
191	Sri M.A.P. Ramamurthy.	8		231	Sri S.Ponnusamy Nadar	2
192	Sri V.N.M.N.Rathnasamy Nadar.	8		232	Sri R.Jegatheesan	6
193	Sri V.M.K.P. Palanichamy.	52		233	Sri D.Chinnamani, B.A., B.L.,	50
194	M/s.K.M.Thangarajagopalan & K.M. Rathnasapapathy	25		234	Sri S.J.Joseph Emmanuel.	2
195	Sri P.R.Chelliah Nadar	3		235	Sri A.P.T.Manicka Nadar	5
196	Sri M.Selvarajan.	10		236	Sri A.P.R.S.A.Nataraja Nadar	50
197	Sri P.Vincent Nadar	10		237	Sri D.Victor Koilpillai	25
198	Sri S.S.Amirthapandian.	200		238	Sri E.A.E.T.Sundararaj	175
199	Sri S.S.S.Ananthapandian.	200		239	Smt.K.Vaidehi, M.A.,	288
200	Sri S.S.S.Sankarapandian	200		240	Sri M.Ganesan	2

TAMILNAD MERCANTILE BANK LTD., TUTICORIN

LIST OF THE ALLOTTEES AS ON 16.12.1982

Sl No.	Name of Allottee in Full	Number of shares allotted Equity		Sl No.	Name of Allottee in Full	Number of shares allotted Equity
241	Sri P.M.A.R.Rajamanickam	27		281	Sri M.M.N.D. Muthiah Rajasabai	12
242	M/s.V.V.V.Anandham, V.V.V.Rajendran & V.V.V.Gunaseelan	28		282	Sri P. Namasivaya Nadar	1
243	Sri K.Rajendran	4		283	Sri N.P.Sivalinga Nadar	1
244	Sri V.N.M.A.Rajendra Nadar	25		284	Smt. Anjuttal	1
245	Sri V.N.M.A.Kasiraja Nadar	16		285	Smt. P.Sundarapushpam	1
246	Sri V.N.M.A.Surendra Nadar	16		286	Smt. P.Valliammal	33
247	Sri A.Arunachalam	25		287	Sri S.Courtallam	2
248	Sri A.Rajasekaran	25		288	Smt. A. Mahalakshmi	2
249	Sri A.P.Selvarajan	50		289	Smt.R.Jeevitha	14
250	Smt.P.Rajeswari	43		290	Smt.M.Jikki	14
251	Sri M.Ramachandran	36		291	Minor J. Ponmalar	14
252	Sri C.Srinivasan	500		292	Minor J. Visamalar	14
253	Sri A.M.John Martin	5		293	Sri T.A.L.C Lakshmana Nadar	33
254	Sri D.Shenbagamurthi	87		294	Sri An.K.T.Rajendran	6
255	Minor R.Kayalvizhi	425		295	Minor C.J.Babu	10
256	Smt. Kamalam Nithiyanandam	33		296	Sri SV.P.N.S.T.Jeyaveera Pandian Nadar	7
257	Sri R.P. Madhavan	600		297	Sri SV.P.N.S.N.Rajaram	5
258	Smt. Bharati Paul	8		298	Sri SV.P.N.S.N.Rajasekara Nadar	5
259	Sri K.Vijayavel	112		299	Sri SV.P.N.S.N.Jeyachandran B.A.,	5
260	Sri S.P.V.S.Palanichamy	500		300	Sri SV.P.N.S.N.Chidambaram	5
261	Smt. E.A.Rajammal	90		301	Sri SV.P.N.S.N.Balasivaji	5
262	Smt. V.Subathra, B.A.,	419		302	Sri SV.P.N.S.N.Balaranjitsingh	5
263	Smt. R.Herbert, Miss Vasanthi Herbert, Master Allan Herbert, Miss Shalini Herbert, Master Prince Herbert	66		303	Sri SV.P.N.S.N.S.Sivaraman, Smt. S.Susiladevi & 6 Minors.	5
264	Smt. M.Rajakumari	329		304	Sri SV.P.N.S.Shunmugasundara Nadar	11
265	Minor M. Sinnamani	482		305	Sri T. Samuel	10
266	Smt.K.Pasumai, B.Sc.,	79		306	Sri S. Soundrapandian, B.Com.,	2
267	Minor K. Chezhian	180		307	Smt. Eswariammal	12
268	Smt. R. Thilagam	333		308	Smt. G. Shanmugathai Ammal	250
269	Sri M. Sivasubramani Nadar	25		309	Smt. R. Deivajothi	10
270	Smt. Panchavarnam Ammal & Minors Sankareswari, Shenbagaraj & Grahadurai	20		310	Sri M. Daniel Regionald Jeya Chandran	110
271	Smt. G. Shanmugabackiam	500		311	Sri B. Asokan	25
272	Sri M.V.A Nataraja Nadar	380		312	Sri P. Thyagarajan	28
273	Smt. K. Sankareswari	50		313	Smt. J. Rajeswariammal	80
274	Smt. R. Indira, B.Sc., (Hons.)	196		314	Sri P.T.Arputhamani Nadar	1
275	Smt. Baby Dayal Gnanamuthu & Others	66		315	Smt. Soundra Rajes	486
276	Sri P. Shenbagamoorthy	5		316	Smt. R. Annapurani Ammal	27
277	Sri Periasamy Ramesh Rajah	500		317	Smt. S. Narayaniammal	41
278	Sri K. Manickam	10		318	Smt. A. Velammal	92
279	Sri T.M.S.D.R.Sankar	83		319	Sri C.S.Rajendran	493
280	Sri T.M.S.D.S. Rajasankar	83		320	Sri J. Gnanaraj Christopher	1

TAMILNAD MERCANTILE BANK LTD., TUTICORIN

LIST OF THE ALLOTTEES AS ON 16.12.1982

Sl No.	Name of Allottee in Full	Number of shares allotted Equity		Sl No.	Name of Allottee in Full	Number of shares allotted Equity
321	Sri V. Jeyachandra Nadar	2		361	Sri S.Joseph Masilamoney	20
322	Sri D. Daniel	5		362	Sri P.S.Ravindran	20
323	Smt. C.M.Sulochana Devi	295		363	Sri M.A.P.A.Manoharan	8
324	Sri R.Jeyaraj	15		364	Sri A.Gurusaran Metha	20
325	Smt. Soundarabai Swamiadiyan	5		365	Sri V.Rathinam	4
326	Sri S. Rajendran	1		366	Sri V.Arunacha1am	4
327	Smt. Sellathai David	5		367	Sri V.Kanagaraj	4
328	Smt.Esther Koilpitchai	5		368	Sri V.Panneerselvam	4
329	Smt. R. Poongothai	70		369	Sri.V.N.M.N.S Rajappan	25
330	Sri P.R.P.Ramasamy Nadar	50		370	Smt.A.Pushparani	3
331	Smt. V.V.S.P.Balasaraswathi	25		371	Minor.M.Mary Jacqulin	1
332	Sri A.P.V.P.D.Annamalai Nadar	5		372	Sri.K.Babusimman,B.Ec.,	3
333	Sri. A.P.V.P.D Palanichamy	5		373	Sri.R.M.Thangapala Nadar	333
334	Sri C. Manoharan	50		374	Sri V.S.K.Duraisamy Nadar	50
335	Sri R.Jaganathan	1		375	Sri A.S.R.Kaniappa Nadar	30
336	Sri R .Kesavan, B.Com.,	5		376	Sri P.Thiagarajan	10
337	Sri .K .Kanagaraj	1		377	Sri M.S.Ramasamy	2
338	Sri.A .Ganesan	40		378	Sri A.Rajarathinam	5
339	Sri.A .Sudarsan	40		379	Sri S.T.Samadharman,	500
340	Sri.M.V.R.A. Soundararajan	250		380	Sri A.P.Anbarasan	50
341	Sri.C .Rajes	84		381	Sri A.S.A.Gurusamy	50
342	Sri.C.Santham	83		382	Sri P.S.Seenimani	10
343	Sri.C.Anburajan	83		383	Sri V.Soundarapandian	25
344	Sri .V .C.Sekar	50		384	Sri P.BaskaraPandian	10
345	Sri.V.Jeyabalan	33		385	Sri V.M.Ramasamy	20
346	Sri.V.Kunasekaran	33		386	Sri A.S.A.Arumugam	600
347	Sri.V.Uthayam	34		387	Smt.R.Meenakshi	100
348	Sri.V.Jothirajan	33		388	Sri R.Esaiselvan, B.E.,	50
349	Sri .V.Sahayam	33		389	Sri. R.Vetriselvan,B.Com.	50
350	Sri.M.V.R.Vadivel Nadar	22		390	Smt.Usha Viyavel	70
351	Sri.M.V.R.Rajasekara Nadar	22		391	Smt.V.Kalaiarasi	70
352	Sri.M.V.R.Siva Subramanian nadar	22		392	Smt.Renukha EsaiSelven, B.A.,(Hons)	65
353	Sri.A.Suriyanarayanan	1		393	Smt.Santhi VetriSelvan, B.A.,	50
354	Sri.T.Rathinam	2		394	Smt.Manimekalai Raveendran	150
355	Smt.C .Rathinam	16		395	Sri G.Chandran	250
356	Sri.E.P.K.S.Ashok Kumar	20		396	Sri S.N.Rajendran	250
357	Sri.M .B.Isaac, B.A., B.L.,	13		397	Sri A.Chinnakani	1
358	Sri A.S.N.Prasad	10		398	Sri Jebathuraijacob	10
359	Sri A.S.N.Raja- sankar	10		399	Sri C.Rajendran	25
360	Sri A.S.N .Sridhar	10		400	Sri A.P.Jayaraj Nadar	10

TAMILNAD MERCANTILE BANK LTD., TUTICORIN

LIST OF THE ALLOTTEES AS ON 16.12.1982

Sl No.	Name of Allottee in Full	Number of shares allotted Equity		Sl No.	Name of Allottee in Full	Number of shares allotted Equity
401	Sri K.Sankaranarayanan	5		441	Smt . Kamala Narendran	166
402	Sri R.Thangajeyaraja	1		442	Smt. PorkodiMahendran	118
403	Sri R.Thangakunam	1		443	Sri A.Kirupanidhi	42
404	Sri R.Janarthanan	5		444	Sri A.Chandramohan	42
405	Minor S.Natchirajan	323		445	Sri A .Prabaharan	42
406	Minor s.Giridharan	323		446	Sri A.Vijayakumar	42
407	Minor S.Rajani	161		447	Smt.C.Bharathy Sekar	42
408	Sri A.M.M.Marimuthu alias Noble	17		448	Sri P.S.P.K.Maragatharaja Pandian	3
409	Sri P.S.S.Graharaj B.A.,	65		449	Smt.G.Shantha Lakshmi	10
410	Sri S.P.Jeyaprakasam	34		450	Sri R.Chandran	1
411	Sri S.P.Jeyaraj	34		451	Sri S.P.Jeyapragasam & S.P.Jeyaraj	34
412	Sri S.Kesavan	54		452	Sri T.Raghavan	41
413	Sri V.V.D.Nithiyanandam	44		453	Sri T.Lingapandy	41
414	Sri V.V.Dhayanandam	61		454	Sri T.Kesavan	41
415	Sri T.Clement Johnson	7		455	Smt.S.Susheela	83
416	Smt.Mercy Thangapalam	7		456	Sri C.Shunmugam	455
417	Dr .C.M.Muthu, M.B.B.S.,B.S.Sc.,	25		457	Smt.R.Swarnambigai	166
418	Sri T.Katteriraj	7		458	Dr.C.S.Raveendran, M.S.,	455
419	Sri S.K.Sivaniah	3		459	Sri K.S.S.Thiagarajan	52
420	Sri. T .S.Uthaya Sankaralingam	35		460	Smt G.Shenbagammal	25
421	Smt.Elsy P.Samy	5		461	Sri D.C.Baskaran	25
422	Sri.C.John Devaraj	8		462	Sri D.C.Soundararaj,B.Sc.,B.E.,	4
423	Sri C .Dhanaraj	8		463	Sri S.Kiraga durai	8
424	Sri T .Kamaraj	1		464	Sri N.Ratnavel	100
425	Sri K.Kaniraj	97		465	Sri T.S Jeevan	3
426	V. Daniel Abraham	7		466	Sri M.N.P.Thalamalai Nadar	50
427	Sri .A.S.K.Rathinasamy Nadar	171		467	Minor V.Kasimurugan	83
428	Sri D.Vellaisamy Nadar	5		468	Sri A.M.M.Manoharan	8
429	Smt .Glory Sam Raj	19		469	Smt T.R.Manonmoney Ammal	83
430	Smt.S.Rukmoney	21		470	Sri P.Rathinam	1
431	Sri A.K.Anandam	30		471	Sri P.Durairajan	1
432	Smt.V.Ramani	265		472	Sri P.R.Manoharan	1
433	Smt.P.Prema	18		473	Sri S.V.M.N.Kirubaharan	1
434	Sri Lawrence Ponnukumar Sathiya nesan	4		474	Sri. S.V.M.N .Invent	1
435	Smt. R.Indra	11		475	Sri S.V.M.N.Wellwisher M.B.B.S	1
436	Sri S.A. Grahadurai	11		476	Dr. A.K.R.Raja	5
437	Sri V.M.Manoharan	18		477	Sri K.Mummurthi Nadar	3
438	Smt . N .Devakirubai	1		478	Mrs.D.S.Kannamma	44
439	Smt.K.JeevanathamAmmal	4		479	Mrs. D.V.Nalina	43
440	Sri S.Kalidasan	55		480	Mra.D.V.Sangeetham	47

TAMILNAD MERCANTILE BANK LTD., TUTICORIN

LIST OF THE ALLOTTEES AS ON 16.12.1982

Sl No.	Name of Allottee in Full	Number of shares allotted Equity
481	Minor T.Arun Sankar	499
482	Sri V.A. Kodiswaran	496
483	Minor R.Kodieswaran	127
484	Minor G.Abiruban	477
485	Sri A.Karthikeyan	50
486	Smt.S.Devaki	50
487	Sri S.Sundarraj Smt.S.Gomathi	74
488	Minor C.Senguttuvan	50
489	Sri M.S.S.Arumugam	50
490	Sri R.Parthiban	9
491	Smt.P.Jeyalakshmi	250
492	Sri S.R.Saravanaperumal	24
493	Sri P.Jegadeesan	36
494	Smt.Naorojiammal	5
495	Miss.K.Shrimathi	390
496	Sri T.A.S.Jawahar Ayya	560
497	Smt M.Hemalatha	120
498	Smt J. Kamaladevi	25
499	Sri A Manimuthu	38
500	Sri E.V.Gnanaiya	2
501	Sri. P.Arunachalam	6
502	Sri.K.Balasubramanian	35
503	Minor.R.Subbiah Kannan Minor R Murali Ganesan	581
504	Smt .Panneereelvam Natarajan	1
505	Minor N. Shivashankar	633
506	Sri S.Jayaram Smt.J.Mannarkarasi	36
507	Sri. N.V.Vanamoorthy, B.E.,	33
508	Smt.A.Aruna	139
509	Smt. N.Shunmuga Jothi	250
510	Sri S.V.K. Palanichamy	25
511	Smt .A.Thirumagal	15
512	Minor V.Janaki Geetha	16
513	Minor V.Uma Meenakshi	16
514	Minor S.Malaraval	47
515	Minor R .Janaki Ramanan	68
516	Sri M.S.Arunachala Nadar	150
517	Sri P.Ponsubbiah	150
518	Dr. N.S.Chandra Bose, M.B.B.S.,	121
519	Smt .D.Selvam	1
520	Smt.K.Latha	1
521	Sri T.Sundararaj	1
522	Sri V.V.S.Yogan	134
523	Sri V.V.S.P. Vanniarajan	134
524	Minor R.A. Krishnaraj	525
525	Sri N.Niranjan Kani	67
526	Sri D.Kabilan	67
527	Sri S.John Devadoss	20
528	Sri S.Durairaj	1
529	Sri R .Kanagavel	1
530	Sri J. Nagendran	1
531	Sri K.B.Kamalasekaran	1
532	Sri V.Rathinasabapathy	1
533	Sri A.S.Rajan & Smt. A.Vasantha Geetha	1
534	Sri S.Rathinam B.A., H.D.C.,	1
535	Sri R.Sivan	1
536	Sri.S.Rathnam	1
537	Sri P.Singaravel	1
	Total	**45819**