SL. NO.

QP / 05 / 06 / AP / 12

THE TAMILNADU INDUSTRIAL INVESTMENT CORPORATION LIMITED



APPLICATION FOR FINANCIAL ASSISTANCE FOR INDUSTRIAL UNITS

692, ANNA SALAI, NANDANAM, CHENNAI - 600 035. Phone : 044-24331203 FAX No. : 044 - 24347209 GRAMS : MINDVEST e-mail : tiicltd@vsnl.com / projects@tiic.in Visit us at : http://www.tiic.in

SI. No.

THE TAMILNADU INDUSTRIAL INVESTMENT CORPORATION LIMITED

For Office Use :						Q	P/05/0	6 / AP / 12		
Dt. of Receipt : Inv. Fee Rs.	Date :		Area	y : Manufa Job wo : Backw	ork / Se ard / Backwar	rvice d / Other	s	Photo of Chief Promoter to be ffixed here		
APPLICATION	APPLICATION FOR FINANCIAL ASSISTANCE FOR INDUSTRIAL UNITS									
Purpose of Loan :	New Project	Mode	rnisation	Expai	nsion	Divers	sification	Others (specify)		
(Rs. in Lakhs) Amount applied for	Term Lo	an	Sof	t Loan	WC	Loan	Subsidy	Bridge Loan		
 1.0. General Information : 1.1. Name of the Applicant Unit (In Capital Letters) : 1.2. a. Whether already assisted by TIIC Yes No b. If Yes Customer No. No. of Loans Availed : 1.3. Address (Give complete address details) : 										
Address Survey No / Door No & Address	Registe	ered Of	fice	Fa	actory		Corresp	ondence		
City / Town Pin Code Phone No. / Cell / Fax No e-mail Website address PAN No.	· ·									

1.4. a. Size of the Unit	MICRO	SSI	MEDIUM	OTHERS (Specify)

b. Entrepreneur's Memorandum / SIA acknowledgement No. :

a. Constitution	PROPRIETORY	PARTNERSHIP	PVT LTD.	PUBLIC LTD.	OTHERS (Specify)
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b. Date of Incorporation / Registration :

1.5.

c. In case of Limited Company : Details of Shareholding pattern :

1.6. Loan assistance required for (\checkmark the applicable) :

Land	Building	Machinery	Working Capital	Others (Specify)
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1.7. a. Type of Industry (e.g. Textile / Automobile / Food Processing etc.,) :

- b. Product (s) to be manufactured / service to be rendered :
- 1.8. Name & Address of the Banker(s) with whom : the applicant unit / promoters are having account / facilities (Furnish the Account Number also)
- 2.0. Details of Management :
- 2.1. Details of Key Person (MD / Mg. Partner / CEO) :

Name	Phone No. with STD code	Mobile No	e-mail

2.2. Details of All Promoters :

Name of the Promoter with Designation*	Sex	Age	Net Worth (Rs.in Lakhs)	Share Holding %	Relationship with other Promoters	PAN No.

* Also indicate whether Professional Director etc.,

(If Yes, then furnish the details as per Annexure - I. Use separate sheet for each of the Associate Concern.)

2.4. Details of existing Secured / Other Loans / Creditors of the Applicant Unit :

(Rs. in Lakhs)

Name of the Bank / Institution with Address	Purpose of Loan	Type of Facility	Date of Sanction	Amount Sanctioned	Amount Outstanding	Overdues If any	Details of Collateral offered for this loan

2.5. Indicate whether any of the Promoters / Units in which promoters are associated availed any Waiver from TIIC / Banks OR declared as Insolvent. If yes give details.

3.0. Project Details

(Please enclose a Project Report incorporating the details as per the Check list of TIIC)

4.0. Details of Project Cost and Means of Finance :

Project Cost	Rs. in Lakhs	Means of Finance	Rs. in Lakhs
Land		Capital / Addtl. Capital	
Development Cost		Term Loan	
Buildings		Soft Loan	
Machinery - Indigenous		Working Capital Loan	
*Machinery - Imported		Subsidy	
Transport and Erection		Unsecured Loans	
Electricals		Bank Loan	
Other fixed assets		Internal Generation	
Technical Know how fee		Others	
Contingency if required			
** Pre-operative Expenses			
Working Capital Margin			
Total		Total	

* Provision made for meeting EPCG obligation to be indicated

** Including interest payable during implementation period

5.0. Details of Securities and Guarantees proposed :

5.1. Details of Collateral Security :

Location Details [like Survey No. Door No., Street, Village etc.,]	Nature of Property *	Extent	Guide Line Value	Market Value	Ownership and relationship with promoters	Encumbrance if any * *

* Mention whether Agriculture Land, House Plot, Flat etc. ** Indicate whether under charge with any Bank / Fls.

5.2. Details of Personal Guarantees, if any.

Name of the Guarantor	Residential Address	If Working, Office Address	Gross Pay per month	Net Pay per month	Networth

DECLARATION

I / We certify that all information furnished by me / us is true and that I / We have no borrowing arrangement for the unit with any one except as indicated in the application, and that no legal action has been / is being taken against me / us and that I / We shall furnish all other information that may be required by TIIC in connection with my / our application and that this and any other information available with TIIC pertaining to my / our application and to the borrowing unit present and future, may also be exchanged by you with any agency TIIC may deem fit, and that TIIC and its representatives, representatives of RBI, IDBI, SIDBI or any other agency as authorised by TIIC, may at any time inspect / verify our assets, books of accounts etc., in our factory and business premises.

I / We further certify that as on date there are no overdues to any financial institutions / banks from the undersigned, the other promoters and the Company / Companies in which the other promoters have interest as a promoter / director / partner / proprietor. I / We further certify that there are no statutory overdues or liabilities and no legal action pending against me / the promoters / the Company or other in which I am / the other promoters are Director(s) / Partner(s) / Proprietor.

Date :

Signature

Place :

Name and Designation

Name of the Applicant Unit with Seal

Enclosure : As per Checklist.

DETAILS OF ASSOCIATE CONCERNS :

(Please use separate sheet for each Concern)

- 1. Name of the Concern :
- 2. Line of Activity :

3. Address with Phone Nos. :

4. Promoters interest in the Concern :

S. No.	Name of the Promoter	Share Holding %	Relationship

5. Working results for the last 3 years :

(Rs. In Lakhs)

Financial year	Turn Over	Net Profit / Loss	Depreciation	Net Worth	Total Long Term Debt

Note : Please enclose audited balance sheet and P & L A/c. for the last 3 years along with complete schedules.

6. Details of existing secured / other loans :

(Rs. In Lakhs)

Name of the Bank / Institution with Branch & A/c. No.	Purpose of Loan	Amount Sanctioned	Amount Outstanding	Overdues if any

:

7. Statutory Liabilities if any

BIO - DATA OF PROMOTERS / DIRECTORS / GUARANTORS

(Please use separate sheet for each Promoter)

- 1. Name:
- 2. Son / Wife / Daughter of :
- 3. Address (Give complete address details) :

Address	Residential	Permanent	Correspondence
Plot / Flat / Door No. & Address			
City / Town			
Pin Code			
Phone No. / Fax No.			
Mobile No.			
e-mail			
PAN No.			

4. Other Personal Information

Date of Birth	Age	Nationality	Ge	nder	Native Place
			Male	Female	

:

:

SC

ST

MBC

BC

OC

:

5. Community

6.

If belongs to Minority Community, Name of the Community :

7. Academic / Technical Qualifications Details

- 8. Family Background (with regard to proposed project) :
- 9. Work Experience

:

S. No	Name of the Unit & Address	Designation /	Period of	f Service	Nature of Work
		Role	From	То	
1					

Affix
attested
Photograph
To be signed
across the photo
by him/her.
TIIC seal to be
affixed at the
corner of the
photograph and
initialed.

Name & Address of the Concern / Company	Designation	Nature of Responsibility	Extent of Interest
Whether Income Tax Asse	ssee		Yes / No

:

10. Details of Current Job - Profile / Responsibilities

11.	Whether Income Tax Assessee	Yes / N
	(If YES please enclose IT returns / assessment orders for the last 3 years)	

12.	Whether stood as Guarantors / Surety for Others	Yes / No
	If YES amount for which the surety / guarantee given	Rs.

13. Furnish Two References *

(* Applicable only in the case of new clients and customers who have been banking with TIIC for less than three years)

Name	Designation / Job	Office Address with Phone Nos.	Residential Address with Phone Nos.	lf related, relationship

14. KYC Norms

Proof of Photo identity:

Proof of residence :

Note :

Any of the following Documents to be enclosed for KYC Norms Compliance :

:

For photo Identity

(i) A valid passport (ii) PAN Card (iii) Voters identity card (iv) Driving Licence (v) identity card subject to the Corporation's satisfaction (vi) Letter from a recognized public authority or public servant verifying the identity and residence of the customer to the satisfaction of the Corporation shall be enclosed.

For Residence Proof

(i) Telephone bill (ii) Bank account statement (iii) Letter from any recognized public authority (iv) Electricity Bill (v) Ration card (vi) Letter from employer subject to satisfaction of the Corporation (any one document which provides customer information to the satisfaction of the Corporation shall be enclosed).

15. Details of Assets and Liabilities

a. IMMOVABLE PROPERTIES : (Rs. in Lakhs)

:

S.No.	Description of the property with address	Full Name of the property owner and address	Extent of Share in the Property	Purchase Price	Market Value

Sub - total :

b. MOVABLE PROPERTIES :

S. No.	Description	Purchase Price / Face Value	Market Value

Sub - total :

c. Grand Total of all the assets (a + b) :

Less :

- d. Personal Liabilities
- e. Networth (c-d) :

I state that the above information is true to the best of my belief and knowledge and that I have not suppressed or mis- represented any information called for.

:

I certify that all particulars furnished here and list of enclosures are true. I agree to abide by all rules of TIIC relating to the conduct of accounts. I understand that whole details will be treated as confidential by TIIC.

Signature of the individual

Place :

Date :

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THE TAMILNADU INDUSTRIAL INVESTMENT CORPORATION LIMITED ANNEXURE TO APPLICATION FOR FINANCIAL ASSISTANCE CHECKLIST OF ENCLOSURES REQUIRED

S. No.	SUBJECT / Details of Enclosures	Ref. No. in Appplication
1.	Copy of the Entrepreneur's Memorandum	1.4b
2	 Copy of Firm Registration Certificate and Partnership Deed in case of Partnership 	1.5b
2.	 Memorandum & Articles of Association and Certificate of Incorporation in case of Companies 	
	c) Copy of Bye - laws in case of Society	
2	 Bio-Data & Networth Statement in respect of each of the promoters / Directors / Guarantors as per annexure - II with attested photographs affixed thereon 	2.2
3.	b) Copies of Important Educational / Technical Experience Ceritcicates	
	c) Documents for KYC Compliance	
	a) Details of the Associate Concerns as per annexure - I	2.3
4.	b) Copies of Audited Balance Sheet & Profit & Loss Account for the associate concern along with schedules for the last 3 years	
4.a.	 a) Copies of Audited Balance Sheet & Profit & Loss Account for the applicant unit (in case of existing units) along with schedules for the last 3 years 	Project Report
5.	Copy of Lease Deed / Purchase Agreement if land is proposed to be purchased / Copy of Allotment Order and NOC if, allotted by Government Agencies like SIPCOT, SIDCO etc.	Project Report
6.	Copies of related documents like Sale Deed, Parent Documents, Patta, Chitta, Adangal, Tax Receipt, FMB Sketch, Encumbrance Certificate etc., in respect of Primary and Collateral Securities	Project Report & 5.1
7.	Copies of Approved Building Plan approved by Appropriate Authority along with Topo Sketch of the proposed site.	Project Report
8.	Details of Building Estimate by a Chartered Civil Engineer	Project Report
	a) Quotation given by the proposed supplier / Details of self fabrication.	
9.	b) Competitive Quotations (minimum one quotation in case of non-standard suppliers)	Project Report
7.	c) Comparative Statement on Cost of Machinery	
	d) Reasons for choosing the proposed supplier and their market reputation details.	
10.	NOC / Consent Order from Pollution Control Board, if applicable	Project Report
11.	Copy of other Licences like Drug Licence / EPCG Licence etc., if applicable	Project Report
12.	Copies of Market tie-up letters / market study report	Project Report
13.	Copies of raw materials tie-up / availability status report	Project Report

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CHECK LIST OF ANNEXURES (CONTD.)

Item No. 14 : The Project Report giving the following details along with brief history of the unit :

14.1. a. Type of Industry (e.g. Textile / Chemical / Agro - Based etc.) :

b. Product (s) to be manufactured / service to be rendered :

Product	Description	Production / Turnover p.a.	Selling Price per unit	Total Sales per annum	Remarks
Existing					
Proposed					

c. By-Products (if any)

14.2. Details of Plant Capacity :

Plant Capacity	Installed Capacity	Licensed (if applicable)	Shift / Day	No of working days / annum	Turnover (Rs. in lakhs)
Existing					
Proposed					

14.3. Employment Details :

Employment	Technical	Supervisory	Skilled Workers	Unskilled Workers	Administrative
Existing					
Proposed					

14.4. Raw Materials Details :

Name of the Raw Material	Qty. required	Cost per Unit	Comments on availability*

* If seasonal product, indicate the arrangements made for lean period.

- 14.5. Brief Note on Technology / process : (if technology is new / sunrise technology, give references of similar technology already in use)
- 14.6. Implementation Schedule :

Details	Status (🖌 the applicable)	Expected Date of Completion
Land	Own / To be acquired / Lease	
Land Development	Required / Not required	
Buildings	Own / Rented / Lease / To be constructed / Under Construction	
* Machinery	Order Placed / Advance paid / Order to be placed	
Erection		
Trial Production		
Commercial Production		

* Furnish the details of advance (s) paid if any

14.7. Power requirements :

Details	Existing	Proposed	Status
Connected Load KW / HP			Available / To be arranged
Contracted Load KW / HP			
Cost per Unit Rs.			
EB Deposit Rs.			
Stand by Power KW / HP			Not required / required

Note : Indicate the additional cost if any for effecting power supply to the unit.

14.8. Water requirements :

Purpose of Requirement	Process requirement / Only to meet civic needs
Status of availability	Available / To be arranged
Source of Water	Well / Bore-well / Local Authority / Outside purchase
*Quality of water required	General / Treated water
*Quantity of water required / day	
*Cost of water / annum	

* Only when water is required for processing

14.9. Transport Facilities :

Approach Road	Public Road / through private path way / to be developed
Requirement	General need / Heavy goods to be moved.
Availability	Sufficient / Yet to be developed

14.10. Effluents :

Nature of Pollution	Air / Water / Noise / None
Category	Green / Orange I / Orange II / Red
Status of PCB clearance	Obtained / Applied / Exempted / Not required

14.11. Steam Requirement :

Requirement	Not required / Required for process
Source of steam*	
Type of Fuel*	
Cost of Fuel*	

* Only when steam is required for processing

- 14.12. Brief Note on Marketing Arrangements : (Please enclose market study report detailing market potential for the proposed product / service and tie-up arrangements / export possibilities and competitive products / risk factors)
- 14.13. Status of Licence (Copy of certificates may be separately enclosed):

Details of Licences approvals required	Status
1. Registration of entrepreneurs memorandum	
2. Building Plan Approval	
3. TNPCB Clearance	
4. Import Licence / Drug Licence etc.,	
5. EPCG	
6. Others please specify	

- 14.14. Details of Existing Assets (only for existing units) :
 - a) Land : Purchase Cost : Extent of Land : S.No. : Village : Sub Registrar Office : Guide Line Value : Market Value :
 - b) Building : Lease* / Own**
 - (* if taken on lease, indicate the period of lease :)
 - (** if own give the following details)

Description	Type of Roof	Plinth Area	Original cost of Construction	Remarks

(Please indicate the year of construction, whether in good condition, whether mortgaged/under charge to Banks / Fls. etc. under remarks column)

c) Plant & Machinery :

Description with make & model	Year of Purchase	Purchase Value	Current Value	* Whether under charge

d) Other Assets :

Description with make & model	Year of Purchase	Purchase Value	Current Value	* Whether under charge

* indicate whether any liability under EPCG exists.

- 14.15. Proposed Assets to be created
 - a. Factory Land :

Survey No. & Locational Details	Extent	Cost of Land if own or to be purchased	Own / Lease *

* If the land is taken on lease then indicate the lease period also

b. Building & Other Civil Work :

Description	Type of Roof	Plinth Area	Rate per Sq.mt.	Amount (Rs. in lakhs)	Status *

* If the building is taken on lease / rent / own then indicate the same. If the construction has been commenced, then indicate the stage of completion. The land development cost if any may also be indicated.

c. Plant & Machinery :

S. No.	Description *	Proposed Supplier	Purchase Cost

* If imported machinery, then indicate the same separately. The details of competitive quotations obtained, reason for choosing the proposed supplier and details of their standings, advance paid if any, etc., may please be furnished in separate annexure.

* If second hand machinery, indicate the details of machinery, Supplier, original invoice value, Chartered Engineer's Certificate, No Lien from Supplier's Bank etc.

d. Details of Advance Payments to the Suppliers :

Cheque No. & Date	Amount	Drawn on	Paid to

Item	Stocking Period	Quantity	Amount
Raw Materials			
Work - in - Progress			
Finished Goods			
Receivable / Sundry Debtors			
Working Expenses			
Sub - Total			
Less : Advance on sales / Credit on Purchase			
Sub - Total			
Less : Bank Finance Proposed / Available			
Working Capital Margin required			

14.17. Financial Parameters :

	Existing	Proposed	Overall
a. Debt Equity Ratio (DER)			
b. Debt Service Coverage Ratio (DSCR)			
c. Break - Even Point (BEP)			
d. Internal Rate of Return (IRR)			

14.18. Projected Profitability and Cash Flow Statements (for the proposed loan repayment period) as per the enclosed format given in annexure - III & IV along with the details of assumptions made.

14.19. Working Results of the Applicant Unit *

(*Applicable only for the existing unit)

($\ensuremath{\mathsf{Please}}$ enclose Audited Balance Sheet and $\ensuremath{\mathsf{Profit}}$ & Loss A/c along with schedules for the last three years)

Financial year	Turnover	Net Profit / Loss	Depreciation	Net Worth	Total Long Term Debt

14.20. Statutory Liabilities of the Applicant Unit :

Description	Regn. No.	Assessment Circle	Outstanding liabilities if any
TNGST			
CST			
Central Excise			
Service Tax			
Income Tax			

Cost of Production and Profitability Statement Interest on Other Loans (if any) Other Manufacturing Expenses Interest on Working Cap Borrowing Interest on Long Term Loans Repairs and Maintenance Raw Materials Consumed Total Loan Commitments Administrative Expenses Direct Labour & Wages Principal Repayments Interest on Soft Loan Interest Repayments Capacity Utilisation Cost of Production Factory Overheads Year ending - 31/3 / Net Cash Accruals Add Depreciation Selling Expenses DSCR (Year-wise) Profit before Tax Average DSCR Misc Expenses Cost of Sales Other Income Power & Fuel Consumables Total Income Depreciation Net Profit Taxation Sales

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Annexure - III

	Annexure - IV
Cash Flow Statement	
Year ending - 31/3 /	
Net Profit before Tax and Int.	
Depreciation	
Increase in Equity Share Capital / Preference	
Increase in Long Term Loans /	
Increase in Unsecured Loans & Deposits	
Increase in Subsidy	
Increase in Bank Borrowings	
ior working capital Sale of Fixed Assets	
Others (Indicate details)	
Cash Inflow	
Increase in Fixed Assets	
Increase in Current Assets	
Increase in Investments	
Pre-operative Expenses	
Interest on Term Loans	
Decrease in Term Loans / Dehemines	
Derrease in Theeritred Loans /	
Deposits	
Income Tax / Wealth Tax	
Others (Indicate Details)	
Cash Outflow	
Opening Balance	
Surplus / Deficit	
Cumulative Surplus	
Internal Rate of Return	
Break Even Point	
Break even in terms of Sales (Rs. in Lakhs)	

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Check List of Legal Documents Required

- 1. For leasehold premises:
 - a) Lease deed
 - b) Rent receipt
 - c) Corporation/Local authority tax receipt
 - d) No objection certificate from the lessor
- 2) For collateral security/primary security
 - a) Original registered sale deed
 - b) Parent documents
 - c) Encumbrance certificate for 30 years.
 - d) Kist receipt for tax
 - e) Patta, chitta and adangal extract
 - f) VAO certificate for possession, enjoyment and latest boundaries for the land offered as security.
 - g) FMB sketch (Field Measurement Book)
- 3) For SIDCO/SIPCOT/DIC/Govt. Indl. Estate Sheds/Plots
 - a) Original allotment order
 - b) Copy of memorandum of understanding
 - c) Original sale deed, if executed by the above authorities.
 - d) NOC from the above agency to mortgage the land/shed in favour of TIIC for the loan assistance
 - e) Handing over/taken over letter/boundry certificate.
 - f) EC from the date of allotment
- 4. For Partnership Firm
 - a) Copy of Partnership Deed and any supplementary deed
 - b) Copy of Firm Registration Certificate
 - c) Form A/Rule V certificate if there is any change in partnership.
- 5. For Private/Public Limited Company
 - a) Copy of Memorandum and Articles of Association
 - b) Certificate of Incorporation/Commencement of business
 - c) Resolution under 293 (1) (a) and 293 (1) (d) in respect of mortgage of assets and borrowing limits in the case of Public Limited Companies.

REGIONAL OFFICES :

1.	CHENNAI : New No.692,Anna Salai, Nandanam Chennai - 600035, Ph : 044-24315989	4.	SALEM : Sri Lakshmi Complex, I Floor, 4/22, Omalur Main Road, Swarnapuri, Salem 636 004. Ph : 0427-2440444
2.	COIMBATORE : No.94, Dr. Nanjappa Road, I Floor, United Shopping Complex, Coimbatore - 641018. Ph : 0422-2302231	5.	TIRUNELVELI : 5C/5B, Shakuntala Shopping Complex, II Floor, Trivandrum Road, Vannarpettai, Tirunelveli 627 003. Ph : 0462-2602721
3.	MADURAI : No.1A, 2nd East Main Street, I Floor, Anna Nagar, Madurai - 625020 Ph : 0452-2533018	6.	TRICHY : K.R.T. Building, II Floor, No. 33, Promenade Road, Cantonment, Trichy 620 001. Ph : 0431-2414177
	BRANCH	OFF	FICES :
1.	CHENNAI : New No.692,Anna Salai, Nandanam, Chennai - 600035. Ph : 044-24315979	13.	NAGERCOIL: No.37 Cape Road, Nagercoil 629 001. Ph : 04652-232859
2.	TIRUVALLUR : 86, C & D, II Main Road, Ambattur Industrial Estate, Chennai - 600 058. Ph : 044-26257664	14.	SIVAKASI : No.1292-A, 1292-B, P.K.N. Road, Near Rathina Vilas Bus Stop, Sivakasi 626 189. Ph : 04562-277222
3.	TAMBARAM: Plot No.28, First Floor, Ayyasamy Street, Upstairs to Nilgiris Super Market,	15.	TRICHY : K.R.T. Building, II Floor, No. 33, Promenade Road, Cantonment, Trichy 620 001. Ph : 0431-2460498
4.	Tambaram West, Chennai 600 045. Ph : 044-22260910 VELLORE : Vasan E.N.T. Clinic, I Floor, No.73/A, Katpadi Main Road,	16.	PUDUKKOTTAI: 'Mena Complex', II Floor, T.S.No. 2430/31, West Main Street, Pudukkottai - 622 001. Ph: 04322-222354
5.	Gandhi Nagar, Vellore 632 006. Ph : 0416-2249861 COIMBATORE : No.94, Dr.Nanjappa Road, I Floor, United Shopping Complex,	17.	THANJAVUR : No.33, South Raja Street, I.O.B. Building, II Floor, Thanjavur - 613 009. Ph : 04362-230465
6.	Coimbatore - 641018. Ph : 0422-2380520 TIRUPUR : Kumaran Shopping Complex, II Floor, Near Railway Station,	18.	KARUR : 526, North Pradakshanam Road, LIC Unit I Building, Karur 639 001. Ph : 04324-235581
7.	Tirupur - 641601. Ph : 0421-2207489 ERODE : Dr Gopinath Hospital Buildings, 405/1, Perundurai Road, Erode - 638011. Ph : 0424-2262080	19.	CUDDALORE : Arcot Woodlands (Annex), 3rd Floor, 1, Bharathi Road, Cuddalore - 607 001. Ph : 04142-230831
8.	MADURAI : No.1A, 2nd East Main Street, I Floor, Anna Nagar, Madurai - 625020 Ph : 0452-2533331	20.	VILLUPURAM : 23-A, Ranganathan Street, I Floor, Woodlands Complex, Chennai-Trichy Trunk Road, Villupuram - 605 602. Ph : 04146-229131
9.	DINDIGUL : Plot No.9, Spencer Compound, II Floor, Tiruvalluvar Salai, Near Bus Stand, Dindigul-624 003. Ph : 0451-2433785	21.	SALEM : Sri Lakshmi Complex, I Floor, 4/22, Omalur Main Road, Swarnapuri, Salem 636 004. Ph : 0427-2440444
	KARAIKUDI : Sri PPK.A. Complex, II Floor, No. 45, Shanmuga Raja Road, (Opposite to Dr. Ambedkar Statue), Karaikudi - 630 002. Ph : 04565-238746	22.	NAMAKKAL : No.5/2, Dr. Sankaran Road, Sri Bhuvaneswari Complex, II Floor, Namakkal 637 001. Ph : 04286-221068
11.	TIRUNELVELI : 5C/5B, Shakuntala Shopping Complex, II Floor, Trivandrum Road, Vannarpettai, Tirunelveli 627 003. Ph : 0462-2502038	23.	DHARMAPURI : DDDC Buildings (Upstairs), Pennagaram Road, Dharmapuri - 636 702. Ph : 04342-260866
12.	TUTICORIN: No.4/35, N.P.S. Complex, II Floor, Polpettai, Near Bus Stand, Tuticorin - 628 002. Ph: 0461-2346082	24.	HOSUR : No.7, Il Cross, Il Floor, Kamaraj Colony, Hosur - 635 109. Ph : 04344-222876
	SPECIAL RECOV	ERY	BRANCHES :
1.	CHENNAI : New No.692,Anna Salai, Nandanam Chennai - 600035, Ph : 044-24343903	2.	COIMBATORE : No.94, Dr. Nanjappa Road, I Floor, United Shopping Complex, Coimbatore - 641018. Ph : 0422-2302121
	FIELD O	FFI	CES :
1.	TIRUVANNAMALAI: 4-A, Lakshmipuram I Floor, Bye-Pass Road, Gandhi Nagar, Tiruvannamalai-606 602. Ph: 04175-253032	3.	THENI : No. 3-A, I Floor, Jagannathan Street, Old T.V.S. Road, Bungalamedu, Theni-625 531. Ph : 04546-251982
2.	RAMNAD : D.No.1130-C, First Floor,Opp. to Sothurani, Ramnad-Rameswaram Road, Bharathi Nagar, Ramanathapuram 623 504 Ph : 04567-232474	4.	VIRUDHUNAGAR: No.100, Railway Feeder Road., Virudhunagar - 626 001. Ph: 04562-243911
		_	