

**TAMILNADU TRANSPORT DEVELOPMENT FINANCE
CORPORATION LIMITED, CHENNAI - 600 002**

MANUAL UNDER RIGHT TO INFORMATION ACT, 2005

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**TAMILNADU TRANSPORT DEVELOPMENT FINANCE
CORPORATION LIMITED, CHENNAI - 600 002**

Introduction

- 1.1 In order to promote transparency and accountability in the working of every public authority and to empower the citizens to secure access to information under the control of each public authority, the Government of India have enacted "The Right to Information Act, 2005", (RTI Act) which came into force on 15.06.2005. In accordance with the provisions of section 4(1) (b) of this Act, Tamilnadu Transport Development Finance Corporation Limited has brought out this manual for information and guidance of the Corporation and the general public.
- 1.2 The purpose of this manual is to inform the Depositors and general public about Tamilnadu Transport Development Finance Corporation Limited, organizational set-up, functions and duties of its officers and employees, records and documents available with the Corporation.
- 1.3 This manual is aimed at the Depositors and the public in general and provides information about the Deposit schemes and financial assistance extended to State Transport Undertakings by the Tamilnadu Transport Development Finance Corporation Ltd.
- 1.4 The name and address of the Public Information Officer (PIO) for furnishing information concerning the Corporation as per the Right to Information Act is given below:-

Thiru K.Murugesan,
Deposit Manager cum Secretary
Tamilnadu Transport Development Finance
Corporation Ltd.
No.2, Wallajah Road,
Chennai - 600 002.
Teephone No. 25392936
E-Mail: tdfc@giasmd01.vsnl.net.in
- 1.5 A person requiring any information under the Act may contact Tamilnadu Transport Development Finance Corporation Ltd., No.2, Wallajah Road, Chennai-600 002.

- 1.6 The procedure and fee structure for getting information are as under:
- (a) A request for obtaining information under sub-section (1) of section 6 of the RTI Act shall be made in writing or through electronic means either in person or by post to the Public Information Officer mentioned in paragraph 1.4 above and must be accompanied by an application fee of Rs.50/- by demand draft or banker's cheque for which official receipt will be given.
 - (b) For providing information under sub-section (1) of section 7 of the Right to Information Act, the request shall be made as at (a) above and the fee as below should be paid as per the mode at (a) above.
 - (i) Rupees two for each page (in A-4 or A-3 size paper) created or copied;
 - (ii) actual charge or cost price of a copy in larger size paper; and
 - (iii) for inspection of records, no fee for the first hour; and a fee of Rs.5/- for each fifteen minutes (or fraction thereof) thereafter.
 - (c) For providing the information under sub-section (5) of section 7 of the RTI Act, the request shall be made as at (a) above and the fee as below should be paid as per the mode at (a) above.
 - (i) for information provided in diskette or floppy, @ Rs.50/-(fifty) per diskette or floppy; and
 - (ii) for information provided in printed form, at the price fixed for such publication.
- 1.7 Persons below the poverty line are exempt from the payment of fee mentioned in paragraph 1.6 above for seeking information under the Right to Information Act, 2005. The list of persons below poverty line approved by the Gram Panchayat and local bodies will be the basis for claiming this concession. An extract of the list, duly certified, will be sufficient to avail this concession.
- 1.8 The application will not be treated as complete unless it contains
- (i) Complete address of the applicant
 - (ii) Correct details / information sought for
 - (iii) Prescribed application fee in the form DD / Bankers cheque
- 1.9 The name and Address of the Appellate Authority under section 19(1) of the RIT Act. is given below:-
- Thiru P Nagarajan
Joint Managing Director,
Tamilnadu Transport Development Finance
Corporation Ltd.
No.2, Wallajah Road,
Chennai - 600 002.
Teephone No. 25392934
E-Mail: tdfc@giasmd01.vsnl.net.in

**Particulars of organisation, functions and duties under section 4(1)(b) of
Right to Information Act, 2005**

2.1 Objective/purpose for which the Corporation was formed

Transport Development Finance Corporation (TDFC) was formed on 25.03.1975 as a Non-Banking Finance Company with the objective of mobilizing funds from the General Public to meet the capital and working capital requirements of the State Transport Undertakings without depending upon the budgetary support of the Government.

2.2 Registration as Non Banking Finance Company with RBI

Transport Development Finance Corporation has obtained fresh Certificate of Registration from Reserve Bank of India as required under section 45 (IA) of the Reserve Bank of India Act to carry on business as a Non-Banking Hire Purchase Finance Company.

2.3. Exemption given by RBI from Norms & Rules

With effect from 13.1.2000, Govt. companies are exempted from the provisions of prudential norms and acceptance of deposits rules.

2.4 Board of Directors

The Board of Directors consists of experienced administrators and professionals.

The Secretary to Government, Transport Department is the ex-officio Chairman and Managing Director of the Corporation. The Joint Managing Director is the Chief Executive Officer of the Corporation. The Board consists of the following Directors.

- 1) Chairman and Managing Director (Secretary to Government, Transport Department is ex-officio CMD)

- 2) Chairman and Managing Director, Tamilnadu Power Finance and Infrastructure Development Corporation Ltd.
- 3) Deputy Secretary to Government, Finance Department
- 4) Director, Institute of Road Transport
- 5) Managing Director, State Transport Corporation (Villupuram) Ltd.
- 6) Managing Director, State Express Transport Corporation (Tamilnadu) Ltd.
- 7) Managing Director, Metropolitan Transport Corporation (Chennai) Ltd.
- 8) Joint Managing Director, TDFC Ltd.

2.5 Audit Committee

An Audit Committee of the Board constituted u/s 292 A of the Companies Act consists of three Directors viz. (1) Deputy Secretary (Budget), Finance Department as Chairman of the Committee, and (2) Director, Institute of Road Transport and (3) Joint Managing Director, TDFC Ltd. are other two members. This committee reviews the financial accounts, periodical performance reports of the Company, Budget estimates and Internal Audit Reports at periodical intervals, which will not be more than a quarter.

2.6. Management

The day to day management is looked after by JMD who is supported by the following officers.

- a) Deposit Manager cum Company Secretary
- b) Manager (Accounts)
- c) Manager (Girl Child Protection Scheme)

2.7 Corporate Office:

The mailing address of the Corporate office is:-

Tamilnadu Transport Development Finance
Corporation Ltd.

No.2, Wallajah Road,
Chennai - 600 002.

Teephone No. 25392930, 25392931, 25392932

E-Mail: tdfc@giasmd01.vsnl.net.in

2.8 Branches:-

With a view to cater to the needs of the depositors located at various districts we have four branches located at Coimbatore, Madurai, Trichy and Erode. Each Branch is manned by Branch Manager and Assistant Branch Manager.

Coimbatore : SETC Bus Stand,Gandhipuram, Phone:2527102 (STD 0422)

Madurai : Rani Mangammal Chatram(Opp.Madurai Railway Station)
Phone:2341686(STD0452)

Trichy : SETC Bus Stand Complex, Phone : 2464188 (STD 0431)

Erode : Municipal Off. Shopping Complex, Kamarajar Salai,
Phone:2258204(STD 0424)

2.9 Staff:-

The overall staff strength is 40.

3. Deposit Schemes of TDFC

3.1 Schemes of deposits.

Scheme (i) Periodic Interest Payment Scheme (PIPS); and

Scheme (ii) Money Multiplier Scheme (MMS)

Under PIPS, Interest is paid either (a) monthly or (b) quarterly or (c) annually. Under MMS, the interest is compounded monthly at the appropriate rate of interest and paid on maturity together with the principal. Under both the schemes the minimum amount of deposit is Rs.10000/- Deposits are accepted for a minimum period of 1 year and maximum period of 5 years. There is no maximum deposit limit.

3.2 Terms and conditions covering acceptance of deposits and renewals

3.2.1 REMITTANCE

- a) Under both the schemes the minimum deposit amount is Rs.10000/-
- b) Under Scheme II (MMS) the deposit amount along with interest accrued will be paid on maturity.
- c) Application for fixed deposit shall be made in the prescribed form available at the Registered Office of the Company / Branches.

- d) Application forms along with crossed local Cheque / Demand Draft drawn on Chennai shall be forwarded to the Registered Office of the Company / Branches.
- e) All cheques / Drafts must be crossed 'A/c Payee' drawn in favour of Tamilnadu Transport Development Finance Corporation Ltd. Name and address of the depositor should be written on the back side of the cheque / draft.

Bank Draft charges will be borne by the Corporation. Alternatively DD favouring the Company may be taken after deducting DD charges payable at Chennai.
- f) Application bearing the thumb impression of the depositor will be entertained only if the same is attested by TDFC Manager or Gazetted Officer and also accompanied by a passport size photo of the depositor.
- g) Post dated cheques will not be accepted.

3.2.2 DEPOSIT RECEIPT

- a) In the case of deposits received at Branches, Temporary acknowledgements duly signed by the Branch Manager will be issued immediately. The Fixed Deposit Receipt for the amount will be sent to the depositor by Registered Post to the address as given in the application by the Head Office.
- b) Fixed Deposit Receipts are not transferable.
- c) Joint deposits
 - i) Deposits can be made jointly with not more than two joint depositors.
 - ii) "Former or Survivor in order". In the case of deposit in joint names, all correspondence will be addressed to the person whose name appears first in the application form. Interest warrants and cheques for repayment of deposit will be drawn in favour of the first named depositor only. Deposits with more than one joint depositors shall be under "Former or Survivor in order" clause (F or S in O).
 - iii) Amount payable on maturity shall be paid to the person first in the order of survivors.
 - iv) In the case of deposits with single joint holder in the event of death of primary depositor and on production of death certificate, the survivor will be recognized as the sole depositor for all purposes and all further correspondence, payment of interest and repayment of deposit will be made to him / her.

- v) In the case of deposits having more than one Joint depositor, in the event of death of primary depositor, First named joint depositor will become primary depositor on production of death certificate.
 - vi) Induction of joint depositor during the tenure of deposit is not permitted.
- d) Deposits from non-residents will be accepted on non-repatriation basis as per RBI Rules and Regulations.
 - e) Deposit from Minors: Deposits from minor(s) will be accepted through legal / natural guardian. The guardian must sign in the application on behalf of the minor and open a bank account in the name of minor.
 - f) In the event of loss of deposit receipts / cheque / DD for maturity amount / interest warrants, the depositor shall indemnify the Company against any future claim. All expenses in this connection shall be borne by the depositor.

3.2.3 INTEREST

- a) Interest Rates prevailing on the date of receipt of the application or on the date of maturity of old deposit, in case of renewal, will be applicable.
- b) Interest on deposits on Scheme I (PIPS) will be paid on 1st of every month in the case of monthly interest payment scheme and on 1st of January, April, July and October in the case of Quarterly Interest Payment Scheme and on 1st of April in the case of Annual Interest Payment Scheme, through interest warrants payable at par. However, collection charges if any levied by bankers for collection through their service centers shall be borne by the depositors. In the case of Chennai depositors, interest will be credited to the bank accounts of the depositors under the Electronic Clearing System of the RBI. In respect of deposits received upto 15th of the month, interest for the first broken period will be sent on the first day of the next month. For deposits received after 15th, interest will be included in the interest for first full month / quarter.
- c) Interest will be paid by Electronic Clearing System for CHENNAI DEPOSITORS. The depositors shall furnish complete details of their account number and name and branch of the bank in the application form. In the case of joint deposit, all cheques, interest warrants for payment of interest will be drawn in favour of the first named depositor and any discharge given by the said person for payment of interest shall be binding on all joint depositors.
- d) Interest credited / paid under both the schemes exceeding the prescribed limit will be subject to deduction of tax at source at the rates in force from time to time in accordance with the Income Tax Act unless affidavit in form 15H/15G or Form

15AA is produced (in duplicate) for each financial year separately by the depositor.

- e) On request Post dated interest warrants upto Rs.10,000/- per interest warrant can be issued for outstation depositors for each financial year. When availing loan or pre-closure of deposit, the Post dated warrants have to be surrendered.
- f) Interest earned by Charitable Trust on the deposits is exempted from Income-tax vide Section 11(5)(VII) of the Income-tax Act, 1961.
- g) Service charge of Rs.10/- per warrant will be collected for revalidation of interest warrants in lieu of stale warrants.

3.2.4 REFUND / RENEWAL OF DEPOSITS

- a) Deposits can be renewed subject to the Company's terms and conditions for acceptance of deposits and the Directions of the Reserve Bank of India in force from time to time.
- b) In the case of refund of deposit, the depositor shall communicate to the Company atleast one week before the date of maturity along with Fixed Deposit Receipt / Certificate duly discharged for making payment.
- c) Any application for change in primary / joint depositor will be entertained at the time of renewal with the consent of other depositors mentioned in the original deposit certificate.
- d) For renewal and repayment of deposits on maturity the Deposit Certificate has to be surrendered duly discharged by all the depositors, on one rupee revenue stamp. The payment will be made only to the primary depositor.
- e) If the existing deposit is renewed on maturity by adding further amount by way of cheque / demand draft. Deposit Certificate for the consolidated amount will be issued only from the date of receipt of cheque / demand draft or the date of maturity of the existing deposit whichever is later and interest will accrue from such date only.
- f) In the renewal application all the depositors whose names appear in the application form should sign.
- g) Repayment of deposits will be through local cheque / bank drafts.
- h) In the case of refund of deposits to outstation depositors, refund will be made by way of demand draft crossed 'Account Payee' at Company's cost drawn on Canara Bank and State Bank of India. If no branch available at the place of the depositor, the DD will be issued payable in the branch located at the nearest place of the depositor.

- i) TDFC is not responsible for postal delays.
- j) While refunding the deposit after the date of maturity no interest will be paid after the date of maturity, upto the date of refund.

3.2.5 BELATED RENEWALS

- i) Belated renewal with full benefit is applicable from the date of maturity, only if renewal request is received within 6 months of maturity.
- ii) Belated renewal after six months of maturity but before one year.
 - a) Interest @ 4% per annum from the date of maturity to the date of renewal application on the amount renewed.
 - b) Renewal from the date of receipt of application at the rate of interest as applicable on that day.
- iii) If renewal request is received after one year from the date of maturity, renewal will be done from the date of receipt of application at the rate of interest as applicable on that day.

3.2.6 PREMATURE WITHDRAWAL

- a) As per the Directions of the Reserve Bank of India currently in force, no withdrawal is permissible on the close of 3 months from the date of deposit. For premature withdrawals beyond this period, interest will be paid as follows.
 - i) After 3 months but before the expiry of 6 months : No interest
 - ii) After 6 months but before the expiry of 12 months : Not exceeding 4% p.a.
 - iii) After 12 months but before the date of maturity : Interest will be paid 1% less than the rate which the Company would have ordinarily paid, had the deposit been accepted for the period for which such deposit had run.
- b) In the event of death of a depositor, the deposit will be repaid prematurely to the surviving depositor(s) in the case of joint holding with Survivor clause, or to the nominee or to legal heir/s with interest at the rate which the company would have ordinarily paid, had such deposit been accepted for the period for which such deposit had run, upto the date of repayment.
- c) When the deposit held on joint names is sought to be closed, discharge should be made by all the joint holders on the deposit certificate.

- d) A minimum of one week prior notice shall be given by the depositors, if the deposit is sought to be closed prematurely.

3.2.7 LOAN ON DEPOSITS:

Loan on deposits upto 75% of the deposit amount will be permitted once during the tenure of the deposit after a period of 3 months from the date of deposit as per rules in force. Separate loan application form can be had from the Registered Office / Branches of the Company. Interest will be charged at the rate of 2% above the rate of interest given on the deposits. Interest on loan will be adjusted out of the interest payable on PIPS deposits and compounded basis on MMS deposit and recovered at the time of repayment of loan or on maturity of the said deposit. If the deposit is not claimed for refund / renewal, the loan, if any, on deposits with interest will be adjusted against the deposit on the date of maturity. Repayment of loan is permissible and it has to be paid as lumpsum and repayment of loan in instalments is not permitted.

3.3.1 OTHERS

- a) The Company has obtained Registration Certificate from RBI vide No.07.00403 dt.15.12.98 under Section 45 IA of the Reserve Bank of India Act, 1934. However, the Reserve Bank of India does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinions expressed by the Company and for repayment of deposits / discharge of liabilities by the Company.
- b) In case of non-repayment of the deposit or part thereof as per the terms and conditions of such deposit, the depositor may approach the Southern Region Bench of Company Law Board, Shastri Bhavan, "A" Wing, V Floor, Block B, No.26, Haddows Road, Chennai-600 006.
- c) The financial activities of the Company are regulated by the Reserve Bank of India. It must however, be distinctly understood that Reserve Bank of India does not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements or the representations made or opinions expressed by the Company and for repayment of deposit / discharge of liabilities by the Company.
- d) In case of deficiency of the Company in servicing its depositors, the depositor may approach the District Level Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or the National Consumers Disputes Redressal forum for relief.

- e) Deposits accepted are subject to the directions issued by the Reserve Bank of India under Non-Banking Financial Companies Acceptance of Public Deposit (Reserve Bank) Directions, 1998 as amended from time to time.
- f) The acceptance of deposits will be subject to the terms and conditions indicated in the statement accompanying the application form and can be had at the Registered Office and at branches.
- g) The Company will not recognize any lien on deposits
- h) Deposits solicited by the Company are Not Insured.
- i) In the event of demise of first named depositor, all payments will be made.
 - (i) to the person first in order of the survivor(s) and for all purposes he/she will be considered as the first named depositor.
 - (ii) to the legal heir of the depositor on the production of death certificate in the case of single depositor.
- j) In the event of dispute over the claims of deposits the company reserves its right to withhold payment till the dispute is finally settled to the satisfaction of the company after giving due information to the claimants thereof.
- k) Where any payments falls due on any day on which the office remains closed, the payment will be made on the next working day.
- l) All payments will be made by means of cheques (crossed "Account Payee" only) or by means of bank drafts at Company's cost.
- m) The Company reserves the right to reject any application for deposit without assigning any reason therefore.
- n) The Company reserves the right to alter, amend/modify all or any of the conditions stipulated above without prior notice.
- o) All disputes arising out of this scheme shall be subject to jurisdiction of courts in CHENNAI only.
- p) Change of address instruction regarding interest remittance etc. will be given effect only after 15 days, from the date of receipt of such instructions.
- q) Deposits unclaimed for more than 7 years from the date of maturity will be transferred to Investor Education and Protection Fund pursuant to Section 205C of the Companies Act, 1956.

3.3.2 IN ADDITION TO THE ABOVE THE FOLLOWING RULES ARE SPECIFICALLY APPLICABLE TO NRI DEPOSITS.

- a) Deposits from NRI's will be accepted subject to the condition that the depositor shall furnish a declaration as follows.
"The amounts deposited with TDFC represents amounts transferred from NRO account. Further this amount does not represent inward remittance from overseas to NRO account or transfer of funds from NRE / FCNR(B) accounts to NRO account.
- b) In case the Non-Resident Depositors are Companies, firms, societies or Trusts or other Corporate bodies they shall furnish a certificate in duplicate (to be furnished every financial year before April) in the prescribed form duly signed by an Overseas Auditor / Chartered Accountant / Certified public accountant showing that the overseas body is owned either directly or indirectly by non-resident individual of Indian origin / nationality to the Extent of at least 60% of total equity. The ownership upto 60% should continue till the maturity of the deposit.
- c) NRI Depositors should furnish an undertaking in the prescribed form to the effect that the maturity value of the deposit and the interest thereon will not be repatriated.
- d) The Company has received general permission from Reserve Bank for accepting deposits from Non-Resident Indians. Income-tax will be deducted from interest as applicable to non-resident Indians from time to time under Income Tax Act.

3.10. Nomination facilities are available subject to the provisions of the RBI (Amendment) Act 1997.

3.11 For any additional information the DEPOSIT MANAGER who is also acting as Public Information Officer may be contacted.

Information about deposits of individual / institution specific will not be shared with anyone except with the Depositors and statutory authorities who have a right for such information.

4. Girl Child Protection Scheme (GCPS) of Social Welfare Department:-

1. This scheme was framed by Government of Tamilnadu in 1997 in order to protect the Girl Children.
2. Rs.3000/- will be deposited by Government under this scheme in a family with one Girl Child and Rs.1500/- each will be deposited for two Girl children in a family. Hence, Deposit under Girl Children Protection Scheme is restricted upto two children in a family.
3. Under this Scheme, deposits are made by the Social Welfare Department of Tamilnadu Government along with the list of girl children, consolidated from the various District Social Welfare Department of Tamilnadu.
4. On receipt of the Deposit amount along with the list of beneficiaries (i.e. girl children), Fixed Deposit Receipts are issued in the name of girl children and all such FDRs will be sent to the Social Welfare Department Chennai which in turn will dispatch the same to the concerned District Social Welfare Offices. The District Social Welfare Department will despatch the original FDRs to the concerned beneficiaries.
5. No refund is permissible until the beneficiary (girl child) attains the age of 20 years.
6. Since the maturity proceeds on the above deposits are repayable after the Girl Child attains the age of 20, the above deposits will be renewed once in 5 years (along with the interest accrued) as the maximum period for the acceptance of Deposits by TDFC is 5 years.
7. As explained above all the correspondence in connection with the receipt and renewal of the Deposit will be made with the Social Welfare Department of Tamilnadu Government.
8. As on 1.5.2006 we received Rs.27.67 crores under Girl Child Protection Scheme from the Social Welfare Department, Government of Tamilnadu covering 182487 beneficiaries .

9. Because of various reasons such as shifting / change of address of the concerned families of girl children, misplacing of the original FDRs, etc. the renewal process of the above deposits are not completed on the due date since the original FDRs to be forwarded by the concerned Social Welfare Department is a prima-facie requirement. As on 30.04.06, 38258 renewals are pending out of 117661 FDRs due to be renewed. However, regular follow up action is being made with the Social Welfare Department and the concerned District Social Welfare Officer to have a close watch and forward the FDRs pending for renewal, so as to complete the process early.

5. Lending to STUs

The money mobilized is exclusively lent to the State Transport Undertakings to meet their capital expenditure and working capital requirements. Different types of loans are being issued to the State Transport Undertakings.

1. **Hire Purchase Loans** - for the purchase of chassis and bus body constructions
2. **Short Term loans**
 - i) Motor Vehicle Tax - To meet the half yearly motor vehicle tax commitments of the STUs, which is around Rs.70 crores for every half - year
 - ii) Bonus Loans - To meet the yearly bonus commitments of the needy STUs
 - iii) Working Capital Requirements
3. **Long Term Loans** - To meet capital expenditure programmes other than purchase of chassis and bus body constructions, like construction of a depots, etc.
4. **Lending rate of interest and repayment period**

| Group | STU | HP Loan | | Term Loan | |
|-------|--------------------------|------------------|------------------|------------------|------------------|
| | | Rate of Interest | Period in months | Rate of Interest | Period in months |
| I | Salem Kumbakonam | 10.00% | 50 | 11.50% | 40 |
| II | Villupuram Coimbatore | 9.00% | 60 | 10.50% | 50 |
| III | MTC Ltd. | 8.00% | 80 | 9.00% | 60 |
| IV | Madurai SETC Ltd. | 7.00% | 100 | 8.00% | 75 |

Best Customer Award

In order to recognize the STU whose service their loan repayment to TDFC promptly instituted the "Best Customer Award" from the year 2004-05. The STUs to become eligible for the award has to clear not only the current dues but also ensure that there is no default either current or past at the end of the financial year. For the year 2004-05, TNSTC Kumbakonam, TNSTC Salem and TNSTC Coimbatore became eligible for the award. The silver shields embossing "Best Customer Award" was presented to the Managing Directors of the respective State Transport Undertakings by the Hon'ble Chief Minister of Tamilnadu in glittering function held on 24.03.05.

6. Working Hours of the Corporation:

The Corporation follows five days week and the working hours are as follows:
09.45 A.M to 05.45 P.M.

However skeleton staff are available on Saturdays to attend to the depositors queries.

8. Name and Phone Numbers of the Officers

| Designation | Name | STD Code | Office Direct | Office Ext | Residence |
|---|-----------------------------|----------|---------------|------------|-----------|
| Chairman and Managing Director | Debendranath Sarangi I.A.S. | 044 | 25392933 | 33 | 22351104 |
| Joint Managing Director | P.Nagarajan | 044 | 25392934 | 34 | 23760700 |
| Deposit Manager cum Company Secretary | K.Murugesan | 044 | 25392936 | 36 | 27462707 |
| Manager (Accounts) | V.Venkatarajan | 044 | 25392935 | 35 | 26563165 |
| Manager (Social Welfare-Girl Child Protection Scheme) | R.Venkatesan | 044 | 25392935 | 37 | 24985907 |
| Branch Manager (Trichy) | V.Ramakrishnan | 0431 | 2464188 | | |
| Branch Manager i/c (Madurai) | R.Sundaram | 0452 | 2341686 | | |
| Branch Manager i/c (Erode) | S.Venkatrao | 0424 | 2258204 | | |
| Branch Manager (Coimbatore) | S.Govindarajan | 0422 | 2527102 | | |