

ANALYSIS OF STATE BANK OF INDIA CREDIT TO MICRO SMALL MEDIUM ENTERPRISES IN VIRUDHUNAGAR DISTRICT

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Abstract: The evolution of State Bank of India can be traced back to the first decade of the 19th century. In 1951, the new government launched its First Five Year Plan, targeting in particular the development of the country's rural areas. The lack of a banking infrastructure in these regions led the government to develop a state-owned banking entity to fill the gap. As part of that process, the Imperial Bank was nationalized and then integrated with other existing government-owned banking components. The result was the creation of the State Bank of India, in 1955. The SBI Group has about 16784 branches, well networked to cater to its customers throughout India. As on 31st March 2016, SBI provides easy access to money to its customers through more than 42740 ATMs in India. The Bank also facilitates the free transaction of money at the ATMs of State Bank of India as well as the Associate Banks. This study has to analyse that the State Bank of India to provide a credit to

micro small medium enterprises in virudhunagar district.

Key words: State Bank of India, SBI in Virudhunagar District, analysis of SBI credit to MSME in Virudhunagar District

I INTRODUCTION

The evolution of State Bank of India can be traced back to the first decade of the 19th century. It began with the establishment of the Bank of Calcutta in Calcutta, on 2 June 1806. The bank was redesignated as the Bank of Bengal on January 2nd 1809. It was the first ever joint-stock bank of the British India, established under the sponsorship of the Government of Bengal. Subsequently, the Bank of Bombay established on 15 April 1840 and the Bank of Madras established on 1 July 1843. These three banks dominated the modern banking scenario in India, until when they were amalgamated to form the Imperial

Bank of India, on 27 January 1921 which was the immediate precursor to the State Bank of India.

In 1951, the new government launched its First Five Year Plan, targeting in particular the development of the country's rural areas. The lack of a banking infrastructure in these regions led the government to develop a state-owned banking entity to fill the gap. As part of that process, the Imperial Bank was nationalized and then integrated with other existing government-owned banking components. The result was the creation of the State Bank of India, in 1955.

The corporate center of SBI is located in Mumbai. In order to cater to different functions, there are several other establishments in and outside Mumbai, apart from the corporate center. There are seven associate banks that fall under SBI, and together these seven banks constitute the State Bank Group. All use the same logo of a blue keyhole and all the associates use the "State Bank of" name followed by the regional headquarters' name.

SBI is a one shop providing financial products / services of a wide range for large, medium and small customers both domestic and international. SBI provides Venture

Capital and Working Capital financing to companies. The SBI's powerful corporate banking formation deploys multiple channels to deliver integrated solutions for all financial challenges faced by the corporate universe. The Corporate Banking Group and the National Banking Group are the primary delivery channels for corporate banking products.

The Corporate Banking Group consists of dedicated Strategic Business Units that cater exclusively to specific client groups or specialize in particular product clusters. Foremost among these specialized groups are the Corporate Accounts Group (CAG), focusing on the prime corporate and institutional clients of the country's biggest business centers. The others are the Project Finance unit and the Leasing unit. The National Banking Group also delivers the entire spectrum of corporate banking products to other corporate clients, on a nationwide platform.

The SBI Group has about 16784 branches, well networked to cater to its customers throughout India. As on 31st March 2016, SBI provides easy access to money to its customers through more than 42740 ATMs in India. The Bank also facilitates the free transaction of money at

the ATMs of State Bank of India as well as the Associate Banks.

II STATE BANK OF INDIA IN VIRUDHUNAGAR DISTRICT

In 1985, the erstwhile Ramanathapuram District was trifurcated to create the districts of Ramanathapuram, Pasumpon Muthuramalinga Thevar Tirumagan (later renamed Sivaganga) and Kamarajar District (later renamed Virudhunagar district). The District headquarters is Virudhunagar town. It covers an area of 4232sq.km and is divided into eight taluks namely, Aruppukottai, Kariapatti, Rajapalayam, Sattur, Sivakasi, Srivilliputtur, Tiruchulli and Virudhunagar. In virudhunagar district, SBI is providing both venture capital and working capital financing to MSMEs.

SBI and Small-scale Industries

State Bank Group has been the most important single source of institutional finance to small-scale industries in the country. The SBI has set up several pilot centres, to experiment with financing schemes. Through its Installment Credit Scheme the SBI provides finances for the purchase of equipments and machinery by small and medium size business engaged in approved manufacturing industries. In

early 1967 itself, the State Bank introduced the “Entrepreneur Scheme”, under which credit to the small sector was based on the ability and competence of the entrepreneurs as well as the technical feasibility and economic viability of the project.

III SBI Branches in Virudhunagar District

In Virudhunagar District there are twenty one SBI branches in eight taluks. Aruppukottai taluk is having three SBI branches, namely, Aruppukottai, Mallanikinaru and Nallur. Kariapatti taluk is having one SBI branch. Rajapalayam taluk is having five SBI branches namely, Commercial branch Rajapalayam, Dhalavipuram, Elayariampennai, Rajapalayam SME branch and Rajapalayam. Sattur taluk is having one branch, Sivakasi taluk is having three SBI branches namely, Sivakasi town, Sivakasi SME branch and Thirutangal. Srivilliputtur taluk is having three SBI branches namely, Srivilliputtur, Mamasapuram and Watrap. Tiruchuli taluk is having one SBI branch, Virudhunagar taluk is having four SBI branches namely, SME branch Virudhunagar, Virudhunagar branch and Virudhunagar town.

IV ANALYSIS OF SBI CREDIT TO MSME

As the Micro Small and Medium Enterprise Development Act is implemented in 2006, SBI credit to MSME is collected for eleven years from March 2006 to March 2016. A comparative analysis is made among the eight taluk SBI branches by calculating Compound Growth Rate.

The following Table 3.1 shows the total SBI credit to MSME in Virudhunagar District during the years 2006-2016.

Table 3.1
Total SBI credit to MSME in Virudhunagar District during the year 2006-2016

Year	Amount (₹ in Crores)	% of Total	Amount Increase/ Decrease	% Increase/ Decrease
2005-06	670.90	5.39	-	-
2006-07	917.09	7.37	246.19	36.70
2007-08	1157.82	9.31	240.73	26.25
2008-09	1223.73	9.84	65.91	5.69
2009-10	1186.50	9.54	-37.23	-3.04
2010-11	1283.77	10.32	97.27	8.20
2011-12	1353.69	10.89	69.92	5.45
2012-13	1394.81	11.22	41.12	3.04
2013-14	1325.05	10.65	-69.76	-5.00
2014-15	926.12	7.45	-398.93	-30.11
2015-16	996.51	8.01	70.39	7.60
SUM	12435.99			
MEAN	1130.55			
STANDARD DEVIATION	225.85			
MINIMUM	670.90			
MAXIMUM	1394.81			
CGR	0.04			
% CGR	4			

Source: Computed Data

The above Table 3.1 shows that the total SBI credit to MSME in total virudhunagar District during the study

period is ₹12345.99 crores. The average credit amounts to ₹ 1130.55 crores. The minimum credit of ₹ 670.90 crore is recorded in the year 2005-06, and maximum credit of ₹1394.81 crores is granted in the year 2012-13, with the standard deviation of ₹ 225.85 crores. The Compound Growth Rate for the SBI credit for the study period is 0.04 which is positive and satisfactory. The trend of growth rate of SBI credit to MSME in Virudhunagar District is fluctuating in nature. The highest growth rate of 36.70 percent is found in the year 2006-07.

SBI Credit to MSME in Aruppukottai Taluk

The following Table 3.2 shows the SBI credit to MSME in Aruppukottai Taluk during the years 2006-2016.

Table 3.2
SBI credit to MSME in Aruppukottai Taluk during the year 2006-2016

Year	Amount (₹ in Crores)	% of Total	Amount Increase/Decrease	% Increase/ Decrease
2005-06	69.14	6.16	-	-
2006-07	89.33	7.95	-20.19	-29.90
2007-08	110.79	9.86	21.46	24.02
2008-09	106.92	9.52	-3.87	-3.49
2009-10	100.88	8.98	-6.04	-5.64
2010-11	109.16	9.72	8.28	8.20
2011-12	90.76	8.08	-18.40	-16.85
2012-13	87.70	7.81	-3.06	-3.37
2013-14	98.79	8.79	11.09	12.64
2014-15	103.00	9.17	4.21	4.26
2015-16	156.80	13.96	53.80	52.23
SUM	1123.27			

MEAN	102.12
STANDARD DEVIATION	21.77
MINIMUM	69.14
MAXIMUM	156.80
CGR	0.08
%CGR	8

Source: Computed Data

From the above Table 3.2 it is found that the total SBI credit to MSME in Aruppukottai taluk during the study period is ₹ 1123.27 crores. The average credit amountS to ₹ 102.12 crores. The minimum credit of ₹ 69.14 crores is recorded in the year 2005-06, and maximum credit of ₹ 156.80 crores is granted in the year 2015-16, with the standard deviation of ₹ 21.77 crores. The Compound Growth Rate for the SBI credit in Aruppukottai taluk for the study period is 0.08 which is positive and highly satisfactory compare to the compound growth rate of the total credit granted to SBI in Virudhunagar District which is 0.04. The trend of growth rate of SBI credit to MSME in Aruppukotai taluk is fluctuating in nature. The highest growth rate of 52.33 percent is found in the year 2015-16.

SBI Credit to MSME in Kariapatti Taluk

The following Table 3.3 shows the SBI credit to MSME in Kariapatti Taluk during the years 2006-2016.

Table 3.3
SBI Credit to MSME in Kariapatti Taluk during the year 2006-2016

Year	Amount (₹ in Crores)	% of Total	Amount Increase/Decrease	% Increase/Decrease
2005-06	0.72	3.83	-	-
2006-07	0.79	4.21	-0.07	9.72
2007-08	0.81	4.31	0.02	2.53
2008-09	1.27	6.76	0.46	56.79
2009-10	1.65	8.79	0.38	29.92
2010-11	1.68	8.95	0.03	1.81
2011-12	2.16	11.50	0.48	22.22
2012-13	2.30	12.25	0.14	6.08
2013-14	2.08	11.08	-0.22	-10.57
2014-15	2.35	12.51	0.27	11.48
2015-16	2.97	15.81	0.62	20.87
SUM	18.78			
MEAN	1.707			
STANDARD DEVIATION	0.743			
MINIMUM	0.72			
MAXIMUM	2.97			
CGR	0.14			
%CGR	14			

Source: Computed Data

From the above Table 3.3 it is found that the total SBI credit to MSME in Kariapatti taluk during the study period is ₹ 18.78 crores. The average credit amounts to ₹ 1.707 crores. The minimum credit of ₹ 0.72 crores is recorded in the year 2005-06, and maximum credit of ₹ 2.97 crores is granted in the year 2015-16, with the standard deviation of ₹ 0.743 crores. The Compound Growth Rate for the SBI credit in Kariapatti taluk for the study period is 0.14 which is positive and highly satisfactory when compared to the total compound growth rate of SBI in Virudhunagar District 0.04. The trend of growth rate of SBI credit to MSME in

Kariapatti taluk is fluctuating in nature. The highest growth rate of 56.79 percent is found in the year 2008-09.

SBI Credit to MSME in Rajapalayam Taluk

The following Table 3.4 shows the SBI credit to MSME in Rajapalayam Taluk during the years 2006-2016.

Table No. 3.4
SBI Credit to MSME in Rajapalayam Taluk during the year 2006-2016

Year	Amount (₹ in Crores)	% of Total	Amount Increase/Decrease	% Increase/ Decrease
2005-06	300.71	5.76	-	-
2006-07	417.60	8.00	116.89	38.87
2007-08	559.72	10.72	142.12	34.03
2008-09	559.79	10.72	0.07	0.01
2009-10	532.07	10.19	-27.72	-4.95
2010-11	635.51	12.17	103.44	19.44
2011-12	663.77	12.71	28.26	4.44
2012-13	651.75	12.48	-12.02	-1.81
2013-14	562.47	10.77	-89.28	-13.69
2014-15	167.47	3.21	-395.00	-70.22
2015-16	169.99	3.26	2.52	1.50
SUM	5220.85			
MEAN	474.623			
STANDARD DEVIATION	184.171			
MINIMUM	167.47			
MAXIMUM	663.77			
CGR	-0.050			
%CGR	-5			

Source: Computed Data

From the above Table 3.4 it is found that the total SBI credit to MSME in Rajapalayam taluk during the study period is ₹ 5220.85 crores. The average credit amounts to ₹ 474.62 crores. The minimum credit amount of ₹ 167.47 crores is recorded in the year 2014-15, and maximum credit of ₹ 663.77 crores is granted in the year 2011-

12, with the standard deviation of ₹184.17 crores. The Compound Growth Rate for the SBI credit in Rajapalayam taluk for the study period is -0.05 which is negative and not satisfactory. Though out of the eight taluk in virudhunagar district, the total SBI credit to MSME is recorded the maximum of 5220.85 crores during the study period in Rajapalayam taluk, its Compound Growth Rate is negative, which is mainly due to the sudden fall of SBI credit during the three consecutive years 2012 to 2015. The trend of growth rate of SBI credit to MSME in Rajapalayam taluk is fluctuating in nature. The highest growth rate of 38.87 percent is found in the year 2006-07.

SBI Credit to MSME in Sattur Taluk

The following Table 3.5 shows the SBI credit to MSME in Sattur Taluk during the years 2006-2016.

Table 3.5
SBI Credit to MSME in Sattur Taluk during the year 2006-2016

Year	Amount (₹ in Crores)	% of Total	Amount Increase/Decrease	% Increase/ Decrease
2005-06	12.65	6.34	-	-
2006-07	16.54	8.31	3.89	30.75
2007-08	19.13	9.61	2.59	15.65
2008-09	21.05	10.58	1.92	10.03
2009-10	22.85	11.48	1.80	8.55
2010-11	25.04	12.59	2.19	9.58
2011-12	19.73	9.92	-5.31	-21.20
2012-13	18.97	9.53	-0.76	-3.85
2013-14	17.62	8.86	-1.35	-7.11
2014-15	14.03	7.19	-3.32	-18.84
2015-16	11.08	5.57	-3.22	-22.51
SUM	198.96			
MEAN	18.087			
STANDARD	4.243			

DEVIATION	
MINIMUM	11.08
MAXIMUM	25.04
CGR	-0.01
%CGR	-1

Source: Computed Data

From the above Table 3.5 it is found that the total SBI credit to MSME in Sattur taluk during the study period is ₹198.96 crores. The average credit amounts to ₹18.09 crores. The minimum credit amount of ₹ 11.08 crores is recorded in the year 2015-16, and maximum credit of ₹ 25.04 crores is granted in the year 2010-11, with the standard deviation of ₹ 4.24 crores. The Compound Growth Rate for the SBI credit in sattur taluk for the study period is -0.01 which is negative. This is mainly due to the negative growth rate of SBI credit during the last five years from 2011-12 to 2015-16. The trend of growth rate of SBI credit to MSME in Sattur taluk is fluctuating in nature. The highest growth rate of 30.75 percent is found in the year 2006-07.

SBI Credit to MSME in Sivakasi Taluk

The following Table 3.6 shows the SBI credit to MSME in Sivakasi Taluk during the years 2006-2016.

Table 3.6

SBI Credit to MSME in Sivakasi Taluk during the year 2006-2016

Year	Amount (₹ in Crores)	% of Total	Amount Increase/Decrease	% Increase/ Decrease
2005-06	188.80	4.50	-	-
2006-07	268.01	6.38	79.21	41.95
2007-08	322.62	7.68	54.61	20.37
2008-09	381.36	9.08	58.74	18.20

2009-10	401.75	9.57	20.39	5.34
2010-11	373.43	8.89	-28.32	-7.05
2011-12	438.73	10.45	65.30	17.49
2012-13	470.45	11.20	31.72	7.23
2013-14	469.82	11.19	-0.63	-0.14
2014-15	441.17	10.50	-28.65	-6.10
2015-16	440.94	10.50	-0.23	-0.05
SUM	4200.08			
MEAN	381.83			
DEVIATION	89.67			
MINIMUM	188.80			
MAXIMUM	470.45			
CGR	0.08			
%CGR	8			

Source: Computed Data

From the above Table 3.6 it is found that the total SBI credit to MSME in Sivakasi taluk during the study period is ₹4200.08 crores. The average credit amounts to ₹ 381.83 crores. The minimum credit of ₹188.80 crores is recorded in the year 2005-06, and maximum credit of ₹470.45 crores is granted in the year 2012-13, with the standard deviation of ₹ 89.67 crores. The Compound Growth Rate for the SBI credit in Sivakasi taluk for the study period is 0.08 which is positive and highly satisfactory because inspite of showing negative growth rate during the last three years from 2013-14 to 2015-16 the compound growth rate is positive. The trend of growth rate of SBI credit to MSME in Sivakasi taluk is fluctuating in nature. The highest growth rate of 41.95 percent is found in the year 2006-07.

SBI Credit to MSME in Srivilliputtur Taluk

The following Table 3.7 shows the SBI credit to MSME in Srivilliputtur Taluk during the years 2006-2016.

Table 3.7

SBI Credit to MSME in Srivilliputtur Taluk during the year 2006-2016

Year	Amount (₹ in Crores)	% of Total	Amount Increase/Decrease	% Increase/ Decrease
2005-06	10.04	10.47	-	-
2006-07	9.39	9.80	-0.65	6.47
2007-08	11.63	12.13	2.24	23.86
2008-09	11.94	12.46	0.31	2.67
2009-10	12.30	12.83	0.36	3.02
2010-11	6.80	7.09	-5.50	-44.72
2011-12	7.31	7.63	0.51	7.50
2012-13	6.73	7.02	-0.58	-7.93
2013-14	6.37	6.65	-0.36	-5.35
2014-15	7.12	7.43	0.75	11.77
2015-16	6.22	6.49	-0.90	-12.64
SUM		95.85		
MEAN		8.71		
STANDARD DEVIATION		2.40		
MINIMUM		6.22		
MAXIMUM		12.30		
CGR		-0.04		
%CGR		-4		

Source: Computed Data

From the above Table 3.7 it is found that the total SBI credit to MSME in Srivilliputtur taluk during the study period is ₹ 95.85 crores. The average credit amounts to ₹ 8.71 crores. The minimum credit amount of ₹ 6.22 crores is recorded in the year 2015-16, and maximum credit of ₹ 12.30 crores is granted in the year 2009-10, with the standard deviation of ₹ 2.40 crores. The Compound Growth Rate for the SBI credit in Srivilliputtur taluk for the study period is -0.04 which is negative. This is mainly due to the double digit negative growth rate for the years of growth rate of

SBI credit to MSME in Srivilliputtur taluk is fluctuating in nature. The highest growth rate of 23.86 percent is found in the year 2007-08.

SBI Credit to MSME in Tiruchuli Taluk

The following Table No. 3.8 shows the SBI credit to MSME in Thiruchuli Taluk during the years 2006-2016.

Table No. 3.8

SBI Credit to MSME in Tiruchuli Taluk during the year 2006-2016

Year	Amount (₹ in Crores)	% of Total	Amount Increase/ Decrease	% Increase/ Decrease
2005-06	1.01	-4.74	-	-
2006-07	1.57	-7.37	0.56	55.54
2007-08	1.99	-9.34	0.42	26.75
2008-09	1.98	-9.30	-0.01	-0.50
2009-10	2.55	11.97	0.56	28.28
2010-11	1.77	8.31	-0.78	-30.59
2011-12	2.54	11.92	0.77	43.50
2012-13	2.25	10.56	-0.29	-11.42
2013-14	2.46	11.54	0.21	9.33
2014-15	1.70	7.98	-0.76	-30.89
2015-16	1.49	6.99	-0.21	-12.35
SUM		21.31		
MEAN		1.94		
STANDARD DEVIATION		0.49		
MINIMUM		1.01		
MAXIMUM		2.55		
CGR		0.04		
%CGR		4		

Source: Computed Data

From the above Table 3.8 it is found that the total SBI credit to MSME in Tiruchuli taluk during the study period is ₹ 21.31 crores. The average credit amounts to ₹ 1.94 crores. The minimum credit amount of ₹ 1.01 crores is recorded in the year 2005-

06, and maximum credit of ₹ 2.55 crores is granted in the year 2009-10, with the standard deviation of ₹ 0.49 crores. Though there is a negative growth during the last two years 2014-15 and 2015-16. The Compound Growth Rate for the SBI credit in Tiruchuli taluk for the study period is 0.04 which is equal to the total SBI credit to MSME in virudhunagar district. The Compound Growth Rate is positive and satisfactory. The trend of growth rate of SBI credit to MSME in Tiruchuli taluk is fluctuating in nature. The highest growth rate of 55.45 percent is found in the year 2006-07.

SBI Credit to MSME in Virudhunagar Taluk

The following Table 3.9 shows the SBI credit to MSME in Virudhunagar Taluk during the years 2006-2016.

Table 3.9
SBI Credit to MSME in Virudhunagar Taluk during the year 2006-2016

Year	Amount ₹ in Crores)	% of Total	Amount Increase/Decrease	% Increase/ Decrease
2005-06	87.83	5.64	-	-
2006-07	113.86	7.31	26.03	29.64
2007-08	131.13	8.42	17.27	15.17
2008-09	139.42	8.96	8.29	6.32
2009-10	112.45	7.22	-26.97	-19.34
2010-11	130.38	8.37	17.93	15.94
2011-12	128.69	8.27	-1.69	-1.30
2012-13	154.66	9.93	25.97	20.18
2013-14	165.44	10.63	10.78	6.97
2014-15	186.01	11.95	20.57	12.43
2015-16	207.02	13.30	21.01	11.30
SUM	1556.89			
MEAN	141.54			
STANDARD DEVIATION	34.51			

MINIMUM	87.83
MAXIMUM	207.02
CGR	0.08
%CGR	8

Source: Computed Data

From the above Table 3.9 it is found that the total SBI credit to MSME in Virudhunagar taluk during the study period is ₹1556.89 crores. The average credit amounts to ₹141.54 crores. The minimum credit amount of ₹ 87.83 crores is recorded in the year 2005-06, and maximum credit of ₹207.02 crores is granted in the year 2015-16, with the standard deviation of ₹ 34.51 crores. The Compound Growth Rate for the SBI credit in Virudhunagar taluk for the study period is 0.08 which is positive and satisfactory. The trend of growth rate of SBI credit to MSME in Virudhunagar taluk is fluctuating in nature. The highest growth rate of 29.64 percent is found in the year 2006-07.

CONCLUSION

The State Bank of India was destined to act as the pacesetter in this respect and lead the Indian banking system into the exciting field of national development. State bank of India is the largest banking and financial services company in India, by

almost every parameter - revenues, profits, assets and market capitalization. State Bank of India offers a wide range of services to the customers like term deposits, recurring deposits, home loans, car loans, education loans, SBI Saral personal loan, ATM services, SBI cash plus credit, SBI cash plus International card, Internet banking, Epay and Erail. Analysis of SBI credit to MSME in Virudhunagar district clearly shows that out of the eight taluks, five taluks namely, Aruppukottai, Kariapatti, Sivakasi, Tiruchuli and Virudhunagar are having positive Compound Growth Rate. Three taluks namely Rajapalayam, Sattur and Srivilliputtur are having negative Compound Growth Rate. SBI must pay special attention to these three taluks for equal industrial development in Virudhunagar district.

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