



LIGHT CIRCLE - JANUARY 2016

GIST OF HO CIRCULARS ISSUED DURING DECEMBER : 2015

560/2015: MODIFICATION IN GUIDELINES ON DRAWING CREDIT INFORMATION REPORTS (CIRs) FROM MULTIPLE CREDIT INFORMATION COMPANIES (CICs) AND CHANGE IN DELEGATION OF POWER FOR CREDIT SANCTION FOR THE CONSUMER SEGMENT.

561/2015: RISK CATEGORISATION OF CUSTOMERS – DEPOSIT ACCOUNTS.

- Risk categorization of customers (deposit accounts) has been updated in CBS centrally (the process completed on 23.11.2015).
- Branches are required to review the risk categorization of existing accounts and update the risk category, wherever applicable, and confirm to the respective Circle Office on or before 10.12.2015.
- The details of parameters for risk categorization (matrix for risk categorization) are provided in Annexure-I of the Circular.

562/2015: PROVIDING DETAILS OF TRANSACTIONS IN NARRATION FIELD IN CBS – REITERATION OF GUIDELINES

- Keying in details of transaction in the narration field in CBS so that correct narration of transactions are reflected in the Passbook and Statement of Accounts.
- Details of the transactions to be entered in the narration field at the data entry level itself.

563/2015: Rating of our Bank by BCSBI (Banking Codes & Standards Board of India) and need for complying their codes to improve customer service.

564/2015: IMPLEMENTATION OF “ATAL PENSION YOJANA (APY) SCHEME” – MOBILIZATION OF ACCOUNTS BY BUSINESS CORRESPONDENTS & OUR STAFF MEMBERS.

- Mobilizing Atal Pension Yojana Accounts by our existing Business Correspondents & staff members of our Bank;
- For the New APY eligible accounts mobilized by Business Correspondents, incentive of Rs.50/- is permitted on receipt of commission by the Bank;
- For the eligible APY accounts mobilized & also for conversion of existing Swavalamban Accounts into APY accounts by our staff members on designated APY log-in days and APY log-in Weeks, incentives are payable, as one time measure, as per details given in the Circular.

565/2015: Implementation of “Atal Pension Yojana (APY) Scheme” by branches.

- As per the directions of the Department of Financial Services, Ministry of Finance, Government of India, -7th December 2015 is to be observed as “APY Log-in Day” by all the branches of the Bank;

- All branches should mobilize a minimum number of 10 new APY accounts and log into the APY Software Module on -7th December 2015;
- Similarly, the period from 14th to 19th December 2015 is to be observed as “APY Log-in Week” by all the branches of the bank;
- All branches should mobilize a minimum number of 50 new APY accounts and login those accounts into the APY Software Module during the above week.

566/2015: Introduction of New Product codes for Joint Liability Groups (JLGs)

567/2015: Gold loan Non-crop purpose – GEFU

568/2015: Launch of ‘AMHI’ Web based Application for Online sourcing & issuance of Health Insurance policies of Apollo Munich Health Insurance Co. Ltd.(AMHI)

569/2015: Capital charge on credit risk – Correct classification of bank Guarantees

570/2015: Implementation of Pradhan Mantri Mudra Yojana (PMMY) - Reiteration of Guidelines

571/2015: NEW SHORT TERM LOAN SCHEME FOR FINANCING TRADERS UNDER MICRO & SMALL ENTERPRISES SECTOR AGAINST THE NEGOTIABLE WAREHOUSE RECEIPTS OF AGRICULTURAL COMMODITIES

- New Short Term Loan Scheme
- Applicable to Traders under Micro and Small Enterprises sector
- Finance against Negotiable Warehouse Receipts (NWHR) of Agricultural Commodities
- Minimum Loan Amount – More Than Rs.1000000/-, i.e., Rs.10,00,001 and above
- Maximum Loan Amount – Rs.5.00 crores
- Margin – 50%
- Rate of Interest – As applicable to Micro and Small Enterprises
- Duration of Loan – Maximum 12 Months
- Repayment – In one lumpsum

572/2015: Bancassurance Business – General Insurance (Non Life) Tie up with M/s United Insurance Co Ltd

573/2015: PRADHAN MANTRI VIDYA LAKSHMI KARYAKRAM (PMVLK) : VIDYA LAKSHMI PORTAL FOR EDUCATION LOAN

- Primary objective of the portal is to provide students with easier access to Education Loans and Govt. scholarships through the portal.
- The portal serves as a single entry point for availing education loan in the Country.
- The portal provides linkage to various Govt. scholarship portals.

- The portal has provision for submission of Common Education loan Application loan to all banks.
- The portal facilitates all member banks to access applications made by students.

574/2015: COMPROMISE / OTS DETAILS – BAM – 54.

575/2015: MODIFICATIONS IN RETAIL SCHEME GUIDELINES:

1. CANARA VEHICLE LOAN SCHEME (4-WHEELER).
2. PAYMENT OF SERVICE CHARGES TO BUILDERS UNDER HOUSING LOAN SCHEMES.

576/2015: Central Sector Scheme of Interest Subsidy on Education Loans formulated by MoHRD, Gol – Submission of pending claims for SC/ST students for the FY 2009-10 to 2014-15.

577/2015: Memorandum of Understanding (MoU) with M/s Brickwork Ratings India Pvt. Ltd has been renewed and valid till 13.06.2017.

578/2015: THIRD PARTY ENTITIES (TPEs) - PROCEDURAL GUIDELINES FOR EMPANELMENT, PERFORMANCE REVIEW and FRAUD REPORTING TO IBA

579/2015: Udyog Aadhaar Memorandum (UAM) in the place of EM-I and EM-II

580/2015: PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDING 31.12.2015 AND BALANCE SHEET AS AT 31.12.2015

581/2015: Code of Bank's Commitment to Micro and Small Enterprises of Banking Codes and Standards Board of India- Revision in the Guidelines

582/2015: Precautions to be exercised towards Prevention of Frauds

583/2015: AVOID SLIPPAGE OF MSME ACCOUNTS TO NPA DUE TO NON FINANCIAL REASONS – REITERATION OF GUIDELINES.

584/2015: Agricultural Gold Loans - Modification in some of the operational guidelines

- Application for appointing jewel appraiser.
- Selection of Jewel Appraiser to be made by the committee at Circle Office.
- Police verification report should be obtained.
- Minimum 10th Class pass for appointment of Jewel appraiser.

585/2015: Memorandum of Understanding (MoU) With M/S SMERA Ratings Ltd (SMERA) for Due Diligence Services of Micro, Small & Medium Enterprises has been extended till 06.07.2016.

587/2015: ATAL PENSION YOJANA – Changes in the Scheme as per modified scheme details

- The APY Scheme details have been modified as per the notification received from Department of Financial Services, Ministry of Finance.
- Facility for making Monthly/ Quarterly/ Half yearly contribution in APY scheme/module for new subscribers enabled.
- Overdue Interest charges rationalized.

588/2015: Complaint Register / Complaint Box.

589/2015: Organizing Rupay debit cards distribution and activation camps

590/2015: Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) – 1. Submission of correct and complete documents to facilitate speedy Claim settlement. 2. Submission of PMJJBY & PMSBY claims through respective Circles w.e.f 01.01.2016

591/2015: REIMBURSEMENT OF NEWSPAPER SUBSCRIPTION TO WORKMEN EMPLOYEES

592/2015: Calculation of Interest Subvention and Incentive for KCC accounts for Crop Production

593/2015: Farm Machinery Finance – Approved List of Tractors, Combine Harvester & Sugarcane Harvester

594/2015: INTEREST EQUALISATION SCHEME ON PRE AND POST SHIPMENT RUPEE EXPORT CREDIT.

595/2015: PRADHAN MANTRI AWAS YOJANA (PMAY)– ADDITIONAL GUIDELINES & LIST OF STATUTORY TOWNS

596/2015: Celebration of 125th Birth Anniversary of Dr.B R Ambedkar- Assisting SC/ST Entrepreneurs to set up Enterprises

597/2015: Popularizing Canara Bank RuPay Platinum Debit Card

598/2015: Appointment of New Director

599/2015: RATING OF MICRO, SMALL & MEDIUM ENTERPRISES BY CRISIL LTD. – RENEWAL OF MEMORANDUM OF UNDERSTANDING (MOU)

600/2015: UPDATION OF MOBILE NUMBER AND E-MAIL ID OF THE CUSTOMERS IN CBS.

- Mobile number/E-Mail id of the customers should be necessarily captured wherever available.
- Accuracy of data to be ensured while capturing mobile number.

601/2015: Priority Sector Advances- Food & Agro Processing Industries- Guidelines & clarifications.

602/2015: Dr. Ambedkar Central Sector Scheme of Interest Subsidy on Educational Loans for Overseas Studies for Other Backward Classes(OBCs) & Economically backward Classes(EBCs)- ACSISOBCEBC – SAS package is enabled for the branches to upload the subsidy claims

- 603/2015: Black listed NGOs
- 604/2015: On-line Validation of Forex Transactions in CBS-FCC & FCR Modules - Clarifications and Frequently Asked Questions [FAQ]
- 605/2015: Observing “Atal Pension Yojana (APY) Log-in Week” from 14th to 19th December 2015 – Extended till 23rd of December 2015
- 606/2015: LOANS AND ADVANCES AGAINST SHARES/DEBENTURES : REVISED LIST OF COMPANIES
- 607/2015: Memorandum of Understanding with M/S TVS Motor Company Limited (TVSM) - continued for two years from 18.12.2015 to 17.12.2017
- 608/2015: Printed New Year Greetings Cards of the Bank
- 609/2015: Priority Sector Advances- Food & Agro Processing Industries- Further clarifications.
- 610/2015: Atal Pension Yojana Scheme – Observing 29th and 30th Dec 2015 as “APY Maha Login Days”
- 611/2015: REVISION OF SERVICE CHARGES FOR CERTAIN NONCREDIT/ NON-FOREX RELATED SERVICES.
- 612/2015: PRADHAN MANTRI AWAS YOJANA (PMAY) SCHEME– GUIDELINES ON COVERAGE OF EXISTING ELIGIBLE HOUSING LOANS UNDER THE SCHEME.
- 613/2015: Agricultural Marketing Infrastructure (AMI) - Extension of cut-off date for submission of advance subsidy claims
- 614/2015: Performance Appraisal Report (PAR) of Workmen –Appraisal system made online in HRMS Package
- 615/2015: Farm Machinery Finance – Approved List Combine Harvester
- 616/2015: Introduction of a new loan scheme for Financing Start-Ups & Early Stage Units promoted/proposed to be promoted by graduates of reputed educational institutions, to the maximum amount of Rs.200 Lakhs and Rs.500 Lakhs respectively.

FOREX CIRCULARS

- FX 104/2015: IMPORT OF GOODS INTO INDIA – EVIDENCE OF IMPORT
- FX 105/2015: ADVANCE REMITTANCE FOR IMPORT OF AIRCRAFTS/ HELICOPTERS/ OTHER AVIATION RELATED PURCHASES
- FX 106/2015: INVESTMENT BY FOREIGN PORTFOLIO INVESTORS (FPIs) IN CORPORATE BONDS
- FX 107/2015: REVISION IN RATES OF INTEREST ON FCNR [B] & RFC DEPOSITS

FX 108/2015: EXTERNAL COMMERCIAL BORROWINGS (ECB) POLICY – REVISED FRAMEWORK

FX 109/2015: INFORMATION REGARDING REMITTANCE AGAINST PRIOR BILLS OF ENTRY FILED ON THE BASIS OF FORGED AND BOGUS DOCUMENTS

FX 110/2015: ANTI-MONEY LAUNDERING (AML)/COMBATING OF FINANCING OF TERRORISM (CFT) STANDARDS – UPDATION OF FATF STATEMENT ON 23.10.2015.

FX 111/2015: MONETARY CEILING ON SALE OF FOREIGN CURRENCY TRAVELLERS CHEQUES (AMERICAN EXPRESS)– REITERATION OF GUIDELINES

FX 112/2015: EXIM BANK'S GOI SUPPORTED LINE OF CREDIT OF USD 268.35 MILLION TO THE GOVERNMENT OF UNITED REPUBLIC OF TANZANIA

FX 113/2015: EXIM BANK'S GOI SUPPORTED LINE OF CREDIT OF USD 55 MILLION TO THE GOVERNMENT OF REPUBLIC OF CONGO

FX 114/2015: EXIM BANK'S GOI SUPPORTED LINE OF CREDIT OF USD 5.38 MILLION TO THE FIJI SUGAR CORPORATION LIMITED

FX 115/2015: EXIM BANK'S GOI SUPPORTED LINE OF CREDIT OF USD 34.50 MILLION TO THE GOVERNMENT OF THE DEMOCRATIC REPUBLIC OF CONGO

FX 116/2015: EXIM BANK'S GOI SUPPORTED LINE OF CREDIT OF USD 109.942 MILLION TO THE GOVERNMENT OF THE DEMOCRATIC REPUBLIC OF CONGO

FX 117/2015: WITHDRAWAL OF LOCK BOX SERVICE – US DOLLAR REMITTANCE SERVICE OF BANK OF AMERICA, NEW YORK, USA

FX 118/2015: REALIZATION OF EXPORT BILLS AGAINST FOREIGN CURRENCY NOTES/ INSTRUMENTS OR AGAINST FIRCS

FX 119/2015: WITHDRAWAL OF PREFERRED CASH LETTER (PCL) SERVICE BY DEUTSCHE BANK AG W.E.F.16-JAN-2016

FX 120/2015: OBTENTION OF STATUS REPORTS/OPLs ON OVERSEAS ENTITIES.

FX 121/2015: INTERNATIONAL COURIER SERVICE ARRANGEMENT WITH COURIER COMPANIES AND REVISED TARIFF FOR THE CURRENT YEAR EFFECTIVE FROM 01.01.2016 AND VALID TILL 31.12.2016.

SEBI CIRCULAR

I. SEBI to participate in 35th India International Trade Fair 2015, at New Delhi.

As part of its endeavor to showcase the well regulated securities market of India, as well as spreading the message of financial literacy and investor awareness, SEBI had set up a Pavilion '**BHARAT KAA SHARE BAZAAR**' in the 35th India International Trade Fair 2015 (14-27 November 2015), New Delhi in association with market institutions/associations viz., NSE, BSE, NSDL, CDSL, AMFI, NCDEX, MCX and NISM. Shri U K Sinha, Chairman SEBI inaugurated the Pavilion on 14th November, 2015 in Hall No.18, Pragati Maidan, New Delhi.

In its efforts in spreading financial literacy and investor education, SEBI in recent years has conducted over 30,000 such workshops all over the country. Important investor friendly reforms undertaken in recent years towards strengthening investor protection and enhancing fairness, transparency and integrity of the securities market in India include opening of Local Offices in major States, starting an investor helpline in 14 languages, computerized online grievance redressal system – SCORES, sending end of day alerts by SMS / email regarding transactions entered on their behalf, expanding the number of investor grievance and redressal arbitration centers in multiple towns, etc. Recently, Forward Markets Commission, the erstwhile regulator of commodity derivatives market in India, got merged into SEBI following the decision of Government of India in this regard.

The main focus of the exhibition was to showcase the well regulated Indian Securities market and its various products and to spread investor education and awareness including cautioning the public at large against illegal money mobilization schemes through variety of activities such as talk shows by market experts, quizzes, skits, display of major investor friendly policies & facilities and live demo of SEBI Complaints Redress System (SCORES).

Ref: PR No. 261/2015 dated November, 06, 2015

II. SEBI signs Memorandum of Understanding on bilateral cooperation with the Bangladesh Securities and Exchange Commission.

Securities and Exchange Board of India (SEBI) and the Bangladesh Securities and Exchange Commission (BSEC) signed a Memorandum of Understanding (MoU) on bilateral cooperation and technical assistance at Dhaka, Bangladesh on November 22, 2015.

The MoU was signed by Shri U.K. Sinha, Chairman, SEBI and Dr. M. Khairul Hossain, Chairman, BSEC in the presence of the Hon'ble Prime Minister of Bangladesh, Ms. Sheikh Hasina and the Hon'ble Finance Minister of Bangladesh, Mr. AbulMaal A. Muhith.

On this occasion, the Hon'ble Prime Minister, Ms. Sheikh Hasina said that with the signing of the MoU, door has opened up between the two countries in the capital market, one of the main streams of the economy. She further emphasized that the MoU will create an opportunity for strengthening the Bangladesh capital market utilizing the experience of SEBI.

Shri Sinha stated that SEBI has been actively engaging with the securities market regulators in the SAARC region. He also mentioned about the continuing co-operation between SEBI and BSEC and noted that the MoU will further facilitate training and technical assistance program between the two jurisdictions besides strengthening relations.

Dr. Hossain said that the presence of Hon'ble Prime Minister in the ceremony indicated the government's attention towards the development of capital market. He particularly

appreciated the contribution of SEBI for the cooperation and support to Bangladesh Securities and Exchange Commission with respect to its becoming signatory to the multilateral Memorandum of understanding of International Organization of Securities Commissions (IOSCO). He also recalled the assistance received by BSEC from SEBI for its various reform initiatives in recent years.

The MoU, inter alia, seeks to promote further development of economic links and cooperation between the two signatories and aims at enhancing investor protection and creating conditions for an effective development of securities markets in the two countries

In the past, SEBI has signed 20 bilateral MoUs with a number of countries. India and Bangladesh both are signatories to the multilateral MoU of International Organization of Securities Commissions (IOSCO).

Ref: PR No. 270/2015 dated November, 23, 2015

III. SEBI Board Meeting

The SEBI Board met in Mumbai on November 30, 2015 and took the following decisions:

1) Listing of Stock Exchanges

The Board took note of representations received for listing of stock exchanges and considered the proposal to facilitate the same by placing certain safeguards and procedures with respect to shareholding norms, fit and proper criteria, and other issues of conflict of interest; thereby ensuring compliance with the ownership and governance norms as provided in Securities Contracts (Regulation) (Stock Exchanges and Clearing Corporations) Regulations, 2012.

The Board approved the listing of stock exchanges subject to the following measures proposed towards ensuring compliance with the SECC Regulations, 2012, by a listed stock exchange:

- i. Towards maintaining of 51 percentage of shareholding of Public Category and ensuring that holding of trading members/ associates/ agents does not exceed 49 percent, a mechanism be put in place providing for approval of the listed stock exchange as and when holding of trading members/associates/agents reaches a limit of 45 percent.
- ii. Towards ensuring compliance that every shareholder be Fit & Proper, each applicant shall be required to make declaration to this effect at the time of making application during IPO/OFS. SEBI will also issue necessary procedures to ensure compliance of the provisions post listing.
- iii. The shareholding threshold of 2 percent, 5 percent or 15 percent as the case may be, shall be monitored through Depository mechanism.
- iv. In order to effectively implement the provisions of listing of its associates on listed stock exchanges, the definition of associates is being appropriately amended.
- v. Stock Exchanges shall be classified as infrastructure Company under SEBI (ICDR) Regulations, 2009.

The aforesaid measures shall, *mutatis mutandis*, apply on the listing of Depository.

2) Committee on Clearing Corporations

Based on the decision of the Board taken at its meeting held on August 24, 2015, public comments were sought on the Report of the Committee on Clearing Corporations headed by Shri. K.V. Kamath.

The Board considered the recommendations of the Committee and public comments received thereon. After deliberation, the Board broadly accepted the recommendations of the Committee relating to:

(a) Viability of introducing a single Clearing Corporation (CC) or interoperability between different CCs

The Committee had, inter alia, recommended against the idea of a single Clearing Corporation (CC) and felt that the question of interoperability of CCs can be looked into at a future date

(b) Transfer of profits every year by the recognized Stock exchanges to the fund of recognized CC

As per recommendation, the stock exchange need not transfer 25% of its profit to core SGF of CC considering the sufficient availability of SGF.

(c) Transfer of profits by depositories to their Investor Protection Fund.

The Committee recommended that 5% of profit from depository operations be transferred.

In addition, the Board, while considering the suggestion regarding the nature of eligible investment instruments, approved that apart from government securities and fixed deposits, liquid schemes of debt mutual funds may also be made eligible for investment by recognized CCs and be included in their liquid assets, subject to appropriate investment limits for such investments and any other conditions as may be specified by SEBI.

3) Consultation paper for disclosure requirements for issuance and listing Green Bonds

The Board considered and approved the proposal for initiation of public consultation process for disclosure requirements for issuance and listing of Green Bonds, which are in line with the requirements as provided in Green Bond Principles as recommended by International Capital Market Association (ICMA).

The issuance and listing of Green Bonds in India does not require any amendment to the SEBI (Issue and Listing of Debt Securities) Regulations, 2008 (ILDS Regulations). The issue, listing and disclosure requirements as prescribed under the ILDS Regulations will continue to be applicable, like any regular corporate bond issuance.

4) Proposal for seeking approval for initiation of public consultation process on introduction of “Primary Market Debt offering through private placement on electronic Book”

The Board considered and approved the proposal for initiation of public consultation process on introduction of “Primary Market Debt Offering through private placement on electronic Book”. The key benefits of such an electronic platform, inter-alia, are improvement in efficiency and transparency of the price discovery mechanism vis-à-vis the extant over-the-telephone market coupled with possible reduction of cost and time taken for such issuances.

It is proposed that such an electronic book may be created by entities to be named as Electronic Book Providers (EBPs). Entities such as stock exchanges, depositories and Merchant Bankers with net worth above Rs.100 crore may apply to SEBI for setting up EBPs.

5) Forfeiture of partly paid-up shares - Exemption from Takeover Regulations

The Board approved the proposal to amend SEBI (SAST) Regulations, 2011 for providing general exemption from open offer obligations arising due to passive increase in voting rights as a result of expiry of call notice period and forfeiture of shares

6) Deemed Public Issues

Post April 01, 2014, any offer or allotment of securities shall be considered as public issue if the number of offerees/allottees exceeds 200 persons in a financial year under the Companies Act, 2013 as against the cap of 49 persons provided in the Companies Act, 1956.

The Board has approved that in respect of the cases involving issuance of securities to more than 49 persons but up to 200 persons in a financial year, the companies may avoid penal action if they had provided the investors with an option to surrender the securities and get the refund amount at a price not less than the amount of subscription money paid along with 15% interest p.a. thereon. The exit may be provided by the company itself or by the promoters or by such persons as arranged by the company / promoters. The companies may adjust the amounts already paid to the allottees either as interest / dividend or otherwise from the amount of refund to be paid to the investors. In case of transfer of securities by the original allottees, option for refund may be provided to the current holders of the securities.

The refunds made by the company following the option for refund exercised by investors would be certified by independent practicing Chartered Accountants / practicing Company Secretaries / practicing Cost Accountants.

The proposal has taken into account the interest of investors while recognizing their right to stay invested in case they feel it is beneficial to them.

7) Business Responsibility Reporting by Listed Entities

SEBI has, vide circular dated August 13, 2012, mandated Business Responsibility Reporting (BRR) requirement for top 100 listed entities based on market capitalization in their annual reports. The key principles which are required to be reported by the entities include the areas such as environment, social, governance, stakeholder's relationships, etc.

SEBI Board has now approved that present applicability of BRR be extended to top five hundred listed entities based on market capitalization as on March 31st of every year.

As a green initiative, the business responsibility reports can be given on the websites of the companies providing website link for the same in their annual reports.

8) Exit opportunity to dissenting shareholders

The Board approved the proposal to initiate public consultation process regarding exit opportunity to dissenting shareholders under Companies Act, 2013 in case of change in objects or varying the term of contracts referred to in the prospectus.

9) Public issuance of convertible securities

The Board approved the proposal to initiate public consultation process for revival of public issuance of convertible securities by listed entities.

10) Delisting of Small Companies

Delisting Regulations provide for simplified procedure of delisting for small companies and exempt them from the requirements of Chapter IV of the Delisting Regulations subject to certain conditions. Currently, one of such conditions is that the shares of the company have not been traded for the preceding one year.

Based on suggestion receive from Investor Association, Board has approved the proposal that the condition of no trading for preceding one year may be relaxed and the small companies, whose trading of equity shares during the twelve calendar months is less than 10% of the total number of shares of such company, would also be eligible for simplified procedure of delisting.

However, to protect the interest of investors, the exit price shall not be less than the floor price determined for the purpose of Reverse Book Building for not frequently traded securities in terms of Delisting Regulations read with SEBI Takeover Regulations

29.01.2016

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