CHAPTER – III

PROFILE OF SELECT BANKS AND SALEM DISTRICT

PROFILE OF INDIAN BANK

The Bank was incorporated on March 5, 1907 under the Indian Companies Act, 1882 as “Indian Bank Limited” and commenced operations on August 15, 1907. The Head Office of the Bank was set up at Party’s Buildings, Parry’s Corner in Chennai (then known as Madras) and was shifted to Bentincks Buildings on Rajaji Salai (then known as North Beach Road), Chennai in July 1910.

Pre Nationalisation

The bank commenced business as “Indian Bank Limited” at Madras. The bank opened its first overseas branch in Colombo, Sri Lanka, in 1932. In 1962, the bank acquired the businesses of Royalaseema Bank, the Bank of Alagapuri, Salem bank, the Mannargudi bank and the Trichy United Bank.

Post Nationalisation

The bank was nationalized on July 19, 1969. After nationalization, the bank was renamed Indian bank. The bank of Thanjavur Limited (with 157 branches) was amalgamated with the bank 1990. The first RRB, Sri Venkteswara Grameena Bank, was sponsored by the bank in 1981.

Global Presence

The modest beginning made by the Indian Bank has come a long way since then, with 1642 branches located nationwide within India and Overseas branches in Singapore and Colombo as of April 2009. The bank also has 40 Overseas
Correspondent Banks in 70 countries, giving a strong presence internationally. A 22,000 strong workforce of dedicated employees takes pride in serving the Indian Bank.

**Banking Activities**

Indian Bank offers a wide variety of Banking Products and Services to its customers, including various Deposit Schemes, Loan Options, Financial Services, Stock Investment Services and a number of specialized services such as Remittance, Collection, 7 Day Banking Branches, Cash Management and Electronic Funds Transfer. As of April 2009, the bank was Core Banking Solution (CBS) implemented in its 1642 branches and 66 extension counters. The bank has 755 connected Automatic Teller Machines (ATMs) installed in 225 locations nationwide.

**Subsidiary Companies**

Apart from its Regular Banking Services, the Indian Bank has also been offering various other services through its 3 subsidiary companies, which are Indbank Merchant Banking Services Ltd., IndBank Housing Ltd. and IndFund Management Ltd.

**Rural Banking**

Indian Bank has been a leader in bringing new initiatives for development of rural banking and extending help to the farmers of India. The bank has received award from Honourable Union Minister of Finance for Excellence in Agricultural Lending. Apart from it, the bank also received the Best Performer Award for
Micro-Finance activities in Tamil Nadu and Union Territory of Puducherry from National Bank for Agriculture and Rural Development (NABARD).

**A premier bank owned by the Government of India**

*Established on 15<sup>th</sup> August 1907 as part of the Swadeshi movement*

*Serving the nation with a team of over 19000 dedicated staff*

*Total Business crossed Rs.1,50,886 Crores as on 31.03.2010*

*Operating Profit increased to Rs.2747.35 Crores as on 31.03.2010*

*Net Profit increased to Rs.1552.99 Crores as on 31.03.2010*

*Core Banking Solution(CBS) in all 1762 branches*

**International Presence**

*Overseas branches in Singapore and Colombo including a Foreign Currency Banking Unit at Colombo*

*240 Overseas Correspondent banks in 70 countries*

**Diversified banking activities – 3 Subsidiary companies**

*Indbank Merchant Banking Services Ltd*

*IndBank Housing Ltd*

*IndFund Management Ltd*

**A front runner in specialized banking**

*97 Forex Authorised branches inclusive of 1 Specialised Overseas Branch at Chennai exclusively for handling forex transactions arising out of Export, Import, Remittances and Non Resident Indian business.
Leadership in Rural Development

*Pioneer in introducing Self Help Groups and Financial Inclusion Project in the country

*Award winner for Excellence in Agricultural Lending from Honourable Union Minister for Finance

*Best Performer Award for Micro-Finance activities in Tamil Nadu and Union Territory of Puducherry from NABARD

*Established 7 specialized exclusive Micro finance branches called “Microstate” across the country to cater the needs of Urban Poor through SHG (Self Help Group)/JLG (Joint Liability Group) concepts

*A special window for Micro Finance viz., Macro Credit Kendras are functioning in 44 Rural/Semi Urban branches

*Harnessing ICT (Information and Communication (Technology) for Rural Development and Inclusive Banking

*Provision of technical assistance and project reports in Agriculture to entrepreneurs through Agricultural Consultancy & Technical Services (ACTS)

STATE BANK OF INDIA

State Bank of India (SBI), a public sector bank is the largest bank in India. SBI accounts for almost one-fifth of the nation’s loans.

Besides personal and corporate banking, SBI is also involved in NRI (Non Resident India) services through its network in India and overseas. As of May 2008, the bank had 21 subsidiaries and 10,186 branches. SBI was adjudged the
best bank in India for 2008 by ‘The Banker’ magazine of The Financial Times Ltd. In addition to latest results, growth rates and performance data, the magazine also analyzed the available material on technology, acquisitions and key strategic developments³.

Banks across Asia are looking to shore up their balance sheets as they prepare for a tougher business environment amid a global economic downturn. SBI, which had no direct exposure to sub-prime mortgages, has said that it would still need to raise USD 2-4 billion capital in 2009 to boost its Tier-1 capital adequacy ratio, but whether it would be done through a rights issue or other means has not been finalized. Tier 1 capital is the core measure of a bank’s financial strength from a regulator’s point of view. It is composed of core capital, which consists primarily of equity capital and cash reserves.

**Business Overview**

SBI offers the services of banking and as well as a whole array of financial services which include Mutual Funds, Credit Cards, Life Insurance, Merchant Banking, Security Trading & Primary dealership in the Money market. The Bank is actively involved in non-profit activity called community services banking apart from its normal banking activity⁴.

**Associate banks**

There are six associate banks that fall under SBI, and together these seven banks constitute the State Bank Group. They are:
*State Bank of Indore

*State Bank of Bikaner & Jaipur

*State Bank of Hyderabad

*State Bank of Mysore

*State Bank of Patiala

*State Bank of Travancore

Plans have been announced by State Bank of India to merge all associate banks by March 2009.

SBI is the only Indian bank that figures in Fortune’s top 100 banks. Its 11,000 branches and 5,600 automatic teller machines give it a reach throughout the length and breadth of the country; its work force of 200,000 dwarfs all other banks in India (its nearest competitor is Punjab National Bank, which has around 56,000 employees). It is also the second largest bank in the world, measured by the number of branches and employee strength.

**Joint Ventures**

SBI has entered into a lot of strategic agreements with banks, insurers and other companies. Insurance Australia Group (IAG) has signed a $170 million joint venture agreement with the State Bank of India (SBI) to establish a general insurance company in India. The newly formed company is expected to commence trading in 2009.

SBI will become the first public sector bank in India to enter the custody services sector. State Bank of India (SBI) and Societe General Securities Services
(SGSS), part of Societe General Group, have announced a joint venture which will offer custody and related services in India. The new company, SBI SG Custodial Services, will be based in Mumbai and offer a range of services to both foreign and domestic investors and clients, covering custody, depository, fund administration, registration and transfer agent services. The joint venture will leverage SBI's strength in the Indian financial sector.

India is a preferred destination for PE funds in Real Estate, SBI has also planned to capitalize on this opportunity by tying up with Australia’s Macquaire Group for a $2 billion infrastructure fund, and with an affiliate of Unitech Ltd, the country’s second biggest publicly traded real estate company, to float a private equity (PE) real estate fund.

**Business Segments**

**Global Markets**

In keeping with its integrated approach to all treasury activities in various markets indifferent time zones i.e., Forex, Interest, Rates, Bullion, Equity and Alternative Assets, the Bank re-designated its Treasury Operations into “Global Markets”.

**Wholesale Banking Group**

The Bank’s Wholesale Banking Group consists of three Strategic Business Units viz., Corporate Accounts Group, Project Finance & Leasing SBU and Stressed Assets Management Group. The Bank has recently launched the ”Wholesale Banking Initiative” to harness the SBI Group synergy for the benefit
of the corporate customers by providing them with a ‘One Stop Shop’ facility for all their banking needs.

**National Banking Group**

The Bank’s National Banking Group (NBG) consists of three Business Groups viz., Personal Banking, Small and Medium Enterprise (SME), and Government Banking.

**Rural Business Group**

During the year 2007-08, Rural Business Group of the Bank comprising rural and semi urban branches, accounting for about 70% of the branch network of the Bank grew by Rs.298.07 billion in deposit representing a group of 22.8% and Rs.187.34 billion in advances representing a growth of 23.4%. This was against a growth of Rs.163.67 billion in deposit and Rs.176.84 billion in the advances in the previous year.

**Key Trends and Forces**

Macro economic risk is the biggest risk for SBI, given its size, penetration and exposures in India.

Government regulations and the country’s macroeconomic policies affect SBI’s expansion and liquidity the most Key ratios such as Cash Reserve Ratio (CRR), Statutory Liquidity Ratio (SLR), Repo rate and Reverse Repo rate are all controlled by the government and affect the bank’s liquidity. SBI and ICICI Bank Ltd., two of the nation’s biggest banks, have been worst hit by the Reserve Bank of India’s (RBI) decision to increase the amount of cash they must hold with it
(CRR). Within 2008, RBI hiked CRR from its long-standing value of around 6%, in steps, to 7.5% (see graph) Changes in interest rates adversely affect net interest margin – the difference between the yield the bank earns on assets and the interest rate it pays for deposits and other sources of funding – which in turn affects earnings. As SBI works to broaden its products and services and increase its branch network, it will have to gain approval from the Reserve Bank of India and other government agencies.

SBI is laying greater and greater thrust units international operations, capitalizing its presence in 32 countries. Being the largest commercial bank in India, it is one of the most capable banks to cater to Corporate India’s growing appetite for international mergers and acquisitions. Net Profit from Bank’s overseas operations (including subsidiaries and joint ventures with more than 50% shareholding) registered a growth of 84% during FY 2007-08 mainly driven by significant growth of 48% in Net Customer Credit. The bank was ranked No.1 in the Asia Pacific (excluding Japan and Australia) in the mandated arranger/book runner league table for syndicated loans by IFR Asia in 2007-08.

11,111 branches and still counting—a source of low-cost deposits

Bank branch expansion in India is regulated by RBI and banks cannot expand their branch network without RBI’s approval. As low-cost deposits are directly tied to the size of the branch network, the number of branches a bank has, is a key success factor for any bank in India. Branch expansion is particularly a key factor for SBI, given that SBI’s profit growth is driven by core business. The operating profit increased by 54.5% yoy, give a robust increase in the NII and a
modest rise in the non-interest income. Net profit rose by 40.2% yoy after accounting for a 30% increase in the tax paid.

**Public sector banks facing stiff competition from private sector banks**

Public sector banks are facing competition from their private sector counterparts and foreign banks entering India in all realms of financial services. While public sector banks enjoy a pre-eminent position in terms of low-cost deposit base (also called CASA deposits in India – stands for Current Accounts and Savings account), private-sector banks have been increasing their CASA base steadily over the years.

**INDIAN OVERSEAS BANK**

The bank was founded on 10.02.1937, simultaneously setting up domestic and overseas branches on the same day a befitting description of the name of the bank. Shri M.Ct.M. Chidambaram Chettiar, a pioneer in industry, banking and insurance was the founder of the bank.

At the time of India’s independence in 1947, the bank had 38 branches in India and 7 branches abroad. Deposits amounted to Rs.6.64 crores and Advances Rs.3.23 crores. During the 1960s Indian Banking witnessed strong wave of mergers of weak private sector banks with stronger institutions. IOB itself took five banks into its fold, which helped the bank widen its reach.

The bank has been attending to the needs of small industry and agriculture since long. Personal loans were given by the bank right in the early 1950s when the concept was new to the banking industry. Customer service was given top
priority by the bank ever since inception. The bank also gave importance to mechanization for improving customer service as early as in the 1960s.

For 32 years, the bank grew globally and by the end of 1969 it had Rs.146 crores of business transacted through 213 branches. The bank was nationalized under the Bank Companies (Acquisition and Transfer of Undertaking) Act, 1970. During the period of nationalization, the bank made rapid strides in all the major business parameters. In the 1990s, consolidation has been receiving greater attention. The bank is one among the first few banks that were accorded autonomous status in 1997. The bank has sponsored three regional rural banks, viz. Pandyan Grama Bank in Tamil Nadu, Puri Gramya Bank and ahnkanal Gramya Bank in Orissa. It also had a wholly owned subsidiary by the name of IOB Properties Pte., Singapore and same was dissolved and was vested with Singapore branch, w.e.f. 28.02.2004.

YEAR EVENTS

2005
- IOB joins hand with Visa to offer debit cards
- IOB joins hand with Jatropha to promote biofuel
- Indian Overseas Bank has tied up with the Export Credit Guarantee Corporation of India to distribute the latter’s products. ECGC products would be initially distributed through 21 AD (authorized dealer) branches of IOB.
- IOB joins hand with NCR

2006
- IOB inks MoU with Cri Pumps
- IOB launches new tax saving deposit scheme
- IOB to acquire BhOB for Rs.170 cr

2007
- Indian Overseas Bank has announced a scheme to extend housing loan facility up to a maximum of Rs.20,000 for such beneficiaries at 4 per cent interest rate. IOB, Regional Office, Karaikudi, disbursed loans to 639 beneficiaries to the tune of Rs.2.07 crore.

2008
- Chennai: Indian Overseas Bank has inked the pact with Rotary International – District 3230 for implementation of IOB-Rotary Sampoorna Scheme.
- Indian Overseas Bank has forged an alliance with Alankit Assignment Ltd., a Delhi-based financial services company.
- Indian Overseas Bank has inked a Memorandum of Understanding with Coir Board for implementation of rejuvenation, modernization and technology upgradation of the coir industry.

2009
- IOB signs MoU with Asia Motor Works

2010
- Indian Overseas Bank has inked a memorandum of understanding with Tata Motors for extending loans. This is for the purchase of commercial transport vehicles. As per a release, loans under this MoU will be extended without any processing charges.
PROFILE OF THE STUDY AREA

PROFILE OF SALEM DISTRICT

It is the one of the town of Tamilnadu located in the Western part of the southern most state of India. Almost completely surrounded by hills, Salem is one of the major textile centres in the World. Salem city had population of about 693,236 according to the census of 2001. Also a survey of 2006 says that the current estimated population is about 8.4 lakhs. Also Salem city is said to be the fifth largest city in Tamilnadu in landscape. Salem is also called as Steel City, Agro City, Limestone City, Electric City, and Mango City which itself gives a definition for the name ‘SALEM’. The reason for the name is,

**Steel City** - The Existence of Steel plant in the City.

**Agro City** - Salem is gifted with large area of agricultural lands in and around the city and Salem District.

**Limestone City** - Salem is also gifted with natural resource like Limestone, Magnesium carbonate and iron ore in the foothills of Yercaud. Thus the availability of limestone gives this name to the city.

**Electric city** - The power grid in Mettur Dam is situated near the city. This is a very important source of power for southern and northern parts of Tamilnadu and even to Bangalore city in Karnataka.
Mango City - This is the name of Salem right from the earlier days. Salem is the biggest market in south India for Mangoes.

BELLOW ARE SOME OF THE MAJOR INDUSTRIES IN SALEM CITY

- Salem Steel Plant
- SISCOL
- MALCO
- Chemplast SANMAR
- Burn Standard & Co
- Tata Refractories
- Dalmia Magnesite
- TANMAG
- SAGOSERVE
- Indian-Oil Bottling Plant
- Powergrid
- Kumar Industrial Works
- Vee Technologies – A premier BPO company

ECONOMY

Salem is one of the largest producers of traditional silver anklets, which are popular among women. Salem boasts for large textile, automobile, poultry and sago industries. Salem has one of the largest magnesite deposits in India. Companies like Dalmia and TANMAG have mines here. The Lee Bazaar market
is one of the largest regional markets for agro products. Salem had an active film production with former Modern Theatres Studios being the hub of Tamil film production. It had produced some of the most successful tamil films, in which many veteran actors have acted, including former Chief Minister M.G. Ramachandran. 'Salem' appears to have been derived from “Sela or Shalya” by which the term refers to the place surrounded by hills, as in the inscriptions. Local tradition claims Salem as the birth place of Tamil poetess Avvaiyar.

**LOCATION OF SALEM IN TAMILNADU**

- **Coordinates**: 11°39′N 78°10′E/ 11.65°N
- **Country**: India
- **State**: Tamilnadu
- **District**: Salem
- **Mayor**: J. Rekha Priyadharshini
- **Population**: 1,551,438 (2008)
- **Density**: 9,060 /km² (23,465 /sq mi)
- **Time zone**: IST (UTC+05:30)
- **Area**: 93.5 km² (36 sq mi)
- **Elevation**: 278 m (912 ft)
Codes

• Pincode • 636xxx
• Telephone • +91-427
• UN/LOCODE • INTEN
• Vehicle • TN-27, TN-30 and TN-54

Portal: Tamilnadu

Website www.salemcorporation.gov.in

Salem (Tamil: செலம்;), is a city and a corporation in Salem district in the Indian state of Tamilnadu, located in the north central part of the southernmost state of India. Salem is a part of the Kongunadu, an ancient division of Tamilakam comprising the western Tamilnadu. Almost completely surrounded by hills, Salem is at the base of the renowned tourist destination of Yercaud hills, which offers breathtaking views both along the ride up the hill and from the peak. There are also remote sites of beauty such as Kiliyur Falls and Kavery peak. Yercaud is at an altitude of 1600 m above mean sea level. The city is surrounded by a natural amphitheater of hills formed by the Nagaramalai to the north, the Jarugumalai to the south, the Kanjamalai to the west, and Godumalai to the east. It is divided by the river Thirumanimuthar in the main division. The fort area is the oldest part of the town.
POLITICS

Salem consists of three assembly constituencies: Salem North, Salem South and Salem West, which are part of Salem (Lok Sabha constituency)\textsuperscript{12}. Many great personalities including Salem Ramasamy Mudaliar, C.Vijayaraghavachariar, Pagadala Narasimhalu Naidu, C.Rajagopalachari (Rajaji), Dr.P.Subbarayan and S.V.Ramaswamy were some of the popular leaders from the Salem. Mohan Kumaramangalm was the Minister of Iron and Steel in Indira Gandhi's Cabinet.

DEMOGRAPHICS

The language spoken in Salem is predominantly Kongu Tamil. Salem also has a significant number of North Indians, like Marathi speaking people, Jains and Marwaris who are mainly engaged in trade and commerce and who have also learned to speak Tamil. The city has grown leaps and bounds in the last two decades, which can be observed from the official census data.

CINEMA THEATRES

Salem has long been established as a city of cinema theatres. It was unique in having a large number of cinema theatres at a particular place called Kitchipalayam. In 80s at the peak there was almost 28 theatres showing all kind of cinemas including Hollywood movies, Dubbed movies and old movies. But currently there are about 15 theatres functioning. Some of the famous theatres are Sangeeth Complex, ARRS Multiplex, Big Cinemas (KS Theatre), Raja Sabari etc.
SHOPPING MALLS

Salem is also emerging as one of the major shopping centers in the recent past. Sarada College Road and the Omalur Road have witnessed lots of growth in the shopping and retail portfolio. Swarnambigai Plaza, Kandaswarna Shopping Mall, V.V Shopping plaza, Tulsi Retail, Kandaswarna Mega Mall, Spencers, More for you, Nilgiris and so on are some of them. There are also a good number of hotels and restaurants present in the city.

PARK

Salem also consists of park named "Anna park" which is located nearby Gandhi Stadium which facilitates for kids consisting of Giant wheels and other games.

EXPORT COMMODITIES

Salem is renowned for fabric exports, dating back to 1930's. Salem is the major exporter of fabric cloth items until the recent development of Tirupur as a knitted garment export hub. Salem is also popular for its mangoes and are exported to different parts of the world. Plans are underway to build a mango pulp factory near Salem to export conditioned mango pulp.

SPECIAL ECONOMIC ZONES (SEZ)

Being one of the fastest growing tier II cities, the Tamilnadu government and ELCOT are planning to establish an IT park in Salem covering about 160 acres. SAIL is planning a special economic zone inside the Salem Steel plant
covering about 250 acres. There is an exclusive Electrical and Electronics Industrial Estate in the Suramangalam area of Salem city.

**RELIGIOUS SITES**

There are several Mariamman temples in Salem. Every year around July the city celebrates Mariamman festival for a fortnight. During this festival, goddess Mariamman is decorated with jewellery and flower chariots and taken around the city at midnight. On the first important day of the festival, people walk on fire (devotees call fire as flower) with their prayers. The second day is colourful with parades of fancy dress. Shevapet Mariamman temple car is the biggest one among the cars of Amman temples across the state. This festival is celebrated for a week. The Kottai Marriamman temple is very famous not only in Salem but throughout Tamilnadu.

The Sugavaneshwarar temple is also a very important shrine of Salem. Mythology records that sage Sugha Brahmarishi worshipped the lord here. Arunagirinadhar has sung a song on Lord Muruga in Sugavaneshwarar temple. It was constructed during 13th Century by MaManna Sundara Pandiyan.

Infant Jesus Church is situated at Four Roads in Salem. In 1930, the city was made the seat of the Roman Catholics. The Bishop is Sebastianappan Singaroyan and the cathedral is the Infant Jesus Cathedral and also Eden Gardens School near Gandhi Road area has an attached prayer hall.

There are different temples called kuladeivam temples. and another family Ayyanarappan temple at Aatyampatty lake and Malakoundanur in Omalur is very
famous for Thevam(feast) where lakhs of brotherhoods come from in and around Tamilnadu.

About 10 km from Salem city towards Elampillai is a very old and famous temple called Sidhar Koil. (Sidhars are saints who could perform miracles - a system of medicine developed by them is followed even today). It is believed a famous sidhar lived in the nearby Kanjamalai and attained samadhi there.

**YERCAUD**

Yercaud is a hill station near Salem, Tamilnadu. It is at an altitude of 1515 metres (4969 feet) above the mean sea level. The town gets its name from the lake located at its center - in Tamil "Yeri" means "lake" and "Kaadu" means "forest". Yercaud is known for coffee plantations and orange grooves. It also has an orchidarium run by the Botanical Survey of India. The highest point in Yercaud is the Shevarayan temple. Hence the Yercaud hill area is called Shevaroy Hills. Yercaud is also known as Poor man's Ooty.

**SALEM BYPASS**

Salem is a transit point for travel between Chennai, Bangalore, Thiruvananthapuram, Coimbatore, Madurai, Ernakulam, Cochin, Pondicherry, Trichy, Kanniyakumari and other places.

Three important National Highways are passing through Salem:

- NH7 (North-South),
- NH47 (Leading to West) and
- NH68 (Leading to East) intersect at Salem.
BUS STATIONS

Salem has 2 major Bus Stations as mentioned below:

- MGR Integrated Bus Terminus also called as Central Bus Terminus (New Bus Stand)
- Town Bus Station (Old Bus Stand)- Local Routes which is located in the congested part of the town. This is also known as Anna Bus stand.

RAIL

Decoration work were done after the formation of the Great Salem division. Salem Railway division has a total length of 842 km. Salem Junction is a six railway routes merging junction, playing an important transit point in south India. Apart from these six railway routes, there is a freight line from Salem to Steel plant. Trains from Chennai to Coimbatore / Kerala (East-West) and trains from Bangalore to Southern districts (North-South) pass through the city, making it an important transit hub.

In 2007, Salem became a rail-division and this was formally inaugurated on November 2007 by the Tamilnadu Chief Minister M. Karunanidhi and Former Indian Railway Minister Lalu Prasad Yadav. The Salem rail-division was carved out of the Palakkad rail-division in Kerala, which had created dissension between the two States.

Salem enjoys good rail connectivity throughout the day to the state capital Chennai. Initiatives have been taken for a faster train from Chennai to Coimbatore via Salem. There are heavy demands to start new services for Indore, Lucknow,
Jabalpur and Jaipur from Salem. New railway track is under construction from Salem to Karur via Namakkal.

AIR

Salem airport is located 20 minutes drive from the city on Bangalore highway. It is a domestic airport with international standards (code FR3241) at Kamalapuram near Omalur on NH7 towards Dharmapuri, Bangalore. Kingfisher Airlines is operating regular flights to Chennai from Salem Airport with connecting flights to Hyderabad, Mumbai, Delhi and Kolkata.

SALEM AIRPORT

- No. of Runways : 1
- Airport Capacity : 50
- Runway Direction : 04/22
- Runway length : 6000 ft (paved)

RADIO

Salem has All India Radio, i.e. FM Rainbow-103.70 repeater station which transmits signals originated at Kodaikanal Air Station.

EDUCATION

Salem, which was once considered the most educationally backward district in Tamilnadu, now has a good number of educational institutions. It has a Government medical college named Government Mohan Kumaramangalam Medical College started in 1986. It is recognized by Medical Council of India, with an annual intake of 75 MBBS seats. It is attached to the Government Head
Quarters Hospital, Salem and the classes are conducted in Medical college which is located about 10 km from the hospital. Now the hospital is under upgradation on the lines of All India Institute of Medical Sciences (AIIMS) at a cost of Rs.120 crores from the assistance of Central Government. New Building and declared open on 20th August 2010.

UNIVERSITIES

- Periyar University is located in Omalur, near to Karuppur, Salem.
- Vinayaka Mission's University, Salem was established in the year 2001 as 48th University in India.

ATTUR

Attur is a town municipality and capital of Attur Taluk in the Salem District in the state of Tamilnadu, India13.

ETYMOLOGY

The name of the town derives from the word "Aaru", meaning "River" and "Oor", meaning "Town, City are Village".

HISTORY

C.Lakshmana Nayakan (17th Century) and local Palayakarar built the Fort. Gatti Mudalis built the temples inside the fort.

ECONOMY

Attur is the main shopping center for the neighbouring region. Attur region is principally an agricultural area. Attur is also famous for tapioca (cassava roots), and there are several tapioca-based industries today which manufacture products
like "Javvarisi" (sago) for markets all over India. It has many medicinal plant cultivators.

Attur is one of the four places in India to produce hybrid seeds (Cotton, BT Cotton) on an Industrial scale. Attur town is underdeveloped for its potential, much to blame the law makers of that region and bad entrepreneurial spirit of the sago factory owners who don't want to invest in the town development fearing competition in wealth accumulation.

TRANSPORTATION

Attur is on NH 68. Attur is well connected with Salem on the west at 55 kilometres and Kallakkurichi on the east (north-east) at 45 kilometres on the Salem-Ulunderpet NH 68 which in turn connects to Chennai through arterial NH 45 at Ulunderpet and NH 47 (Salem-Kanyakumari via Coimbatore, Cochin, Trivandrum) at Salem with a number of bus routes.

GEOGRAPHY

Attur is situated approximately 55 km to the east of Salem. The town has a fort on the northern banks of the Vasishta Nadhi river that flows from the Kalvarayan Hills (Spelt in English as Kalrayan). Attur has a small dam across Vashistanadhi river in the west end of town. The average elevation of the town is 212 metres (695 feet) above mean sea level (msl).

TOURISM

Attur Kottai Kayanirmeshwarar Temple (part of the panchaboodha temples)
Vadachennimalai Murugan Temple
Aanavaru Hills
Aanavari falls
Rettaimalai falls
Kotai (700 year old bulding)
Naarayananapuram Raja house

DEMOGRAPHICS

According to 2001 India census, Attur had a population of 58,150. Males constitute 50% of the population and females 50%. Attur has an average literacy rate of 68%, higher than the national average of 59.5%, with 55% of the males and 45% of females literate.\(^{14}\)

POLITICS

Attur assembly constituency is part of Kallakurichi (Lok Sabha constituency).

SCHOOLS

Attur is a Selection grade Municipal town Formerly it was a town Panchayat and was constituted as a Municipality with effect from 1.4.1965. It is a class II town. The extent of the Municipal area is 27.62 Sq.Kms.

E-governance at Urban Local Bodies (ULBs) is aimed to provide on-line citizen services, information to all hierarchies and monitor performance of ULBs. It is in practice that citizens are approaching the respective ULB's to pay revenues, get certificates and approvals.
METTUR

METTUR-ALUMINIUM CITY OF TAMILNADU

Mettur, meaning 'Town with crests and troughs', obtained its name owing to the undulating rocky nature of the land that makes the town an ideal place for the dam on Cauvery river, the life line of north and central Tamilnadu. Mettur is located at border of the Erode, Salem and Dharmapuri districts and equidistant from the district headquarters and about one and half hours by road from these district headquarters.

Mettur (Tamil: மெட்டுர்) is an Industrial town municipality in Salem District in the state of Tamilnadu, India. It is best known for the Mettur Dam. However in recent years it has been associated with rampant industrial polluting, with the Chennai-based Community Environmental Monitoring (CEM) arguing in their report of November 2007 for its designation as a "Critically Polluted Area". This argument centred around an air sample which found levels of 1,2-Dicholoroethane, a known carcinogen. Although the Central Pollution Board is yet to respond to this argument, the findings of The Indian People's Tribunal(IPT) in 2005 and the chemical tests performed by a USEPA-approved laboratory in Oregon, USA made this one of the most pressing environmental issues in South India.

Mettur is a Selection Grade Municipality and Taluk Head quarters in Salem District. Mettur is situated at a distance of 52 Kilometres North-West of Salem. Mettur is known for its huge dam built 1934 which is still one of the best dams in
the country and attracts tourists from all over India. It is one of the major sources of Power generation using the Hydro-resources. It is located at 11°45’ of the Northern Latitude and 77°45’ of Eastern Longitude. The Town is well connected with road services to Salem, Dharmapuri, Mysore, Bangalore and Erode. It is also well connected by rail with the Salem Town.

The introduction of E-governance in Mettur Municipality offers the online Citizen services. All information related to Mettur Municipality is easily accessible to the Public. It obviates the need to visit Mettur Municipality in person to pay tax, or to get certificates such as Birth and Death, Building Plan, Trade license etc. E-governance offers Public to remit their taxes in the banks, citizen counters and facilitation counters nearest to their residences.

**ECONOMY**

Mettur has a number of industries. An important one is Mettur Chemicals (now known as Chemplast) which has four large plants manufacturing chemicals, soaps and industrial gases. MALCO (Madras Aluminium Company) runs a matriculation and higher secondary school. SISCOL (Southern Iron and Steel Company Limited, now a part of Jindal groups) is a new addition to the region though it is located a little off Mettur. It is located at Pottaneri, 15 km from Mettur and 32 km from Salem the district headquarters. High grade granite is quarried in the Eli Karadu Hills. The town has a thermal power station (840 MW).

The Mettur Dam is a large dam in India built in 1934. It was constructed in a gorge, where the River Cauvery enters the plains. The dam is one of the oldest in
India. It provides irrigation facilities to a part of Salem, the length of Erode, Namakkal, Karur, Tiruchirappali and Thanjavur district for 271,000 acres (1,100 km²) of farm land. The total length of the dam is 1700 meters. The dam creates Stanley Reservoir. The Mettur Hydro Electrical power project is also quite large. The dam, the park, the major Hydro Electric power stations and hills on all sides make Mettur a tourist attraction. Upstream from the dam is Hogenakal Falls. The Mettur dam is an old multipurpose project of the south Indian state (province) of Tamilnadu across the Cauvery river. It irrigates 1,310 square kilometres each year. Its installed capacity for hydro-power generation is 32 MW. The maximum level of the dam is 120 feet and the maximum capacity is 93.4 tmc ft.

GEOGRAPHY

Mettur can be divided into upper and lower Mettur based on whether the part of the town lies upstream or downstream of the river. The Stanley reservoir, which is a standing example of British stone masonry is 1700 metres in length. The reservoir capacity touches 120 feet, when full and could go few feet beyond its full capacity during surplus seasons. The town is hemmed to a narrow strip of less than a kilometre in width by the cauvery let out by the Dam on the east and Eli karadu (Mouse hill) on the west which forms an interesting pattern of three similar peaks with identical longer shoulders to their left increasing in height from the Dam's crest level about a 1000 ft from sea level in the north to about 4000 ft peak in the Pallamalai.
LOCAL LEGEND

Neringipettai is about 4 km from the heart of Mettur at the foot of palamalai, the hills almost reach out to the river with just the State Highway from Mettur to Erode between the river and the hills. Pannavadi parisal thurai near Kolathur is located 12 km far from Mettur. There is a boat transportation in between the Kolathur and Nerupur of Dharmapuri district. The boat transportation is also available from Kottaiyur which is 20 km far from mettur. When the water level decreases in Mettur dam, we can see an Nandhi statue, an old church, a palace (Kottai) of Tipu Sultan which was sunk inside the water. It is nearer to Kottaiyur and Pannavadi. It is possible to travel by fisherman's boat from any of the place mentioned.

FESTIVALS/FAMOUS PILGRIMAGE CENTERS

Thanga Malai Murugan temple within the town is a local attraction during festivals. Villagers in Mettur celebrate the Mariamman festival during the summer vacation time which lasts for one whole week. AADI 18 is the famous festival for cauvery delta people.

DEMOGRAPHICS

As of 2001 India census, Mettur had a population of 1,53,790. Males constitute 51% of the population and females 49%.16

EDUCATION

Mettur has several good schools and institutes offering good quality education. They are, Government Higher Secondary School, St. Mary's for girls,
Malco Vidyalaya, Valluvar Vasuki Higher Secondary School, Vaidheeswara, JEMS etc. The various technical institutes are MIT Polytechnic College, Cauvery Polytechnic, Cauvery Engineering College, Government Arts and Science College and ITI Mettur. Engineering students would find that Mettur has a lot to offer in providing them an insight in manufacturing through industrial tour's industries and power plants.

**TRANSPORT**

Mettur being close to the transportation hubs of Erode and Salem is well connected to both these cities as well as to Dharmapuri. Bus services operate from Erode and Salem at the most frequency, with bus services once in every 5 minutes. It has got a railway station from where it is connected to Salem. There is a daily express train to Chennai from Mettur Dam and in the return direction too. Nearest airport is Salem Airport which has daily flights to Chennai.

**POLITICS**

Mettur assembly constituency is part of Dharmapuri Lok Sabha constituency.

**OLD CHURCH**

This Church also a very old one which has been closed by the river after the construction of the dam. It is located 8 Km from dam. This Church will be visible only during the down of water.

**OMALUR**

Omalur is a panchayat town in Salem District in the Indian state of Tamilnadu. It is situated on the National Highway 7 between 11° 73333" latitude
and 78° 06667" longitude. Agriculture, leather and handloom textiles are the major business. It is the second largest taluk in the district of Salem.

**HISTORY**

In 14th century, Omalur Kottai was built. The temple at Tharamangalam is an architectural wonder. The Madurai Nayaks ruled from Taramangalam, where they built a costly temple. In Salem district, they held the important strategic fort of Omalur and Attur.

The Gatti Mudalis's rule extended east-west from Thalaivasal to Dharapuram and north-south from Omalur to Karur. After the fall of the Vijayanagara Empire, the Gatti Mudalis became the Palaiyakkarar of Omalur under Tirumalai Nayak of Madurai in 1623.¹⁷

In 1815 Omalur taluk was absorbed into Salem taluk, but was recreated in 1819. It was again absorbed by Salem taluk in 1860, and again recreated in 1910. In 1916 Omalur taluk bifurcated into Omalur and Mettur, and in 1941 Mettur Taluk was absorbed into Omalur. Omalur has produced many officers in important positions in Government offices.¹⁸

**GEOGRAPHY**

Omalur is located at 11°44′N 78°04′E / 11.73°N 78.07°E. It has an average elevation of 298 metres (977 feet).

**DEMOGRAPHICS**

As of 2001 India census, Omalur had a population of 12,536. Males constitute 51% of the population and females 49%. Omalur has an average literacy rate of 64%, higher than the national average of 59.5%; male literacy is 71%, and female literacy is 58%.
CLIMATE

The climate is generally hot and dry. Summer stretches from February to July with its peak during the months of April and May. Temperatures stay above 30°C and can reach 37°C. During this time it gets occasional spells of rain. During the months of August and September the South-West monsoons start and bring about 100 mm of rain. In October and November it receives the North-East monsoon.

Omalur District covers 1/4 percentage area of land in Salem zone. Government College of Engineering is available 3 km from Omalur Bus stand. Periyar university is placed near to Salem and it's distance from Omalur is just 3.2 km. Periyar University controls approximately 250 arts and science colleges directly. It controls 150 direct distance Education Centers all over Tamilnadu.

OMALUR BANK AND ATM

Omalur has International, National and Private Bank's available near to Omalur Bus stand. They are

- Indian Bank
- State Bank of India
- Indian Overseas Bank and
- Axis Bank

Manipal Hospital is located to Omalur nearly within 5km with high quality rooms. Omalur has 72 panchayat and 154 villages. Around the Salem District Omalur is an good and big agriculture area.
SANKAGIRI

Sankagiri is one of the historic town located around 35 kms south-west of Salem. It is situated on the Salem-Coimbatore National Highway-NH47, in Salem District, Tamilnadu, India. Sankagiri is very famous for Fort which belonged to Tipu Sultan and now it is very famous for lorry/truck industries and its allied business. Lorry body building, Dipper building, lorry service centres, Auto finance, Bore well, Construction /Heavy equipments, Excavators are some of the industries/service units to be noted

Sankagiri is also called as 'Sankari' or 'Sangagiri'. Sankagiri also has a Sankaridur of railway station which is on Salem-Erode broad guage line. Sankari is a panchayat town in Salem district in the Indian state of Tamilnadu.

DEMOGRAPHICS

As of 2009 India census, Sankari had a population of 1,34,567. Males constitute 52% of the population and females 48%.

PLACES OF INTEREST

Sankagiri is also famous for its fort where Tipu sultan was preventing the British forces to have an easy access to Coimbatore. At Sankari in 1960 only around 25 goods vehicle were operated and now 10000 goods vehicle are being operated by 1500 lorry owners.

POLITICS

Sankari assembly constituency is part of Tiruchengode (Lok Sabha constituency).
GANGAVALLI

Gangavalli is a panchayat town in Salem district in the state of Tamilnadu, India.

GEOGRAPHY

Gangavalli is located at 11°29′N 78°39′E / 11.48°N 78.65°E. It has an average elevation of 292 metres (958 feet).

HISTORY

Gangavalli is probably named after the Western Ganga Dynasty. There were two major forces ruling in the neighborhood, Aragalur and Thedavur. Gangavalli in the recent days has been split from Attur taluk to make its own taluk.

DEMOGRAPHICS

As of 2001 India census, Gangavalli had a population of 32,584. Males constitute 50% of the population and females 50%. Gangavalli has an average literacy rate of 60%, higher than the national average of 59.5%: male literacy is 68%, and female literacy is 51%. In Gangavalli, 11% of the population is under 6 years of age. Gangavalli is one of the taluk in Salem district since 2000 but it does not have its own taluk office or any other important office here.

Gangavalli is a taluka headquarters in the Salem district of the southern state of India, Tamilnadu. It is located in the southeastern part of Salem district about 57 km from Salem. It is bounded by Thammampatti and Malliyakarai in the west, Attur in the north, Naduvalur and Viraganur in the east and Arumbavur in the south. The Sweta River, a tributary of the Vellaru, transverses through Gangavalli. The nearest railway station is the Attur Railway Station and the
nearest airport is Salem Airport at a distance of 70 km in the west and Tiruchirapalli Airport at a distance of 80 km in the south. Gangavalli is located between 11.48° North latitude and 78.65° East longitude at an average elevation of 292 metres (958 feet) above mean sea level. The Western Ganga dynasty ruled this region and it is believed this is how the place got its name. The ancient Attur Fort and Aragalur are located in the vicinity and are easily accessible from this town.