



PUNJAB ASSOCIATION'S
ANNA ADARSH COLLEGE FOR WOMEN
Affiliated to the University of Madras
Re-Accredited by NAAC with 'A+' Grade
2(f) Status Under UGC Act



VOLUME 2, ISSUE 1

FINZINE

DEPARTMENT NEWSLETTER



**DEPARTMENT OF ACCOUNTING
AND FINANCE (SHIFT-II)**

A SPECIAL EDITION ON FINTECH

CONTENT

**PROFESSIONAL
PARADIGM**

**STUDENTS'
CORNER**



PRACTICUM

**EDITORIAL
TEAM**



**STUDENTS'
ACHIEVEMENT**

**LOOKBOOK
2022**

**EVENTS
GALLERY**



PROFESSIONAL PARADIGM

SLNO.	NAME OF THE STUDENT	YR	LEVEL COMPLETED
1	ABINAYA. V. S	II	CMA INTER GROUP 1
2	YUVASHREE.R	III	CMA INTER GROUP 1
3	PURABI SAHOO	III	CMA FOUNDATION
4	THEJASVINI.M	III	CMA FOUNDATION
5	SHIVANI .T	III	CMA FOUNDATION
6	BHAVANI.S	II	CMA FOUNDATION
7	SANJANA. P	II	CMA FOUNDATION
8	POOJITHA. R	II	CMA FOUNDATION
9	ELAKKIYA. A	II	CMA FOUNDATION
10	VARNIKHA SRI . S	II	CMA FOUNDATION
11	SHURUTHI.J	II	CA FOUNDATION
12	DHARSHINI. R	II	CA FOUNDATION
13	KHUSHI .R	II	CA FOUNDATION
14	POORANI C.S	III	CS FOUNDATION
15	SRI VIDYA	III	CS FOUNDATION
16	VAISHALI.M	III	CS FIRST LEVEL
17	KANMETHA A.M.	III	CS FIRST LEVEL

PRACTICUM

SLNO.	NAME OF THE STUDENT	Yr	CERTIFICATE COURSE
1	Arkitha Sri. V	III	Swayam NPTEL course - Consumer Psychology
2	Atchayaa .R	III	Swayam NPTEL course - Consumer Psychology
3	Sujitha	II	International Marketing (NPTEL)
4	Mahalakshmi	II	International marketing and human resources (NPTEL)
5	Nibi Shree. R. E	III	Basic IT - NIIT Foundation
6	Akshaya. U	II	Intern Shala trainings - Stock market trading Internship and job preparation Digital Marketing Google - Google Ads Search certification



STUDENT ACHIEVEMENTS

INTER & INTRA COLLEGE WINNERS



**HASEENA AAFRIN - IIIYEAR &
PURABI SAHOO - IIIYEAR**

- 1 st place in Shark Tank held by Shasun jain college.
- 1 st place in guess the activist held by BBA department , Anna Adarsh College for Women.
- 1 st place in Paper presentation held by Rotaract club, Anna Adarsh College for Women
- 2 nd place in B-plan held by DG Vaishnav College.



VAESHNAVI.K - IIIYEAR

- 2 nd place in Postmarketem held by DG Vaishnav College.
- 3 rd place in Corptrek held by DG Vaishnav College.



K.SNEKHAVALLI - II YEAR

- 2 nd place in Essay Writing Competition , held in Observance of the 75 th Independence day, Anna Adarsh College for Women



STUDENT ACHIEVEMENTS

INTER & INTRA COLLEGE WINNERS



DIVYASHREE. N - I YEAR

- 2 nd place in Inter Departmental Pookolam competition conducted by Department of Bachelor of Business Administration (shift-II), Anna Adarsh College for Women



ELAKKIYA .A - II YEAR & ABHINAYA .S.V - II YEAR

- 3 rd place in Guess the Activist held by Department of Bachelor of Business Administration (shift-II), Anna Adarsh College for Women



EVENTS GALLERY

ACADEMIC BASED WEBINAR ON NEW TAX REGIME AND TAX FILING

An Academic based webinar was conducted on 21.7.22 on the topic "NEW TAX REGIME AND TAX FILING". The Resource person for the day was P.RajaPrabhu F.C.A,L.L.B. Students enriched their knowledge on the new tax regime by attending the webinar.

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DEPARTMENT OF ACCOUNTING AND FINANCE (SHIFT II)
 &
IQAC
 IS ORGANIZING
 A WEBINAR FOR FINAL YEAR STUDENTS
 ON THE TOPIC
NEW TAX REGIME AND TAX FILING

RESOURCE PERSON
P.RAJA PRABHU F.C.A,L.L.B
 CHARTERED ACCOUNTANT

DATE: 21-7-22 TIME : 2:00- 3:00 p.m
 DAY : THURSDAY MODE : ONLINE

G-MEET LINK:
<https://meet.google.com/zri-azpb-dqr?hs=224>

E-CERTIFICATES WILL BE PROVIDED

Dr.R.SHANTHI PRINCIPAL
 Dr.ANITA RAMAN VICE PRINCIPAL & DEAN (ACADEMICS)
 Dr.J.VIJAYA SHANTHI HEAD OF THE DEPARTMENT



ENTREPRENEURIAL TALK - THE PATH UNTAKEN

An entrepreneurial talk was conducted by department on 14.09.2022. Mr.Vishal, Leadership Coach and Strategic Consultant, Founder - SEA Skills Academy was the speaker. It was a motivating session for the students where he shared the stories of many women entrepreneurs and achievers.

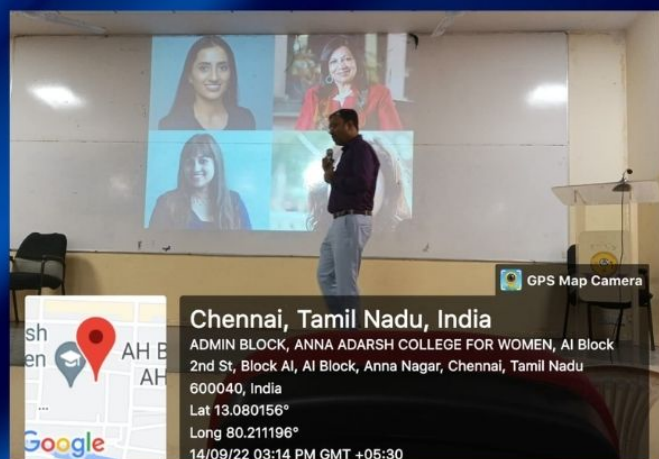
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Department of Accounting and Finance (Shift II)
 &
IQAC
 IN COMMEMORATION OF 75TH YEAR OF INDEPENDENCE
 IS ORGANISING
THE PATH UNTAKEN
 (ENTREPRENEUR TALK)
 BY:
MR.VISHAL
 Leadership Coach and Strategic Consultant
 Founder - Sea Skill Academy

Date : 14th September,2022
 Time : 3.30 p.m.
 Venue : Conference Hall

BOOK RELEASE ON INDIAN ENTREPRENEURS' SUCCESS STORIES

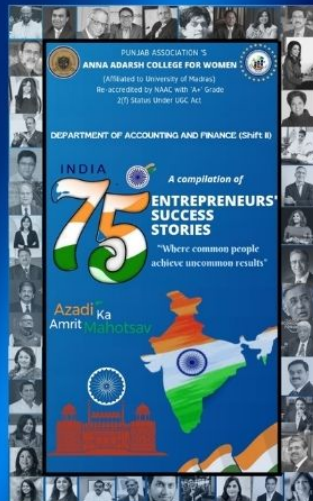
Dr.R.Shanthi Principal
 Dr.Anita Raman Vice Principal and Dean (Academics)
 Dr.J.Vijaya Shanthi Head of the Department



EVENTS GALLERY

BOOK RELEASE

The department conducted a book release ,on remark of the 75 th INDEPENDANCE DAY -"AZADI KA AMRIT MAHOSTSAV" .The book contains 75 success stories of Indian entrepreneurs .Mr.Vishal , Leadership Coach and Strategic consultant ,Founder of SEA Skills Academy was invited to launch the book.



CONVOCATION



Convocation ceremony was held on 16th September 2022 for the batch 2018-21. Lieutenant General A.Arun honoured the graduates with Certificates.

EVENTS GALLERY

EMPLOYMENT SKILLS IN DIGITAL MARKETING

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DEPARTMENT OF ACCOUNTING AND FINANCE (SHIFT II)
&
IQAC
is conducting a seminar on

EMPLOYMENT SKILLS IN DIGITAL MARKETING

DATE: 28 SEPTEMBER, 2022
TIME: 3:30 P.M.
VENUE: CONFERENCE HALL

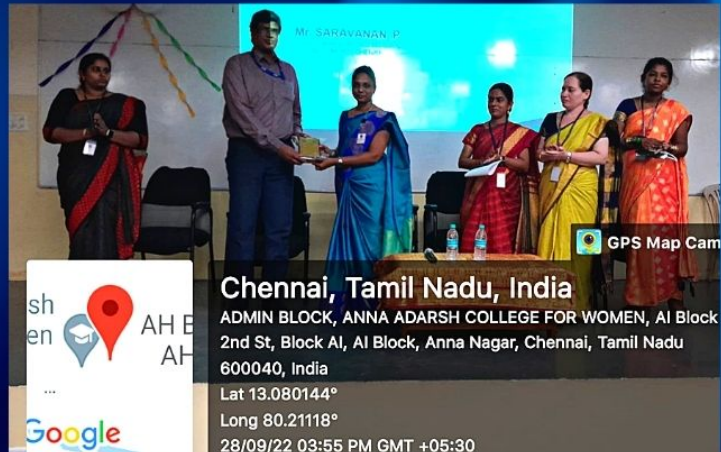
MR.SARAVANAN.P
Product
Development and
Monitoring
NIIT LIMITED, CHENNAI

Dr.J.Vijaya Shanthi
Head of the Department

Dr.Anita Raman
Vice Principal and
Dean(Academics)

Dr.R.Shanthi
Principal

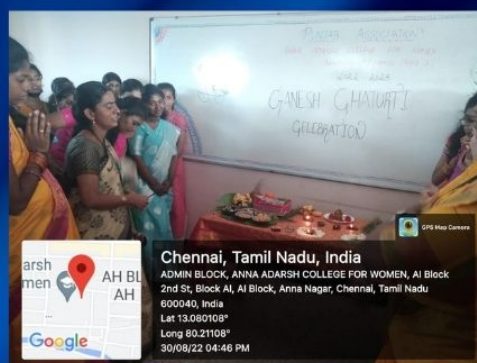
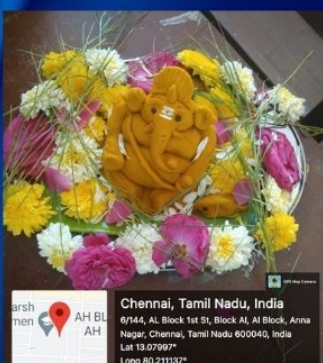
Dr.S.Marceline Pushpa
Dean(Student Affairs)



The department organised a seminar to create awareness on "EMPLOYMENT SKILLS IN DIGITAL MARKET". The speaker for the day was Mr. Saravanan, Product Development and Monitoring, NIIT Limited, Chennai. The occasion held on 28th September, 2022.

GANESH CHATURTHI CELEBRATION

Apart from conducting educational events the department also organised the intra department event on occasion of Ganesh Chaturthi on 30.8.22. Several events were conducted like Rangoli, Idol making and Creative sketching. Many students actively took part in the event. It was followed by a celebration and a pooja was done to seek the blessings of Lord Ganesh.



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Department of Accounting and Finance (Shift II)
&
IQAC

Is Organising
Intra Departmental Competitions
on the eve of :

Ganesh Chaturthi Celebration

Date : 30th August, 2022
Venue : Room no : 94

Rangoli competition
4 per team

Idol making competition
2 per team

Creative Ganesh painting competition
Individual

Dr.R.Shanthi
Principal

Dr.Anita Raman
Vice Principal and
Dean (Academics)

Dr.J.Vijaya Shanthi
Head of the Department

EVENTS GALLERY

OUTREACH PROGRAM



"GIVING IS THE GREATEST ACT OF GRACE"

On October 11, 2022, the department's students and staff visited SRI ARUNODAYAM orphanage in Kolathur and donated supplies and groceries that would be needed for their daily needs. Additionally, they had a chance to interact with the children there.

STUDENT ASSOCIATION INVESTITURE CEREMONY



Student 's Investiture ceremony was held on October 29 th 2022 in which the students association and the representatives were honored with badges for their respective posts.

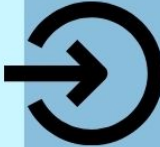
Chennai, Tamil Nadu, India
ADMIN BLOCK, ANNA ADARSH COLLEGE FOR WOMEN, AI Block
2nd St, Block AI, AI Block, Anna Nagar, Chennai, Tamil Nadu
600040, India
Lat 13.080014°
Long 80.211082°



GET STARTED WITH



UNIFIED PAYMENTS INTERFACE

 Download the UPI app from the Playstore

 Select language , Phone no. , and other login details.


 Create an unique ID as VPA-
Virtual Payment Address

 Link your bank account with the VPA

 Set MPIN to validate the transactions
(Mobile Banking Personal Identification Number)

 Registration complete!
Start Transacting using UPI



GOVERNMENT SERVICES & IT'S WEBSITES

DEPARTMENT NAME	WEBSITES
Department of Goods and service tax	https://gst.gov.in/
Tamil Nadu electricity board	https://www.tangedco.gov.in
FASTTAG portal	https://www.npci.org.in
Department for filing Income Tax Returns	https://.incometax.gov.in
Greater Chennai Corporation	https://www.chennaicorporation.gov.in
RTI portal	https://rtionline.gov.in
Department of PAN	https://www.pan.utiitsl.com/
Ministry of road Transport & Highway	https://pariyavahan.gov.in/
Department of Aadhar Services	https://uidai.gov.in



ASIAN COUNTRIES' CURRENCY

COUNTRY	FLAG	CURRENCY
INDIA		₹
AFGHANISTAN		؍
CHINA		¥
KOREA		₩
NAPAL		रु
OMAN		OMR
QATAR		QAR
RUSSIA		RUB
SRI LANKA		LKR
TAJIKISTAN		SM

ARTICLE WRITING

E-CURRENCY

Electronic currency is a form of currency that is available only in digital or electronic form. It is also called digital money, electronic money, digital currency, or cybercash. Barry Silbert is the Founder and CEO of Digital Currency Group. Sitting at the epicenter of the bitcoin and blockchain industry, DCG is a global enterprise that builds, supports, and invests in companies all over the world. Digital money is not physically tangible like a dollar bill or a coin. It is accounted for and transferred using online systems. One well-known form of digital money is the cryptocurrency Bitcoin. Electronic money is currency that is stored in banking computer systems. Electronic money is backed by fiat currency, which distinguishes it from cryptocurrency. Various companies allow for transactions to be made with electronic money, such as Square or PayPal. This electronic currency allows nearly instantaneous transactions over the internet and vastly lowers the cost associated with distributing notes and coins for example of the types of money in the UK economy 3% are notes and coins, 79% as electronic money

Digital money can either be centralized, where there is a central point of control over the money supply (for instance, a bank), or decentralized, where the control over the money supply is predetermined or agreed upon democratically. Electronic versions of currency already predominate most countries' financial systems. What differentiates digital currency from the electronic currency that's already in Americans' bank accounts is that digital currency never takes physical form. You can go to an ATM right now and easily transform the electronic record of your currency holdings into physical dollars. Digital currency, however, never leaves a computer network, and it is exchanged exclusively via digital means.

The digital rupee, though, will be issued and controlled by the RBI. Its centralized nature is, in fact, the RBI's bulwark against perceived threats posed by cryptocurrencies to the country's financial stability.

**-Aiswarya.S
II year**

TRANSFORMATION FROM Rs. to ₹

Among the world's major currencies all have a symbol to signify the currency what is the currency symbol or currency sign as a graphic symbol used as a shorthand for currency's name especially in reference to amounts of money. US dollar Japanese yen European euro and the pound sterling India add is letter R and S. The US as its American dollar, Australia as its Australian dollar, Canada as its Canadian dollar, Chinese has its Chinese yuan, the European Union has its Euro, Japan has its Japanese yen and UK has its pound sterling still 2010 there did not exist any symbol for Indian currency surprising but true an important world economy which plays a major role in global economy but doesn't have its own emphasis symbol origins instead it was being Simply by the initial letters RS.

The history of Indian rupee symbol on 5th March 2009 the Indian government announced a contest to create a sign for the Indian rupee during the 2010 union budget the union finance minister Pranab Mukherjee said that the proposed sign should reflect and capture the Indian ethos and culture. Around 3331 responses were received. Five symbols were shortlisted this where the entries from Nandita Malhotra ,Hitesh Padmashri , Shivin KK ,Shahrukh J Irani and Uday Kumar and one of them was due to be selected at the union Council of Ministers of India meeting held on 24th June 2010 however the decision was deferred at the request of the finance minister and final decision was made when they meet again on 15th July 2010.

The design is a combination of Devanagari letter RAA and the Latin capital letter R without its vertical bar the parallel lines at the top are safe to make an illusion of the Tricolour Indian flag and also depict an equality sign that symbolized the nation desire to reduce economic disparity there was also an huge controversy while the selection of the symbol the Indian rupee sign selection process was challenged in the Delhi High Court by petitioner Rakesh Kumar who was a participant in the competition described the process as full of discrepancies and flood name the finance ministry and the chairman of this Indian rupee symbol selection committee as respondents on 26th November 2010 the Delhi High Court single bench dismissed the Writ petition stating that there was no justifiable ground for the stated allegation the final selected symbol was designed by the Udaya Kumar a bachelor of architecture and visual design student at the industrial design center IIT Bombay it was presented to the public by the Government of India on 15th July 2010 following its selection through an open competition among Indian residents before its adoption the most commonly used symbols for the rupee where RS,RE or index in Indian languages.

Appropriate abbreviation in the language used the Unicode character for the Indian rupee sign is U +20B9 Indian rupee sign other countries that use a rupee such as Sri Lanka, Pakistan and Nepal still use a generic U +20A8 rupee sign character upon the symbols adoption in July 2010 the Indian government said it would try to adopt the sign within six months in the country. And globally within 18 to 24 months major banks also have started printing cheques with the new Indian rupee sign When the traditional sign was also used.

The Indian postal department also started printing postage stamps with this new Indian rupee sign when it is issued the Common wealth Games comparative stems on 3rd October 2010 in his budget speech on 28th February 2011 the finance minister Pranab Mukherjee announced that the sign will be incorporated in future coin issues points of diminution of rupees 1,2,5 and ten with the new symbol have been in the circulation as of January 2012 the new Indian rupee sign has been incorporated in the currency notes in the nomination of ₹ 10 ,₹ 100, ₹ 500 and ₹ 1000 and as of 12 April 2012 this was extended to domination of ₹ 20 and ₹ 50 therefore the symbol was approved by the Minister of Finance and department of Economic Affairs of the Government of India and had finally approved the sign .The approval off was given by Sushil Kumar under the secretary of Indian government.



NFT (NON- FUNGIBLE TOKENS)

Imagine buying a piece of digital artwork on the internet at a reasonable price and getting a unique digital token known which proves your authority over the artwork you bought. Wouldn't it be great? Well, that opportunity exists now. NFTs are currently taking the digital art and collectables world by storm. Just as everyone worldwide believed Bitcoin was the digital answer to currency, NFTs are now pitched as the digital answer to collectables.

NFTs means non fungible tokens, which are generally created by using the same type of programming used for cryptocurrencies. As the name says fungible, which means it cannot be exchanged or traded. It can neither be replaced or interchanged because it has unique properties. NFTs are digital assets that represents internet collectables like art, music, games, sports or even tweets!

NFTs have been around since 2015, but they are now experiencing a boost in popularity. First and perhaps most obviously, is the normalization and excitement of cryptocurrencies and the underlying blockchain frameworks. Beyond the technology itself is the combination of fandom, the economics of royalties, and the law of scarcity.

Consumers all want to get in on the opportunity to own unique digital content and potentially hold them as a type of investment. In this new world where investing in real estate, gold, fixed deposits etc are getting difficult and giving less returns, cryptocurrencies and NFTs are the best options. They are the future.

**- ANAGHA VISWANATH
B.COM 2ND YEAR**



MONEY CIRCULATION

How Money Gets in Circulation?



WHAT IS MONEY CIRCULATION?

Currency in circulation refers to the amount of cash—in the form of paper notes or coins—within a country that is physically used to conduct transactions between consumers and businesses.

Currency in circulation is all of the money that has been issued by a country's monetary authority, minus cash that has been removed from the system. Money is always circulating among traders by facilitating commodity transactions.

Currency in circulation can also be thought of as currency in hand because it is the money used throughout a country's economy to buy goods and services.

INDIA'S PACE OF RISE IN CURRENCY CIRCULATION DIPS

Cash usage has been steadily rising in the economy, even as newer and far convenient digital alternatives of payments have become popular. The COVID-19 pandemic, which laid an emphasis on contactless transactions, also gave a fillip to such digital modes.

India's currency in circulation has increased by only around Rs.50000 crore in the first four months of this financial year that began in April, which is nearly half the pace of the same period a year ago.

The rise in the cash in circulation for April-July stood at Rs.50800 crore, as compared to Rs.92800 crore for the similar period last year.

In a recent note, economists at SBI had said the currency in circulation (CIC) declined by ₹7,600 crore in the Diwali week, which was the first such decline in nearly two decades if one were to exclude the 2009 festivities, which saw a marginal dip due to the global financial crisis



THE CIRCULATION

In the process of transfers, business entities aim to collect cash in amount to sustain business growth.

The business may use the money to pay for salaries, utilities, maintenance, tools and other things. Growing businesses create new jobs, use new spaces and pay additional taxes.

The government in turn, must use taxes in ways that will benefit the general public; not on some political projects that favor only the players and supporters of a current administration.

Money placed in banks yields interests, whilst still keeping the value intact for the depositor's future use. Interest paid by banks are sourced from interests collected from borrowers;

Making it important for banks to make sure that money, is loaned out to entities vetted as capable of paying back the funds borrowed plus interests. Such scenarios in an economic territory, if occurring with very little or no setbacks at all, can guarantee economic stability and growth.

Unfortunately, there are certain factors such as natural calamities, disasters, civil unrests, poor political policies, monopolies, fraud, innovations, and global conflicts that affect activities and operations of those who participate in money circulation.

The economists also said that a lower currency in circulation also was akin to a cut in the cash reserve ratio for the banking system as it resulted in lower leakage of deposits and would have a positive impact on monetary transmission as well.

The report credited the government for the "relentless push" of digital alternatives in its attempt to formalize and digitalize the economy.

Sudarsana. G

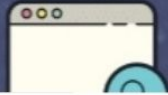
BCOM A&F

IInd year (Shift II)

FUN WITH FINANCE



FIND ME..!



1) 🙄🌊🙄🌊🙄 Bank	ICICI Bank
2) 🚗 u r 🌱🙄 Bank	Karur and Vysya Bank
3) 🙄🍌🐝🙄 Bank	IDBI Bank
4) 🙄 d 🐱 Bank	Syndicate Bank
5) ✅🐝🙄 Bank	SBI Bank
6) <u>100</u> th 🇮🇳 Bank(Hindi)	Saurashtra Bank
7) ✅🐝☕ Bank	SBT Bank
8) 🙄🇮🇳 Bank	Punjab National Bank
9) 🐜 r a Bank	Andhra Bank
10) <u>100</u> 🏠 Bank	Centurian Bank



-KIRUTHIKA. L
JANANIPPRIYA.K.S
B.COM 2ND YEAR



EDITORIAL TEAM



S.NO	NAMES	TECHNICAL POSITION	COUNCIL POSITION
1.	PURABI SAHOO	EDITOR	PRESIDENT
2.	JANANI PRIYA K.S.	EDITOR	VICE PRESIDENT
3.	THEJASVINI M	EDITOR	PLACEMENT COORDINATOR
4.	RITHIKA K	CO - EDITOR	EVENT PLANNER
5.	KIRUTHIKA L	CO - EDITOR	TREASURER
6.	SHRAVANTI NANDA	CONTENT WRITER	TECHNICAL COORDINATOR
7.	AKSHAYA NIVASINI J.L	CONTENT WRITER	SOCIAL MEDIA REPRESENTATIVE

2022 LOOKBOOK



Chennai, Tamil Nadu, India
AI 147, Ground Floor, 1st St, Block AI, AI Block, Anna Nagar, Chennai, Tamil Nadu 600040, India
Lat 13.079619°
Long 80.2112°
30/08/22 02:27 PM



Chennai, Tamil Nadu, India
21/162/1, AI Block 2nd St, Block AI, AI Block, Anna Nagar, Chennai, Tamil Nadu 600040, India
Lat 13.079863°
Long 80.21113°



Chennai, Tamil Nadu, India
6/144, AL Block 1st St, Block AI, AI Block, Anna Nagar, Chennai, Tamil Nadu 600040, India
Lat 13.080028°
Long 80.211109°
30/08/22 04:11 PM



Chennai, Tamil Nadu, India
ADMIN BLOCK, ANNA ADARSH COLLEGE FOR WOMEN, AI Block 2nd St, Block AI, AI Block, Anna Nagar, Chennai, Tamil Nadu 600040, India
Lat 13.080146°
Long 80.210997°
14/09/22 03:54 PM GMT +05:30



Chennai, Tamil Nadu, India
70/158, 7th Main Rd, Block AI, AI Block, Anna Nagar, Chennai, Tamil Nadu 600040, India
Lat 13.079279°
Long 80.210188°
04/05/22 05:00 PM



Chennai, Tamil Nadu, India
ADMIN BLOCK, ANNA ADARSH COLLEGE FOR WOMEN, AI Block 2nd St, Block AI, AI Block, Anna Nagar, Chennai, Tamil Nadu 600040, India
Lat 13.080146°
Long 80.210997°



Chennai, Tamil Nadu, India
ADMIN BLOCK, ANNA ADARSH COLLEGE FOR WOMEN, AI Block 2nd St, Block AI, AI Block, Anna Nagar, Chennai, Tamil Nadu 600040, India
Lat 13.080159°
Long 80.211193°
14/09/22 02:30 PM GMT +05:30



Chennai, Tamil Nadu, India
90, AI Block 2nd St, Block AI, Block AJ, Anna Nagar, Chennai, Tamil Nadu 600040, India
Lat 13.08011°
Long 80.210302°



Chennai, Tamil Nadu, India
66/156, 7th Main Rd, Block AI, AI Block, Anna Nagar, Chennai, Tamil Nadu 600040, India
Lat 13.079485°
Long 80.210304°
11/10/22 04:09 PM GMT +05:30



Chennai, Tamil Nadu, India
21/162/1, AI Block 2nd St, Block AI, AI Block, Anna Nagar, Chennai, Tamil Nadu 600040, India
Lat 13.079863°

Chennai, Tamil Nadu, India
ADMIN BLOCK, ANNA ADARSH COLLEGE FOR WOMEN, AI Block 2nd St, Block AI, AI Block, Anna Nagar, Chennai, Tamil Nadu 600040, India
Lat 13.080144°
Long 80.211118°
28/09/22 03:55 PM GMT +05:30



Chennai, Tamil Nadu, India
ADMIN BLOCK, ANNA ADARSH COLLEGE FOR WOMEN, AI Block 2nd St, Block AI, AI Block, Anna Nagar, Chennai, Tamil Nadu 600040, India
Lat 13.080153°
Long 80.211182°



Chennai, Tamil Nadu, India
16/96, AI Block 2nd St, Block AI, AI Block, Anna Nagar, Chennai, Tamil Nadu 600040, India
Lat 13.080729°



Chennai, Tamil Nadu, India
ADMIN BLOCK, ANNA ADARSH COLLEGE FOR WOMEN, AI Block 2nd St, Block AI, AI Block, Anna Nagar, Chennai, Tamil Nadu 600040, India
Lat 13.080144°
Long 80.211118°
28/09/22 03:55 PM GMT +05:30



Chennai, Tamil Nadu, India
70/158, 7th Main Rd, Block AI, AI Block, Anna Nagar, Chennai, Tamil Nadu 600040, India
Lat 13.079313°
Long 80.210134°
07/09/22 05:09 PM



