

About Tamil World Bank

Tamil World Bank is the first-of-its-kind financial institution founded by professionals, educators, and entrepreneurs from the Tamil language community. Rooted in cultural pride and collective progress, our mission is to bridge financial inclusion and linguistic identity — all while supporting development, innovation, and heritage preservation.

Vision Statement

"To provide inclusive financial services to every individual across the globe, led by the Tamil-speaking community."

தூரநோக்கு அறிக்கை

உலகம் முழுவதும் உள்ள ஓவ்வொரு நபருக்கும், தமிழ் பேசும் சமூகத்தின் வழியாக நிதி சேவகளை வழங்குவது

Mission Statement

To enhance lives across the globe by providing reliable, accessible, and modern financial services, guided by the leadership of the Tamil-speaking community.

தொடர்புடைமை அறிக்கை

"நம்பகமான, எளிதாக அணுகக்கூடிய மற்றும் நவீன நிதி சேவகளை வழங்கி, தமிழ் பேசும் சமூகத்தின் வழிகாட்டுதலால் உலக மக்கள் வாழ்வை மேம்படுத்துவதே எங்களின் பணி."

Core Values:

Community-first banking

Financial literacy in native language

Ethical and inclusive finance

Digital empowerment and accessibility

Products

1. Personal Banking Products

Savings Account (Regular, Basic, Salary, NRI, etc.)
Current Account
Fixed Deposit (FD)
Recurring Deposit (RD)
Multi Option Deposit Scheme (MODS)

2. Loans

Home Loan (Regular, NRI, Pre-approved, Top-up)
Car Loan
Personal Loan (Xpress Credit, Pension Loan)
Education Loan
Gold Loan
Loan Against Property
Agriculture Loans

3. Cards & Payments

Debit Cards (Domestic/International)
Credit Cards (offered via Tamil Global Card)
Prepaid Cards (Gift cards, Travel cards)
BHIM Tamil Pay / UPI
Tamil Kannini— All-in-one digital banking and lifestyle platform

2. Corporate Banking Products

Cash Management Services
Corporate Loans / Working Capital Finance
Trade Finance (LCs, Bank Guarantees)
Project Finance
Supply Chain Finance
Treasury and Forex Services
Merchant Banking

3. International Banking

NRI Services – NRE/NRO Accounts, FCNR Deposits, Remittance Services
Forex Services – Foreign currency accounts, currency exchange, wire transfers
Overseas Branches – Banking services for Indian businesses abroad

4. Digital Banking Services

Tamil Digi App – Unified app for banking, shopping, and investments
TWB Internet Banking (Retail and Corporate)
TWB Mobile Banking (TWB Lite)
SMS and Missed Call Banking
TWB Quick – Balance inquiry via missed call/SMS

5. Investment & Insurance Products

Mutual Funds (through TWB Mutual Fund)
TWB Sovereign Gold Bonds
TWB Equity Trading Account (in partnership with TWB Securities)
Tax-Saving FD (under Section 80C)

Insurance

TWB Life Insurance (Life, ULIP, Term, Pension plans)
TWB General Insurance (Health, Motor, Travel, Home insurance)

6. Agricultural & Rural Banking

Kisan Credit Card (KCC)
Agricultural Gold Loan
Farm Mechanization Loans
Irrigation Equipment Finance
Animal Husbandry, Fisheries Loans
Rural Microfinance Services

7. Cultural Grants & Investments

Special funds for literature, publishing, and education
Low-interest loans for cultural centers and schools
Scholarships for students in linguistics and translation studies

About the Management Team



About Arun Kumar Manickam

Founding Team & Chief Happiness Officer, Tamil World Bank (TWB)

Arun Kumar Manickam is a visionary banking professional. With over two decades of experience across leading financial institutions—including **State Bank of India**, **IDBI Bank**, **ICICI Bank**, **ING Vysya Bank**, and **Cholamandalam DBS**—Arun brings deep industry insight and operational expertise to the platform.

He holds a **Master's degree in Management** from the prestigious **Bharathiar School of Management and Entrepreneur Development (BSMED), Coimbatore**, and has further enhanced his strategic and leadership capabilities through **Indian Institute of Management, Ahmedabad (IIM-A)**.

<https://www.linkedin.com/in/arun-kumar-manickam-b7476150/>

S Viswanathan, Chairman ASV Agriculture Research & Export P Ltd



Mr. S. Viswanathan is a visionary agripreneur and the Chairman of **ASV Agriculture Research & Export Pvt. Ltd.**, a company dedicated to advancing sustainable agriculture, agri-research, and global agri-exports.

With a strong commitment to innovation in farming practices and value-added agri-products, Mr. Viswanathan has been instrumental in promoting scientific research, export-quality standards, and farmer empowerment across India. Under his leadership, ASV has grown into a trusted name in agricultural development and international trade.

A firm believer in integrating technology with traditional agriculture, he continues to lead initiatives that uplift rural livelihoods, enhance crop productivity, and position India as a global leader in agricultural exports.

Ashwath Ram, Chief Commercial Officer



Ashwath Ram is a seasoned professional with extensive experience in the hospitality & he possess a deep understanding of the Indian market and its unique business landscape. With a proven track record of delivering growth and profitability, he is adept at creating and executing strategies that drive revenue, increase market share, and enhance customer satisfaction. His expertise in team management, relationship building, and operational excellence enables me to lead and inspire cross-functional teams to achieve their goals and exceed expectations. His passion for innovation and continuous improvement drives to constantly seek new opportunities for growth and development.

<https://www.linkedin.com/in/ashwath-ram-a40a972b/>



Mr. N. C. Vasudev is a seasoned semiconductor expert and technology leader with over two decades of experience in **advanced microelectronics, embedded systems, and memory technologies**. He currently serves as **Director at ALBUM Semiconductors Pvt. Ltd.**, a role he has held since 2015, where he leads innovation and strategic development in semiconductor design. Before this, Mr. Vasudev held several key technical positions in globally renowned tech firms:

- **Principal Engineer at ARM Embedded Technologies** (2008–2015)
- **Senior Design Engineer at Emerging Memory Technologies** (2005–2008)
- **Component Design Engineer at Intel Technology** (2004–2005)
- **Design Engineer at STMicroelectronics** (2003–2004)

Mr. Vasudev holds an **M.Tech in Microelectronics** from the prestigious **Indian Institute of Technology, Bombay (2001–2003)**, where he built a strong foundation in semiconductor physics and VLSI design.

With a blend of deep technical acumen and leadership, he continues to contribute to India's growing semiconductor ecosystem, mentoring teams and advancing innovations in chip design and embedded technologies.

<https://www.linkedin.com/in/n-c-vasudev-63930512/>



Mohan Manickam, is an astute and result oriented professional with over 25 years of rich experience in Heading Business Planning & Control and Managing Operations of Textile related Industry. Presently associated with Anugraha Fashion Private Limited as General Manager - Operation.

A proactive management member, planner with cross functional expertise in Planning, Market Research, Human Resource Management, Compliance Management, Project Implementation and management with skills in competitor/ market analysis. Extensive experience in setting up and managing business operations which require deep understanding of critical business acumen.

Core Competencies

- Strategic Planning
- Project Planning & Execution
- Business Development
- Budgeting & Forecasting
- Process Planning
- Merchandising & Product Management
- Marketing & CRM
- Human Resource Management
- Compliance Management
- Production Management
- Sourcing / Procurement
- Sustainability
- CSR

Certification

- \ 1. SAP Solution Consultant – MM & Solution Consultant SCM - Procurement with mySAP ERP 2005 (ECC) 6.0 from Siemens Information Systems Limited, Mumbai in 2008.
- 2. Certified as ISO 9001:2008 Lead Auditor (Quality Management Systems),
- 3. Certified as ISO 14001:2004 Lead Auditor (Environmental Management System)
- 4. Certified as ISO 18001:2007 Lead Auditor (OHSAS)
- 5. Certified as SA 8000 (Social Accountability) Auditor
- 6. Certified as Chemical Management System by Nimkar
- 7. Certified for LEAN Six Sigma Black Belt
- 8. Certified for Global Reporting Initiative (GRI)
- 9. Trained for Carbon Footprint and Global Warming Potential Calculations by CII
- 10. Certified for Green CO (Sustainable Manufacturing Practices) by CII Hyderabad
- 11. CII Certified for Sustainability Assessor

Ms Ramya Raman, Head Corporate Relations



Ms Ramya Raman is an accomplished and visionary business leader with over 20 years of experience in the pharmaceutical distribution sector. As the CEO of Monarch Pharmaceuticals , She has been instrumental in transforming the company into a key player in the medical supply chain—ensuring timely, compliant, and efficient delivery of pharmaceuticals to hospitals, clinics, and pharmacies across Kerala, India.

Under her leadership, the company has expanded its reach to various distribution centers and built a reliable logistics network that supports healthcare providers with critical medications and supplies. She is known for a forward-thinking approach, investing in digital infrastructure, cold-chain logistics, and regulatory compliance to strengthen operational excellence.

<https://www.linkedin.com/in/ramya-raman-b3b061368/>

Sangeetha Kumar, Chief Sports Officer



Ms Sangeetha Kumar is a rising star in Indian athletics and a gold medalist in the discus throw event at the Junior National Sports Meet at New Delhi during 1997 . Known for her strength, discipline, and unwavering determination, Sangeetha Kumar has become a symbol of excellence and inspiration for young athletes across the country.

Off the field, Sangeetha Kumar is known for her humility and commitment to mentoring young athletes. She actively promotes sports among rural girls through outreach programs and has spoken publicly about overcoming gender biases in athletics.

Her journey reflects the power of perseverance and the changing face of Indian sports—where young women like her are redefining possibilities.

<https://www.linkedin.com/in/sangeetha-kumar-98ab94369/>



Ashutosh Singh

Shri Ashutosh, the Chief Technology Officer (CTO) brings 10 + years of deep expertise in technology leadership, digital transformation, and innovation strategy. With a proven track record of building scalable systems and leading high-performance tech teams, [he/she/they] plays a pivotal role in driving the company's tech vision, product architecture, and platform evolution.

His focus includes aligning technology with business goals, leveraging emerging technologies such as AI, cloud computing, cybersecurity, and ensuring seamless digital experiences for users and clients. As CTO, Ashutosh is committed to fostering a culture of innovation, agility, and technical excellence to support the organization's growth in a rapidly evolving digital landscape.

<https://www.linkedin.com/in/intelligem/>



Srinithi Mohan, Legal Consultant | Project Management Consultant | Agile Practitioner | CRM Strategist

Shrinithi Mohan is a dynamic and results-driven **Project Management Consultant**, with a global professional footprint and a passion for innovation and execution. She brings a blend of **technical expertise, international work experience**, and entrepreneurial insight to every project she leads.

Academic Credentials:

- Bachelor's in Computer Science Engineering from **PSG College of Technology**, Coimbatore
- Master's in Computer Science Engineering from **New Jersey Institute of Technology**, Newark, NJ

Professional Background:

Shrinithi has worked in **New York City and London**, managing projects across diverse domains before choosing to return to her hometown **Coimbatore** to contribute locally. She is well-versed in **Agile methodologies and the Scrum framework**, and has led the successful **implementation of CRM solutions** that streamline operations and improve customer engagement.

Certifications & Leadership:

- **PGDM in Enterprise Creation and Venture Development**
- **Startup Leadership Fellow**

A collaborative leader and strategic thinker, Shrinithi is passionate about building strong teams, optimizing business processes, and delivering measurable value. **"Let's collaborate and drive success together!"**

<https://www.linkedin.com/in/shrinithimohan/>



Riyaz Shaik, CFA , Advisory Board

Riyaz Shaik, CFA, is a distinguished finance leader with over 23 years of experience across banking, investment management, capital markets, and financial operations. He has consistently delivered results in highly regulated environments, with a proven track record in financial strategy, corporate governance, risk management, and portfolio oversight. With professional credentials including Chartered Accountant and Cost Accountant, he brings deep technical expertise and strategic vision to financial leadership roles.

Throughout his career, he has led multifunctional finance teams, driven enterprise-wide budgeting and reporting processes, and managed financial planning for diversified portfolios including equities, fixed income, private equity, and real estate. He has played a key role in regulatory reporting, tax and Zakat compliance, IFRS conversion, IPO preparedness, and group-level merger due diligence. He has also contributed significantly to board-level reporting, profitability analysis, business valuation, and strategic transformation initiatives.

Riyaz is known for his structured, analytical, and people-centric leadership style. He excels at aligning finance functions with organizational strategy, ensuring transparency, and building strong internal controls. Fluent in English, Hindi, Telugu, and Tamil, and based in Riyadh, he is now seeking to bring his extensive experience to a forward-thinking organization where he can add strategic value, enable growth, and lead financial excellence.

<https://www.linkedin.com/in/riyazshaik/>



Dr. Elizabeth Zavier, an accomplished academic with credentials from IIT and IIM, and over two decades of techno-functional experience. Dr. Zavier has been at the forefront of FinTech innovation and AI-enabled solutions, playing a pivotal role in helping organizations seamlessly integrate AI into their core business strategies.

In the backdrop of India's rapidly evolving digital public infrastructure—driven by UPI, India Stack, and Account Aggregators—Dr. Zavier envisions Agentic AI as the catalyst for the next wave of intelligent financial services innovation.

She emphasizes the transformative potential of Agentic AI in enabling: Hyper-personalization

Real-time decision-making Context-aware assistance Embedded finance inclusion Open banking evolution

According to her, AI assistants—akin to a financial services co-pilot, like a "JARVIS"—will soon redefine how consumers and institutions interact, making financial services smarter, faster, and more inclusive.

<https://www.linkedin.com/in/elizabethzavier/>



Puli S. Saravanan is a seasoned **corporate leader, turnaround specialist, and entrepreneur** with deep expertise in energy, digital transformation, and advanced technologies with over **30 years** of experience in **Oil & Gas**, holding senior roles such as Regional Turnaround Director at **Shell Asia** and leadership positions at **ExxonMobil**. **He has** Led capital investment strategies, asset management, internal audit, procurement, and project execution across major refineries and petrochemical operations

Entrepreneurial & Tech Ventures

- Founded and co-founded multiple ventures in **Additive Manufacturing, Blockchain, AI/ML, Data Analytics, Oil & Gas Consulting, Electric Vehicles, and Education (Nuvalia Future School)**
- Serves on boards and advisory councils for tech startups, especially in emerging fields

Academic Credentials

- **MBA** in International Business & Finance from **Imperial College Business School, University of London**
- **MS** in Industrial Engineering from **National University of Singapore**
- **B.Tech** from **Madras Institute of Technology**
- Awarded an **Honorary Doctorate** from European Continental University, Delaware, USA

Leadership & Strategic Expertise

- Recognized for his expertise in **turnaround management, capital investments, and operational excellence.**
- A thought leader sought after for board-level guidance across technology and community service spheres

Global Reach & Influence

- Based in **Singapore**, with regional impact across Asia Pacific.
- Actively engaged in tech-driven initiatives addressing future trends in energy, mobility, and digital transformation

<https://www.linkedin.com/in/pulisaravanan>



Kasiviswanathan Panchatsharam

Founder & CEO | Global Automotive Strategist | Investor & Mentor | EV & Hydrogen Policy Expert

Kasiviswanathan Panchatsharam is a visionary leader and industry expert with over 25 years of cross-functional experience in automotive innovation, EV policy development, strategic leadership, and global business development. As the Co-founder and MD of RK Global Consultants, and formerly Global Director of Training at VinGroup/VinFast LLC, he has spearheaded transformative projects across EMEA, APAC, and India, including high-impact roles at Tesla, BMW AG, Royal Enfield, and Hyundai-Kia-Genesis.

He has played a pivotal role in investor onboarding for EV startups, securing \$1 million+ in early 2024 alone, and advising top-tier companies on strategic growth, such as BATTERYOK and Gravita India. His initiatives span policy advocacy (TN 2.0 Strategy 2047), hydrogen and EV accreditation, and startup mentoring across multiple Indian states.

Recognized globally, he holds certifications from BMW AG and Tesla, and has coached World Skills teams internationally. His portfolio includes patented innovations, AI-based cinematic tech, and bulletproof convoy training for national leaders. Kasiviswanathan is also a trusted advisor to global universities and a mentor shaping future-ready talent through IITs, IIMs, and international academia.

<https://www.linkedin.com/in/kasiviswanathan-panchatsharam-aa12b320/>

HONARY ADVISORS – Tamil World Bank (TWB)



V. Krishnasamy | Veteran Aviation Professional | Community Leader | Grassroots Champion | Trade Unionist

Professional Career – Singapore Airlines (43+ Years)

Mr. V. Krishnasamy is a highly respected veteran in Singapore's aviation industry, having dedicated more than **43 years of service to Singapore Airlines (SIA)**—one of the world's most admired carriers. Throughout his long and impactful career, he contributed across various roles and functions, building a reputation for integrity, diligence, and professionalism. His tenure at SIA reflects not only loyalty and deep institutional knowledge but also his commitment to excellence and national service in one of Singapore's key strategic industries.

Community Service – 50+ Years of Leadership in the Tamil Community

Over five decades, Mr. Krishnasamy has been an **instrumental figure in the Tamil community in Singapore**, most notably through his extensive work with the **Singai Tamil Association** (formerly known as the Singapore Tamil Association). He has held several senior leadership positions, including:

- **President**
- **Secretary**
- **Treasurer**

Through these roles, he has played a pivotal part in shaping programs that promote Tamil language, culture, youth empowerment, education, and social cohesion. His work has impacted generations of Tamil Singaporeans, and he remains a trusted voice in cultural preservation and community integration.

Trade Unionist and Advocate for Workers' Rights

Mr. Krishnasamy has also been a strong **advocate for workers' welfare**, serving as a committed trade unionist during his professional career. He has actively contributed to the labor movement in Singapore, championing fair employment practices, workplace safety, and harmonious employer-employee relations. His voice has helped build bridges between employees and corporate leadership, ensuring that workers' rights are respected and improved.

Grassroots Leadership – People's Association of Singapore

A dedicated **grassroots leader under the People's Association (PA) of Singapore**, Mr. Krishnasamy continues to serve actively in his community. His contributions include:

- Strengthening social bonds among residents
- Promoting inter-racial and inter-religious harmony
- Supporting civic engagement and local development programs
- Being a mentor and role model to young volunteers and future community leaders

His unwavering commitment to nation-building and community upliftment has earned him the respect and admiration of peers across different ethnic and age groups.

Legacy and Recognition

With a rare blend of professional excellence, community dedication, and grassroots activism, **Mr. V. Krishnasamy's legacy** stands as a beacon of service, humility, and leadership. His life's work exemplifies the spirit of "**One Singapore**"—where progress, unity, and cultural pride go hand in hand.

Senior Banking Professional | 25+ Years of Experience

S Anand is a highly accomplished **senior banking professional** with over **25 years of diverse experience** across leading public and private sector banks. With deep expertise in **retail banking, corporate finance, credit, risk management, and regulatory compliance**, he has played a pivotal role in driving strategic growth and operational excellence.

Known for strong leadership, customer-centric approach, and deep knowledge of the Indian financial ecosystem, Mohan has led large teams, managed multi-crore portfolios, and spearheaded key initiatives in **digital banking, financial inclusion, and policy implementation**.

He continues to be a respected voice in the banking industry and remains committed to fostering innovation, governance, and financial empowerment.



Arun KJ serves as an Associate Manager at Hyundai Motor India Ltd. in Chennai, where he plays a pivotal role in driving operational efficiency, coordinating cross-functional teams, and overseeing key automotive projects. With a strong foundation in the automotive industry, Arun brings experience in team leadership, project execution, and stakeholder management—ensuring the smooth progression of initiatives within a fast-paced corporate setting. He completed his schooling at St. Antony's Higher Secondary School in Coonoor, reflecting his roots in the region and early academic grounding. His Skills & Expertise includes Leadership and team management, Project planning and implementation & Cross-functional collaboration within automotive manufacturing environments. Arun is recognized for his strategic mindset, operational rigor, and ability to foster synergy between departments—qualities essential for steering complex projects to completion.

www.linkedin.com/in/arun-kj-0580a0289



Malaysia Advisor

Dato Dr. Jason Murugasan is a seasoned business leader with extensive experience in decision-making, marketing, and investment. Throughout his career, he has effectively established and guided multiple successful companies, showcasing a consistent record of accomplishments. His proficiency lies in navigating intricate financial environments and executing judicious investment choices to optimize return on investment (ROI). With a strategic mindset and robust analytical skills, he excels at recognizing opportunities and devising impactful strategies to stimulate growth.

His wealth of expertise makes him an invaluable addition to any organization, capable of offering leadership and direction to teams, thereby positioning the company for sustained success

Our Distribution Partner



About BankNbfc.com

BankNbfc.com is Global premier knowledge & networking platform dedicated to the **Banking, NBFC, and Fintech ecosystem**. BankNbfc.com aspires to become the “Google of Banking,” empowering professionals across the sector to connect, learn, grow, and lead in a fast-changing financial landscape. In its first phase, BankNbfc.com aims to integrate **employees across the entire banking spectrum**—from public and private sector banks to NBFCs, fintechs, & cooperative institutions—creating a collaborative environment to support both **professional advancement and personal growth**.

BankNbfc.com offers a rich digital hub featuring **regulatory updates, expert interviews, industry insights, and emerging market trends**, making it an indispensable resource for anyone in the financial services space. With a strong focus on **non-banking financial companies, cooperative banks, small finance banks, fintech startups, and alternative lenders**, the platform acts as a bridge between **policymakers, regulators, financial institutions, and next-generation players**.

Through its **media initiatives, thought leadership content, sector-specific conclaves, and strategic collaborations**, BankNbfc.com empowers professionals and decision-makers to **stay ahead in an ever-evolving regulatory and technological landscape**. BankNbfc.com will offer the below Services exclusively for Banking Community

Recruitment Portal

A dedicated platform to connect financial institutions with qualified banking professionals, streamlining talent acquisition across roles and regions.

Corporate DSA Partner

Serving as an authorized **Direct Selling Agent (DSA)** partner for banks, NBFCs, and fintechs, facilitating efficient lead generation and loan distribution.

Event Management

Organizing sector-specific conclaves, workshops, and summits on critical themes like **Financial Inclusion, Cyber Security, and Generative AI**—bringing together policymakers, practitioners, and innovators.

Credit Algorithms

Developing and deploying advanced credit assessment models to enhance risk evaluation, lending accuracy, and financial access.

Distribution of Government-Sponsored Financial Schemes

Supporting outreach and implementation of central and state-backed financial schemes, ensuring last-mile connectivity and inclusion.



BankNBFC.Com

LET'S CONNECT

INAUGURATION OF
BankNBFC.Com

Chief Guest

Dr A Velumani

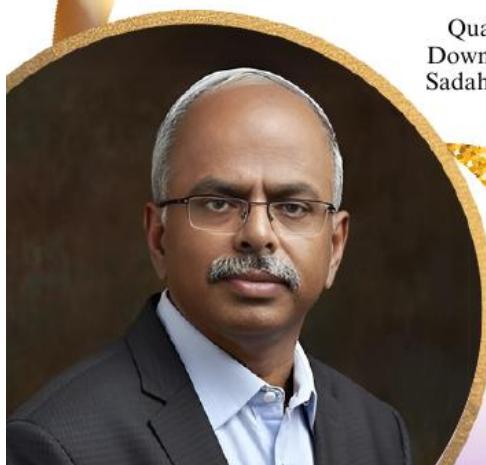
Creator - Thyrocare

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SUNDAY **25** 11 AM - 2 PM

MAY

Quality Inn Rockwell Grand
Down Town Park, No: 19, Gate,
Sadahalli, Bengaluru, Karnataka
562157



We look forward to your presence & Agenda
would be shared at the earliest