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ACSTI

CONTENTS



- 01 ACSTI TRAINING STATISTICS
- 02 REGIONWISE PARTICIPATION- PACS
- 03 ONSITE PROGRAMMES
- 04 FIELD VISITS
- 05 STANDING /TRAINING ADVISORY COMMITTEE MEETING
- 06 TRAINING NEEDS ASSESSMENT MEETING

07 KNOWLEDGE CORNER

- CENTRAL BANK DIGITAL CURRENCY (CBDC)
- MUDRA LOAN SCHEME
- KCC WORKING CAPITAL- Animal Husbandry & Fisheries



Suggestions and paper presentations are welcome. Please write to :

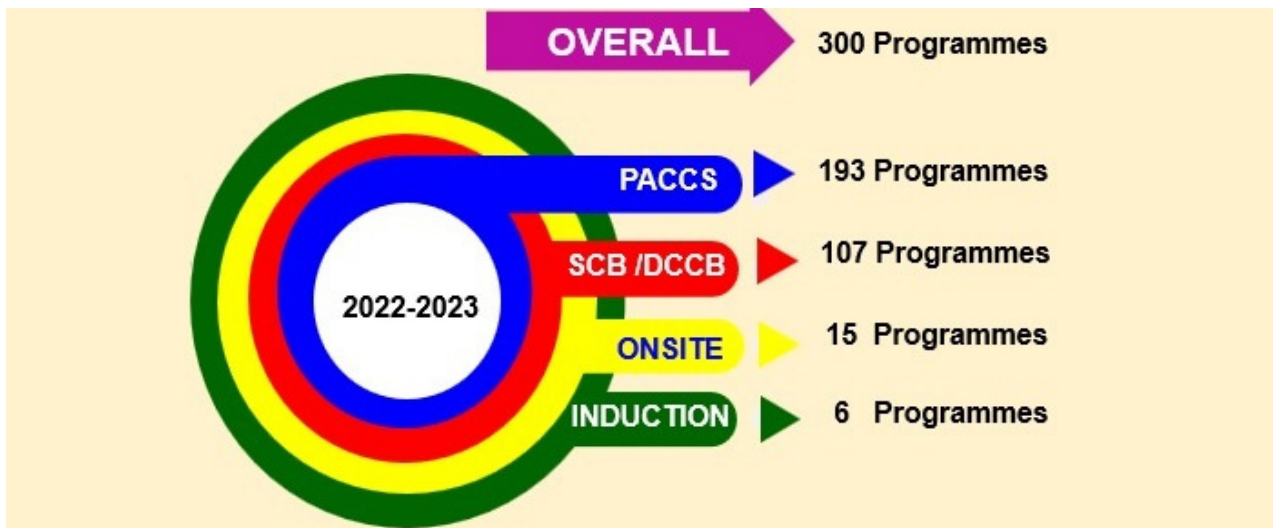
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QUARTERLY MAGAZINE

PROGRAMME STATISTICS

TARGET 2022-2023



Programme statistics :

In line with target fixed for the year 2022-2023, ACSTI has completed 249 programmes covering 5982 trainees as on 31.01.2023.

PACCS	-	95	Programmes
SCB /DCCBs	-	38	Programmes
Special Programme	-	10	Programmes
Onsite	-	9	Programmes

Quarterly Analysis :



PROGRAMME STATISTICS

Regionwise participation statistics - PACCS :

Top 5 Regions :

S. No.	Region	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	TOTAL
1	Vellore	7	19	18	20	28	12	13	27	23	8	175
2	Kanchi	16	19	19	18	18	23	22	16	18	0	169
3	Dharmapuri	20	16	17	5	19	36	17	8	8	19	165
4	Cuddalore	19	17	15	10	16	21	16	11	25	12	162
5	Erode	5	15	11	17	19	18	13	23	9	20	150

Bottom 5 Regions :

S. No.	Region	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	TOTAL
1	Tiruppur	0	9	0	0	0	0	0	0	0	0	9
2	Thiruvarur	6	10	9	6	6	1	0	0	0	1	39
3	Thanjavur	5	7	7	5	4	0	3	2	0	12	45
4	Nilgiris	3	3	15	8	5	5	0	0	3	5	47
5	Nagapatinam	8	8	2	7	5	4	0	5	4	6	49

To emphasize the importance of training the staff of PACCS , the Managing Director, TNSC Bank wrote D.O letters to all the Regional Joint Registrars in Tamil Nadu. In the letter he has appreciated the five regions from which more number of participants were nominated for the trainings from April 2022.

Further, he has advised the Joint Registrars of the regions from which very less number of participants were nominated to look into the matter and to send more participants in future by stressing the need and value of training to the human resources of PACCS.

Onsite Programmes



Onsite Programmes

The standing committee had authorised 15 onsite programmes on the topic "Digital Banking and Cyber Security" for the academic year 2022-2023. Further, our Managing Director has advised to complete the onsite programme covering all the DCCBs. Hence, we have requested NABARD for permission to conduct nine more onsite programmes.

We sincerely thank NABARD allowing ACSTI to conduct nine more onsite programmes immediately once in order to reach all 23 DCCBs and Puducherry SCB.

ACSTI as on 31.01.2023 has successfully completed 18 onsite programmes. The following DCCBs are scheduled for onsite programme during the month of March 2023. Coimbatore, Cuddalore, Kanyakumari, Thanjavur, Tiruchirappali, Villupuram .

FIELD VISITS

Field trips are organized for participants in various programmes as part of the curriculum. In the programme on Accrediation of Ware Houses and Financing against NWR , the participants were taken to the the newly constructed ware house maintained by The Tamil Nadu Civil Supplies Corporation functioning at Madhavaram.

The participants had the exposure of having knowledge about functioning of the ware house and maintenance of records, instruments and other procedures.

Similarly, in the Programme on "weavers Cooperative Societies", the participants were arranged to visit the Gururajpet weavers society, vellore district.

Previously this society was a loss making society. The Tamil Nadu Government with an initiative to uplift this society, has placed the orders for making sarees to be distributed to the public under free saree scheme.

Now the society functions as a viable society based on the initiative and support given by the Government.

A Field visit was arranged in Tamil Nadu Horticulture Research Department at Madhavaram for the participants of SCB / DCCBs in the programme on Organic Farming and Green Farming. The participants had the exposure on how to prepare vermiculture bed and vermicompost.



Standing / Training Advisory Committee Meeting :



The Standing / Training Advisory Committee Meeting was held on 06.02.2023 at 3.30 P.M. at TNSC Bank Ltd., Head Office, Chennai. to review the Training Programmes conducted by ACSTI during the half year ending September 2022. The following Members participated in the Meeting:-

1. The Managing Director, TNSC Bank, Chennai.
2. The Chief General Manager, NABARD, Chennai.
3. The Director, NICM, Chennai.
4. The Manager, NABARD, RO, Chennai.
5. The General Manager, TNSC Bank, Head Office.
6. The General Manager(i/c.) /Principal, ACSTI, Chennai.
7. The D. G. M. (Admn.), TNSC Bank, Head Office
8. The D. G. M. (Advances), TNSC Bank, Head Office.

In the meeting ACSTI made a Power point presentation outlining the no. of programmes conducted, the participation level of trainees and the financial assistance given by NABARD.

The Chief General Manager NABARD appreciated the efforts taken by ACSTI for having conducted more number of programmes during the year 2022-23 benefiting more than 6500 participants both in DCCBs and PACCS. He has also appreciated the technological developments done by ACSTI like Online entry / exit test, e-library, installation of 75" QLED tv in all the classrooms for better PPT presentations, launching of dedicated website for ACSTI, publishing a quarterly magazine.

The Chief General Manager, NABARD advised ACSTI to consider the following into account while preparing the calander of training programme for the year 2023-24.

- Thrust must be given for topics like PACCS as MSCs, Techno based services, Cyber Security, Corporate Governance, Farmers Producer Organisation, Anti-Money Laundering and relevant Norms, Computerization of PACCS, Integrated Financing System, Agro Processing. One or two sessions on latest RBI or NABARD instructions to be included in relevant programmes.
- Topics like, Corporate governance, Model bylaws, Housing loans must be included in the programmes. Seminars on recent budget may be conducted. Special programmes on Millets may be included.
- On Warehouse and NWR classes, one resource person from the warehouse should be invited to take the classes and share practical aspects.
- Frame a programme on integrated farming system. This programme must be designed in such a way that the participants must be able to understand how integrated farming can be carried out for one acre of land.

Training Needs Assessment Meeting :



In order to assess the training needs of the user organisation, ACSTI conducted Training Needs Assessment Meeting on 14.02.2023 at TNSC Bank, Head Office.

The Managing Director, TNSC Bank presided over the meeting and discussed about the topics to be included in the calendar of training programmes of ACSTI for the year 2023-2024 through Polycom Video conferencing mode.

The Regional Joint Registrars and the Managing Directors of DCCBs proactively participated in the meeting and suggested valuable topics to be included in the syllabus.

Some of the important topics suggested by them are

- Core Banking solution
- Financing Integrated Farming
- Prime Minister scheme for development
- State Government scheme for development
- Statutory compliances and using various Government portals
- Cooperative governance
- Innovative marketing methods using technology
- CTR, STR, CCR and NTR filing with FIU-IND
- Agriculture and climate change
- Orientation programme for promoted officers of DCCBs / PACCS.
- Programme on service rules for PACCS employees.

Based on the meeting ACSTI has prepared a draft calendar of Programme for the year 2023-2024 which will be placed in the Syllabus Committee Meeting and Standing / Training Advisory committee meeting shortly for approval.

Central Bank Digital Currency (CBDC):



Central Bank Digital Currency (CBDC) is a digital counterpart of government-backed fiat money. This kind of digital currency is connected to the nation's currency and issued by its central bank. The same would be the case with the 'digital rupee' in India as it will be backed by the central bank of India, i.e. RBI. The development of CBDCs is underway in more than 100 nations across the world, and it is in various phases.

Central bank digital currency is

- the legal tender
- issued and governed by the central bank
- is in digital form
- same as a fiat currency
- will be based on blockchain technology

There are numerous ways and platforms available for digital payments. However, a CBDC or Central Bank Digital Currency has some advantages over other alternatives, and these are:

1. As the government's central bank backs CBDC, it is regarded as being more stable than cryptocurrencies, which may be very volatile.
2. Large transactions can be made using a CBDC without worrying about the cap imposed by cryptocurrency.
3. A CBDC is faster and more efficient than other digital payment methods, such as blockchain-based payments.
4. As it would be harder to launder money via a CBDC than other digital payment systems, a CBDC can assist in reducing crime.

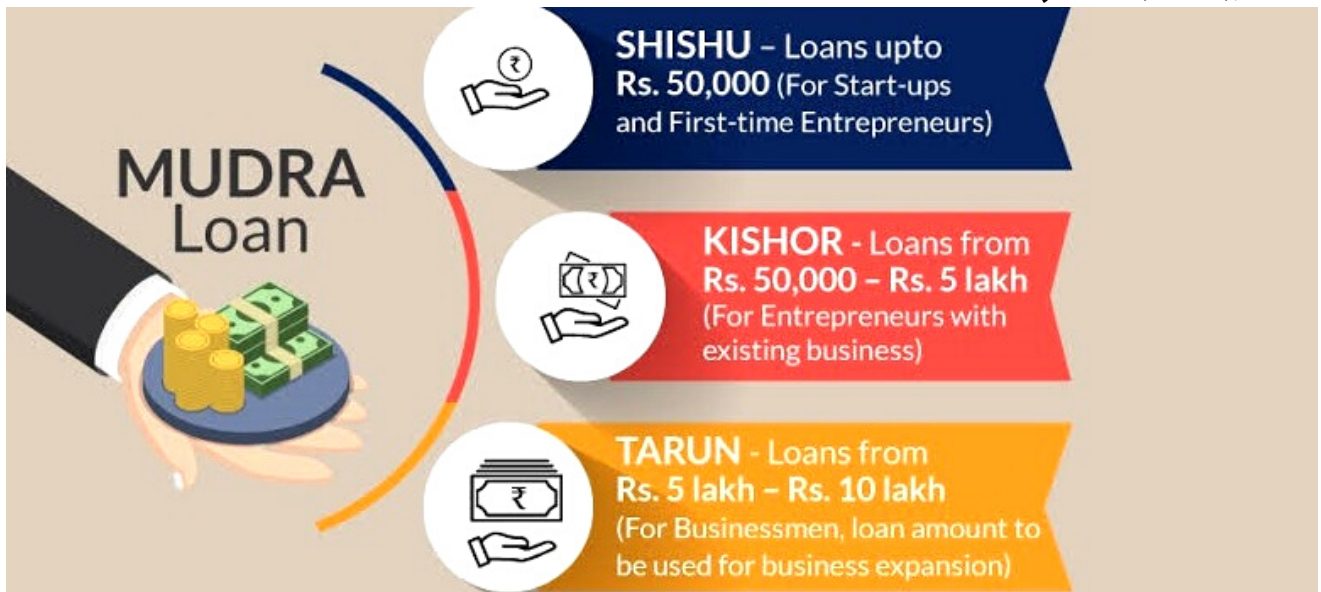
Digital currency will be different from Unified Payments Interface (UPI), which is a system that powers multiple bank accounts into a single mobile application. The underlying currency or cash is used to transmit funds through payment channels like UPI, so UPI payments are currently made with the digital equivalent of physical cash notes. This means that each rupee moved through UPI is backed by actual money, whereas in the case of CBDC, the underlying payment method will be the Digital Rupee, and there won't be a need to back it by real money because it will be legal tender in and of itself.

Benefits

- You can easily convert digital money into cash or commercial bank money.
- As the digital rupee is a flexible legal tender, you can use it even if you don't hold a bank account.
- It cannot be destroyed by tearing apart, burning, or other physical damage.
- Any other digital form of money cannot replace e-rupees.
- Digital money is equal to paper currency. Hence, it will last as long as your paper money last.
- Unlike cryptocurrency, the digital rupee is governed by the central authority. Thus, it has a low risk of being volatile and provides security to its user.

MUDRA Loans Scheme: A Boon for Cooperative Sector

M.Parthasarathy AGM(Retd.), IOB



From the perspective of Business Development and Diversification option coupled with Risk cover the scheme provides a golden opportunity to Cooperative Banks and Credit societies besides contributing to comprehensive economic and social development.

MUDRA Bank (Micro Units Development and Refinance Agency Bank) is a public financial institution set up under PMMY scheme (Pradhan Mantri Mudra Yojana) on 8 th April 2015. It is basically a Refinancing Agency and provides refinance to all eligible financial institutions and commercial banks including Cooperative Banks and Credit societies who are sanctioning MUDRA loans as per extant guidelines of the scheme.

The paid up capital of MUDRA Bank is Rs 750 crores(with authorised capital at Rs 1000 crores)us fully subscribed by SIDBI and becomes a subsidiary of SIDBI

The findings of the survey conducted by NSSO (National Sample Survey Organisation) during 2013 , prompted the promotion of MUDRA bank exclusively for development of micro units. The pertinent observation of the findings read as under

- 1). There are about 5.77 crore micro / small business units engaged in manufacturing/ servicing/ retail business across India
- 2) They employ nearly 12 crore people
- 3) 60% if the units are owned by SC/ ST/ OBC
- 4) They are not aware credit , insurance, loans and other financial services and depend on local lenders on very lofty interest rates
- 5) Only 4% of 5.77 crore micro units have access to institutional credits and rest nearly 96% have no access to bank credits

Micro units involves requirement of less Capital, less manpower and least technology. Micro units can be a manufacturing unit or service units or a small business/ retail trade.

As much as 96% of 5.77 crore have no access to credit/ banking support to cater to their needs and that to support the potential sector for employment generation and economic growth. In the MUDRA scheme more lenders from non- formal category namely MFIs and NBFC s are permitted to sanction MUDRA loans in addition to all commercial banks , RRBs , Cooperative Banks and Credit societies

The salient features of the Scheme reads as under :

- The MUDRA loans scheme is applicable to all places in Rural/ Semi Urban/ Urban areas in India.
- The individual beneficiaries must be in the age group 18-65 years.
- The MUDRA loans are applicable only to non- farm activities and Agri allied activities [such as pisciculture ,Bee keeping ,Poultry, Live stock-rearing, Grading, Sorting, Aggregation Agri industries, Food and Agro processing, Dairy, Fishery and Agri clinic and Agri business] which are income generating activity.
- MUDRA loans can be sanctioned to any Micro units which are engaged in Manufacturing , Servicing and Retail business.
- Defaulted individuals and units are not eligible for MUDRA loans.
- Beneficiaries include Individuals, joint individuals, proprietary , partnership units, small companies, SHG and JLG.
- Lenders include all commercial Banks , Small finance Banks, RRBs, Cooperative Banks , Credit societies , Micro Finance institutions and NBFCs.
- MUDRA loans can be sanctioned by way of Term loan , working capital CC, Composite loan. (TL+ CC) or as overdraft facility.

The MUDRA scheme has 3 types of loans

1) Sishu loan- Loan up to Rs 50,000

2) Kishor loan- Rs 50,001 to Rs 5,00,000

3) Tarun loan- Rs 5,00,001 to Rs 10,00,000

Maximum loan is Rs 10 lacs only..

MUDRA loans applicable to all new units as well as existing units. There is no Margin for Sishu category of MUDRA loans . However for Kishor and Tarun loans, margins is as per lender bank policy terms. Rate of interest is deregulated and to be fixed by lender bank policy and to be reasonable as advised by RBI.

MUDRA bank provides refinance to eligible lenders as per their MOU. Repayment period as per policy of lender bank. NCGTC (National credit Guarantee Trust Company) provides Guarantee cover to Lenders sanctioning MUDRA loans as per scheme on payment applicable guarantee fee(to be borne by the beneficiary). In the event of default , NCGTC will make loss good with a maximum of 75% of loan sanctioned. It will be at 80% in the case of loans up to Rs 5 lacs , loans availed in north eastern regions and units owned by women.

The MUDRA loans are secured only by Prime security. The collateral security / third party Guarantee should not be taken. There is no subsidy under MUDRA loan scheme.. Identification and selection of borrower as per the guidelines of the bank.

There is a unique digital platform for availing MUDRA loans www.jansamarath.in is the Government digital platform covering 12 loans under 4 category. In the digital platform PMMY- MUDRA is one of the loans scheme under Business category. There are 192+ lenders and stake holders in the digital platform.

The beneficiary need not visit any Branch to avail MUDRA loan. They can visit the site and check their eligibility, and choose the lenders of their choice on getting satisfied with their terms and conditions and can apply loan on line . The sanction is accorded on line.. Subsequently they can visit the branch and avail loan Thus the availment of MUDRA loan is made easy.

Cooperative Banks and Credit societies can take advantage of the vast potential and look forward as a diversification option for business development since the loans are made under Non farm sector activities and backed with a risk cover and that there is cluster of beneficiaries in their command area and potential.

600 days	400 days
7.50 % (For General Public)	7.10 % (For General Public)
7.75 % (For Differently Challenged Persons)	7.35 % (For Differently Challenged Persons)
8 % (For Senior Citizens)	7.60 % (For Senior Citizens)

KCC Working Capital Finance : Animal Husbandry & Fisheries - A way forward

J Arullalan -Faculty, ACSTI



I. Introduction

Conventionally, farmers have been availing credit facility, as Short Term Loan under Kisan Credit Card (KCC) Scheme for cultivation of various Crops. Hitherto, for animal husbandry, farmers have been getting loan for Block Capital requirement for purchasing milch animals, sheep rearing etc, under Investment Credit as Medium Term Loans only. But they could not avail loan for working capital requirements for animal husbandry.

In order to fill the gap of finance to the farmers for their working capital needs, the Government of India had made the innovative announcement of extending facilities of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH & F).

**Tillers are linch-pin of mankind
Bearing the rest who can not tend. (kural 1032)**

Having much regards and respects on the farming community in the mankind, as praised by the Poet Thiruvalluvar, the Government had decided to extend the KCC facility for working capital requirement for activities related to Animal Husbandry and Fisheries of farmers.

To give effect and implement the Government of India's decision, NABARD vide its Master Circular vide No. NB.DoR.ST-Pol/2152/KCC.1/2017-18 dated 25 September 2017 had issued necessary guidelines for the Scheme.

II. Salient Features - KCC to Animal Husbandry Farmers and Fisheries Purpose:

The KCC facility will meet the short term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish.

Eligibility:

The criteria for eligible beneficiaries under KCC for Animal Husbandry and Fisheries will be as herein Fishers, Fish Farmers (individual & groups/ partners/ share croppers/ tenant farmers), Self Help Groups, Joint Liability Groups and women groups. They must own or lease any of the fisheries related activities such as pond, tank, open water bodies, raceway, hatchery, rearing unit, possess necessary license for fish farming and fishing related activities, and any other State specific fisheries and allied activities.

Marine Fisheries :

Beneficiaries who own or lease registered fishing vessel/boat, possess necessary fishing license/permission for fishing in estuary and sea, fish farming/mariculture activities in estuaries and open sea and any other State specific fisheries and allied activities.

Poultry and small ruminant:

Farmers, poultry farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmer of sheep/goats/pigs/poultry/ birds /rabbit and having owned/rented/leased sheds.

Dairy farmers :

Either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmers having owned /rented/leased sheds.

Scale of finance :

will be fixed by the District Level Technical Committee (DLTC) based on local cost worked out on the basis of per acre/per unit/per animal/per bird etc.

Working Capital :

Components in fisheries, under the scale of finance, may include recurring cost towards seed, feed, organic and inorganic fertilizers, lime/other soil conditioners, harvesting and marketing charges, fuel/electricity charges, labour, lease rent (if leased water area) etc. For capture of Fish, working capital may include the cost of fuel, ice, labouring charges, mooring/landing charges etc. may form part of the scale of finance. The working capital components in Animal Husbandry, under the scale of finance, may include recurring cost towards feeding, veterinary aid, labour, water and electricity supply.

Monitoring:

The account/smart card for the loan issued under the scheme has to be maintained/issued separately from the existing KCC loan to monitor the utilization limit.

III. Implementation of KCC - Animal Husbandry & Fisheries Scheme in Tamil Nadu -Government's Policy Decision

Having handled the COVID-19 pandemic situation courageously, with a view to revive the agrarian economy of the state, the Government of Tamil Nadu in their Budget for the year 2021-22 had announced the implementation of the KCC- Animal Husbandry & Fisheries Scheme effectively through Short Term Cooperative Credit Structure (STCCS) in Tamil Nadu.

Accordingly, the Government of Tamil Nadu vide GO (Standing) No.122 Cooperation, Food and Consumer Protection (CC1) Department Dated 08.12.2021 had given necessary guidelines for implementation of the scheme.

As a swift follow up measure, the Registrar of Cooperative Societies vide letter Rc.No.49860/2021/CBP1/dated 21.12.2021, had advised to extend the facility of Working Capital to KCC- Animal Husbandry & Fisheries Farmers. To give fillip to the scheme, the Tamil Nadu Government had extended the 7% interest incentive scheme for prompt repayment by the farmers to the Animal Husbandry and Fisheries KCC Loan Borrowers also, in addition to KCC Crop Loan Borrowers.

Additional features of KCC Animal Husbandry & Fisheries

- Maximum Loan Amount for the eligible KCC Animal Husbandry & Fisheries Borrower including Crop loan is Rs.3.00 Lakhs
- If the Borrower does not avail crop loan and avail only Animal Husbandry and/or Fisheries maximum amount of Loan is Rs.2.00 Lakhs only.
- Period of Loan is one year.
- Rate of Interest is 7%.If paid promptly before due date, Government of Tamil Nadu will bear the interest on behalf of the farmer
- If the loan is sanctioned from out of own funds of the PACCS, 2% interest subsidy will be given to the Society by the Government
- Upto Rs.1.60 Lakh, a farmer can avail KCC - Animal Husbandry & Fisheries Loan with one personal surety.

IV. Implementation through STCCS at Grass root Level

As the Convener of State Level Committee of Scale of Finance, TNSC Bank had advised the Conveners of District Level Technical Committee (DLTC) viz. the Central Cooperative Banks to recommend scales of finance for working capital finance under KCC Animal Husbandry and Fisheries.

Accordingly, DLTCs had recommended scales for the said purposes, to State Level Committee and got approved with modifications wherever required and communicated to the Farmers through the DCCBs and PACCS. The Managing Directors of DCCBs had highlighted the benefits of the Scheme and advised the PACCS in their jurisdiction to take the scheme to potential and needy farmers

The Registrar of Cooperative Societies had fixed Annual Target to each Central Cooperative Bank in Tamil Nadu, to issue working capital assistance to the KCC Borrowers for Animal Husbandry and Fisheries. Consequent on the above guidelines, the Central Cooperative Banks (CCBs) had advised the Primary Agricultural Cooperative Credit Societies (PACCS) to issue loans under this scheme for the eligible farmers.

Subsequently, PACCS Secretaries in Tamil Nadu had popularized this scheme to the Members/farmers of their Societies. The KCC scheme had got wider acclaim among the farmers. They had availed short term loan towards their working capital needs under KCC for animal husbandry to a larger extent and fisheries to some extent.

V. ACHIEVEMENTS

During 2022-23, through STCCS in Tamil Nadu, KCC Animal Husbandry & Fisheries has been implemented successfully, in terms of disbursement of quantum of finance to the farmers. Annual Target amount of Rs.650 Crores has been surpassed within a period of 9 months. While pursuing the data, as at the end of December 2023, it has been observed that the actual achievement was Rs.1013.014 Crores (155.87%) and 2.21 Lakh farmers were benefitted out of this scheme.

While doubling of Farm Sector Credit is focused as one of the major objectives of our Nation in improving the economic status of farmers, the achievement of Tamil Nadu in issuing Loans to Farmers under KCC (AH & F) through the STCCS is a commendable one. Kudos to the staff of STCCS for their strenuous efforts in launching and implementing the scheme successfully.

VI. CONCLUSION

Providing i) KCC Short Term Loan for farmers for cultivation of crop and ii) Financing Medium Term Loan as Investment Credit for Agri. allied activities for Asset creation is certainly crucial to boost agriculture production and productivity.

Simultaneously, the introduction of KCC AH&F by the Government of India and extending working capital finance to the farmers through Short Term Cooperative Credit Structure in Tamil Nadu with refinance support from NABARD, would definitely be a boon to the farmers who are carrying on Agri- allied activities. Fishers and Fish Farmers would also get benefitted out of the scheme.

KCC AH&F scheme would also protect the farmers from uncertainty due to weather and climate change and provide them with a perennial and sustainable income flow. Agri-allied activities would increase the resilience of farmers and give impetus for Growth of Agriculture, Animal Husbandry Fisheries Sectors. This would also promote alternate employment opportunities in Rural areas.

118 ஆண்டுகளாக
வங்கி சேவையில்

75
Azadi Ka
Amrit Mahotsav

**வேலைவாய்ப்பு, பொருளாதார மேம்பாடு
மற்றும் தன்னம்பிக்கை மூலம் மகளிரின்
நிலையை மேம்படுத்தும் நோக்கில்**



வட்டி
7%*
முதல்

**மகளிர் சுய உதவிக்குழு
கடன்கள்**

தகுதி : தமிழ்நாடு மகளிர் மேம்பாட்டு நிறுவனத்தால் அங்கீகரிக்கப்பட்ட
மகளிர் சுய உதவிக் குழுக்கள்.
கடன் : வங்கி கணக்கில் சேமிப்பு அடிப்படையில்
வட்டி விகிதம் : 7% வட்டி 3 லட்சம் வரை
வட்டி விகிதம் : 3 இலட்சத்துக்கு மேல் 12 இலட்சம் வரை - 11%
கூடுதல் பாதுகாப்பு தேவையில்லை
36 மாதங்கள் வரை திருப்பிச் செலுத்தும் வசதி

* நிபந்தனைகளுக்கு உட்பட்டது



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Amrit Mahotsav

Interest Rate **7%***

— Upto Rs.12 Lakh —



Loan for **Self help group**

Eligibility	: Self Help Groups approved by the Tamil Nadu Women Development Corporation
Loan Amount	: Based on Savings in the Bank account (one to four times)
Interest	: Upto 3 lakh - 7% Above 3 lakh upto 12 lakh - 11%
Security	: No additional security needed
Repayment	: Upto 36 months

*Terms and Conditions Apply



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