



TNSC BANK

THE VIRUTCHAM

Quarterly Magazine
September 2024



Agricultural Cooperative Staff Training Institute

Sponsored by :

***The Tamilnadu State Apex Cooperative Bank Ltd.
Chennai***

THE VIRUTCHAM

ACSTI
QUARTERLY MAGAZINE

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Articles and Feedback are welcome.

Programme Statistics

APPROVED PROGRAMME FOR THE YEAR 2024-25

Total Programmes :180 Programmes
PACCS :120 Programmes
SCB / DCCBs : 60(Including 25 On-site) Programmes

Details of Programmes Conducted during the quarter (July - Sep 2024)

INSTITUTION	No. Of Programmes	No. of Participants
PACCS	39	851
SCB/DCCBs (In-house)	11	169
DCCB (On-site)	3	105
OTHERS	1	18
TOTAL	54	1143

Details of Programmes Conducted for the current academic year (from April to Sep 2024)

INSTITUTION	No. Of Programmes	No. of Participants
PACCS	65	1408
SCB/DCCBs (In-house)	22	499
DCCB (On-site)	6	209
OTHERS	2	84
TOTAL	95	2200

SCB/DCCB wise Participation

S. No.	NAME	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	TOTAL
1	TNSC BANK	2	14	136	15	16	18	201
2	Trichy	2	9	35	5	5	4	60
3	Madurai	2	2	3	36	1	3	47
4	Kanyakumari	0	3	2	0	1	39	45
5	Virudhunagar	2	2	35	0	1	2	42
6	Thoothukudi	2	37	0	0	0	1	40
7	Sivagangai	2	1	0	35	0	1	39
8	Kancheepuram	2	7	4	2	4	7	26
9	Kumbakonam	2	10	2	2	6	4	26
10	Vellore	2	8	2	3	2	4	21
11	Chennai	1	2	2	3	5	6	19
12	Erode	2	6	4	2	2	3	19
13	Tiruvannamalai	2	5	3	2	1	2	15
14	Villupuram	3	6	3	0	0	1	13
15	Nilgiris	0	2	2	1	2	4	11
16	Cuddalore	0	2	1	3	2	1	9
17	Coimbatore	2	4	0	0	0	1	7
18	Dharmapuri	0	2	0	0	4	1	7
19	Dindigul	2	5	0	0	0	0	7
20	Thanjavur	2	1	0	2	1	1	7
21	Salem	0	4	0	0	0	1	5
22	Ramanathapuram	0	1	1	0	1	1	4
23	Pudukkottai	0	1	0	0	1	1	3
24	PUDUCHERRY SCB	0	0	1	0	2	0	3
25	Tirunelveli	0	2	0	0	0	0	2
	TOTAL	32	136	236	111	57	106	678
	FEMALES	3	37	36	59	20	31	186

PACCS – Region wise Participation

S. No.	NAME	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	TOTAL
1	Dindigul	14	12	14	14	11	11	76
2	Erode	0	0	15	15	27	17	74
3	Tiruvannamalai	0	0	16	14	23	14	67
4	Salem	0	29	15	13	6	2	65
5	Trichy	0	7	12	5	27	14	65
6	Kallakurichi	9	5	8	7	13	18	60
7	Namakkal	0	13	10	13	9	14	59
8	Tiruvarur	16	8	10	0	9	9	52
9	Vellore	2	4	12	13	6	15	52
10	Tirunelveli	0	14	0	18	8	6	46
11	Coimbatore	8	8	10	10	6	3	45
12	Pudukkottai	0	15	0	18	5	6	44
13	Krishnagiri	0	21	0	8	2	12	43
14	Madurai	0	6	1	11	14	10	42
15	Theni	0	0	4	7	21	9	41
16	Tiruvallur	0	24	11	6	0	0	41
17	Chengalpattu	0	9	10	9	1	11	40
18	Kancheepuram	0	4	1	10	14	10	39
19	Dharmapuri	0	8	5	11	9	5	38
20	Thoothukudi	0	12	0	14	1	11	38
21	Tirupathur	2	8	8	8	2	7	35
22	Nagappattinam	0	8	10	6	6	3	33
23	Nilgiris	7	3	0	6	2	12	30
24	Ariyalur	5	3	6	5	1	7	27
25	Cuddalore	0	10	0	10	4	3	27
26	Thanjavur	7	0	0	6	2	11	26
27	Kanyakumari	0	1	6	7	8	3	25
28	Villupuram	0	10	0	9	6	0	25
29	Tiruppur	0	4	4	0	2	14	24
30	Tenkasi	0	6	3	5	2	7	23
31	Virudhunagar	0	0	3	7	7	2	19
32	Sivagangai	0	8	9	0	0	1	18
33	Mayiladuthurai	1	0	2	10	4	0	17
34	Ramanathapuram	0	6	4	1	3	3	17
35	Karur	0	0	3	0	7	6	16
36	Ranipet	0	3	1	4	2	4	14
37	Perambalur	2	2	0	1	0	0	5
	TOTAL	73	271	213	301	270	280	1408
	FEMALES	15	71	45	66	40	75	312

Special Training Programmes

(1) Pre-retirement counselling for the staff of Cooperative Department

The Registrar of Cooperative Societies had advised ACSTI to conduct a one day Special Pre-Retirement Training Programme for the Staff of Cooperative Department, from Office Assistants to Deputy Registrars, who were retiring from the services up to 31.12.2024. Accordingly, a One day Workshop was conducted on 30.07.2024.



In the training programme, 18 Staff members of Cooperative Department on various designation participated including the participation of 3 Female staff members. From the feedback given by the participants it has been observed that the programme was very much beneficial for them in their post-retirement life in respect of upkeeping their mental health, physical health and financial soundness.

Special Training Programmes

(2) Orientation Programme for the Cooperative Interns of DCCBs and TNSC Bank

The Registrar of Cooperative Societies advised TNSC Bank / ACSTI to conduct a one day Orientation Programme for the newly appointed Cooptative Interns on DCCBs and TNSC Bank. Accordingly a One day Orientation Programme was conducted for the Cooperative Interns on 13.09.2024.



**ORIENTATION PROGRAMME FOR
"THE COOPERATIVE INTERNS OF DCCBs & TNSC BANK"
ON 13.09.2024**



In the programme, 19 Cooperative Interns from TNSC Bank, and Coimbatore, Cuddalore, Dharmapuri, Kancheepuram, Kumbakonam, Kanyakumari, Pudukkottai, Madurai, Nilgiris, Ramanathapuram, Sivagangai, Salem, Tiruvannamalai, Thoothukudi, Thanjavur, Vellore, Villupuram, Virudhunagar District Central Cooperative Banks participated.

Field Visits

1) In the training Programme on “Project Appraisal for Non-farm Advances conducted for the staff of SCBs/DCCBs from 02.07.2024 to 05.07.2024 a field visit was arranged on 04.07.2024. The participants were taken to Thirunindravur PACCS in Tiruvallur District.

In PACCS as MSC project they have purchased a truck for business development.



2) The participants of the training programme on “PACCS as Farmer Producer Organisation” held for the staff of PACCS from 08.07.2024 to 10.07.2024 were taken for a field visit to Cholavaram UCCS in Tiruvallur District on 09.07.2024.

This FPO has been registered under Societies Act. They are marketing the products of the farmers.



Field Visits

3) A field visit was arranged on 11.07.2024 for the participants of the training programme on "Micro Finance" held for the staff of SCB/DCCBs from 09.07.2024 to 12.07.2024. The participants were taken to PONNERI UCCS, TIRUVALLUR DISTRICT.



4) In the training programme on "INVESTMENT, TREASURY & INVESTMENT POLICY" conducted for the staff of SCBs/DCCBs from 06.08.2024 to 09.08.2024 a field visit was arranged on 08.08.2024 and the participants were taken to TNSC Bank, Head Office



5) In the training programme on "MICRO FINANCE" for the staff of PACCS from 19.08.2024 to 22.08.2024 a field visit was arranged on 21.08.2024. The participants were taken to PANAPAKKAM KOLUR PACCS, TIRUVALLUR DISTRICT.



Field Visits

The participants were also had an interaction with women of Pulicat who produce palm leaf products in most attractive shapes, designs with pleasing colour combination (all naturally dyed using vegetables colours) Which reveals their mastery of hand skill. Round sweet boxes, square gift boxes, Trays, Rectangular CD Trays, Five flower Rattles, Candle Boxes and Coaster Boxes are some of the utility oriented items produced in the Pulicat cluster.

6) In the training programme on "ACCREDITATION OF WAREHOUSES & FINANCING AGAINST NWR" conducted for the staff of PACCS from 21.08.2024 to 23.08.2024 the participants were taken to Tamil Nadu Civil Supplies Warehouse, Madhavaram for a field visit.



Field Visits

7) A training programme was conducted on the topic "WOMEN EMPOWERMENT" for the Women Staff of PACCS from 11.09.2024 to 13.09.2024. In which a field visit was arranged on 12.09.2024 and the participants had interaction with five WOMEN ENTREPRENEURS engaged in different fields viz., Ari Work for blouses, Running a Tailoring unit, Running a Boutique, running an educational institute for differently abled children and autistic children, running an On-line business store for men and women garments. They are all customers of TNSC Bank.

8) In the training programme on "MICRO FINANCE" conducted for the staff of PACCS from 18.09.2024 to 21.09.2024 the participants were taken for a field visit to NOOMBAL UCCS, TIRUVALLUR DISTRICT on 20.09.2024.



On-site Trainings

(1) On-site training programme was conducted by ACSTI at **Sivagangai DCCB** from 11.07.2024 to 12.07.2024 on the topic "KYC, PMLA & Financial Inclusion".



35 trainees from Sivagangai DCCB participated in the programme.

On-site Trainings

(2) On-site training was conducted by ACSTI at **Madurai DCCB** from 25.07.2024 to 26.07.2024 on the topic "NPA Management & Recovery Strategies".



35 trainees from the Madurai DCCB participated in the programme.

On-site Trainings

(3) On-site training was conducted by ACSTI at **Kanyakumari DCCB** from 27.09.2024 to 28.09.2024 on the topic "KYC, PMLA & Financial Inclusion".



35 trainees from the Virudhunagar DCCB participated in the programme.

Special Events at ACSTI

78th Independence Day of India was celebrated at ACSTI



The Principal, ACSTI hoisting the Tricolor Flag



The Principal and Faculty Members participated in the Independence day celebrations.

Special Events at ACSTI

The Officials from NABARD, RO, Chennai visited ACSTI during August 2024 in connection with Verification of Quarterly Claim Submitted by ACSTI.



During their visit they interacted with the participants in the programme on "Jewel Appraisal Techniques & Recovery Methods".

Workshop participated by the Principal & Faculty Members of ACSTI

On 31.08.2024, all the faculty members of ACSTI attended a workshop by Govt. of Tamil Nadu to give more information on **"Energy Efficient Habitat in Climate Change"** Conducted by Tamil Nadu Green Climate Company in collaboration with **Indian Institute of Human Settlements** in which the Commissioner of Avadi Corporation addressed the participants.



Diploma in Cooperative Management

Diploma in Cooperative Management Course was started in ACSTI from the academic year 2022-2023. The third batch of the course was inaugurated by the Managing Director on 17.08.2024.



Upholding the Principles of natural justice on Fraud Risk Management in Cooperative Banks – RBI’s Master Directions

1.1 Introduction

The Reserve Bank of India, has issued Master Directions 2024 for Fraud Risk Management in Urban Cooperative Banks, State Cooperative Banks and Central Cooperative Banks, by exercising the powers conferred under Section 21 and Section 35A read with Section 56 of the Banking Regulation Act, 1949 vide its Circular RBI/DOS/2024-25/119 - DOS.CO.FMG.SEC.No.6/23.04.001/2024 dated 25 July 15, 2024.

1.2 Apex Court’s Judgement

The Apex Bank of the Country viz. the Reserve Bank of India (RBI) has issued these master directions to the Cooperative Banks, based on the Judgement of the Apex Court of the Nation i.e., Hon’ble Supreme Court dated March 27, 2023 on Civil Appeal No.7300 of 2022 in the matter of State Bank of India & Others Vs. Rajesh Agarwal & Others and connected matters, read with the Order dated May 12, 2023 passed by the Hon’ble Supreme Court in Misc. Application. No.810 of 2023, *specifically in relation to serving a notice, giving an opportunity to submit a representation before classifying Persons / Entities as fraud and passing a reasoned order*. The orders of the Hon’ble High Court of Bombay dated August 7, 2023 in Writ Petition (L) No. 20751 of 2023 and the Hon’ble High Court of Gujarat dated August 31, 2023 in Special Civil Application No.12000 of 2021 and connected matters shall be referred to.

1.3 Principles of Natural Justice

The above referred judgement of the Hon’ble Supreme Court of India is based on one of the two Fundamental Principles of Natural Justice viz., Doctrine of **“Audi alteram partem”**. Which means “no one should be punished unheard.”

1.4 RBI Master Directions in consonance with Supreme Court Judgement

These Directions are issued by RBI with a view to provide a framework to Urban Cooperative Banks, State Cooperative Banks (StCBs) and Central Cooperative Banks (CCBs) for prevention, early detection and timely reporting of incidents of fraud to Law Enforcement Agencies (LEAs), Reserve Bank of India (RBI) and NABARD and dissemination of information by RBI and matters connected therewith or incidental thereto. The Salient features of the directions of RBI as applicable to StCBs and CCBS are discussed in detail in this article.

2. Governance Structure in Cooperative Banks for Fraud Risk Management

2.1 Board Approved Policy: There shall be a Board Approved Policy on Fraud Risk Management delineating roles and responsibilities of Board / Board Committees and Senior Management of the Cooperative Bank. The Policy shall be reviewed by the Board at least once in three years, or more frequently, as may be prescribed by the Board. The policy shall inter alia contain measures towards prevention, early detection, investigation, staff accountability, monitoring, recovery and reporting of frauds, compliance with principles of natural justice in a time-bound manner.

2.1. Issuance of a detailed Show Cause Notice (SCN)

The Show Cause Notice (SCN) shall be issued to the Persons, Entities and its Promoters / Whole-time and Executive Directors against whom allegation of fraud is being examined, which shall provide complete details of transactions / actions / events/basis on the which declaration and reporting of a fraud is being contemplated. A reasonable time of not less than 21 days shall be provided to respond to the said SCN.

2.2 Special Committee of the Board (with a minimum of three members of the Board) for Monitoring and Follow-up of cases of Frauds (SCBMF) shall be formed. The Committee shall be headed by one of the directors and StCBs / CCBs having deposits below ₹1000crore, shall have the option of constituting a Committee of the Executives (CoE) with a minimum of three members, at least one of whom shall be the Chief Executive Officer (CEO) for the purpose of performing the roles and responsibilities of SCBMF as required under these Directions. The deposits of StCBs and CCBs shall be reckoned as per audited balance sheet as on 31st March of the immediate preceding Financial Year. The SCBMF shall oversee the effectiveness of the fraud risk management in the Cooperative Bank shall

- Review and monitor the cases of frauds including root cause analysis,
- Suggest mitigating measures for strengthening the internal controls and
- Risk management framework and minimising the incidence of frauds.

The coverage and periodicity of such reviews shall be decided by the Board of the Cooperative Bank concerned.

2.3 The Senior Management shall be responsible for implementation of the fraud risk management policy approved by the Board of the Cooperative Bank. A periodic review of incidents of fraud shall also be placed before Board / Audit Committee of Board (ACB), as appropriate, by the Senior Management of the Cooperative Bank.

2.4 Whistle Blower Policy. The Cooperative Banks shall put in place a transparent mechanism to ensure that Whistle Blower complaints on possible fraud cases / suspicious activities in account(s) are examined and concluded appropriately under their Whistle Blower Policy.

2.5 Organisational Structure The Cooperative Banks shall set-up an appropriate organisational structure for institutionalisation of fraud risk management within their overall risk management functions / Department. The coverage may include, among others, categories/trends of frauds, industry/sectoral/geographical concentration of frauds, delay in detection/classification of frauds and delay in examination/conclusion of staff accountability, etc. for prevention, early detection, investigation, staff accountability, monitoring, recovery, analysis and reporting of frauds, etc. and other related aspects under the Board approved Policy.

3. Framework for Early Warning Signals for Detection of Frauds

3.1. The StCBs / CCBs having deposits above ₹1000crore (i.e. Applicable Cooperative Banks) shall have a framework for Early Warning Signals (EWS) under the overall Fraud Risk Management Policy approved by the Board. A Board Level Committee shall oversee the effectiveness of the framework for EWS. The Cooperative Banks shall identify appropriate early warning indicators for monitoring credit facilities / loan accounts and other banking transactions and shall be reviewed periodically for their effectiveness. Suspicion of fraudulent activity thrown up by the presence of one or more EWS indicators shall alert / trigger deeper investigation from potential fraud angle and initiating preventive measures.

3.2 The EWS framework shall be subject to suitable validation in accordance with the directions of the Board Level Committee so as to ensure its integrity, robustness and consistency of the outcomes. The EWS Framework shall provide for, among others:

- (i) A system of robust EWS which is integrated with Core Banking Solution (CBS) or other operational systems;
- (ii) Initiation of remedial action on triggers / alerts from EWS System in a timely manner; and
- (iii) Periodic review of credit sanction and monitoring processes, internal controls and systems.

3.3 EWS Framework for Credit Facilities / Loan Accounts shall be comprehensive and designed to include both the quantitative and qualitative indicators to make the framework robust and effective. Generation of EWS alert(s) / trigger(s) shall necessitate examination whether the account needs to be investigated from potential fraud angle.

3.4 EWS Framework for other banking / non-credit related transactions, the Cooperative Banks shall develop / strengthen their EWS system. Further, the effectiveness of EWS system shall be tested periodically. The design and specification of EWS system shall be robust and resilient to ensure that integrity of system is maintained. The personal and financial data of customers are secure and transaction monitoring for prevention / detection of potential fraud is on real-time basis. Banks shall remain vigilant in monitoring transactions / unusual activities, specifically in the non-KYC compliant and money mule accounts etc., so as to contain unauthorised / fraudulent transactions and to prevent misuse of banking / financial channel.

3.5 The dedicated MIS Unit or other Analytics Setup in Applicable Cooperative Banks shall extensively monitor and analyse financial transactions, including transactions carried out through digital platforms / applications, in order to identify unusual patterns and activities which could alert the Applicable Cooperative Banks in time for initiating appropriate measures towards prevention of fraudulent activities.

4. Reporting of Frauds to Law Enforcement Agencies (LEAs)/NABARD

The Cooperative Banks shall immediately report the incidents of fraud to appropriate LEAs viz. State Police authorities, etc. subject to applicable laws. Banks shall establish suitable nodal point(s) / designate officer(s) for reporting incidents of fraud to LEAs and for proper coordination to meet the requirements of the LEAs. The StCBs / CCBs shall report incidents of fraud to NABARD in the manner and in Returns / Formats as prescribed by NABARD.

5. Other Directions to Cooperative Banks

The RBI has also issued directions to Rural Cooperative Banks (RCBs) on various important aspects in respect of

- a. Credit facility / Loan account / Other banking transactions- Indication of fraudulent activities, Independent confirmation from the third-party service providers including professionals
- b. Staff Accountability, Penal Measures
- c. Cheque Related Frauds and Reporting to LEAs and RBI / NABARD
- d. Legal Audit of Title Documents in respect of Large Value Loan Accounts, Role of Auditors, 'Date of Occurrence', 'Date of Detection' and 'Date of Classification' of Fraud - for the purpose of reporting under FMR
- e. Reporting Cases of Theft, Burglary, Dacoity and Robbery

5. Conclusion

Since the RBI has issued these master directions based on the judgement of Supreme Court, it is imperative on the part of the Cooperative Banks to adhere and implement the directions scrupulously, so as to put in place the system of Fraud Risk Management.

CALL MONEY MARKET /NOTICE MONEY MARKET

Refers to a segment of money market where participants lend and borrow money on an overnight basis. The notice money market provides for lending and borrowing of money at a short notice for periods from 2 to 14 days. Since 1992 many financial institutions like IDBI, NABARD, mutual funds, GIC and subsidiaries were allowed to participate in the call money market. On the recommendations of the Narasimham committee 1998, the non-bank participation in the market has been phased out in order to make it a pure inter-bank call/notice money market including primary dealers.

CODE OF BANKS COMMITMENT TO CUSTOMERS

A code evolved by the Indian Banks' Association and Banking Codes and Standard Board of India to provide a framework for minimum standard of banking services which individual customers can legitimately expect. It sets out a minimum standard of customer service with reliability, transparency and accountability and outlines how each bank expects to deal with the customers day to day requirements and accordingly what each customer should reasonably expect from his bank. The code was released in July 2006.

CORPORATE GOVERNANCE

The concept of Corporate Governance is differently defined. It means doing everything better to improve relationship between companies or organisations and their shareholders and other stakeholders. It is also defined as a system by which business operations are directed and controlled. It specifies the distribution of rights and responsibilities among different participants in the corporation such as the board, managers, shareholders and other stakeholders and spells out the rules and procedures for making decision on corporate affairs. According to the World Bank, Corporate Governance is about promoting corporate fairness, transparency, and accountability. Corporate governance is becoming crucial for banks and financial institutions to promote effective risk management and financial stability. As part of financial sector reforms banks are required to follow due diligence procedures for appointment of directors on the boards of private sector banks and regarding role and responsibilities of independent directors. Banks are also required to take

steps to strengthen risk management framework and constitute various committees in conformity with corporate governance. The purpose is to ensure that owners and managers of banks are persons of sound integrity so as to protect the interest of depositors and integrity of financial system.

INSTITUTE FOR DEVELOPMENT AND RESEARCH IN BANKING TECHNOLOGY - (IDRBT)

Set up by RBI at Hyderabad in 1996, the institute is an autonomous centre for development and research in banking technology. This is funded by RBI and is an autonomous centre for promotion of technology solution, adaptation, and absorption of banking technology so as to improve functioning of banking and financial sectors.

KNOW YOUR CUSTOMER (KYC)

The object behind introduction of the concept of know your customer is to prevent banks from being used intentionally or unintentionally by criminal elements for money laundering activities. The guidelines used by the RBI in this regard are to help banks to know their customers and their financial dealings better, which may help them, manage their risk effectively. Adherence to proper customer identification procedures, verification of social and financial standing of the customer, monitoring the transactions in the accounts so as to detect any abnormalities and preparation of risk profiles of the customers are the key elements of Know Your Customer policy.

MICRO FINANCE

The term refers to low value financial services extended by the financial institutions to the poor people. The services broadly include provision for savings, credit, insurance, leasing, money transfer etc to poor and low-income households and their micro enterprises. In India savings and credit aspects of the micro finance have been accorded due consideration so far.

MONEY MARKET

Money Market is a market where short- term funds are lent or borrowed. It is a centre for meeting the short-term requirements of borrowers. It is in money market that the central bank comes into contact with the

financial sector of the economy as a whole and by influencing the cost and availability of credit, the Bank achieves monetary policy objectives. The RBI is a key constituent of the money market being the residual source of supply of funds.

NEGOTIATED DEALING SYSTEM (NDS)

NDS, operationalised from February 15, 2002 is a versatile trading platform enabling the market players like banks, insurance companies, mutual funds to trade in securities, in both through computer mechanism or chat mode for negotiation on the system itself. One important feature of NDS is that it facilitates price-discovery and volume discovery in the government securities market by means of information dissemination in real-time both to market as well as non-market participants. NDS can also be used by members (banks, primary dealers, financial institutions) to report their secondary market transactions in government securities and money market transactions which have been finalised outside NDS. The transactions of members in government securities reported through NDS will be taken up for settlement (routed through the Clearing Corporation of India Limited) at RBI.

NON-PERFORMING ASSETS (NPA)

NPA is defined as a credit facility in respect of which interest or instalment of principal has remained unpaid for a specified period during the year. The banks are not allowed to charge and take to income account the income on all non-performing assets.

PRIORITY SECTOR ADVANCES

Priority Sector advances broadly comprise advances to agriculture, (both direct and indirect) small scale industries, other activities/ borrowers, such as small business, retail trade, small road and water transport operators, professionals and self employed persons, housing and educational loans, micro credit to self help groups, consumption loans, small loans to software and food processing sector.

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