

# THE VIRUTCHAM



March, 2025

*Sponsored by ;  
The Tamil Nadu State Apex Cooperative Bank Ltd., Chennai.*



*The Agricultural Cooperative Staff Training Institute,  
Chennai*



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*Suggestions and paper presentations are welcome. Please write to :*



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**QUARTERLY MAGAZINE**

**MARCH 2025**

### APPROVED PROGRAMMES 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 (JAN - MARCH 2025)

INSTITUTION	No. of Programmes	No. of Participants
PACCS	37	802
SCB/DCCBs (In-house)	8	113
DCCB (On-site)	6	210
SPECIAL PROGRAMME (OTHER DEPARTMENT)	4	105
TOTAL	55	1230

### DETAILS OF PROGRAMMES CONDUCTED FOR THE CURRENT ACADEMIC YEAR (FROM APRIL 2024 TO MARCH 2025)

INSTITUTION	No. of Programmes	No. of Participants
PACCS	130	2827
SCB/DCCBs (In-house)	33	521
DCCB (On-site)	14	489
SPECIAL PROGRAMME (SCB/DCCB/PACCS)	6	261
SPECIAL PROGRAMME (OTHER DEPARTMENT)	8	252
TOTAL	191	4350

## SCB / DCCB wise participation

S. No.	NAME	Apr.24	May.24	Jun.24	Jul.24	Aug.24	Sep.24	Oct.24	Nov.24	Dec.24	Jan.25	Feb.25	Mar.25	TOTAL
1	TNSC BANK	2	14	136	15	16	18	3	26	21	14	16	14	295
2	Trichy	2	9	35	5	5	4	4	3	3	0	1	3	74
3	Kumbakonam	2	10	2	2	6	4	3	0	0	2	4	35	70
4	Madurai	2	2	3	36	1	3	3	2	0	0	1	0	53
5	Kanyakumari	0	3	2	0	1	39	3	1	0	2	0	1	52
6	Nilgiris	0	2	2	1	2	4	36	0	1	0	2	1	51
7	Salem	0	4	0	0	0	1	4	0	0	37	1	0	47
8	Dindigul	2	5	0	0	0	0	4	0	0	35	0	0	46
9	Thoothukudi	2	37	0	0	0	1	2	0	2	1	1	0	46
10	Virudhunagar	2	2	35	0	1	2	3	0	1	0	0	0	46
11	Coimbatore	2	4	0	0	0	1	2	0	35	0	0	0	44
12	Kancheepuram	2	7	4	2	4	7	2	4	3	3	3	0	41
13	Sivagangai	2	1	0	35	0	1	2	0	0	0	0	0	41
14	PUDUCHERRY SCB	0	0	1	0	2	0	0	0	0	0	35	0	38
15	Chennai	1	2	2	3	5	6	2	5	4	3	1	3	37
16	Erode	2	6	4	2	2	3	2	7	3	4	1	1	37
17	Villupuram	3	6	3	0	0	1	3	4	1	6	4	4	35
18	Vellore	2	8	2	3	2	4	2	3	0	1	1	2	30
19	Tiruvannamalai	2	5	3	2	1	2	4	3	2	0	0	2	26
20	Dharmapuri	0	2	0	0	4	1	4	0	2	1	4	0	18
21	Cuddalore	0	2	1	3	2	1	2	0	2	2	0	0	15
22	Thanjavur	2	1	0	2	1	1	2	0	0	0	0	0	9
23	Tirunelveli	0	2	0	0	0	0	2	1	3	0	0	0	8
24	Ramanathapuram	0	1	1	0	1	1	2	0	0	0	0	1	7
25	Pudukkottai	0	1	0	0	1	1	2	0	0	0	0	0	5
	<b>TOTAL</b>	<b>32</b>	<b>136</b>	<b>236</b>	<b>111</b>	<b>57</b>	<b>106</b>	<b>98</b>	<b>59</b>	<b>83</b>	<b>111</b>	<b>75</b>	<b>67</b>	<b>1171</b>
	<b>FEMALES</b>	<b>3</b>	<b>37</b>	<b>36</b>	<b>59</b>	<b>20</b>	<b>31</b>	<b>16</b>	<b>16</b>	<b>10</b>	<b>15</b>	<b>11</b>	<b>17</b>	<b>271</b>

## PACCS- Region wise Participation

S. No.	NAME	Apr.24	May.24	Jun.24	Jul.24	Aug.24	Sep.24	Oct.24	Nov.24	Dec.24	Jan.25	Feb.25	Mar.25	TOTAL
1	Salem	0	29	15	13	6	2	15	0	31	12	14	16	153
2	Erode	0	0	15	15	27	17	14	0	29	15	7	11	150
3	Namakkal	0	13	10	13	9	14	15	15	15	13	25	0	142
4	Dindigul	14	12	14	14	11	11	6	11	9	13	11	14	140
5	Tiruvannamalai	0	0	16	14	23	14	0	11	14	12	23	13	140
6	Vellore	2	4	12	13	6	15	11	13	15	5	24	9	129
7	Madurai	0	6	1	11	14	10	7	14	13	11	15	6	108
8	Trichy	0	7	12	5	27	14	0	15	6	2	19	1	108
9	Kallakurichi	9	5	8	7	13	18	11	5	9	7	11	4	107
10	Theni	0	0	4	7	21	9	12	0	8	6	13	15	95
11	Chengalpattu	0	9	10	9	1	11	6	0	10	9	27	0	92
12	Dharmapuri	0	8	5	11	9	5	10	7	7	5	19	5	91
13	Villupuram	0	10	0	9	6	0	15	0	7	26	8	10	91
14	Pudukkottai	0	15	0	18	5	6	0	0	8	10	11	14	87
15	Krishnagiri	0	21	0	8	2	12	11	0	10	6	13	0	83
16	Tiruvallur	0	24	11	6	0	0	1	0	12	9	10	9	82
17	Tiruvarur	16	8	10	0	9	9	9	0	0	9	2	7	79
18	Tiruppur	0	4	4	0	2	14	15	0	10	7	13	7	76
19	Coimbatore	8	8	10	10	6	3	0	0	2	11	10	7	75
20	Kancheepuram	0	4	1	10	14	10	3	6	3	5	11	1	68
21	Thanjavur	7	0	0	6	2	11	10	1	7	5	5	14	68
22	Tirunelveli	0	14	0	18	8	6	7	0	6	3	2	4	68
23	Thoothukudi	0	12	0	14	1	11	0	0	5	9	0	3	55
24	Ariyalur	5	3	6	5	1	7	3	4	2	0	9	5	50
25	Kanyakumari	0	1	6	7	8	3	6	2	2	2	11	0	48
26	Nilgiris	7	3	0	6	2	12	7	1	2	4	3	1	48
27	Cuddalore	0	10	0	10	4	3	0	0	8	3	9	0	47
28	Tirupathur	2	8	8	8	2	7	1	5	1	2	2	0	46
29	Tenkasi	0	6	3	5	2	7	7	7	2	1	5	0	45
30	Virudhunagar	0	0	3	7	7	2	0	4	6	4	11	1	45
31	Ranipet	0	3	1	4	2	4	6	2	4	5	7	3	41
32	Nagappattinam	0	8	10	6	6	3	1	0	0	1	0	0	35
33	Sivagangai	0	8	9	0	0	1	3	0	4	3	2	4	34
34	Karur	0	0	3	0	7	6	2	0	5	3	3	4	33
35	Ramanathapuram	0	6	4	1	3	3	4	1	0	0	5	5	32
36	Mayiladuthurai	1	0	2	10	4	0	0	1	2	3	4	0	27
37	Perambalur	2	2	0	1	0	0	0	0	0	4	0	0	9
	<b>TOTAL</b>	<b>73</b>	<b>271</b>	<b>213</b>	<b>301</b>	<b>270</b>	<b>280</b>	<b>218</b>	<b>125</b>	<b>274</b>	<b>245</b>	<b>364</b>	<b>193</b>	<b>2827</b>
	<b>FEMALES</b>	<b>15</b>	<b>71</b>	<b>45</b>	<b>66</b>	<b>40</b>	<b>75</b>	<b>32</b>	<b>32</b>	<b>51</b>	<b>54</b>	<b>63</b>	<b>51</b>	<b>595</b>

# Special Training Programmes

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(1) A two days Workshop for the Cooperative Sub-Registrars and Senior Inspectors under Registrar of Cooperative Societies (Housing) on the topics e-office, Statutory provisions, Court Cases, Liquidation of Registered Societies, etc., was conducted from 07.01.2025 to 08.01.2025.

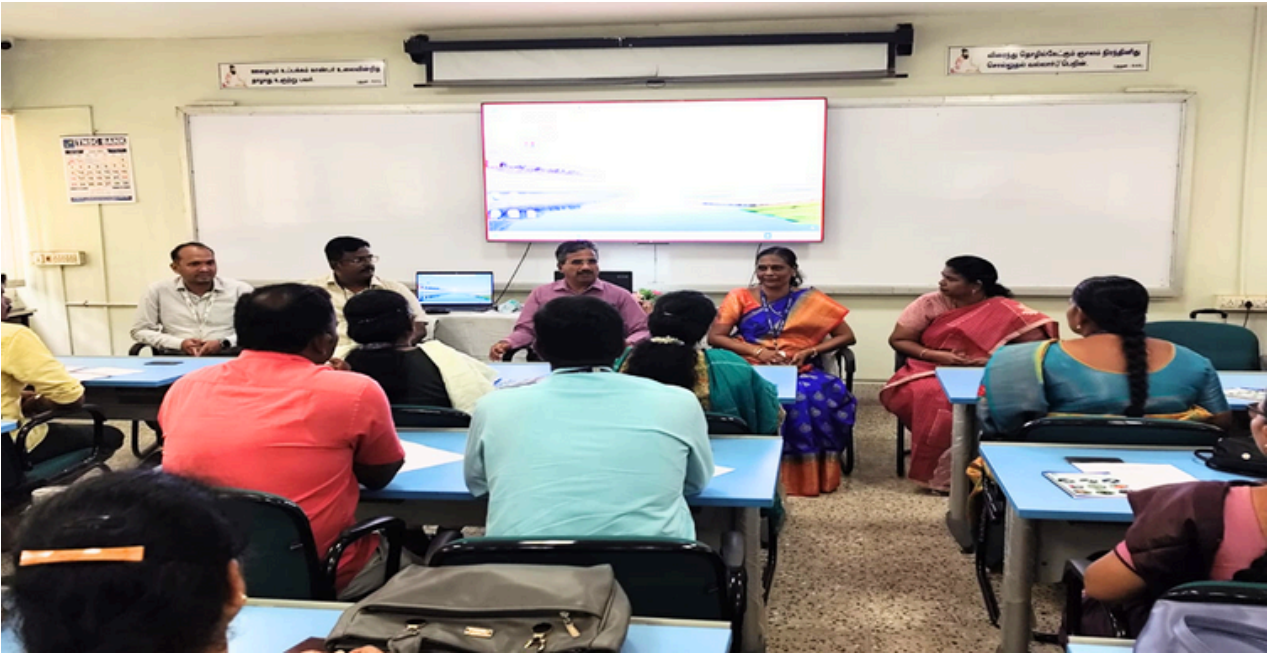
Thiru. M. Antonysamy John Peter, the Registrar of Cooperative Societies (Housing) inaugurated the Workshop.



43 staff members of the Housing department participated in the workshop.

## Special Training Programmes

(2) Three Special Training Programmes of 2 days duration each were conducted at ACSTI from 24.03.2025 to 29.03.2025 for the Master Trainers of Cooperative Audit Department for On-System audit of PACCS in Connection with PACCS computerization. Thiru. P. Loganathan, Managing Director of TNSC Bank inaugurated the programme.



Totally 62 staff members from the Cooperative Audit Department participated in the above three programmes.

## Field Visit

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(1) In the programme on “Financing of Sugar Mills” conducted for the staff of SCBs/DCCBs from 07.01.2025 to 10.01.2025 a field visit was arranged, and the participants were taken to Tiruttani Cooperative Sugar Mill, Tiruvallur District on 09.01.2025.



## Field Visit

(2) In the programme on “Project Appraisal of Farm & Non-farm loan – solar projects – NHFDC Schemes – MUDRA schemes conducted for the staff of PACCS from 17.02.2025 to 20.02.2025 the participants were taken for a field visit to Kadambathur PACCS, Tiruvallur District on 19.02.2025.



(3) In the programme on “Women Empowerment” conducted for the staff of SCBs/DCCBs from 05.03.2025 to 07.03.2025 the participants were taken for a field visit to TANUVAS at Madhavaram.

(4) In the programme on “Women Empowerment” conducted for the staff of PACCS from 05.03.2025 to 07.03.2025 the participants were taken for a field visit to TANUAS at Madhavaram.

The participants were briefed about the various types of birds and cattle being raised and reproduced at TANUVAS. They were also explained about the environmental conditions which support the healthy maintenance of birds and cattle.



During the Women Empowerment Programme members from Seerum Silambam Parambariya Vilayattu Kazhagam visited ACSTI and demonstrated that Woman can protect herself by learning this Self-protection Art.

## On-site Trainings

(1) On-site training programme was conducted by ACSTI at Dindigul DCCB from 09.01.2025 to 10.01.2025 on the topic “Digital Banking & Cyber Security”.



35 trainees from Dindigul DCCB participated in the programme.

## On-site Trainings

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(2) On-site training was conducted by ACSTI at Salem DCCB from 24.01.2025 to 25.01.2025 on the topic “KYC, PMLA & Financial Inclusion”.



35 trainees from the Salem DCCB participated in the programme.

## On-site Trainings

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(3) On-site training was conducted by ACSTI at Puducherry SCB from 08.02.2025 to 09.02.2025 on the topic “Digital Banking & Cyber Security”.

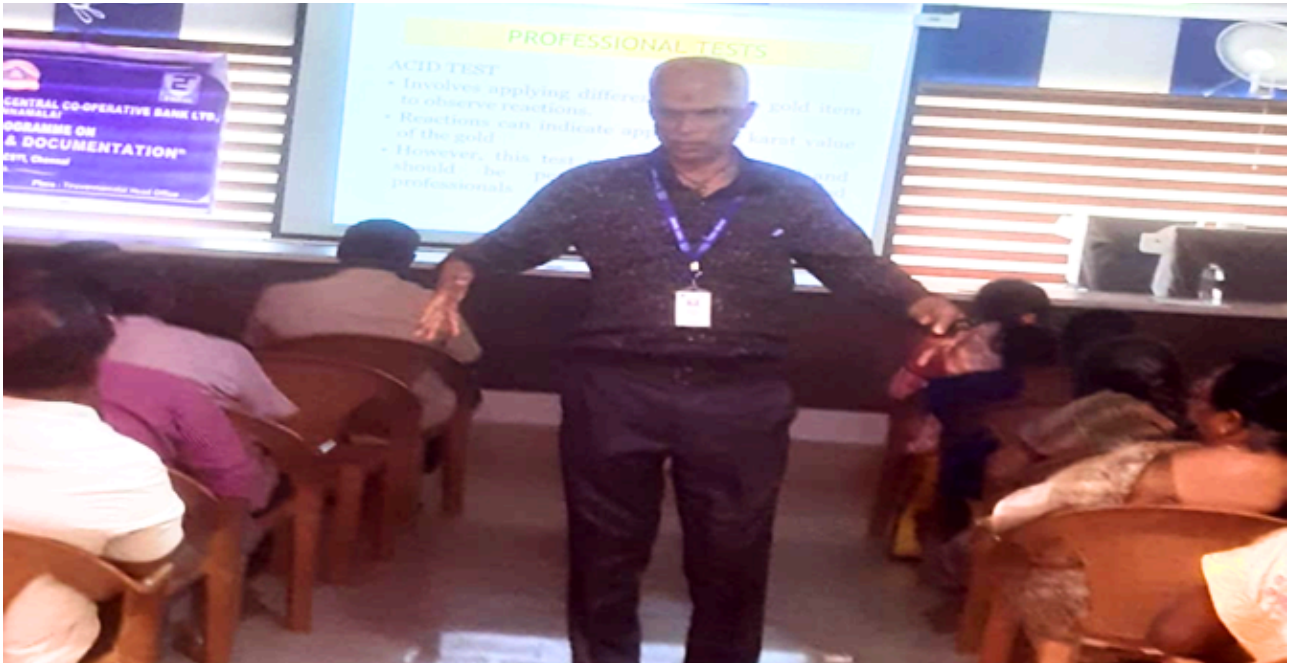


35 trainees from the Puducherry SCB participated in the programme.

## On-site Trainings

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(4) On-site training programme was conducted by ACSTI at Tiruvannamalai DCCB from 19.02.2025 to 20.02.2025 on the topic “Loan Processing & Documentation”.



35 trainees from the Tiruvannamalai DCCB participated in the programme.

## On-site Trainings

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(5) On-site training programme was conducted by ACSTI at Erode DCCB from 21.02.2025 to 22.02.2025 on the topic “Digital Banking & Cyber Security”.



35 trainees from the Erode DCCB participated in the programme.

## On-site Trainings

(6) On-site training programme was conducted by ACSTI at Kumbakonam CCB from 06.03.2025 to 07.03.2025 on the topic “Internal Checks & Control”.



35 trainees from the Erode DCCB participated in the programme.

## Special Events at ACSTI

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### Republic Day Celebrations



Republic Day Celebrations were held at ACSTI on 26.01.2025. The Principal, ACSTI unfurled the National flag. The faculties, staff members and Security staff attended the function.

## GRIEVANCE HANDLING PROCESS IN CPGRAMS STEP BY STEP GUIDE

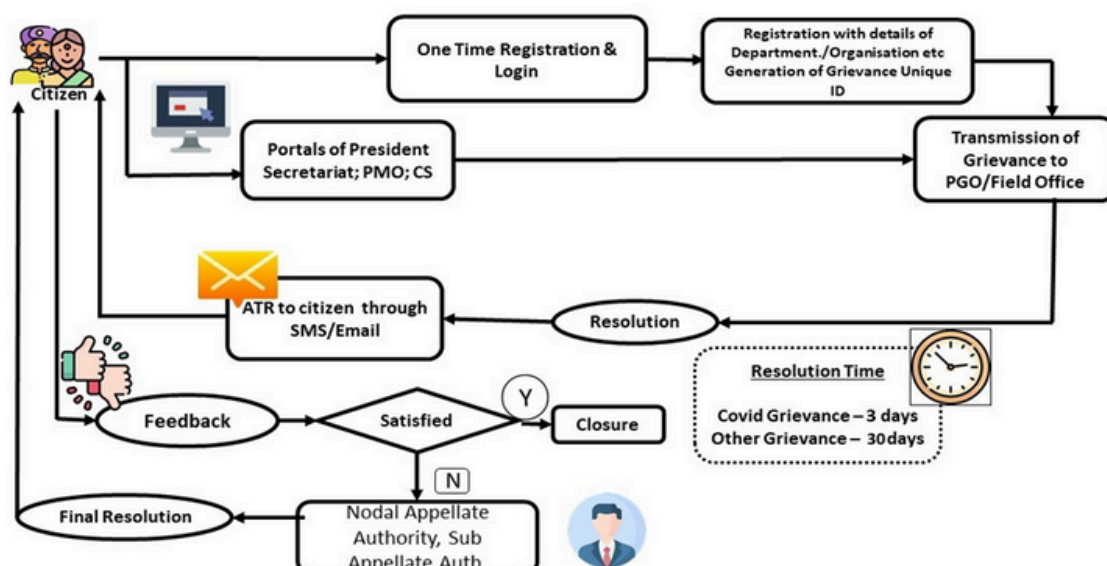
1.1 CPGRAMS is a central portal where citizens can file complaints related to services, government schemes, corruption, discrimination, and more. It is linked to all central and state departments. Grievances are automatically sent to the right authority for resolution within a set timeframe. CPGRAMS is also available as a mobile app.

1.2 In the future, complaints received through physical forms, WhatsApp, or chatbot will also be registered in CPGRAMS. To avoid duplicate entries, only the relevant authority will register the grievance. NIC will create a system to assign a unique code to such complaints.

1.3 Once a complaint is registered, a unique ID is generated to track its status. Citizens receive updates via SMS or email. If not satisfied with the response, they can give feedback or file an appeal on the portal. If feedback is not given online, a call center may contact the citizen to confirm if the issue is resolved. Appeals can also be made through this call.

### 1.4 Chart for Grievance Flow:

#### CPGRAMS PROCESS FLOW



## Article : Grievance Handling Process in CPGRAMS

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2.1 Some complaints do not fall under CPGRAMS as they are handled through other channels. These include:

- RTI matters
- Court or sub-judice cases
- Religious issues
- Service matters of government employees
- Suggestions
- Issues affecting national integrity or foreign relations

**2.2** If such complaints are received, the Grievance Redressal Officer (GRO) can close them by informing the citizen of the rules. Until an automatic detection system is in place, the GRO must manually identify and mark these complaints. No action taken report (ATR) or feedback is required for them.

**2.3 CPGRAMS** may receive spam, abusive, or fake complaints. An AI tool filters these and sends them to a spam folder. If the GRO confirms a complaint as spam or frivolous, it is automatically closed, and no further action or feedback is needed.

**2.4 CPGRAMS** may receive suggestions from citizens. If the suggestion is relevant, the GRO can forward it to the concerned department and send an acknowledgment using a standard template. Generic or vague suggestions can be closed directly. No action taken report (ATR) or feedback is required for suggestions.

**2.5 CPGRAMS** also receives requests for benefits under various schemes. While these are not grievances, the GRO should forward them to the concerned division and close them with a polite reply stating the rule position. These requests are marked as new demands and are excluded from the feedback process.

### 3. Handling Complaints: Role of the Grievance Redressal Officer (GRO)

#### **3.1 When a complaint reaches the concerned GRO:**

**3.1.1** Complaints should be resolved within 21 days. High-priority cases or those needing urgent action must be resolved within 3 days.

**3.1.2** If resolution takes longer than 21 days, the GRO must send an interim reply (Interim ATR) to the citizen. Once the issue is resolved, a final ATR must be submitted. Interim ATRs do not trigger feedback requests.

**3.1.3** If important information is missing, the GRO must make efforts to contact the complainant via phone, call center, or through the portal to gather the needed details. Complaints must not be closed just because of incomplete information without trying to contact the citizen. DARPG will develop a system to streamline this interaction between GROs and the call center.

**3.1.4** If the GRO cannot obtain the required information despite best efforts, the grievance can be closed under the category “Closed due to insufficient information.” These cases will not go for feedback. The feedback call center will inform the citizen and advise them to re-submit the complaint with complete details.

**3.1.5** If, during resolution, the GRO finds that a policy or process issue caused the grievance, they must inform the concerned division in the ministry and copy the Nodal PG Officer.

**3.1.6** If the grievance cannot be resolved, the reply to the citizen must clearly explain the reason. These complaints will also be excluded from the feedback process.

### **3.2 Complaint Assigned to the Wrong GRO:**

**3.2.1** If a complaint is wrongly assigned, the GRO should forward it to the correct GRO immediately.

- If the correct GRO is not known, it must be sent to the Nodal PG Officer of the Ministry/Department.
- The complaint must be forwarded within 48 hours.
- Complaints must not be closed with the remark "Not related to this office."

### **3.3 Complaints with Multiple Issues for Different GROs:**

If a complaint involves multiple issues for different GROs, the receiving GRO must coordinate with others and ensure a combined response within 21 days.

### **3.4 Complaints on Central Schemes Implemented by States:**

For grievances related to Central Government schemes—even if implemented by State Governments—the concerned Central Ministry is responsible for redressal.

The Ministry must collect input from the implementing agency, review it, and respond to the citizen. Such complaints cannot be transferred to State authorities for disposal.

### **3.5 Corruption Complaints**

**3.5.1** Complaints about corruption, bribery, or harassment must be reviewed as per guidelines from DoPT and CVC, and in consultation with the Chief Vigilance Officer (CVO).

- If the complaint is valid, an acknowledgment should be sent to the complainant.
- These cases follow a different process, so no Action Taken Report (ATR) is needed and they are excluded from feedback.
- An internal ATR may be prepared after the case is resolved.
- The complaint can be closed for the citizen with an interim reply.

## Article Grievance Handling Process in CPGRAMS

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**3.5.2** If a complaint is found to be false, malicious, or repeatedly filed by a habitual complainant, that user may be flagged and blocked in CPGRAMS.

### **4. Escalation Process :**

**4.1** Citizens can file appeals through multiple channels—Portal, Chatbot, WhatsApp, or Feedback Call Center—but only one appeal per grievance is allowed.

**4.2** Appeals are handled by officers senior to the GRO, called Appellate Authorities. They review the grievance and the GRO's resolution independently and must resolve the appeal within 30 days. Appeals do not go through the feedback process.

**NABARD** will conduct a monthly review of complaint statuses via video conferencing from Mumbai. The concerned complainant (customer), the Nodal Officer of the respective bank, and the Branch Manager against whom the complaint has been made, are required to join the video conferencing meeting. During the meeting, the participants must provide an update on the complaint's status. The customer will also have the opportunity to present their grievance and discuss its progress.

### **Conclusion:**

The Ministry of Finance, in its recent circular, has highlighted the importance of addressing customer grievances promptly. Furthermore, it has advised all banks to ensure proper behavior and conduct while handling customer service matters.

### •Default

A default refers to the failure of a borrower to meet the terms of a loan agreement, such as missed payments or failing to repay the principal.

### •Over-due

"Overdue" refers to any payment or loan installment that has not been made by its due date. This can apply to various financial obligations, including loan repayments, credit card bills, and other debts.

### •Demand Notice

A demand notice is a formal, written request from a creditor to a debtor demanding payment of a debt or other obligation. It serves as an official notification that a payment is overdue and is often a precursor to more formal legal action.

### •Acknowledgement

"Acknowledgement" refers to a confirmation or receipt that a bank has received and processed a request or application from a customer. This can be a physical slip or an electronic confirmation indicating that the bank has noted and is acting on the customer's request.

### •Principal Debtor

A principal debtor is a person who is primarily responsible for the repayment of a debt. They are the main borrower or debtor in a financial transaction. This debtor is typically the individual or entity that initially incurs the debt and has the primary obligation to repay it.

### •Promissory Note

A promissory note is a written promise from a borrower to repay a specific amount of money to a lender within a defined timeframe. It's a legally binding document outlining the terms of a loan, including the principal, interest rate, and repayment schedule. Banks use promissory notes to formalize loan agreements with individuals and businesses, providing a clear record of debt obligations.

### •Time Barred

"Time-barred" refers to debts that have exceeded the legal timeframe for recovery through court action, as defined by the Limitation Act. Once a debt becomes time-barred, a creditor can no longer legally pursue the debtor for repayment through a lawsuit. However, the debt itself may still exist, and the creditor might attempt to collect it through alternative means like contacting the debtor.

### •ARC

In Cooperative Banking ARC refers to Asset Recovery Claim submitted to the Arbitrator (DR-Credit)

In general "ARC" typically refers to an Asset Reconstruction Company. These are financial institutions that specialize in acquiring and managing non-performing assets (NPAs) or "bad loans" from banks and financial institutions. ARCs help banks clean up their balance sheets by taking over these troubled assets.

### •Summon

A summon to a bank customer typically arises when a legal matter requires the customer's appearance in court or production of documents related to their bank account. This can happen in various situations, including loan defaults, legal disputes involving the bank, or investigations related to financial transactions.

### •Hearing

A hearing for a defaulted customer of a cooperative would likely involve legal proceedings related to the defaulted loan or other financial obligations. The customer would be presented with a hearing where they can defend themselves against the bank's claim, potentially involving legal representation

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### •**Decree / Award (Surety)**

A "Decree/Award (Surety)" refers to a situation where a court's order (decree) or an arbitration panel's decision (award) involves a surety. A surety is an individual or entity that guarantees the performance or payment of an obligation of another party (the principal) to a third party (the obligee). In the context of a decree or award, this means the surety is responsible for fulfilling the obligation if the principal fails to do so.

### •**Ex-parte**

In arbitration, "ex-parte" refers to proceedings or an award made in the absence of one party, usually after they have been notified and given an opportunity to participate but have failed to do so.

### •**Execution Petition**

In arbitration proceedings involving a cooperative bank, an execution petition is filed to enforce the arbitral award. This involves a formal request to the appropriate court or authority to ensure the winning party receives what was awarded by the arbitrator, such as payment of a sum of money

### •**Garnishee Order**

A garnishee order is a court directive compelling a third party (the garnishee) to pay money directly to the judgment creditor (the creditor) instead of the judgment debtor. This typically happens when the debtor has funds held by a bank or other financial institution. The court uses this order to ensure the creditor can recover the debt owed, effectively preventing the debtor from accessing the funds during the recovery process.

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## *The Agricultural Cooperative Staff Training Institute, Chennai*

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