



TAMILNADU CORPORATION FOR DEVELOPMENT OF WOMEN LTD.,

(A GOVERNMENT OF TAMILNADU UNDERTAKING)

Annai Teresa Mahalir Valagam, 1st Floor, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034.

PROCEEDINGS OF THE MANAGING DIRECTOR, TNSRLM, Chennai - 34.

PRESENT: Tmt.S.Divyadharshini IAS.,

Proc No. 2611/B2/2023

Date.06.05.2023

Sub: Tamil Nadu State Rural Livelihoods Mission – Hon'ble Minister for of Youth Welfare, Sports Development, Special Programme Implementation Department & Poverty Alleviation Programme and Rural Indebtedness – Announcement made on the floor of Assembly on 30.03.2023– **Community Investment Fund** to SHGs through PLFs– Orders issued– reg.

Ref: 1).Announcement made by the Hon'ble Minister for Rural Development on the floor of Legislative Assembly on 30.03.2023

Tamil Nadu Corporation for Development of Women (TNCDW) was established in 1983 by the Government of Tamil Nadu with an aim to enhance the status of women through education, employment, economic development and self-reliance. TNCDW spearheads the Self Help Group (SHG) movement in Tamil Nadu and is dedicated to the empowerment of women through series of training and capacity building activities, forming Community Based Organisations (CBOs) and in facilitating financial linkages, creating employment opportunities and enterprise promotion through various poverty alleviation programmes.

Tamil Nadu State Rural Livelihoods Mission (TNSRLM) is implemented by the TNCDW from the year 2012-13. The objectives of TNSRLM is to build strong and vibrant institutional platforms of the poor in the rural areas which enable them to increase their household income through livelihood enhancements and access to financial and other services. Under this scheme the target group comprises of poor and vulnerable sections of the community. The target people are organized into active Community Based Organizations (CBOs) to provide sustainable livelihood opportunities.

In the reference above cited, the Hon'ble Minister of Youth Welfare, Sports Development, Special Programme Implementation Department & Poverty Alleviation Programme and Rural Indebtedness made the following announcement on the floor of Tamil Nadu Legislative Assembly on 30.03.2023. **(Announcement No. 2)**

"5,000 மகளிர் சுய உதவிக் குழுக்களுக்கு ரூ.75.00 கோடி ரூபாய் மதிப்பீட்டில் சமுதாய முதலீட்டு நிதி வழங்கப்படும்".

சுய உதவிக் குழுக்கள் அதன் உறுப்பினர்களின் தொழில் நடவடிக்கைகள் மேற்கொள்வதற்காக சமுதாய முதலீட்டு நிதியை பொருளாதார கடன் உதவியாக வழங்கப்படும். இந்த ஆண்டு 5,000 சுய உதவிக் குழுக்களுக்கு 1 இலட்சத்து 50 ஆயிரம் ரூபாய் வீதம் ஊராட்சி அளவிலான கூட்டமைப்பின் மூலமாக சமுதாய முதலீட்டு நிதி வழங்கப்படும். இதற்காக மொத்த தொகை 75 கோடி ரூபாய் ஒதுக்கப்பட்டுள்ளது.

Community Investment Fund (CIF)

Community Investment Fund is a project fund given to SHGs as loan for their economic activities. CIF is released to SHG through Fund Disbursement module (FDM) and in turn SHG release this amount to SHG members as a loan to undertake economic activities. Loan is given to a maximum amount of Rs.1,50,000/- per SHG.The SHG in turn will release the amount to its members. This amount is given to SHGs in one or more doses based on their livelihood activities.BLF will function as the custodian of CIF amount. PLF will ensure the 100% repayment, proper utilization and rotation of CIF.

Objectives of Community Investment Fund

- To provide financial support to the members of Self Help Groups to improve their quality of life.

- To encourage the SHGs to take up / expand livelihood activities.
- To provide financial assistance to Self Help Groups to be self-reliant
- To make financial services more efficient and accessible to the Self Help Group members.

Eligibility criteria for Self Help Groups to avail Community Investment Fund

- Six months old 'A' graded Self Help Groups following five core principles.
- Self Help Group federated into the Panchayat Level Federation.
- Priority should be given to SHGs who have not received CIF
- Priority shall be given to special groups such as differently abled, elderly groups etc.
- Self Help Groups with regular internal lending of savings and Revolving fund to the Self Help Group members.
- Prompt repayment of internal loans of Self Help Group members.
- Preparation of Micro Credit Plan by the Self Help Groups.
- For those SHGs who have received less than Rs.1.50 lakh, the difference amount should be given based on their need for development of the economic activities.
- The SHGs should ensure that Community Investment Fund is prioritized and given to the poorest of the poor in the Self Help Group and also ensure regular repayment.

Mode of Community Investment Fund operation:

- District Mission Management Unit should enter into MoU with Block Level Federation before the release of Community Investment Fund.
- Block Level Federation will lend to PLFs @6% rate of interest
- PLF will on lend to eligible Self Help Groups at the rate of 9% interest per annum 12 to 36 equal installments according to the nature of trade to which loan is sanctioned.
- Eligible Self Help Group members will get the loan from the SHG @ 12% interest per annum.

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- Interest collected is utilized to meet the cost of establishment and sustainability of the federations.
- The Community Investment Fund should be rotated and not kept idle in the Block level Federation, Panchayat level federation or in SHG account.

Priority for release of CIF

- Vulnerable population such as transgender, elders and differently abled
- SHGs who are not able to avail bank linkages
- SHGs who are ready with proposal to start up economic activities
- SHGs who wants to develop the existing economic activities
- SHGs who have not received a single dose of CIF
- Poor and very poor members of SHGs

Methodology to be adopted for release of CIF:

- Resolution copy along with rating to be verified and submitted by CSTs to the PLF
- PLF in turn recommends to the BLF for the release of CIF
- Fund Transfer Order should be generated and approved by District Collector and submit to SMMU to release through FDM.
- In case of Co-operative Bank, where online transfer facility is not available Demand Draft should be given
- No cash transaction should be made
- Funds should be disbursed to SHG members a week within through FDM.

Maintenance of Book of accounts by Block Level Federation and Panchayat Level Federation

- BLF & PLF should have a separate bank account for Community Investment Fund.
- BLF & PLF should maintain the following registers for release of Community Investment Fund
 - ❖ Cash Book

- ❖ General Ledger
- ❖ Loan Ledger
- ❖ Loan Tracking Register
- Since, the Block Level Federation is the custodian of Community Investment Fund, the second or third dose of loan should be released to the Self Help Groups by the Block Level Federation through PLFs on verifying and confirming the 100% repayment of the loans from the Self Help Groups.

Timeline

- SHG should release fund to SHG members Federation within a week from the date of receipt of Community Investment Fund from State Mission Management Unit.

Monitoring mechanism:

State Level

- To update the details of disbursement of CIF in the NRLM portal through Fund Disbursement Module (FDM).
- Monthly monitoring of Demand Collection Balance (DCB) by SMIB team. Issues if any flagged in PD's meeting before in MD.
- Zonal APO's tour diary should reflect visit to CIF received groups. PDs to Monitor the utilization of CIF by members.
- Monitoring the Portfolio at Risk (PAR) i.e. repayment not received for more than 3 consecutive months including principle and interest in Asst. Project Directors' meeting.
- Monitoring the quantum of idle fund in APOs' monthly review meeting

District level

- Update the details of disbursement of CIF in the NRLM portal through Fund Disbursement Module (FDM)

- Monitoring the quantum of idle fund
- Review of Demand Collection Balance (DCB) in District Project Co-ordination Committee (DPCC) meeting headed by the District Collector.
- PDs/Zonal APOs should maintain individual photo documentation for Economic Activities done by CIF received members. Zonal APOs should help CIF received members in marketing tieups.
- Monitoring the portfolio at risk (PAR) i.e. repayment not received for more than 3 consecutive months including principle and interest.

The Project Directors of all districts are responsible to implement and monitor the scheme at the district level by releasing the Community Investment Fund to take up livelihood activities and the entries made in the National Rural Livelihoods Mission portal within the stipulated time. Proper documentation should be ensured by the Project Directors.


Encl:

Target for release of CIF
for the year 2023-24

sd/-
Managing Director/CEO

//Forwarded by Order//


Additional Director(CB)


To
The Project Directors, TNSRLM,
All Districts except Chennai.

TNSRLM - CIF Target for 2023-24		
Sl.No	Name of the District	Target fixed for 2023-24
1	2	3
1	Ariyalur	37
2	Chengalpattu	184
3	Coimbatore	135
4	Cuddalore	258
5	Dharmapuri	59
6	Dindigul	198
7	Erode	134
8	Kallakurichi	119
9	Kanchipuram	171
10	Kanniyakumari	112
11	Karur	20
12	Krishnagiri	112
13	Madurai	135
14	Mayiladuthurai	77
15	Nagapattinam	88
16	Namakkal	96
17	Perambalur	16
18	Pudukkottai	152
19	Ramnad	118
20	Ranipet	135
21	Salem	192
22	Sivagangai	133
23	Tenkasi	40
24	Thanjavur	212
25	The Nilgiris	29
26	Theni	92
28	Thoothukkudi	106
29	Tiruchirappalli	208
30	Tirunelveli	94
31	Tirupattur	80
27	Tiruppur	119
32	Tiruvallur	259
33	Tiruvannamalai	340
34	Tiruvarur	143
35	Vellore	161
36	Villupuram	301
37	Virudhunagar	135
	Total	5000

Sd/xxx
Managing Director

1/ True copy !!

Additional Director (CB)

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