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

PRESENT: TMT. SHREYA P SINGH IAS.,

Roc. No. 258/B1/2025

Date: 01-04-2025

Sub: Tamil Nadu State Rural Livelihoods Mission - Hon'ble Deputy Chief Minister Announcement made on the floor of Assembly on **28.03.2025- Community Investment Fund** to SHGs through PLFs- Executive Orders issued- reg.

Ref: 1. Announcement made by the Hon'ble Deputy Chief Minister on 28.03.2025.
2. Annual Action Plan 2025-26.

ORDER:

As per the reference cited above, the Hon'ble Deputy Chief Minister made the following announcement on the floor of Tamil Nadu Legislative Assembly on 28.03.2025 (**Announcement No. 7**)

"நடப்பாண்டில் 6,000 சுய உதவிக் குழுக்களுக்கு 90 கோடி ரூபாய் மதிப்பீட்டில் சமுதாய முதலீட்டு நிதி வழங்கப்படும். சுய உதவிக் குழுக்கள் மற்றும் அதன் உறுப்பினர்கள் தொழில் நடவடிக்கைகள் மேற்கொள்வதற்காக சமுதாய முதலீட்டு நிதி, பொருளாதார கடன் உதவியாக வழங்கப்படும். இந்த ஆண்டு 6,000 சுய உதவிக் குழுக்களுக்கு ஒரு இலட்சத்து 50 ஆயிரம் ரூபாய் வீதம் ஊராட்சி அளவிலான கூட்டமைப்பின் மூலமாக 90 கோடி ரூபாய் சமுதாய முதலீட்டு நிதி வழங்கப்படும்".

In this connection, the following Executive Order for the above announcement is issued.

1) Community Investment Fund (CIF)

Community Investment Fund is a project fund given to SHGs as loan for their economic activities. Panchayat Level Federations (PLFs) will lend this fund to eligible Self Help Groups at the rate of 9% interest

per annum and eligible Self Help Group members will get the loan from the SHG @ 12% interest per annum. CIF is released to Panchayat Level Federation (PLF) through Fund Disbursement module (FDM) and on receipt of funds, PLFs release this amount SHG which is further released to SHG members as a loan to undertake economic activities. Loan is extended at a maximum amount of Rs.1,50,000/- per SHG. This amount is given to SHGs to enhance their livelihood activities.

2) Objectives of Community Investment Fund

- i. To provide financial support to the members of Self Help Groups to improve their quality of life.
- ii. To encourage the SHGs to take up / expand livelihood activities.
- iii. To provide financial assistance to Self Help Groups to be self-reliant.
- iv. To make financial services more efficient and accessible to the Self Help Group members.

3) Eligibility criteria for Self Help Groups to avail Community Investment Fund

- i. One-year-old 'A' graded Self Help Groups following five core principles.
- ii. Self Help Groups federated into the Panchayat Level Federation.
- iii. Priority should be given to SHGs who have not received CIF earlier.
- iv. Prompt repayment of internal loans of Self Help Group members.
- v. Preparation of Micro Credit Plan by the Self Help Groups.
- vi. 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, by the SHG members.
- vii. Community Investment Fund should be given to take up small & micro economic activities.
- viii. In case of Vazhnthu Kattuvom Project, where Amutha Surabi Fund is totally repaid, SHGs can be provided with Community Investment Fund.
- ix. Defunct & weak group should not be given CIF amount.

4) Mode of Community Investment Fund operation:

- i. District Mission Management Unit should enter into MoU with Panchayat Level Federation before the release of Community Investment Fund.

- ii. PLFs will lend to eligible Self Help Groups at the rate of 9% interest per annum repayable with 12 to 36 equal instalments according to the nature of economic / livelihood activity for which loan is sanctioned.
- iii. Eligible Self Help Group members will get the loan from the SHG @ 12% interest per annum.
- iv. Interest collected is utilized to meet the cost of establishment and sustainability of the federations.
- v. The Community Investment Fund should be rotated and not kept idle in the Panchayat Level Federation or in SHG account. If the funds are kept idle disciplinary action will be taken against the APO(IB&CB).

5) Priority for release of CIF

- i. Vulnerable population such as Transgender, Elders and PWD special SHGs who have not received Livelihood Assistance fund of Rs.1.00 lakh.
- ii. SHGs who are not able to avail bank linkages.
- iii. SHGs who are ready with proposal to start economic activities.
- iv. SHGs who want to develop the existing economic activities either as Group Activity or individual activity by the member.
- v. SHGs who have not received a single dose of CIF amount earlier.
- vi. SHGs who have received Amutha Surabi Fund in the past through PLF and 100% repayment is done, such proposals may be sent.
- vii. Poor and Ultra Poor members of SHGs.

6) Methodology to be adopted for release of CIF:

- i. The proposal for CIF shall be collected from all the Block /PLFs after verification of available records by the Project Director, TNSRLM.
- ii. At District level, the proposal shall be analysed through MIS analyst for the following:
 - a. Scrutinize the proposal to ensure that PLF has not received CIF earlier by using FDM module.
 - b. The verification at PLF/ Block level by BMM /BC MIS shall be done.
 - c. Project Director, TNSRLM should certify that **“No CIF has been released to the SHGs previously or is released less than Rs.1.50 lakhs only(in which case only differential amount should be released)”**.
 - d. The proposals for release of CIF should be generated in FDM and then it should be sent to SMMU with the

signature of District Collector.

- iv. As instructed all the PLF should have the accounts in Core Banking Solution (CBS).
- v. Fund should be disbursed through the FDM module through the proper channel.
- vi. All the transactions should be made through online portal only.
- vii. CIF should not be deposited in any other account of PLFs for issue of loan. The BMM / BC will held responsible if CIF is not distributed to SHG.

7) Maintenance of Book of accounts by Panchayat Level Federation:

- i. PLF should maintain the following registers for release of Community Investment Fund
 - a. Cash Book
 - b. General Ledger
 - c. Loan Ledger
 - d. Loan Tracking Register
- ii. Rotation of CIF amount should be reflected in the CIF-Loan ledger.
- iii. The PLFs shall do verification and confirmation of the 100% repayment of the loans by the Self Help Groups concerned.

8) Timeline:

- i. Project Director, TNSRLM shall release the CIF funds within a week from the receipt of funds from State Mission Management Unit.
- ii. PLF shall release fund to SHG within a week from the date of receipt of Community Investment Fund from DMMU.
- iii. SHG shall release to the SHG members within 3 days.

9) Monitoring mechanism:

- i. To update the details of disbursement of CIF in the NRLM portal through Fund Disbursement Module (FDM).
- ii. Monthly monitoring of DCB by DMMU and concerned Zonal APO and the APO (IBCB).
- iii. Zonal APO's tour dairy should include visit to CIF received groups.
- iv. Monitoring the Portfolio at Risk (PAR) i.e. repayment not received for more than 3 consecutive months including Principle and Interest.
- v. Asset creation shall be monitored by the PLFs/BLFs and BMM/BCs

and Zonal APOs.

- vi. Monitoring of the quantum of idle fund kept in the PLF - CIF Account shall be done by APO IBCB and Project Director.
- vii. BMM, BC (SM&IB), APO (IBCB) and Project Director shall ensure and monitor that no idle fund kept in the PLF - CIF account.
- viii. Every Thursday of the week should be fixed for collection of NPA of CIF.

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 to be made in the National Rural Livelihoods Mission portal within the stipulated time. Proper Demand Collection Balance and documentation should be ensured by the Project Directors. The targets allocated for the districts should be achieved by December 2025.

Encl: Target for release of CIF
for the year 2025-26

Shreya Panikkassery Singh
MANAGING DIRECTOR

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