

SUGAR CANE GROWERS FUND



 REGISTER NOW

Special Social Security Savings Scheme with Insurance

Save Smart Today, Secure Tomorrow.



SCGF Website /
Social Media



mySCGF
App

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About the 5Si Scheme

The Special Social Security Savings Scheme encourages SCGF customers to build financial security through structured and voluntary Savings and Insurance. This initiative supports growers in strengthening their financial resilience while maintaining flexibility and control over their contributions.

WHO CAN JOIN?



Registered SCGF Customers.



SCGF Customers who are not in default.



Voluntary Authorized Remittance - from their share of cane proceeds.

CONTRIBUTION OPTIONS



Authorized Remittance

Deductions from cane proceeds for easy, automatic Saving/ Insurance.



Voluntary Contributions

Growers can make extra Savings/ pay Insurance any time they wish.

DEDUCTION OPTIONS:

- Every Cane Payment Delivery Cane Payment Second Cane Payment
 Third Cane Payment Fourth Cane Payment Final Cane Payment

Service Providers: Institutions such as :
FNPF, UTOF, LIC, BSP Life

Commercial Banks include : ANZ, BSP, BRED, HFC, Westpac, Bank of Baroda and any others.

Terms and Conditions:

- Terms and Conditions of the institutions may apply.

Start Today!!

Visit your nearest SCGF Office

Save. Secure. Plan

Terms and Conditions.

The terms and conditions of the *5Si Scheme* are as follows:

1. Only for SCGF Customers/ Growers whose accounts are not in default.
2. Register through Registration Form.
3. Verification of Authority and Eligibility will be undertaken.
4. SCGF reserves the right to decline the Registration.
5. Where the farm is in joint name, both the contract holders have to authorize registration for either party.
6. Deductions will be made through surplus cane payments after deduction of loan repayments.
7. Growers have a choice to authorize deduction with options of:-
 - i. All Cane payments.
 - ii. 2nd, 3rd, 4th or Final Cane Payments.
8. SMS notifications will be sent to growers confirming remittance of funds.
9. It is the responsibility of the grower to ensure that recipient account is active and updated.
10. The remittance account is only confined to the growers own individual account.
11. No Third party payment will be processed.
12. SMS Notification will also be sent for non-Remittance.
13. After default of 12 months, SCGF Reserves the right to cancel the Authority.
14. The amount and frequency for such deduction will be executed as per the authority of the Customer.
15. Savings amount will not be deducted if proceeds received is recovered in loan accounts.
16. If the amount left after deduction is less than the savings or insurance amount authorized; then there won't be any refund sent to the bank. Instead whatever is left will be taken as savings or insurance amount by SCGF