

LEARNING POINTS BY MF TEAM

Date: 21st July 2018

Thiruvananthapuram:

- Audit Evaluation meetings for CDS Chairpersons, Member Secretary, Accountants & KAASS Team to strengthen the financial management at CDs level and also to ensure proper book keeping.
- **Selection of Best performing CDS Accountants** : Appraisal of CDS accountants with respect to their one year performance was conducted and appreciated their efforts

Kollam:

- Block level Audit review which has helped not only the KAASS Audit team but also the CDS

Pathanamthitta

- Inevitable to analyse the Utilization pattern of linkage loan: District observed that linkage loan is used for consumption purposes only . If it is not checked and guided properly may put the members in to debt trap .

Idukki

- Oppam: An Initiative of Idukki District Cooperative bank and Kudumbashree . This program intended to provide Cash credit Cards to Kudumbashree Members through which they can avail over draft up to Rs. 10000 at a interest rate of 7%.

Thrissur:

- Asset Creation: It was learned that few of the Neighbourhood Groups have purchased land in the name of NHGs using linkage loan and started various income generating activities.

Palakkad:

- Muttathemulla: An initiative of Palakkad District Cooperative Bank and Kudumbashree to curb the practice money lending at higher rate of interest. In this project selected NHGs will be given loan up to Rs. 10lakhs which in turn can be borrowed to people who require loan at an interest rate of 12%
- Mahila Mithra Cash Credit: An Initiative of Palakkad District Cooperative Bank and Kudumbashree . This program intended to provide Cash credit Cards to Tribal Women through which they can avail over draft up to Rs. 15000 at a interest rate of 4%.