



Kudumbashree

State Poverty Eradication Mission
Local Self Govt. Department, Govt. of Kerala

9153/ F/ 2015/HO

04 /09/2018

From

The Director (A &F)
Kudumbashree

To

The Joint Secretary (NULM)
Ministry of Housing & Urban Affairs
Nirman Bhavan, New Delhi

Sir,

Sub: Provision to enter details of enterprises started under linkage & thrift in
NULM MIS –reg

Kudumbashree Mission the nodal agency for the implementation of DAY-NULM in Kerala has analyzed the utilization of linkage loan among Kudumbashree NHGs and found that around 20% of the fund availed as linkage loan is utilized in productive sector that generates regular income to the members. The investment is in the range of Rs. 50,000 to Rs. 2 lakhs. The NHG members based on their aptitude and interest starts various enterprises like small tailoring shops, stationary shops, hotels, food processing etc. They are continuing the business and are able to generate good returns.

The objective of the Mission is to promote 80 % of the fund availed through linkage loan to productive sector as it helps in income generation and cash inflow within the network. But these enterprises is not reflected anywhere in the MIS of NULM and it is desirable if a provision is made in the NULM MIS to upload the details and consider it in the target achievement of SEP. Moreover, it will help the Mission to provide interest subsidy for the purpose of working capital for these enterprises during the course of time.

Thanking you

Yours Faithfully,

Director (A & F)
Kudumbashree