

MICROFINANCE
ANNUAL ACTION PLAN
2018-19

24.03.2018

MICROFINANCE AAP

FUND ALLOCATION		
Sl No	Fund Source	Amount in Crores
1	State Plan	40
2	NRLM	14.2
	Total	54.2

SUMMARY OF ANNUAL PLAN

Unique Number of the Scheme	Name of the Scheme	Aim Physical	Total Funds earmarked (In Cr)
MF 01	Interest Subsidy	Will provide interest subsidy to 59121 NHGs towards Bank Linkage	45.1
MF02	Financial Literacy Campaign	Will impart training to 2, 58000 income generating volunteers (partial expenditure will be borne from NRLM)	1.04
MF 03	Matching Grant	Will provide Matching Grant to 5000 newly linked NHGs	2

SUMMARY OF ANNUAL PLAN Cntd

Unique Number of the Scheme	Name of the Scheme	Aim Physical	Total Funds earmarked (In Cr)
MF04	Micro Credit Summit	Collection of data from each NHG, Block level MF Clinic, District Level Seminar in association of banks, and expertise in financial Inclusion, National Level Seminar	2
MF05	Reviving of Insurance Scheme	Selection of BIMA Mitra at CDS Level, Setting up of Help desk at District Level, Life Insurance Policy to 20lakhs Members	3.54

SUMMARY OF ANNUAL PLAN Cntd

Unique Number of the Scheme	Name of the Scheme	Aim Physical	Total Funds earmarked (In Cr)
MF06	Feasibility Study on Kshree Bank, Capacity Building of KAASS Members & CDS Accountants	<ol style="list-style-type: none"> 1. Exposure visit to other Agencies namely SERP , Mahila SEWA Sahakari Bank and so on will be organised to study on Kshreebank 2. Capacity building Training to CDS Accountants and KAASS Members will be given 	.52
Total			54.2

Programs

MF 01- Interest Subsidy (45.1Cr) : Will enable about 75000 NHGs to avail Bank loan at 4% interest

MF 02- Financial Literacy Program (1.04Cr):

- **Target** : to provide training to all Income Generating Volunteers of NHGs
- **Strategy to Implement**: Converge with Kudumbashree School
- **Major Outcome Envisaged**: Every NHGs will have their **MICRO CREDIT PLAN** where NHG itself will assess and rank its credit needs.

Programs

MF 03- Matching Grant (2Cr):

Target: 5000 newly linked NHGs will be given Matching Grant

MF 06 : Research & Capacity Building (52 lakhs)

Program	Target	Time Line
Exposure visit to SERP-Streenidhi Hyderabad/ Mahila SEWA Sahakari Bank, Gujarat	To study and submit a preliminary proposal on Kududumbashree Bank	April 2018
Capacitating CDS Accountants	1065 CDS Accountants and 14 district mission Accountants will be given training	June 2018

Programs

MF 06 : Research & Capacity Building (52 lakhs) Cntd

Program	Target	Time Line
Capacitating KAASS Team	A 3 days training programs will be conducted	May 2018

Programs

MF 04- MICRO CREDIT SUMMIT (2Cr)

A year long program focusing to improve the standard of living of Kudumbashree members into next level.

Activity	Description	Time line
NHG Survey and data collection	A survey and data collection of NHG members and NHG MF Activities and the financial status of NHGs to be conducted	July 2018
Block Level Programs	Block level MF Clinics	31st Aug
District Level Programs	District Level Seminar	31st Sep
State level Programs	State level summit	31st Dec

Anticipated Outcome

Bank Linkage

- **Present Status:** There are 65000 unlinked NHGs
- **Outcome :** 5000 NHGs will be promoted to link for the first time
- **Present Status:** There are about 1.15lakhs NHGs that have availed Bank Loan only Once.
- **Outcome:** At least 75000 these NHGs will be promoted to get 2nd Dose Assistance
- **Present Status:** There are about 56000 NHGs that have availed bank loans twice .
- **Outcome:** Ensure that 25000 NHGs will get 3rd dose Assistance
- **Present Status:** The Average loan size is 3.5 lakhs
- **Outcome:** Ensure that 50000 NHGs will get loan amount 5lakhs and 10000 to get Rs.8lakhs

Anticipated Outcome -Thrift

District	Present Status	Expected Outcome
Idukki	42	No change
Kannur	36	No change
Wayanad	35	No change
Kasargode	34	No change
Kozhikkode	30	No change
Malappuram	29	30
Kottayam	28	30
Alappuzha	27	30
Thrissur	26	30
Thiruvananthapuram	25	30
Ernakulam	23	25
Pathanamthitta	22	25
Kollam	22	25
Palakkad	18	25

Anticipated Outcome

- Will submit Preliminary Report on Kshree Bank
- KSFE chitty will be introduced in at least 1lakh NHGs
- Cashless transaction will implemented in at least one CDS of every District

MF -05- Insurance Scheme

Activity	Description	Time line
Selection of Bima Mitra at CDS Level	Resource person exclusively for managing Insurance scheme will be deputed at the CDS Level	10 th May
Mass Campaign and enrolling Members into insurance scheme	Bima Mitra will organize Mass Campaign and enrolment with close supervision of CDS	15 th June
A help desk at all district	A call centre will be set up at district level to effectively deliver services like scholarship, death claim and so on	July

MF -05- Insurance Scheme

Activity	Description	Time line
Updation of software and mobile app	Insurance Software will be updated and mobile application to collect the data at the field level will be designed	May

Expected Out Come

20 lakhs Members will be enrolled into KSSBY