

## Microfinance

### Minutes of PRM held on 20<sup>th</sup> Aug 2019

Programs	Decision Taken
Bank Linkage	<p><b>Target for Second Quarter:</b> CDS having live linkage up to 79% to reach 80%. At least 50% of the CDS with 50-70% live linkage to reach 75%. Conduct a study with poor performing CDS to understand alternate channels of finance and how it is beneficial to them or vice versa</p> <p><b>Data regarding livelihood initiative through Linkage Loan:</b> Districts have agreed to conduct a study of 100 NHGs to know utilization of Linkage loan.</p> <p><b>MIS Updation:</b> Data Updation in Kudumbashree MIS is very poor right now. All the district mission officials expressed that as all the other sections have developed their own MIS it will be better to limit only Organization and MIS data in Kudumbashree MIS. Over and above they have requested to provide a facility to download the report at the district and CDS Level</p> <p><b>Data to be Kept at CDS:</b> Program Officer has directed all the district mission to submit the data before 25<sup>th</sup> September</p>
NPA Status & CBRM	District Mission agreed that Conducting CBRM is proved to be beneficial in identifying NPA and settling it then there
KSSBY Data Sharing	It is requested to submit KSSBY data before 28 <sup>th</sup> Aug 2019
Auditing	<p>Auditing reports of the CDS needs to be verified and District mission should religiously monitor closing of Audit queries at the earliest</p> <p><b>Performance Audit:</b> Thrissur, Kasaragode, Palakkad, Kozhikkode, Pathanamthitta to submit the performance audit report within a week and as others have not yet started program officer directed them to not to do it</p>
RKLS	<p>In order to get the Interest portion of RKLS loan Government have asked to provide detailed report. Hence it is directed all district mission to furnish the data in the format which was shared in the month of june by State Mission.</p> <p>Some of the District missions have requested to provide one weeks time to provide the data</p>