

# Micro Finance

# Major achievements

- Interest subsidy & Matching Grant Processed application and are ready to disburse Rs. 51.94 Cr.
- Recruitment of CDS accountants
  - Klm, Eklm, Ktm, Tsr & Knr districts completed positioning
  - 64 Daily Wages ( Tvm-1, Idk- 3,Wynd-2, Pta-2, Pkd- 26, Mlpm-23, Kkd- 7
  - 9 Post Vaccant { Pkd-6, Mlpm-2, Alp -1}
- All district conducted KAASS review meeting except Alappuzha
- MF analysis of NHG linkage pattern started
- Pilot project money lenders survey Started in Palakkad

# Major achievements Conti..

- One person nominated for Insurance Pta ( 2<sup>nd</sup> phase), Ktym & Tsr issue solved Mlpm , Wynd & Ksd started data collection
- Strengthening of KAASS team: Total 31 members added to the group (Idk-3, Pkd-15, Tsr-13) Mlpm need 6 more members but not selected till now.
- Completed 80.67% CDS auditing and 45.68% of NHG auditing – Pathanamthitta 96.35% of NHG auditing completed

## Status of Unlinked NHGs

District	Target no of unlinked NHGs as on 1-04-17	No of Unlinked NHGs as on Sep 2017	Linked NHGs / Loan Processing	Inactive NHG	Lack of bonding between the members.	Religious belief	Insufficient thrift	Not interested in bank linkage due to sufficient thrift	Lack of Awareness about bank loan	NHG formed after 2017 march.	Bank issues	Reason not clear
Tvm	8698	8443	972	487	138	1	82	806	172	427	21	3265
Klm	7577	7313	1518	525	156	10	127	840	16	524	24	3572
Pta	3115	2736	0	0	1386	0	0	0	0	0	0	1350
Alpy	6218	5751	0									0
Ktym	7274	6203	0									0
Idk	4768	4307	893	458	114	88	29	2740	58	134	0	167
Ekm	3228	3228	0									0
Tsr	7750	6650	2755	370		8	5	47		580	22	2844
Pkd	5027	5027	1988	231			56	285	22	465		2079
Mlp	7012	7012	833	429	236	201	74	879	79	630	6	3534
Kkd	12724	12165	0	0	904	0	0	0	0	0	0	11260
Wynd	3401	2861	0									0
Knr	5259	5221	0									0
Ksd	2230	2230	0									0
<b>Total</b>	<b>84281</b>	<b>79147</b>	<b>8959</b>	<b>2500</b>	<b>2934</b>	<b>308</b>	<b>373</b>	<b>5597</b>	<b>347</b>	<b>2760</b>	<b>73</b>	<b>28071</b>

# Unlinked NHG Status

District	No of Unlinked NHGs as on Sep 2017	Bank Issue & Lack of Awareness	Not interested in bank linkage due to insufficient thrift	No of NHGs possible for linking	Inactive NHG	Lack of bonding between the members.	Religious belief	Insufficient thrift	Not possible to link in this FY
Tvm	8443	193	806	999	487	138	1	82	708
Klm	7313	40	840	880	525	156	10	127	818
Pta	2736	0	0	0	0	1386	0	0	1386
Idk	4307	58	2740	2798	458	114	88	29	689
Tsr	6650	22	47	69	370		8	5	383
Pkd	5027	22	285	307	231			56	287
Mlp	7012	85	879	964	429	236	201	74	940
Kkd	12165	0	0	0	0	904	0	0	904
<b>Knr</b>	5221			1331					635
<b>Total</b>	<b>53653</b>	<b>420</b>	<b>5597</b>	<b>6017</b>	<b>2500</b>	<b>2934</b>	<b>308</b>	<b>373</b>	<b>6115</b>

# MF - Failure details

- Alappuzha not conducted KAASS review meeting
- Kannur didn't started insurance data collection
- Mlpm & Pkd conducted CDS accountant recruitment process but not positioned accountants.
- Ernakulam, Alappuzha, Waynad, kasargode not submitted Unlinked NHG report.
- Alappuzha didn't submit DPM Assignment.
- Plkd, Mlpm & Alp having vaccany in some CDS accountant post

# MF - Plan for future

- 100% of auditing should be completed.
- Please focus on unlinked NHGs and make them to avail bank loan.
- Interest Subsidy & MG disbursement after fund receiving.
- Money lenders survey should complete before december 31<sup>st</sup> in Palakkad.
- RF and VRF disbursement.
- KSSBY 2<sup>nd</sup> phase should completed on 30<sup>th</sup> November and 3<sup>rd</sup> phase should completed before 31<sup>st</sup> Dec.
- Each month DPM should visit 2 NHGs and upload detailed report in the website.

Thank You