

AIMS/ GOALS

2018– 19

Sl. No	Program Code	Goals / Aims for 2018 – 19	Person in state mission responsible for monitoring the progress of districts	Target till June 7 th 2018
1	MF01	Interest Subsidy: Bank Loans availed by Neighbourhood Groups (NHGs) will be given interest subsidy so that they will be able to avail loan at 4%	Vidya	Revised interest subsidy guidelines will be issued.
2	MF05	Revival of Insurance Scheme: 20 Lakhs Kudumbashree Members will be enrolled in Life Insurance Scheme namely Kudumbashree Stree Suraksha Yojana (KSSBY) which was started in association with Life Insurance Corporation(LIC)	JJI	Insurance RP will be selected and trained and RP will start the enrolment Campaign
2	MF02	Financial Literacy Program: All NHGs will have a MICRO CREDIT/MICRO FINANCE Plan with which NHGs will be able to plan their savings and credit needs.	Vidya	Master Trainers for FLC will be selected and trained and will start CDS level Training
3	MF04	MICRO CREDIT SUMMIT: A year long program intended to strengthen MICRO FINANCE activities. Various programs namely a survey at CDS, Micro finance Clinic at Block level, convergence meet and seminars with bankers and other financial institutions at district level and an international summit at the state level will be organised	MF Team	Preliminary Survey will be completed
	b	Ensure 50000 out of 65000 unlinked NHGs availed bank loans		
	c	Ensure at least 75000 NHGs have availed second dose linkage		
	d	Ensure at least 25000 NHGs avail 3 rd Dose linkage		
	e	Ensure at least 50000 NHGs avail loan size up to Rs. 5lakhs and 10000 NHGs to Rs. 8lakhs		
4	MF04	Micro Credit Summit: As a part of Micro Credit Summit Neighbourhood groups will be	JJI	Product will be formulated and

		given various options to meet their savings and credit needs. One of the options are to start Kudumbashree Chitty in association with KSFE and at least 1 lakh NHGs will be enrolled		campaign regarding the project will be initiated
5.	MF08	Setting up of Shree Bank: Feasibility Study with regard to set up a bank owned by Kudumbashree Members will be done.	Microfinance Team	Visit to sthreenidhi Bank and submit the report
6	MF003	Distribution of Matching Grant: An incentivizing program to encourage Bank Linkage . Here the linked NHG will be given one time grant of Rs.5000/- or 10% of their thrift (Whichever is lesser). Newly linked 5000 NHGs will be given Matching Grant	Nithya	Collection and compilation of list of NHGs that received Matching Grant
7	MF006	Auditing of CBOs: Financial Audit for the year 2017-18 of Kudumbashree CDS, ADS and NHGs will be conducted	Nithya	Auditing of CDS will be completed
8	MF007	Capacity Building of CDS Accountants and KAASS Team: Refresher Training will be given to CDS Accountants and KAASS Team	Nithya & Vidya	-

POLICIES

2018 - 19

Sl. No	Policy changes/ New policies that will be introduced in 2018 - 19	Person in state mission responsible for policy formulation	Target till June 7 th 2018
1	Guidelines for 4% interest subsidy will be revised to incorporate NRLM Subsidy	Vidya	Policy will be revised and circulated
2	RP policy for Insurance scheme will be formulated	JJI	Policy will be circulated and selection & Training of Resource Persons will be completed
3	Circular with regard to Vulnerability Reduction Fund will be revised	Vidya	Policy will be revised and circulated