

MICROFINANCE-PRM

Dated- 3/8/2018

PROGRAMS TO REVIEW

1. Linkage Target
2. KSSBY Enrolment
3. Financial Literacy Program
4. CBOs Auditing
5. Appraisal of CDS Accountants
6. Other points
 - Bulk Loan from KSBCDC
 - Service Charge of Welfare Board Data Entry

1.

Linkage status

I.BANK LINKAGE STATUS JULY 2018

Districts	Fresh Linkage-target	Fresh Linkage-achievement	Percentage	2nd Linkage-target	2nd Linkage-achievement	2nd linkage %	3rd Linkage-target	3rd Linkage-achievement	3rd Linkage %	4th Linkage-target	4th Linkage-achievement	4th Linkage %
TVM	882	260	29	2199	358	16	801	305	38	122	167	137
KLM	761	98	13	1526	102	7	574	38	7	79	41	52
PTA	217	81	37	731	261	36	253	88	35	35	33	94
ALP	561	65	12	1466	71	5	578	105	18	85	28	33
KTM	693	165	24	971	298	31	348	135	39	41	83	202
IDK	425	94	22	754	84	11	327	44	13	53	37	70
EKM	216	97	45	2554	159	6	698	59	8	30	29	97
TSR	500	208	42	1769	240	14	709	234	33	107	141	132
PKD	156	101	65	1978	135	7	714	72	10	98	23	23
MPM	551	271	49	2595	444	17	564	112	20	35	36	103
KKD	571	249	44	2105	411	20	477	170	36	47	15	32
WYD	221	81	37	625	112	18	257	86	33	45	47	104
KNR	617	74	12	1614	161	10	533	87	16	66	31	47
KSD	178	164	92	999	160	16	301	121	40	39	42	108
Total	6549	2008	37	21886	2996	15	7134	1656	25	882	753	88

2.

KSSBY ENROLMENT

III. Status of KSSBY Enrolment

DISTRICT	Target No of Enrolment	No of Enrolment up to July 2018	% of Achievement
Thrissur	175023	52100	30%
Ernakulam	168939	40135	24%
Kollam	145113	31962	22%
Kottayam	110776	23205	21%
Palakkad	147863	29791	20.15%
Pathanamthitta	73333	11898	16.22%
Kozhikkode	232805	31677	16.18%
Idukki	79858	11043	13.82%
Wayanad	58737	7432	13%
Alappuzha	148658	17051	11.40%
Kannur	159511	14314	10%
Kasargode	89768	7131	8%
Thiruvananthapuram	221207	16940	8%
Malappuram	195377	9582	5%
Total	2006970	304261	15.63%

3.

**FINANCIAL LITERACY
PROGRAM**

Action is Pending at State Mission

Present Status

District has completed the RP Training

Way Forward

Module Finalization-
Workshop to be conducted
on 7&8th Aug

4.

AUDITING

Status of CDS Auditing

District	Total No. of CDSs	No. of CDSs completed auditing	%
ALP	79	78	99
EKM	101	101	100
IDK	54	54	100
KNR	88	81	92
KSD	42	42	100
KLM	75	75	100
KTM	78	78	100
KKD	82	80	98
MLPM	110	107	97
PKD	96	96	100
PTA	58	58	100
TVM	83	83	100
TSR	100	100	100
WYD	26	26	100
Total	1072	1059	99

Status of NHG Auditing

Districts	Target No of NHGs to be audited	No of NHGs audited	Achievement %
PTA	4696	5528	118
WYD	4675	3770	81.00
EKM	11268	7445	66.07
KNR	9758	6305	64.61
KSD	5369	3230	60.16
ALP	9798	5638	58
KTM	7314	3642	49.8
TSR	11135	4200	38
TVM	14016	3743	26.7
KKD	13649	3353	24.56
KLM	11343	2614	23
PKD	11357	2225	19.59
IDK	5945	871	14.65
MPM	13112	771	5.80
Total	133435	53335	40

5.

**APPRAISAL OF CDS
ACCOUNTANTS**

CDS Accountant appraisal status

Districts	Total CDS Accountants	Nof of district mission accountants	Contract renewed	contract not renewed
TVM	83	1	82	2
KLM	74	1	74	1
PTA	58	1	58	0
ALP	79	1		
KTM	78	1	74	5
IDK	54	1	50	4
EKM	101	1	97	4
TSR	100	1		
PKD	96	1	87	
MPM	110	1		
KKD	82	1	79	3
WYD	26	1	23	2
KNR	81	1	81	0
KSD	42	1	0	0
Total	1064	14	705	21

6.

**BULK LOAN DETAILS OF
KSBCDC**

KSBCDC LOAN (Kerala State Backward Caste Development Co operation) DETAILS

District	No of CDS Received K.S.B.C.D.C Loan	Total amount Received (in Lakhs)	No of NHGs Received K.S.B.C.D.C Loan	Total interest accumulated (in Lakhs)
TVM	2	200	105	1.54
KLM	10	118.8	32	5.44
PTA	4	229.45	73	11.16
ALP	0	0	0	0
KTM	1	49.54	12	1.04
IDK	2	200	62	2.8
EKM	1	87.42	23	0
TSR	25	1540	1540	23.97
PKD	7	566.44	162	2.56
MPM	2	100.94	42	2.1
KKD	9	816.85	293	5.54
WYD	0	0	0	0.93
KNR	5	192.7	78	15.42
KSD	7	379.35	200	2.97
Total	75	4481.49	2622	75.47

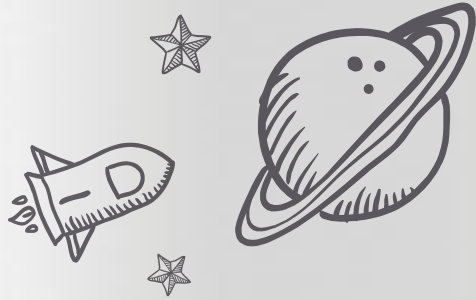
6.

**SERVICE CHARGE FOR DATA ENTRY-
Welfare Boards**

Required Action from Districts

**Send a Letter to all
welfare Boards for which
our units have done Data
entry**

**Status: Letter sent by Trivandrum,
Kollam, & Ernakulam**



TASK FOR DPMs

To complete before -

3 tasks

One Innovative Concept/Idea in Micro Finance

Find out a new product
like Muttathemulla or
Oppam

Case Study of 50 unlinked NHGs.

Detailed study of
NHGs that are at least
2years old but not
linked yet.

Case study of NHGs that have taken Bank loan more than 4 times

THANKS!

Any questions?

