

Minutes of the PRM (Microfinance) held on 3rd Aug 2018

Review of the Targets Given

Bank Linkage Target:	<p>Few districts pointed out that interest subsidy is the major concern of NHGs and they are hesitant to take the loan as it is not sure to get subsidy.</p> <p>It was discussed that generalising the issue would make the needy not to get any linkage loan.</p> <p>Decision: Awareness to be created about significance of Bank loan and financial planning. District Mission to seriously plan for Bank Linkage and to provide necessary support to the NHGs to get affordable credit.</p>
KSSBY Enrolment	<p>Only 20% of the total target is achieved so far. District Mission said that the members those who have joined the policy earlier have not got any benefits and thus are hesitant to come forward. Hence achieving this target would be difficult.</p> <p>Decision: It was decided to complete the enrolment within 31st of August and to focus on timely delivery of service to the beneficiaries.</p> <p>Payment to Bima Mitra: Fund is already allocated under NRLM. As the payment is based on number of enrolment final approved list from LIC is required to provide them payment. However partial payment can be made. Required Direction will be sent from State Mission</p>
Financial Literacy Program	<p>Financial Literacy Program at the district level to be launched in the month of September after finalising the module through a state level workshop.</p> <p>Other Decisions : Only TA for the Selected RPs to be given for the District Level Master Trainers' Training organised by RSETI on Financial Literacy Campaign.</p>
CBO Auditing	<p>Only Pathanamthitta could achieve the target and it was discussed that auditing, using the new auditing formats require more time and setting up a higher target will dilute the quality of auditing.</p> <p>Decision: It is a usual practice to complete the financial auditing within September. Hence Completion of NHG Auditing will be target for next PRM.</p>
Appraisal of CDS Accountants	<p>Except 3 districts others have completed the process.</p>
Service charge for Welfare	<p>District Missions to follow up with welfare boards to get the</p>

Boards' data entry	claim and to update the status to state mission
--------------------	---

Targets for Next PRM

I. Bank Linkage:

a. Fresh Linkage

Districts	Target No of NHGs for fresh Linkage	Achievement- No of NHGs for fresh Linkage	Remaining	Minimum Targets to be achieved before next PRM
Thiruvananthapuram	5991	374	5617	1872
Kollam	5282	417	4865	1622
Pathanamthitta	1481	135	1346	449
Alappuzha	3794	93	3701	1234
Kottayam	4698	166	4532	1511
Idukki	2922	183	2739	913
Ernakulam	1525	239	1286	429
Thrissur	3477	218	3259	1086
Palakkad	1233	458	775	258
Malappuram	3740	341	3399	1133
Kozhikode	3931	164	3767	1256
Wayanad	1529	181	1348	449
Kannur	4182	141	4041	1347
Kasaragod	1256	118	1138	379
Total	45041	3228	41813	13938

b. 2nd Dose Linkage

No	Districts	Target No of NHGs for 2nd dose Linkage loan	Achievement- No of NHGs for 2nd dose Linkage loan	Remai ning	Target for next PRM

1	Thiruvananthapuram	7500	529	6971	2324
2	Kollam	5310	442	4868	1623
3	Pathanamthitta	2523	391	2132	711
4	Alappuzha	5000	162	4838	1613
5	Kottayam	3383	299	3084	1028
6	Idukki	2574	144	2430	810
7	Ernakulam	8700	504	8196	2732
8	Thrissur	6112	292	5820	1940
9	Palakkad	6820	538	6282	2094
10	Malappuram	8800	594	8206	2735
11	Kozhikode	7189	269	6920	2307
12	Wayanad	2133	185	1948	649
13	Kannur	5520	301	5219	1740
14	Kasaragod	3436	160	3276	1092
	Total	75000	4810	70190	23397

c. 3rd Dose Linkage

No	Districts	Target No of NHGs for 3rd dose Linkage loan	Achievement-till data	Remaining	Target for Next PRM
1	Thiruvananthapuram	2800	435	2365	788
2	Kollam	2020	201	1819	606
3	Pathanamthitta	960	237	723	241
4	Alappuzha	1984	115	1869	623
5	Kottayam	1206	136	1070	357
6	Idukki	1147	101	1046	349
7	Ernakulam	2480	283	2197	732
8	Thrissur	2490	200	2290	763
9	Palakkad	2461	232	2229	743
10	Malappuram	1932	163	1769	590
11	Kozhikode	1660	119	1541	514
12	Wayanad	929	186	743	248
13	Kannur	1860	170	1690	563
14	Kasaragod	1070	121	949	316
	Total	24999	2699	22300	7433

d. 4th Linkage

No	Districts	Target No of NHGs for 4th dose & above dose Linkage loan	Achieved Till date	Remaining	Target for Next PRM
1	Thiruvananthapuram	1270	218	1052	351
2	Kollam	895	188	707	236
3	Pathanamthitta	410	127	283	94
4	Alappuzha	905	157	748	249
5	Kottayam	426	84	342	114
6	Idukki	561	71	490	163
7	Ernakulam	883	77	806	269
8	Thrissur	1140	127	1013	338
9	Palakkad	1020	94	926	309
10	Malappuram	366	54	312	104
11	Kozhikode	469	3	466	155
12	Wayanad	495	133	362	121
13	Kannur	755	125	630	210
14	Kasaragod	405	42	363	121
	Total	10000	1500	8500	2833

II. Target for KSSBY Enrolment

No	Districts	Total Target	Achieved till date	Target for Next PRM
1	Thiruvananthapuram	221207	16940	204267
2	Kollam	145113	31962	113151
3	Pathanamthitta	73333	11898	61435
4	Alappuzha	148658	17051	131607
5	Kottayam	110776	23205	87571
6	Idukki	79858	11043	68815
7	Ernakulam	168939	40135	128804
8	Thrissur	175023	52100	122923

9	Palakkad	147863	29791	118072
10	Malappuram	195377	9582	185795
11	Kozhikode	232805	31677	201128
12	Wayanad	58737	7432	51305
13	Kannur	159511	14314	145197
14	Kasaragod	89768	7131	82637
	Total	2006968	304261	1702707

III. Financial Literacy Program :

To Complete the Training at CDS level before Next PRM

IV. CBOs' Auditing

No	Districts	Total No. of NHGs	No. of NHGs Completed Auditing	Target for Next PRM
1	Thiruvananthapuram	28032	3743	24289
2	Kollam	22685	2614	20071
3	Pathanamthitta	9391	5528	3863
4	Alappuzha	19595	5638	13957
5	Kottayam	14627	3704	10923
6	Idukki	11890	945	10945
7	Ernakulam	22536	7445	15091
8	Thrissur	22269	4200	18069
9	Palakkad	22713	2675	20038
10	Malappuram	26224	771	25453
11	Kozhikode	27298	3353	23945
12	Wayanad	9350	3770	5580
13	Kannur	19516	6305	13211
14	Kasaragod	10738	3240	7498
	Total	266864	51560	215304

V. Details of KSBCDC Bulk loan

An Excel format will be sent to collect details of KSBCDC loan given to the CDS.

Tasks for DPMs

- **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 2 years old but not linked yet.
- Case study of NHGs that have taken Bank loan more than 4 times