

Micro Finance

20/08/2019

Bank Linkage

DISTRICT	No of eligible NHGs	Live linked NHGs as on July 31st	% of Live linkage
PKD	23290	21075	90.5
ALP	20782	16978	81.7
KSGD	10731	8406	78.3
PTA	9915	7695	77.6
EKLM	25148	18944	75.3
KLM	23035	16755	72.7
TSR	23924	17266	72.2
MLPM	25305	17934	70.9
IDK	11872	8188	69.0
KNR	19606	12840	65.5
WYD	9415	6028	64.0
KKD	27559	17222	62.5
KTYM	15378	9438	61.4
TVM	26949	14393	53.4
Grand Total	272909	178769	65.5

CDS Wise Achievement

DISTRICT	No of CDS	No of CDS having live linkage				% o Achiveme nt
		Above 80%	70-80%	50-70%	Below 50%	
Pkd	96	82	11	2	1	85
Alp	79	49	15	13	2	62
Ksd	42	26	2	6	8	62
Ekm	101	55	10	25	11	54
Pta	58	27	9	17	4	47
Tsr	100	38	13	31	18	38
Mlpm	110	41	25	24	20	37
Idk	54	17	12	18	7	31
Wyd	26	7	4	9	6	27
Knr	81	20	12	30	19	25
Klm	74	18	18	33	5	24
Ktm	78	14	15	35	14	18
Kkd	82	12	14	35	21	15
Tvm	83	Report not received				0

Bank Linkage Status- 2019-2010

	Web monitoring		MIS		
Districts	No of NHGs Linked in 2019-20	Linkage Amount in Lakhs	Sum of NHG LINKED	Sum of AMOUNT	% of updation
Idukki	182	8.18	59	3.3	32
Thiruvanantha puram	966	54.73	233	11.22	24
Kasaragod	300	13.99	66	2.9	22
Kollam	878	45.4	197	10.32	22
Pathanamthitt a	341	13.2	49	2.26	14
Kannur	746	31.92	95	4.5	13
Ernakulam	2021	96.9	246	14.59	12
Thrissur	1742	90.34	192	10.67	11
Kozhikode	1729	63.49	149	6.58	9
Palakkad	2216	98.78	189	10.55	9
Kottayam	762	33.56	61	2.63	8
Alappuzha	714	71.02	52	3.25	7
Malappuram	1170	34.86	74	2.8	6
Wayanad	1172	58.98	72	4.98	6
Total	14939	715.36	1734	90.55	12

NPA Status

Districts	No of NPA Accounts (as on May 15th)	No of accounts settled	% of Achievement
Kottayam	5	5	100
Alappuzha	7	5	71
Thrissur	26	12	46
Idukki	15	6	40
Wayanad	33	12	36
Thiruvananthapuram	25	9	36
Ernakulam	46	16	35
Kozhikode	168	52	31
Malappuram	41	12	29
Kollam	35	10	29
Kannur	14	4	29
Palakkad	7	1	14
Kasaragod	27	2	7
Pathanamthitta	6	0	0
Total	455	146	32

Status of Submission- Data to be kept at CDS

District	TOTAL CDS	TOTAL NHG	BANK LINKAGE DETAILS	% OF COMPLETION
Kollam	74	23821	22379	93.95
Malappuram	110	28720	26524	92.35
Ernakulam	101	26554	22190	83.57
Palakkad	96	24148	19829	82.11
Kannur	81	20004	16196	80.96
Thiruvananthapuram	83	29861	19919	66.71
Kottayam	78	15771	9071	57.52
Thrissur	100	25961	12413	47.81
Kasargode	42	10991	5090	46.31
Wayanad	26	11186	5160	46.13
Alappuzha	79	20511	9090	44.32
Idukki	54	15785	5894	37.34
Pathanamthitta	58	9877	3116	31.55
Kozhikode	82	28317	NOT GIVEN	

KSSBY

DISTRICT	50% of total NHG members	Enrollment	% Of Achievement
KTYM	112,906	46092	41
PKD	171,550	66566	39
EKM	194,136	68222	35
PTA	83,299	20475	25
KLM	178,207	35867	20
WYD	62,767	12239	19
MLPM	237,845	33792	14
KKD	224,879	18040	8
TSR	201,233	13294	7
KSD	87,992	5126	6
IDK	80,908	3375	4
ALP	161,989	5093	3
TVM	234,306	7248	3
KNR	164,778	2228	1
Total	2,196,790	337657	15

KSSBY data submission

District	Total Enrollment	Data received	% of completion
KSD	6290	6290	100
TSR	13294	13269	100
IDK	3375	3367	100
MLPM	33792	33686	100
TVM	7248	7202	99
KNR	2228	2163	97
PKD	66566	63155	95
PTA	20475	16836	82
KLM	35867	25455	71
EKM	68222	30663	45
ALP	5093	524	10
WYD	12239	1163	10
KKD	18040	1273	7
KTYM	46092	2321	5

Community Based Repayment Monitoring

Districts	Number of bank branches in district	No of branch managers attended in May	No of branch managers attended in June	No of branch managers attended in July	% of bank managers participation
Wyd	106	106	106	106	100.00
Pkd	288	212	207	197	71.30
Mlpm	504	342	398	294	68.39
Kkd	441	54	165	211	32.50
Pta	439	116	143	139	30.22
Tsr	583	173	170	185	30.19
Ekm	557	39	171	223	25.91
Knr	593	66	27	149	13.60
Ktm	460	64	48	69	13.12
Ksd	363	0	0	117	10.74
Idk	405	22	51	48	9.96
Klm	394	35	29	19	7.02
Alp	538	15	21	28	3.97
Tvm	514	0	0	38	2.46
Total	6185	1244	1536	1823	24.81

CBO Auditing

Districts	Total No of CDS	No of CDS completed Auditing	% of Achievement(100% achievement in Quarter 1)	Total No of ADS	No of ADS Completed Auditing	% of Achievement (50% will done in Quater 1 100% in Quater 2)
KSD	42	42	100	776	84	200
WYND	26	26	100	512	512	200
KLM	74	74	100	1419	776	195
KKD	82	82	100	1566	1282	189
PTA	58	58	100	920	488	106
TVM	83	83	100	1546	835	181
ERKLM	101	101	100	1828	1668	182
PKD	96	96	100	1727	933	108
TSR	100	100	100	1789	1400	93
KNR	81	76	93.83	1545	1381	166
ALP	79	79	100	1364	254	37
MLPM	110	101	91.82	2247	1047	93
KTYM	78	78	100	1339	1479	13
IDK	54	53	98.15	861	2	0
Total	1064	1049	98.59	19439	12141	125

CBO Auditing

Districts	Total No of NHGs	No of NHGs completed auditing	% of Achievement (25% of NHGs in Quarter 1st)	Overall performance
KSD	10962	3068	112	137.3
WYND	9432	1731	73.4	124.5
KLM	23869	3199	53.6	116.1
KKD	27535	3756	54.6	114.5
PTA	9956	3232	129.9	112
TVM	29040	3310	45.6	108.9
EKM	23200	1032	17.8	100.1
PKD	23315	5068	86.9	98.3
TSR	24660	6002	97.4	96.9
KNR	19955	152	3	87.6
ALP	21863	4512	82.6	73.3
MLPM	27425	1308	19.1	68
KTYM	15259	2395	62.8	58.4
IDK	12142	855	28.2	42.3
Total	278613	37366	53.6	92.3

Audit Report Verification

Districts	No of CDS audited	No of Report submitted to CDS	No of audit query	No of Action taken against audit query	existing audit query
ALP	79	78	1	0	1
EKM	101	101	8	5	3
IDK	53	49	21	0	0
KNR	76	0	0	0	0
KSD	42	42	10	4	6
KLM	74	42	0	0	0
KTYM	78	78	4	3	1
KKD	82	0	368	211	157
MLPM	101	0	0	0	5
PKD	96	96	14	14	0
PTA	58	58	0	0	
TVM	Report not received				
TSR	100	100	18	18	6
WYD	26	26	108	255	179

Debt Swaping

Districts	No of CDS conducted Survey	No of NHG participated in the survey	No of NHGs need intervention in Debt swaping	District Level meeting with cooperative bank	
TVM					
KLM	9	811	175	YES	
PTA	12	450	363	YES	
ALP	12	511			
KTYM	8	564	323	YES	
IDK	3	450	450	Yes	
EKM	36	936	500	Yes	the project will implement by Sepember
TSR	10	810	350	yes	
PKD	8	880	552	Yes	Mankara SCB decided to provide debt Swaping (1944 houses Amount - 202791274)
MLPM	94	1011	860	Yes	CDS level orientation will start in the next week
KKD	19	747			
WYND	26	181	181	yes	
KNR	5	47	32	Yes	
KSD	15	675	254	yes	
Total	218	6312	3354		

Bulk loan

Districts	No of CDS have live bulk loan as on May 15th	Bulk loan amount as on may 15 th - in lakh	No of CDS submitted application	Required loan amount in lakh	No of CDS received loan in this FY	Loan disbursed in this FY in lakh
Thiruvananthapuram	3	273	6	3100	0	0
Kollam	10	1087	4	400	0	0
Pathanamthitta	25	1465	3	280	0	0
Alappuzha	7	1403	5	750	0	0
Kottayam	10	562	13	1555	0	0
Idukki	24	2720	7	838.6	0	0
Ernakulam	19	1679	14	1740	2	108.78
Thrissur	22	2603	7	630	0	0
Palakkad	13	2009	3	260	1	83.66
Malappuram	13	1152	12	180	1	100
Kozhikode	42	4577	38	1351.7	2	142.5
Wayanad	15	1233	28	4060	6	838.12
Kannur	5	279	10	1075	0	0
Kasaragod	12	854	8	1400	0	0
Total	220	21896	158	17620.3	12	1273.06

RKLS- Repayment Tracking

Districts	No of NHG having RKLS loan	No of NHGs having regular repayment till July	% of regular repayment
Thiruvananthapuram	115	115	100.0
Kollam	104	104	100.0
Pathanamthitta	1653	1653	100.0
Alappuzha	4580	4580	100.0
Kottayam	3682	3682	100.0
Ernakulam	6644	6644	100.0
Thrissur	6631	6631	100.0
Palakkad	609	609	100.0
Kozhikode	779	779	100.0
Malappuram	924	924	100.0
Idukki	576	575	99.8
Wayanad	941	938	99.7
Kannur	7	5	71.4
Total	27248	27239	99.97

Upcoming programs

- Disburse Interest Subsidy and other community Funds
- Financial Literacy Draft module & Handbook prepared- Campaign will start on September
- RKDP- VRF to Flood Affected NHGs

Thank You