

MICROFINANCE

PRM- 6th Dec2018

RESURGENT KERALA LOAN SCHEME

Districts	No of Loan application to Bank	No. of Beneficiaries	Loan Application Sanctioned	No. of Beneficiaries	Loan Amount Sanctioned (Rs in Crore)	Percentage of Beneficiaries Received Loan
KNR	19	22	19	22	0.19	100
KLM	72	325	53	275	2.13	84.62
MLM	642	2507	455	1795	14.91	71.6
PKD	494	1510	293	965	7.43	63.91
TSR	4121	21587	2161	11845	99.24	54.87
WYD	1711	3566	548	1917	18.21	53.76
EKM	5360	37125	2399	17722	152.70	47.74

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KTM	2620	18452	512	4096	22.2	22.2
ALP	3144	27018	560	5651	45.71	20.92
PTA	1274	7609	196	1567	12.85	20.59
IDK	726	1111	144	166	1.64	14.94
TVM	233	722	26	76	0.68	10.53
KKD	788	2647	61	272	2.08	10.28
Total	21204	124201	7427	46369	379.97	37.33

Linkage of Unlinked NHGs

Districts	No. of Unlinked NHGs in the portal	Already Linked But not in Portal/Updated now	Number of NHGs can not be linked	% of Achievement	Linkable Target for the month of January	Achievement Jan
MPM	7298	1683	5233	382	95	
EKM	2925	2684	0	241	92	
KLM	8102	2659	4051	1392	83	
PKD	4679	1941	1944	794	83	
KNR	4727	1578	2300	849	82	
TVM	6661	1134	4163	1364	79	
KTM	5580	2067	2338	1176	79	

Linkage of Unlinked NHGs

Districts	No. of Unlinked NHGs in the portal	Already Linked But not in Portal/ Updated now	Number of NHGs can not be linked	% of Achievement	Linkable Target for the month of January	Achievement Jan
WYD	2527	0	1685	842	67	
KKD	10437	6771	0	3666	65	
ALP	5217	1751	1372	2094	60	
TSR	5664	760	2155	2749	51	
IDK	3705	1800	0	1905	49	
KSD	2092	258	0	1834	12	
PTA	2515	222	0	2293	9	
Total	72130	25308	25241	21581	70	

No. of NHGs could not take Loan In this FY due to Various Reasons

Particulars	Total Numbers
Conflict with NHG Members	3370
Inactive	932
Issues With Banks	1288
High Thrift	4446
Low Thrift	4253
Issues with Grading & Book Maintenance	2143
Special NHGs	1140
Religious	1019
New/Revived NHGs	6539
Total(Data Incomplete)	25130

2nd Time Bank Linkage

Districts	No. of Unlinked NHGs in the MIS	Already Linked But not in MIS/ Updated now	Number of NHGs can not be linked	% of Achievement	Linkable Target for January	Achievement Jan
PKD	6820	6200	0	90.91	620	
MLP	8800	4567	1948	74.03	2285	
KNR	5520	2923	879	68.88	1718	
ALP	5000	3387	0	67.74	1613	
EKM	8700	5265	0	60.52	3435	
KLM	5310	1917	683	48.96	2710	
TVM	7500	336	2951	43.83	4213	

2nd Time Bank Linkage

Districts	No. of Unlinked NHGs in the MIS	Already Linked But not in MIS/ Updated now	Number of NHGs can not be linked	% of Achievement	Linkable Target for January	Achievement Jan
IDK	2574	821	0	31.9	1753	
WYND	2133	558	0	26.16	1575	
PTA	2523	646	0	25.6	1877	
TSR	6112	1169	0	19.13	4943	
KTM	3383	465	0	13.75	2918	
KSD	3436	410	0	11.93	3026	
KKD	7189	384	0	5.34	6805	
TOTAL	75000	29048	6461	47.35	39491	

All NHGs should have a MICRO CREDIT PLAN

- Present Status: Program is linked with Kudumbashree School. Will complete the process by Jan 15th
- Expected Outcome of the Project
 - NHGs will be able to arrive at their Credit needs
 - NHGs can plan their savings
 - will be able to analyse the purpose of the Credit

MICRO CREDIT PLAN- TARGET

District	Target	Achievem ent Jan	District	Target	Achievem ent Jan
TVM	28032		PKD	22713	
KLM	22685		MLP	26224	
PTA	9391		KKD	27298	
ALP	19595		WYD	9350	
KTM	14627		KNR	19516	
IDK	11890		KSD	10738	
EKM	22536		TOTAL	266864	
TSR	22269				

DEBT SWAPPING

GOAL:- Strengthening of NHGs to support their members who are in the clutches of Money Lenders

How to implement??

Program will be implemented in 2 Stages

1. Collection of data and identification of the Kumbashree Members who are under Debt Trap
2. Find Sources to lend to them so that they can swap their loan-
Sources can be Internal Lending, Bank Linkage , KSBCDC Loan and so on

DEBT SWAPPING- Target

District	Target	Achievement	District	Target	Achievement
TVM	1050		TSR	834	
KLM	850		PKD	851	
PTA	352		MPM	983	
ALP	734		KKD	1023	
KTM	548		WYND	350	
IDK	446		KNR	731	
EKM	844		KSGD	402	
			Total	10000	

THANK YOU