

Micro Finance

Date: 23.10.2017

State Mission

Key Activity to be done by districts as per August PRM

- ✓ **Ensure linkage of at least 30% NHGs (Unlinked NHG)**

District wise status of First Linkage



STATUS OF FIRST LINKAGE

Districts	Linkage Target 2017-18(100% linkage of unlinked NHGs)	Total Achievement for this FY		% of Achievement
		No of NHG Linked	Linkage Amount	
Wayanad	3401	745	2497	22
Kozhikode	12724	2676	12606	21
Thrissur	7750	1477	5542	19
Ernakulam	3228	597	1958	18
Palakkad	5027	846	1655	17
Alappuzha	6218	1005	5798	16
Thiruvananthapuram	8698	1242	4759	14
Pathanamthitta	3115	428	1244	14
Malappuram	7012	807	23	12
Kollam	7577	768	2323	10
Idukki	4768	401	1144	8
Kannur	5259	336	966	6
Kottayam	7274	322	603	4
Kasaragod	2230	86	304	4
Total	84281	11736	41423	14

Total Bank linkage status for this fy

Districts	Data as per web monitoring		Data as per MIS	
	Total No of NHGs Linked in this FY	Total Linkage Amount for this FY	Total No of NHGs Linked in this FY	Total Linkage Amount for this FY
Thiruvananthapuram	2998	121.7685	745	35.46
Kollam	2383	95.1334	511	24.85
Pathanamthitta	1063	37.4941	184	8.19
Alappuzha	2010	101.9656	229	10.60
Kottayam	1453	32.4736	323	13.13
Idukki	1144	69.256	315	15.26
Ernakulam	1643	57.1904	965	36.01
Thrissur	2732	109.3731	670	26.03
Palakkad	2745	97.0372	1239	48.19
Malappuram	807	23.325	774	26.99
Kozhikode	4344	215.7896	698	23.32
Wayanad	1229	42.3949	467	18.03
Kannur	1316	41.4599	282	9.45
Kasaragod	141	5.1204	104	3.62
Total	26008	1049.457	7506	299.1567

**Which data is reliable !
MIS or Web Monitoring ?**

ACHIEVEMENT STATUS AS PER THE NO OF NHG LINKED

Districts	Total No of NHGs Linked in this FY	Total Linkage Amount for this FY
Kozhikode	4344	215.8
Thiruvananthapuram	2998	121.8
Palakkad	2745	97.0
Thrissur	2732	109.4
Kollam	2383	95.1
Alappuzha	2010	102.0
Ernakulam	1643	57.2
Kottayam	1453	32.5
Kannur	1316	41.5
Wayanad	1229	42.4
Idukki	1144	69.3
Pathanamthitta	1063	37.5
Malappuram	807	23.0
Kasaragod	141	5.1
Total	26008	1049.5

OTHER ACTIVITIES...

INTEREST SUBSIDY & MATCHING GRANT DEMAND RECEIVED FROM DISTRICTS...

District	Fund required (in Cr
Thiruvananthapuram	4
Kollam	6.5
Pathanamthitta	2.1
Alappuzha	5
Kottayam	3
Idukki	2.16
Ernakulam	3.5
Thrissur	4.23
Palakkad	1
Malappuram	2
Kozhikkode	3.5
Wayanad	2.5
Kannur	5
Kasargode	1
TOTAL	45.49

AUDITING STATUS : 2016-17

Districts	Total No. of CDSs	No. of CDSs completed auditing	% of CDS audit	Total No. of ADSs	No. of ADSs Completed auditing	% of ADS audit	Total No. of NHGs	No. of NHGs Completed Auditing	% of NHG Audit
PTA	58	57	98.28	907	711	78.39	9750	8538	88
PKD	96	96	100	1691	1691	100	22468	13813	61
WYND	26	26	100	487	257	52.77	9250	4985	54
KTYM	78	78	100	1321	24	1.82	14324	5607	39
TVM	83	75	90.36	1546	172	11.13	28198	10713	38
IDK	54	53	98.15	840	55	6.55	12381	4160	34
MLPM	110	84	76.36	2196	57	2.6	25225	7621	30
KLM	75	74	98.67	1431	205	14.33	23941	7172	30
KSD	42	0	0	776	77	9.92	10189	2910	29
KKD	82	0	0	3004	1014	33.75	54721	14900	27
ALP	79	60	75.95	1358	122	8.98	20108	5459	27
KNR	87	24	27.59	1557	26	1.67	19220	5061	26
TSR	100	100	100	1753	68	3.88	22184	5819	26
EKM	101	99	98.02	1791	78	4.36	20653	3836	19
Total	1071	826	71.64	20658	4557	22.06	292612	100594	34.38

KSSBY DATA SHARING

District	2 nd Instalment of Ist Phase	2 nd Phase	3 rd Phase
Thiruvananthapuram	32.67	14.26	0
Kollam	19.61	11.46	50.16
Pathanamthitta	32.04	5.81	0
Alappuzha	36.76	13.24	106.22
Kottayam	70	2.44	Data Given
Idukki	34.36	4.82	65.83
Ernakulam	53.87	8.34	52.91
Thrissur	83.47	Data Given	98.93
Palakkad	173.1	13.19	0
Malappuram	83.52	0	0
Kozhikkode	99.16	110.78	174.73
Wayanad	26.07	0	0
Kannur	0	34.524	0
Kasargode	68.84	0	49.54
TOTAL	813.45	218.86	598.32

Credit Linked Insurance- Revamped

- Health Insurance Scheme Required or Not
- Features
- Affordable Premium

OTHER AREAS TO BE NOTED...

- New Audit report format & Auditing Guideline approved and send to districts by last week of September.
- CDS Accountant Positioning
- Collection of NRLM RF & VRF application should be completed before October 31st.
- Financial Literacy Campaign.
- SAGA Monitoring.
- Money Lenders Survey @ Palakkad.

Micro Finance Best Practices.....

Ernakulam

Special Drive to Attain Fresh Bank Linkage 100%

- special PRM of Vice Chairpersons and Accountants
- tie ups with major nationalized banks
- Business Facilitator @ Union Bank – earning Rs.10000/- per month(recruit 20 more in other major branches)

Ernakulam Cntd

Functioning of KAASS in Ernakulam District

- Preparation of Annual Calendar at the beginning of the Financial Year.
- Super check of CDS level Audit Report
- District level Monthly Review meeting
- second level verification of the NHG level audit report by exchanging the report between members.

Wayanad

Facilitated Best CDS for Bank linkage Program in association with Banks

Thrissur

Working with Coastal Belt

- Retrieved 62 NHGs
- 45 NHGs graded and renewed
- 16 NHGs linked. 103 NHGs received RF .

BEST PRACTICES.....

PALAKKAD

- **NRLM Profile Updation:**
 - Continuous monitoring at the CDS level. Addressing the issues on time made them to complete the project
 - Upgrading CDS Accountants as Mentors & Remedial PRM to support those lagging Behind
- **Linkage Clinic- 100/100 By Palakkad**
 - Poor performing CDS were selected organised Meeting
 - Special Grading campaign conducted
 - Graded 3000 NHGs & will be linked within one month

BEST PRACTICES.....

KOLLAM

- Special Auditing Drive at Kolla
- Networking with SEBI(Securities & Exchange Board Of India)- convergence