

Microfinance -MINUTES OF THE PRM HELD ON 6TH DEC 2018

1. **Resurgent Kerala Loan scheme:** All districts to give concentrated effort to complete RKLS before 31st Dec . Present Status is as follows.

Districts	Loan Application Sanctioned	No. of Beneficiaries Included	Loan Amount Sanctioned (Rs in Crore)
Thiruvananthapuram	26	76	0.68
Kollam	53	275	2.13
Pathanamthitta	196	1567	12.85
Alappuzha	560	5651	45.71
Kottayam	512	4096	22.2
Idukki	144	166	1.64
Ernakulam	2399	17722	160.98
Thrissur	2374	13096	110.58
Palakkad	293	965	7.43
Malappuram	497	1992	16.53
Kozhikode	108	276	2.08
Wayanad	548	1917	18.21
Kannur	19	22	0.19
Total	7729	47821	401.21

2. **Linkage of unlinked NHGs:** There were 72000 Unlinked NHGs in the state. By Analysing NHGs wise reasons for not taking linkage loans , the NHGs that can be linked in this financial year has come down to 21521 (yet some of the district to complete the process.) Hence the revised linkage target is as follows

Districts	No. of Unlinked NHGs in the portal	Already Linked But not in Portal/Updated now	Number of NHGs cannot 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	
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	

3. **2nd Linkage:** There are 75000 NHGs that have linked only once in their life time. Another task was that to link all this NHGs in this financial year. By doing NHG-wise Analysis it was found that the linkable NHGs in this financial year is 39491. (Yet some of the district to complete the process.) Hence the revised linkage target is as follows

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	
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	

4. **Micro Credit Plan:** It is decided to have MICRO CREDIT Plan for all the NHGs. This will help them to plan their credit needs. The process is linked with Kudumbashree School . Once the process is

completed 1 page data sheet to be collected from the NHGs and the data need to be filled by the CDS .

District wise target is attached here with

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

5. **Debt Swapping:** It is noted that some of the Kudumbashree members are depending on money lenders to meet their financial needs. One of the mandates of Neighbourhood Groups is to support the member during their financial crisis. But it is noted that many a time the system fail to support. Hence in order to revive the NHGs Micro finance activities it was planned to conduct a project call “Debt Swapping” where 10,000 selected NHGs will extend their support to its members to swap their high interest loan by NHG loan. Target for the district is as follows.

District	Target	Achievement
TVM	1050	
KLM	850	
PTA	352	
ALP	734	
KTM	548	
IDK	446	

EKM	844	
TSR	834	
PKD	851	
MPM	983	
KKD	1023	
WYND	350	
KNR	731	
KSGD	402	
Total	10000	

6. Auditing of NHGs reached only 58%. Auditing needs to be completed within 31st of Jan 2019. It was also said that quality of the auditing needed to be randomly checked.
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