



Microfinance

17th Dec 2019

CDS WISE LINKAGE

DISTRICT	Total No. of CDS	Above 80%	70-80%	50-70%	Below 50%	Achievement %
Pkd	96	88	5	3	0	92
Alp	79	50	16	7	6	63
Pta	58	33	4	10	5	57
Ekm	101	54	14	25	8	53
Mlpm	110	55	16	28	11	50
Klm	74	34	11	27	2	46
Ksd	42	17	4	9	12	40
Ktm	78	31	22	19	6	40
Tsr	100	40	23	26	11	40
Wyd	26	9	6	9	2	35
Idk	54	16	7	17	14	30
Knr	81	20	15	29	17	25
Tvm	83	15	8	17	43	18
Kkd	82	11	14	34	23	13

CDS wise Linkage -Progress

DISTRICT	Total No. of CDS	Status as on Aug PRM	No. of CDS with 80% & above Live Linkage	% of Progress
Ktm	78	14	31	121
Klm	74	18	34	89
Mlpm	110	41	55	34
Wyd	26	7	9	29
Pta	58	27	33	22
Pkd	96	82	88	7
Tsr	100	38	40	5
Alp	79	49	50	2
Knr	81	20	20	0
Tvm	83	not given	15	0
Ekm	101	55	54	-1
Idk	54	17	16	-5
Kkd	82	12	11	-8
Ksd	42	14	17	-35

Growth after Last PRM

04

KKD, IDK, KNR,
TVM

03

KTM, WYD,
KSD

02

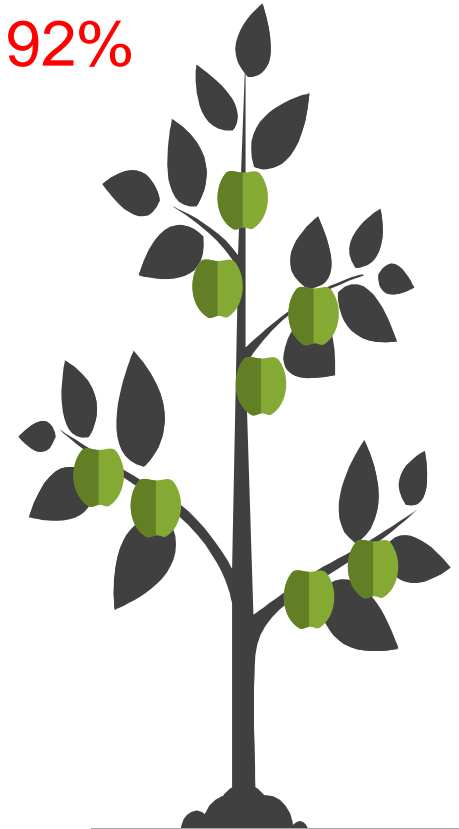
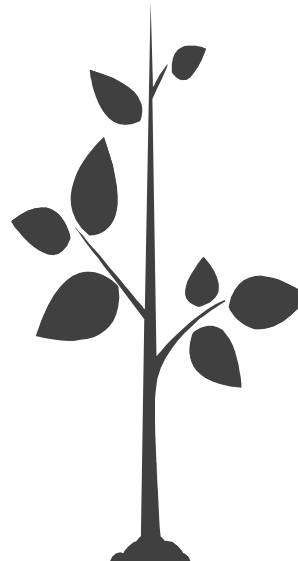
KLM
MLPM

ALP, PTA, EK
M, TSR

01

PALAKKAD

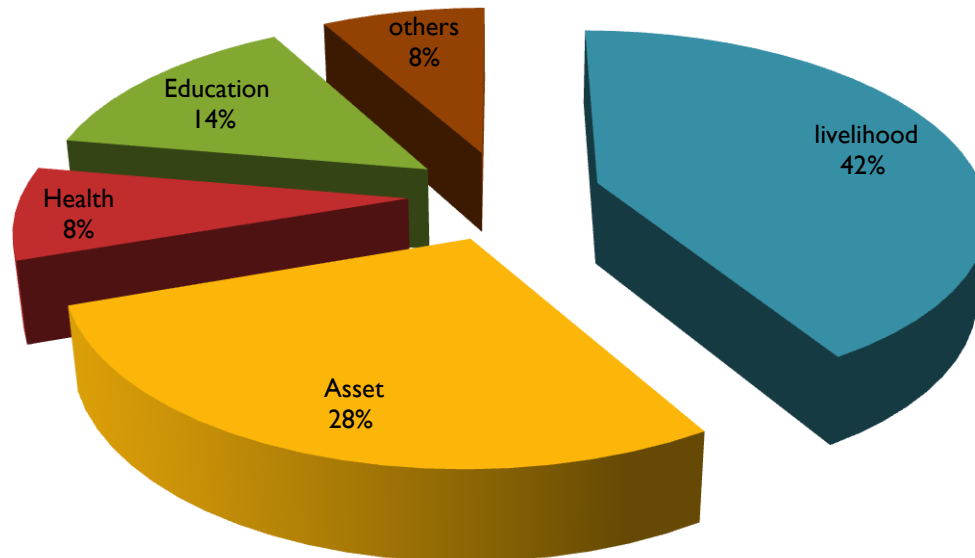
92%



Utilization of Linkage Loan

loan used for Various purpose	livelihood	Asset	Health	Education	others
Percentage	41	28	8	14	8

Utilization of Linkage Loan



District wise Status

District	Total No. of NHGs Studied	Total Loan Amount	% for livelihood	% for Asset	% for Health	% for Education	others
ALP	120	82403063	27	42	11	16	4
EKM	102	64020092	44	25	6	13	12
IDK	105	55201750	32	26	13	26	3
KNR	134	78808000	36	48	7	13	0
KSD	126	51820000	63	12	8	20	0
KLM	121	77391570	45	17	10	17	11
KTM	100	60830500	50	24	7	12	7
KKD	96	40510000	30	49	6	15	0
MLPM	31	13875000	46	64	6	8	0
PKD	109	85073928	42	30	12	15	1
PTA	100	37394920	31	55	5	9	0
TSR	100	51327000	26	35	8	13	18
TVM	228	105957666	60	25	3	8	4
WYD	134	83206000	44	18	5	9	24

Further Study

- DPM and Block Coordinators to Study in detail reg.
 - the livelihood initiatives taken up
 - Asset that created

Debt Swapping

PHASE 2

1. Monitoring of Repayment
2. Monitoring of these members to avoid further debt

PHASE 1

PHASE 1.

1. SLBC agreed to Launch a Loan product
2. DM to select NHGs
3. Implement

PHASE 3.

Study the life style of these members and initiate a livelihood plan

PHASE 2

PHASE 3

Resurgent Kerala Loan Scheme

Repayment Tracking in Public Mode

- ✓ share Spreadsheet with existing data
- ✓ DM to add status of Repayment & current Loan outstanding

CASE STUDIES

- ✓ 14 case studies of KSBCDC Bulk Loan
- ✓ Muttathemulla – District wise details of selection Criteria, Loan amount given to NHG, Loan amount to Borrowers, interest rate, repayment, Income earned, Pros and cons of the project

Auditing

- ✓ Outcome of District Level Meeting with regard to CDS Audit Report
- ✓ Requirement of a Auditing software/ Excel

E-shakthi Roll out in 8 Districts

KTM, IDK, KNR, MLPM, ALP, TSR, PKD, WYD

Merits	Demerits
Income for 4300 Kudumbashree Members (Selected RPs)	Duplication of Effort
Tablets/Smart Phone for CDS	Pressurizing CDS
Dedicated staff in District Mission	Data entry has to be done for both TBSDAS and e-shakthi



Thank You...