

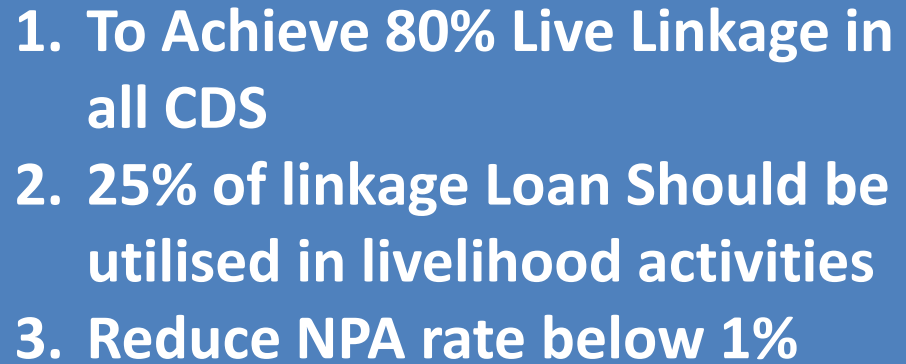
MICRO FINANCE

21st August 2019

Bank Linkage

GOAL

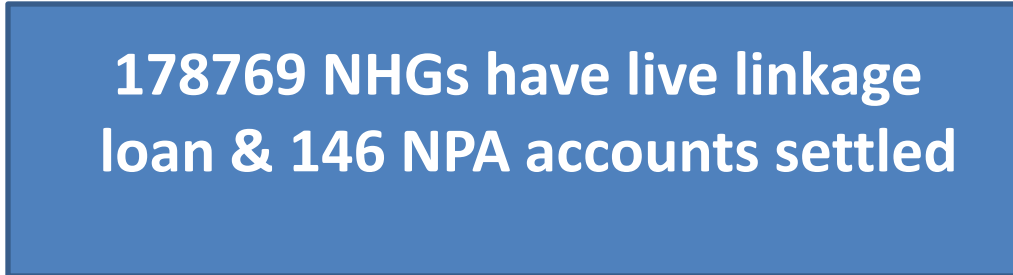


1. To Achieve 80% Live Linkage in all CDS
 2. 25% of linkage Loan Should be utilised in livelihood activities
 3. Reduce NPA rate below 1%
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Achievement



178769 NHGs have live linkage loan & 146 NPA accounts settled



Bank Linkage cntd

*Achievement Vs
Plan*

1. Live Linkage of NHGs- 65.5%
2. Percentage of CDS achieved
80% live loan -38 %
3. NPA is less than 1% . Out of the
455 cases 146 NPA account
settled

*Target for next 3
months*

1. CDS having 70-79% live linkage to
reach 80%
2. At least 50% CDS between 50-70%
to reach 75%
3. Study the issues of CDS having live
linkage below 50% and conduct
special campaign

**Best Performers-
Palakkad**

**Worst Performers-Tvm, Kkd, Ktym,
Klm, Knr,, Wynd, Idk, Mlpm , Tsr &
Pta**

Strategy to be adopted

- CDS wise issue based financial literacy programs to be conducted
- Assign the target to Block coordinator
- Assign Block coordinator to study the Poor performing CDS

CBO Auditing

GOAL

1. 100% CDS audit, 50% ADS audit & 25% NHG audit should be completed

Achievement

1. 1049 CDS, 12141 ADS & 37366 NHG Audited

Achievement Vs Plan

1. 98.6% of CDS, 125% of ADS & 54% of NHG Auditing completed against First quarter target.

Target for next 3 months

1. 100% of CDS & ADS audit & 75% of NHG audit should complete .
2. Take Necessary action against Audit query.

Best Performers-Ksgd, Wynd, Klm, Kkd, Pta, Tvm & Ekm

Worst Performers-Idk, Ktym & Mlpm

Strategy to be adopted

Idukki and Malappuram Trained and
deployed new KAAS Members.

KSSBY

GOAL

Insure all members having live linkage loans

Achievement

3,37,657 members enrolled

Achievement Vs Plan

15% Achieved

Target for next 3 months

1. Disburse 75% of honorarium to Bima Mithra.
2. Timely submission of Claims.

Best Performers- Ktym, Pkd & Ekm

Worst Performers-Knr, Tvm, Alp, Idk, Ksd, Tsr & Kkd

RKLS

GOAL

100% regular repayment & disbursement
of 1st installment of Interest Subsidy

Achievement

27,239 accounts Out of 27,248 has regular
repayment

*Achievement Vs
Plan*

99.97 % of regular repayment

Target for next 3 months

Get Fund from Govt. & Disburse Interest
Subsidy.
Continuous tracking of repayment.

Best Performers- Tvm, Klm, Pta, Alp,
Ktym, Ekm, Tsr, Pkd, Kkd & Mlpm

Worst Performers- Kannur

Strategy to be adopted

District to send correct data on or before 27th
Aug 2019

Overall Performance of MF Team

DISTRICT	Linkage	MIS Updation	NPA	CBRM	Auditing	KSSBY	Overall Performance
Pkd	4	0	0	3	5	1	13
Wyd	1	0	1	5	5	0	12
Ekm	2	0	1	1	5	1	10
Ktm	0	0	5	0	2	2	9
Tsr	1	0	2	1	5	0	9
Pta	2	0	0	1	5	1	9
Alp	3	0	3	0	3	0	9
Klm	1	1	1	0	5	1	9
Ksd	3	1	0	0	5	0	9
Mlpm	1	0	1	3	3	0	8
Kkd	0	0	1	1	5	0	7
Tvm	0	1	1	0	5	0	7
Knr	1	0	1	0	4	0	6
Idk	1	1	1	0	2	0	5

THANK YOU