

## REPORT FROM Mr.KISHOR M K, MFS (PMAY), TRIVANDRUM CORPORATION.

### 1. AYALKUTTAM YOGAM (Neighbourhood Group)

I visited “KANMANI” Neighbourhood Group (NHG) in MelarnoorWard (46) on 05/08/2017. This NHG was formed in 2014, affiliated to CDS III and have 19 active members from educationally and economically weaker sections. The said NHG conducts meeting on every Saturday. The meeting on 05/08/2017 was held in a member's house at 5.30 pm The meeting started with a silent prayer and 14 members were present. Secretary Smt.AjithaMol welcomed the members and Kudumbashree staff and she briefed the functions “KANMANI” NHG’.The main activities of “KANMANI” NHG include internal loan and small chitiesamong members. The main source of financial aid is fromKudumabashree's revolving fund and loans from nationalized banks. The aforesaid NHG has taken loan from IOB Killipallam Branch for Rs.2, 00,000/- and this amount is equally divided among members and the same is repaid on monthly basis.The NHG maintainsthree registers-minute’s book,financial register and chitty register. The registers are updated on weekly basis and audited by Kudumbashree Audit team.The meeting ended at 6.30 pm

### 2.CDS (Community Development Society)

I visited CDS III(Community Development Society) on 05/08/2017 at Trivandrum Corporation.Trivandrum Corporation consists of four CDS each have twenty five wards.CDS III have Sheela Kumari-Chairperson, Anila-Vice chairperson, Member Secretary, Accountant and Community Organizer.They gave a brief ideal about CDS activities and various projects like Ayalkuttam, Asraya, Balasabhaetc are handled by CDS. Following are the main functions of CDS

- Linkage banking co-ordination,
- Giving affiliation to NHG
- Giving revolving fund to NHG
- Legal Literacy
- Facilitation of Centrally Sponsored Scheme

Rs.10,000/- will be given to each Ayalkuttam at the time of formation as revolving fund. Rs.5,000/- will be given to each ADS for formation of Ayalkuttam and training of Ayalkuttam members. Each member has to remit Rs.175/- as registration and renewal fee, in case of SC member it will be Rs.75/- only. In order to form ADS there should be at least 2 Ayalkuttam. In CDS III there are around 750 Kudumbasree units. ADS will conduct financial literacy camp to educate members about bank loan and subsidy. I also met Mr.UnnikrishnanS, councillor of Melaranoor wards in Trivandrum Corporation and discussed about Kudumbashree,

### 3. JLG

I visited one JLG Unit on 06/08/2017 at VilappilPanchayath in Trivandrum. The group named as “AISWARYA”. This Unit is formed in the year June 2017. This group consist of Usha-President, Chandrika-Secretary, Ritha-Member and Lakshmi-Member; the

main cultivations are procuring spinach, bitter gourd, lady's finger, banana and pea in 25 cents of land. They sell vegetables among their members in the Ayalkuttam.

#### 4. MICRO UNIT

I visited one Micro Unit on 06/08/2017 at VilappilPanchayath in Trivandrum district. Name of the unit is "THEJAS and they are making umbrellas; it is formed in the year 2013. This unit consists of Shanitha-President, Prabha-Secretary, Hazeena-Memebr and Jayakumari-Member.The aforesaid unit taken a loan of Rs.1,00,000/-with linkage loan scheme. "They sold their products in shops near the locality. Due to the increase in cost of raw materials and completion they forced to sell it at high price and it affects their sales.

#### 5.ASRAYA

Yesterday (07/08/2017)I met one Asharya beneficiary Smt.Belsi Bhai, at VilappilPanchayath in Trivandrum. She is beneficiary of Asraya from 2009 onwards. She gets provisional items monthly basis.