Kudumbashree
State Poverty Eradication Mission

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Executive Director
Kudumbashree

- State Poverty Eradication Mission
- Established in 1998
- A National Resource Organization since 2012 (MoU with 19 States)
- State Nodal Agency of:
  - MKSP
  - PMAY
  - DDUGKY
  - NULM
  - NRLM
  - SVEP
### Organizational Structure

<table>
<thead>
<tr>
<th>Kudumbashree</th>
<th>Local Bady</th>
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</thead>
<tbody>
<tr>
<td>1065 CDSs</td>
<td>1034 LSGDs</td>
</tr>
<tr>
<td>19,489 ADS</td>
<td>19,489 Wards</td>
</tr>
<tr>
<td>2.92 NHGs</td>
<td>80 lakh Families</td>
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Micro Finance

- 1.91 lakh NHGs out of 2.9 lakh NHGs have live linkage (66%)
- Live linkage is Rs.4442.17 Crore
- Average Loan size is 4.1 lakhs and duration is 3 years.
- Resurgent Kerala Loan Scheme (28,212 NHGs availed 1680 Cr and 1,95,514 members benefited)
Possible areas of Convergence
More NHG loans

- 33548 NHGs have SBI Accounts
- Out of this 4,179 availed bank loan (13%)
- Average loan size is 4.2 lakhs.
More JLG loans

- 65000 JLGs

- In 2019-20, total Number of JLGs availed bank loans are 10,294

- Special MoU signed with SBI
Loans for Enterprises

• 21365 Micro enterprises

• Demand for loan in urban areas
  (already 45 application submitted to SBI)

• Loan upto 10 lakh or more on demand
RO plant
Special Projects Kerala Chicken

Kerala Chicken
Muttatthe Mulla

- Cooperative banks giving Rs.10 lakh overdraft to NHGs.

- First implemented in Palakkad (Rs. 100 Cr disbursed through 1025 NHGs)

- Now expanded to other districts- Total 150 Cr disbursed
Debt Swapping

- Target 10,000 NHGs
- Now 752 NHGs debt swapped
- List of 131 NHGs shared with SBI
Credit Linked Subsidy Scheme (CLSS)

- 20,323 bank loans given in CLSS
- Only 1,049 in SBI
- Huge demand in urban areas.
• 2 CSP’s Started
House keeping

Finance order received

- MCC, RCC, Reserve bank
- Metro, Vyttila Mobility Hub
Café Corners at SBI
ATM Managers

- Associating with CSB in 17 ATMs.
- Salary of Rs. 4,500 per month + incentive for selling products.
- Their income ranges from Rs. 4,500 to Rs. 30,000
Marketing Executives

- To sell products
- DDUGKY trained candidates available.
CSR

1. Can discuss mutually (Railway Stations)

2. House Construction Unit

Looking ahead for…

• Strong partnership
• Long term Relationship.
• Customer Focus.
• Win-win: benefit to Community & bank
Thanks

- Committed Leadership
- This should be the beginning.
- It's only possible through RM's and dedicated officers.