

DAY-NRLM
2nd Performance Review Committee
Meeting

3rd February, 2021

Presentation Flow

1. DAY-NRLM: An Overview of the progress

2. Status of HR

3. IB-CB, Social Inclusion and Development, Gender & FNHW

4. Financial Inclusion

5. Farm Livelihoods

6. Non-Farm Livelihoods

7. Financial Management

DAY-NRLM: An overview (Cumulative Progress up to Dec'20)



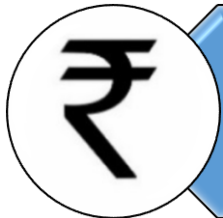
6321 Blocks covered



7.26 crore HHs mobilized



66.03 Lakh SHGs promoted



Rs. 12195.14 Crore of RF, CIF support



3.47 lakh Crore of Bank Credit to SHGs



19438 BC Sakhi deployed



More than 1.10 crore Mahila Kisan promoted



**AGEY
1357 vehicles plying on roads**



SVEP-1,25,595 enterprises promoted

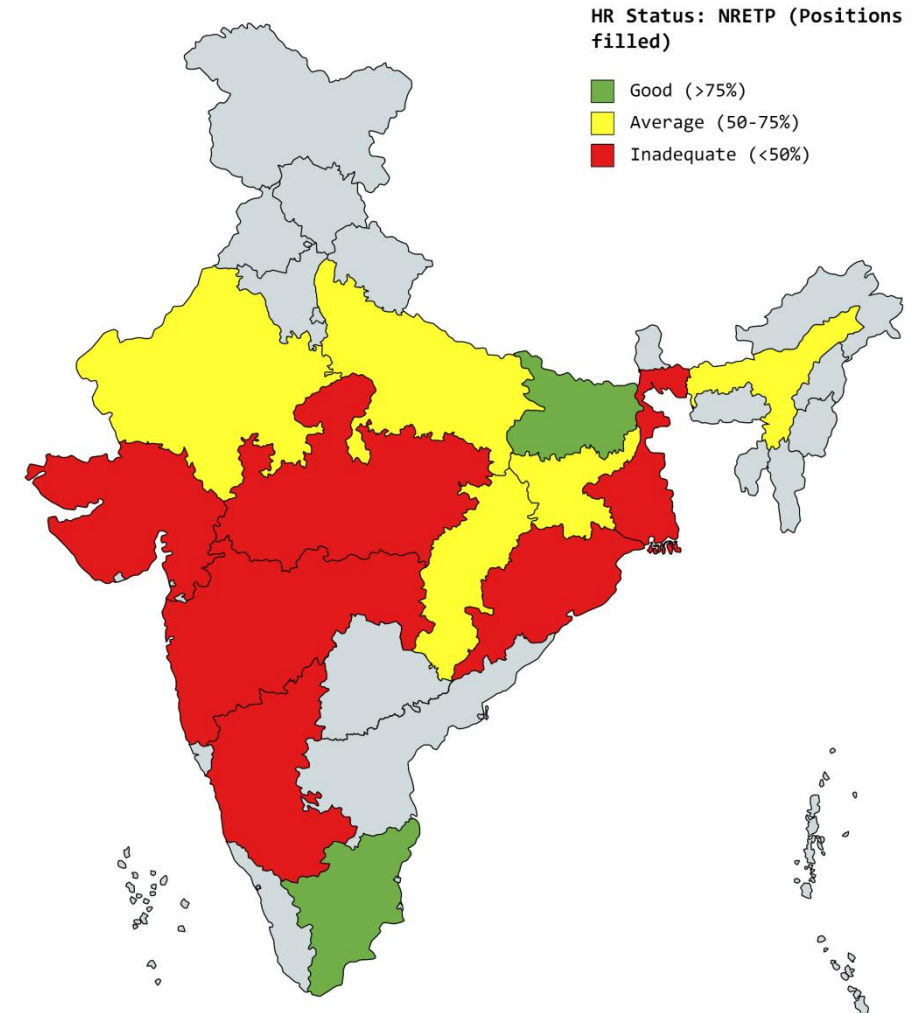
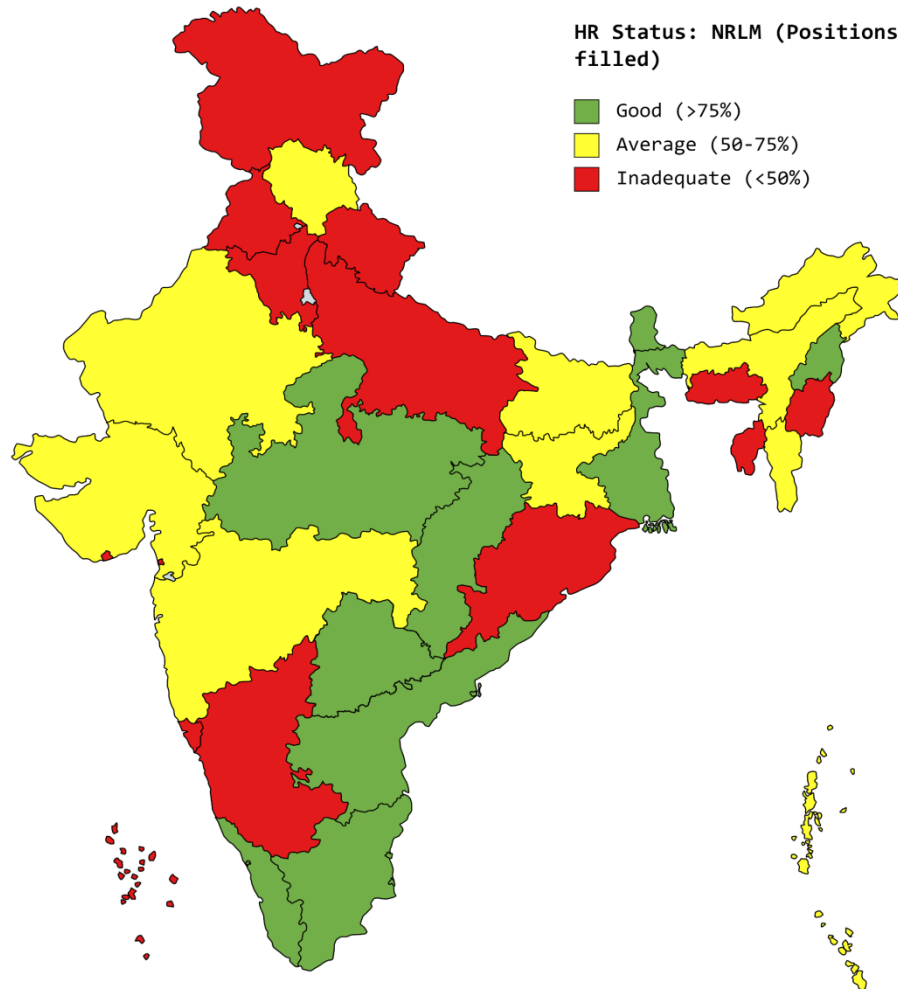
DAY-NRLM Performance Highlights: FY 2020-21

Parameters	Target	Progress	Ach%
Expansion to New Blocks	768	229	30%
Households Mobilised (in lakh)	76.36	41.88	55%
Promotion of SHG (in lakh)	6.45	4.07	63%
Promotion of VO	48000	19134	40%
Promotion of CLF	3578	1125	31%
SHGs provided RF (in lakh)	7.3	3.84	53%
SHGs provided CIF (in lakh)	6.16	1.73	28%
Amount of Funds (RF & CIF) in Rs. crore	4393.63	1512.47	34%
SHGs credit linked (in lakh)	32.27	32.52	>100%
Amount of bank credit provided to SHGs (Rs. In Crore)	73,778	52,575	71%
Enrolment of SHG members under insurance (In crores)	1.23	0.88	71%
Deployment of BC Sakhi	30545	9178	30%
Mahila Kisan promoted (in lakh)	39.4	24.28	62%
HHs with Agri-nutri gardens (in lakh)	17.38	13.26	76%
SVEP enterprises formed	60035	27259	45%

Status of HR

NRLM: < 50% HR in position- HP, MZ, ML, UP, MN, HR, UK, PB, OD, KA, SK, TR, J&K, Goa, DD-DNH, LKDP

NRETP: <50% HR in position- GUJ, KA, MP, MH, OD, UP, WB



IB-CB, Social Inclusion & Development, Gender & FNHW

IB CB: Key Focus Areas and Deliverables

•SHG-VO-CLF bank account

- Opening of SHG-VO-CLF bank account mandatory for profile entry on NRLM MIS

•Formation of VO and CLF (*Expected achievement- above 80%*)

- Only **50% SHGs** are federated into VOs
UP, GJ, TN, HP, ML, PB, TN to expedite
- Only **64% VOs** are federated into CLF
CH, GJ, MH, TN, HR, HP, AR, ML, MZ, NL, PB, SK, TR, UK to expedite

•Community Funds

- Release of Community Funds both under NRLM and NRETP (CIF) to be expedited
 - RF<50% Ach **MH, KR, UP, BH, GJ, TN, HR, PB, NE & UTs (except J&K)**
 - CIF<50% Ach **MH, BH, WB, GJ, AS, KA,MP, TN, UP, HR, HP, PUB, NE & UTs (except J&K)**
- **No direct CIF to SHGs.** Only through federations (VO/CLF)
- SHG member level rate of interest should not be more than 12%

Key Deliverables

600 Model CLFs and 150 Community Managed Training centers

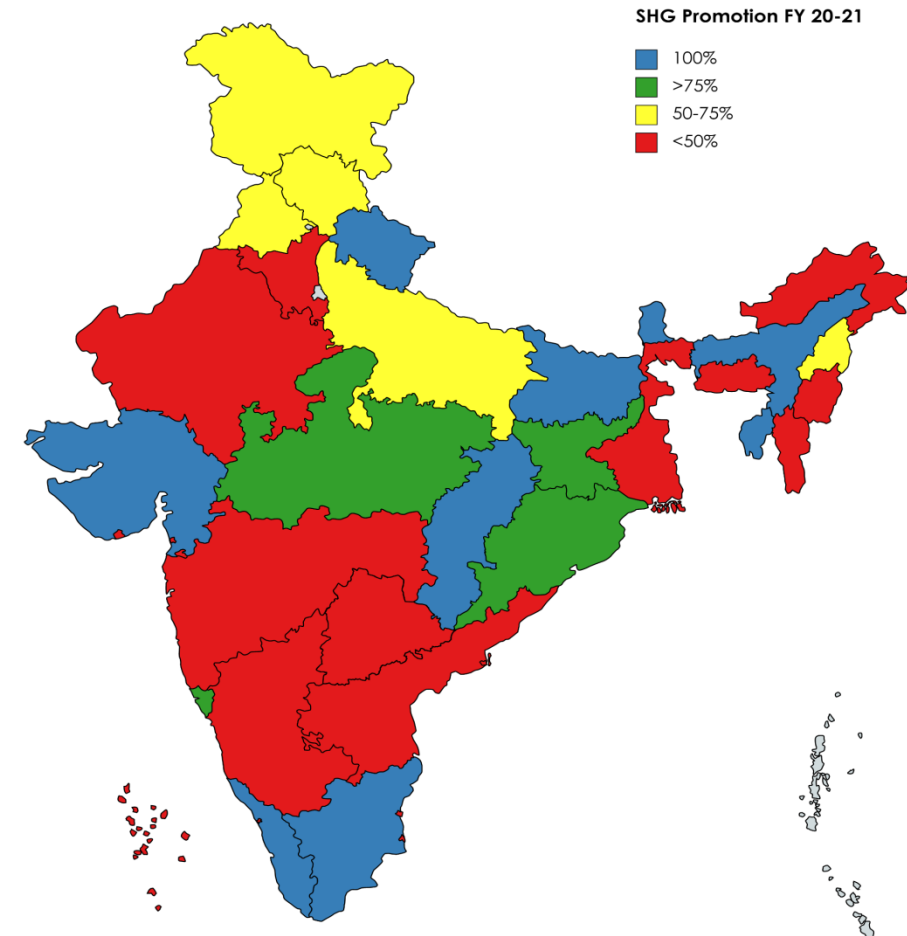
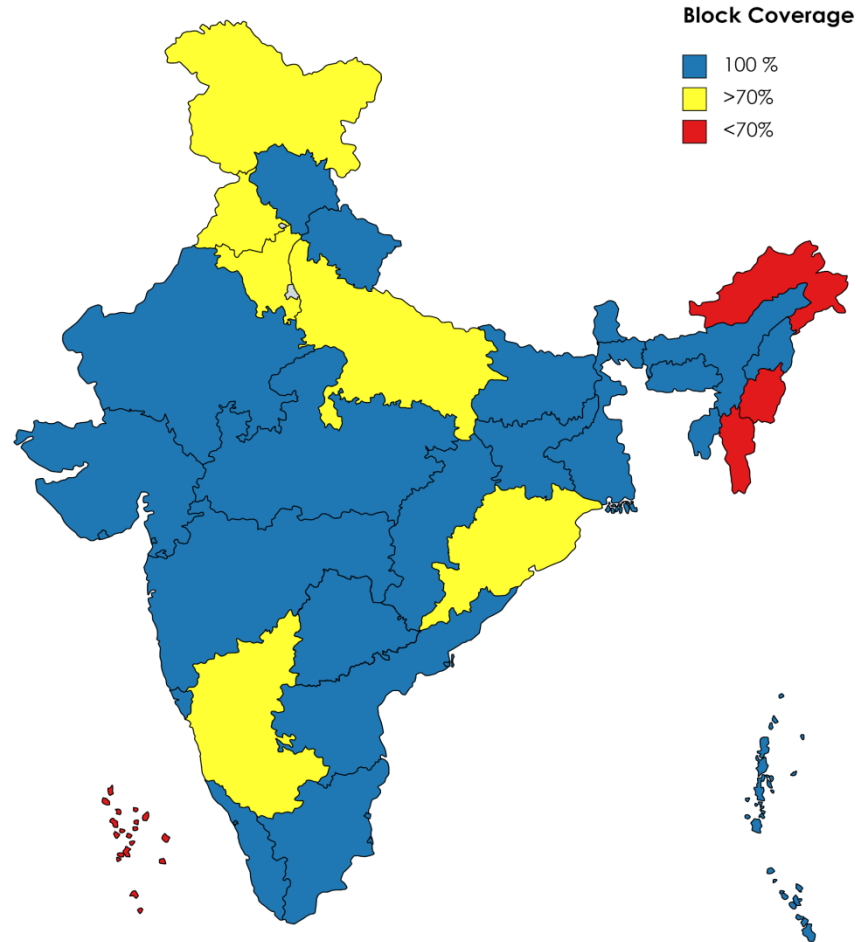
Model CLFs wherever FI, Farm and Non-farm interventions exist

State Specific Activities

Performance Highlights: FY 20-21

Block coverage against Target <70% in AR, MN, MZ, LDK, LKDP

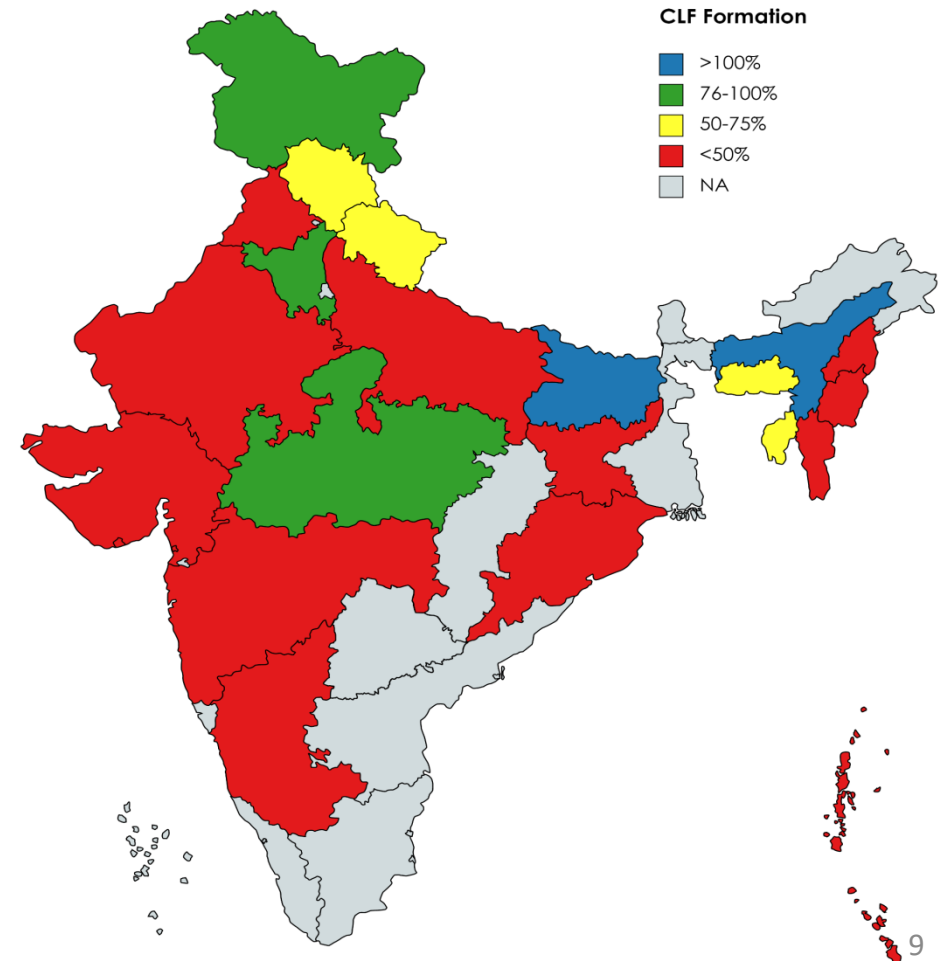
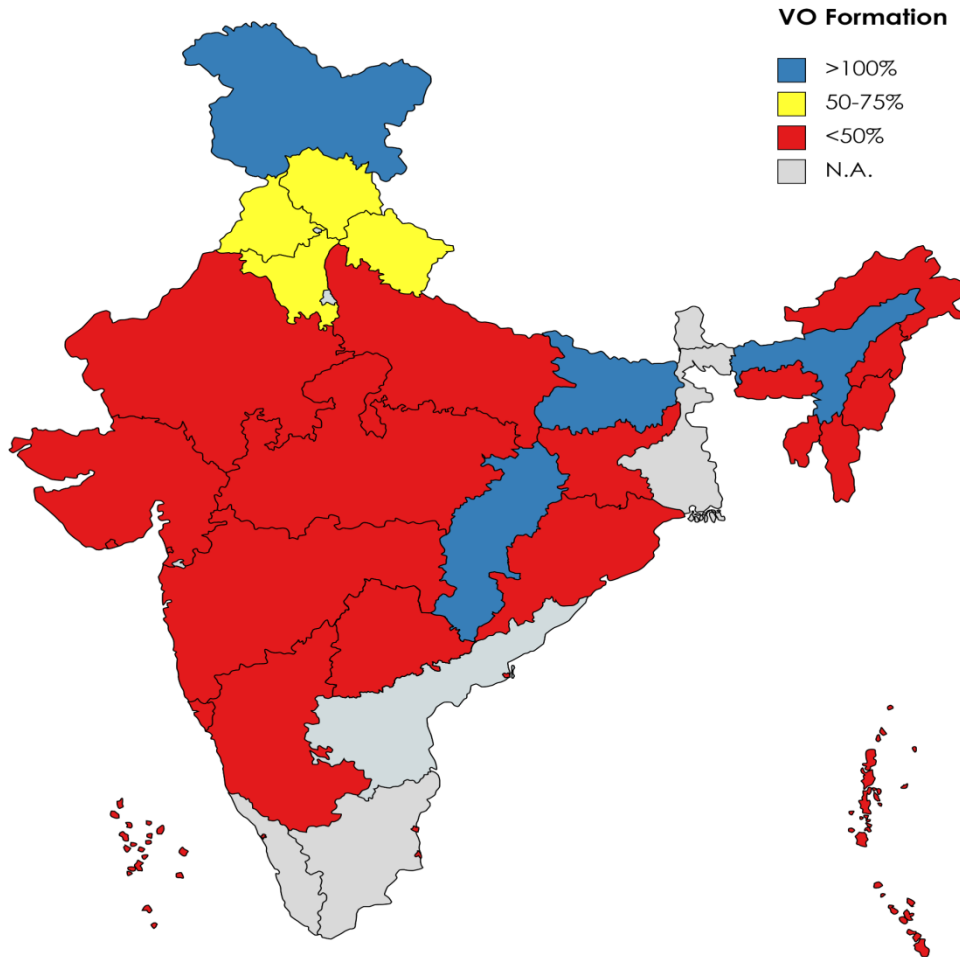
SHG Formation <50% in LDK, LKDP, PY, DD-DNH, AN, AR, MN, ML, MZ, WB, HR, RJ, TS, MH, KA, AP



Performance Highlights: FY 20-21

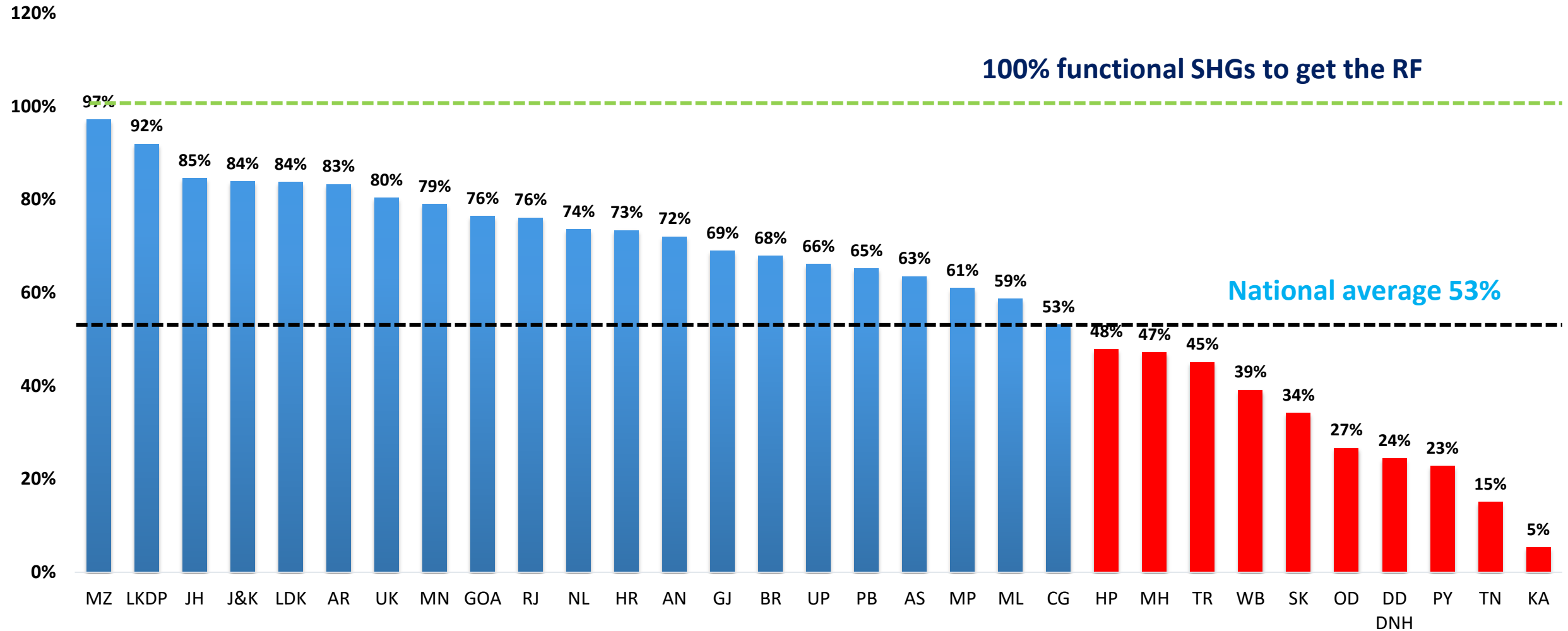
VO Formation <50% GJ, JH, KA, MP, MH, OD, RJ, UP, MN, ML, MZ, NL, TR, AN, GOA, LDK, LKDP, PY, DD DNH

CLF Formation <50% GJ, JH, KA, MH, OD, RJ, UP, PB, AR, MN, MZ, NL, SK, AN, LDK, DD DNH



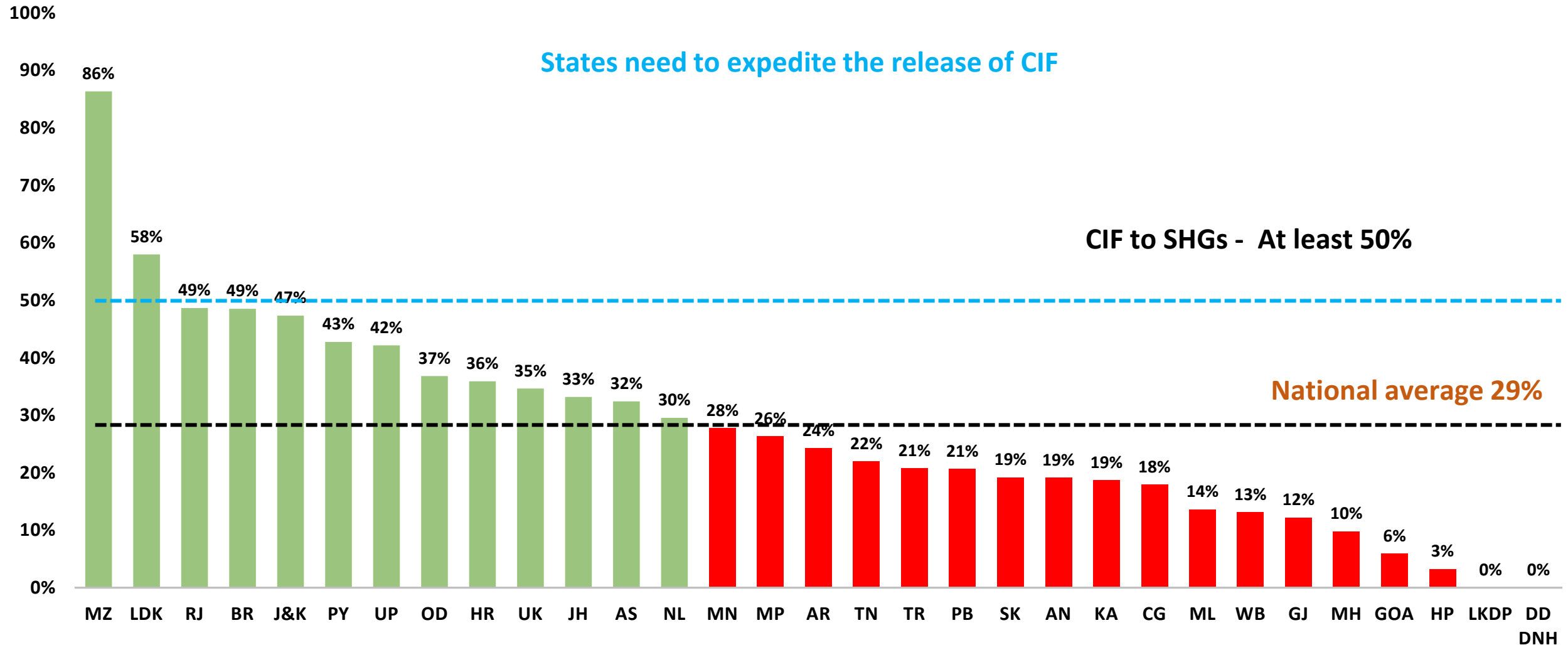
RF Disbursement (% of total SHGs provided RF)

% of SHGs with RF



CIF Disbursement (*% of total SHGs provided CIF*)

% of SHGs with CIF



Action Points for all SRLMs

- Completion of expansion and saturation
- Improve quality of bookkeeping and accounts
- Fast tracking disbursement of RF and CIF under NRLM and NRETP

IB&CB

- Finalization of state operational strategies and rollout
- Training of staff, CBOs and social action committee

FNHW

- Finalization of state operational strategies and rollout
- Develop institutional mechanisms for integration of gender
- Training of Mission staff, CBOs and CBO Cadres
- Institutionalization of ICC, GRM and SMF in the mission

Gender

- Plan for expansion of PRI-CBO Convergence project to other blocks
- Complete preparation of VPRP, integration into GPDP and uploading data in VPRP MIS
- Develop resource persons and Plan VPRP in all blocks and GPs

Convergence

Model CLF

Action Points

- Registration of CLFs (**AS, BH, CG, JH, MH, OD to expedite**)
- Preparation of Vision building and Business development plans
- Data entry in Model CLF web application (**CG, MP, MH, TN, KR, GJ, WB**)
- Internal and external audit of all MCLFs
- Release of Viability Gap Funds (**AS, MH, OD, KR, CG to expedite**) , Infrastructure and Training centre (**MH, OD, UP, TN to expedite**) funds in NRETP Blocks

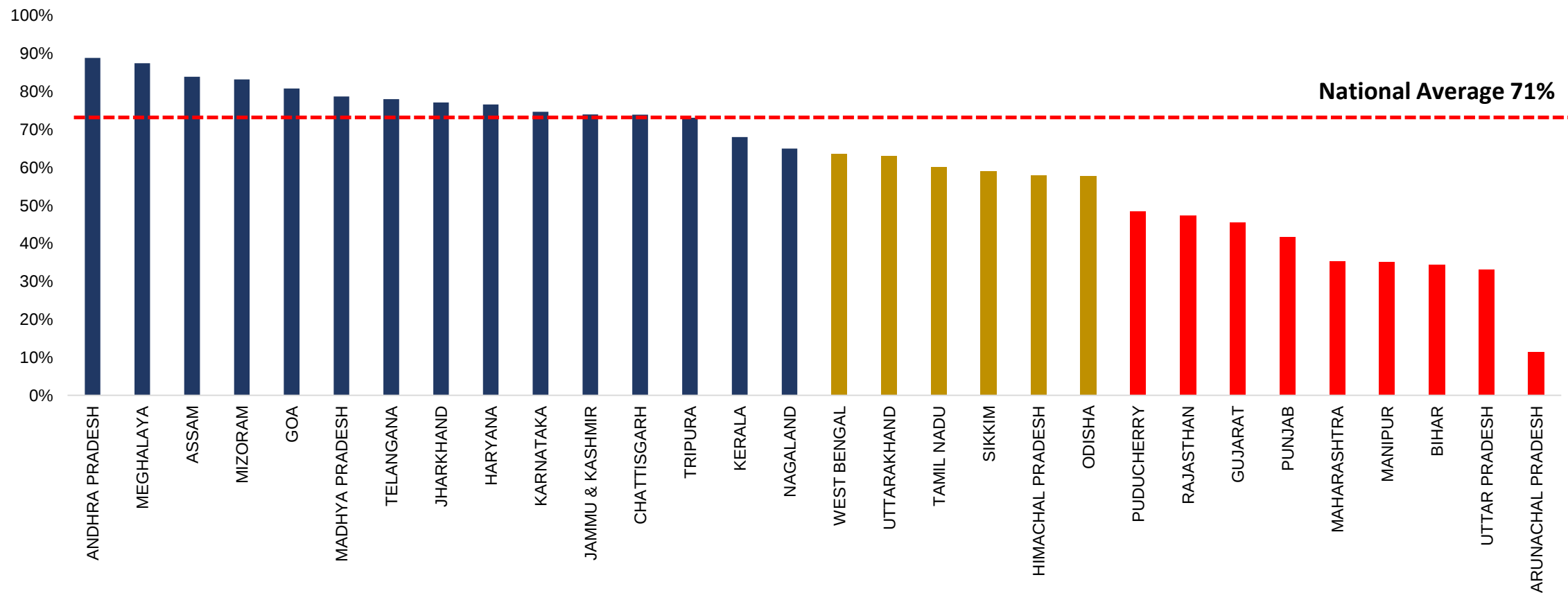
Progress and Plans

S. No	Parameter	NRETP (13 SRLMs)				
		Total Target	Target 2020-21	Achievement 2020-21	%	Target 2021-22
1	No. of Model CLFs	600	259	261	101%	0
2	Viability gap fund	600	496	541	109%	59 – 1 st Tranche 600 (2 nd and 3 rd Tranche)
3	Infrastructure fund	600	496	644	130%	0
4	Training center fund	150	150	124	83%	26
4	Registration	600	496	423	85%	177
5	Statutory Audit	600	496	552	111%	600
6	Positioning of CBO staff	600	194	194	100%	0

Financial Inclusion

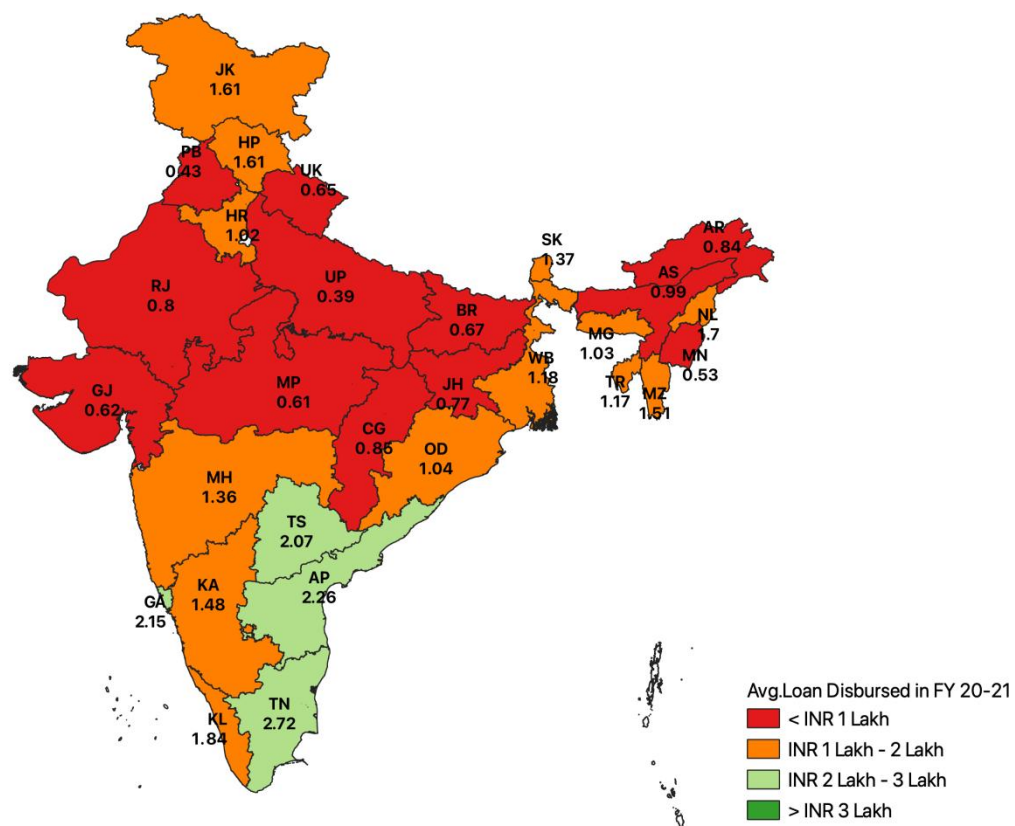
Access to Bank Credit

SHG Bank Linkage 2020-21 (% Credit Disbursed against Target)

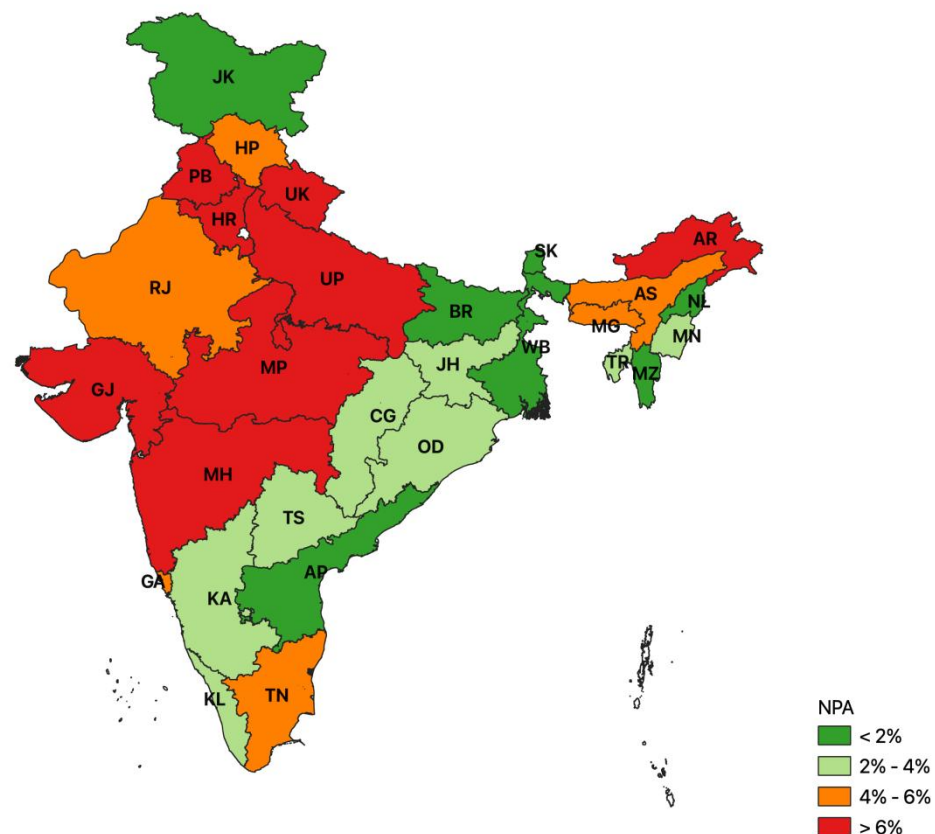


Average disbursement and NPA

Average disbursement



NPA



Action for SRLMs

[BH, GJ, HP, MH, MN, OD, PB, RJ, TN, UK, UP, WB]

Sponsoring applications

- Use online loan application system for submission of SHG loan applications to Banks
- **Follow-up with banks and expedite disbursement**
- **Focus on renewal & enhancement of CC accounts.**

Reduce NPA

- Ensure repayments in all accounts with overdue or classified as NPA
- Institutionalize a transaction schedule of Min. 12 credit and 2 debits every year in CC loan accounts
- May have a common repayment date for all loans – **say 28th of every month**

Facilitate Prudent Loan Utilization

- **Facilitate withdrawal of full sanctioned amount**
- At least 1 member from every SHG to be supported to take higher dose of credit for economic enterprises;
- Cap interest rate charged to members @ max 12% pa

Digital Finance

Status

- ⑩ 19438 BC Sakhi deployed across 18 states.
- ⑩ Over 35000 SHG members identified to be trained as BC
- ⑩ 10485 SHG members (96.6%) successfully passed IIBF certification course
- ⑩ 9774 SHG members on-boarded on DIGIpay through CSC
- ⑩ Disbursed about Rs 4510 Cr since lockdown (Apr 2020)
- ⑩ Cumulatively transacted Rs 10531 Crores in the last 3 years (till Dec 2020)

Action for SRLMs [AS,BH, WB, JH, OD, MP, RJ, UP, CG, GJ, MH, TN, TR, MZ, MG]

- ⑩ Speed-up identification of potential SHG members to be trained as BC – one per GP
- ⑩ Expedite Training of SHG members through RSETI and on-board them as Digipay Sakhi through CSC
- ⑩ Complete IIBF certification of all existing BC Sakhi
- ⑩ Coordinate with leading banks at state level to deployment trained SHG members as full-fledged BC
- ⑩ Enable dual authentication in all SHGs under model CLF

Risk Coverage: Insurance and Pension

Status

71.36 lakhs & 114.6 lakhs members covered under PMJJBY and PMSBY

1.01 Crore SHG members enrolled under health insurance

Large scale enrollment in WB & TN

12.6 lakh SHG members under contributory pension system (APY/PMSYM)

Action for SRLMs [\[All SRLMs\]](#)

All eligible member of SHGs should be enrolled under life & accidental insurance.

Focus on claim settlement.

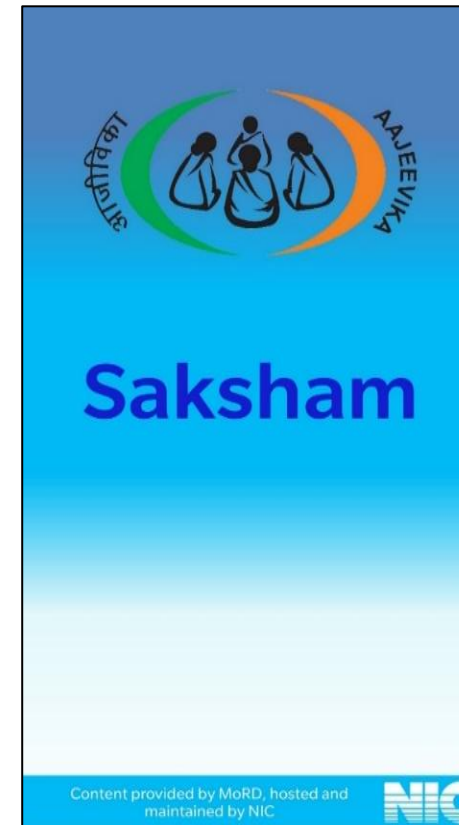
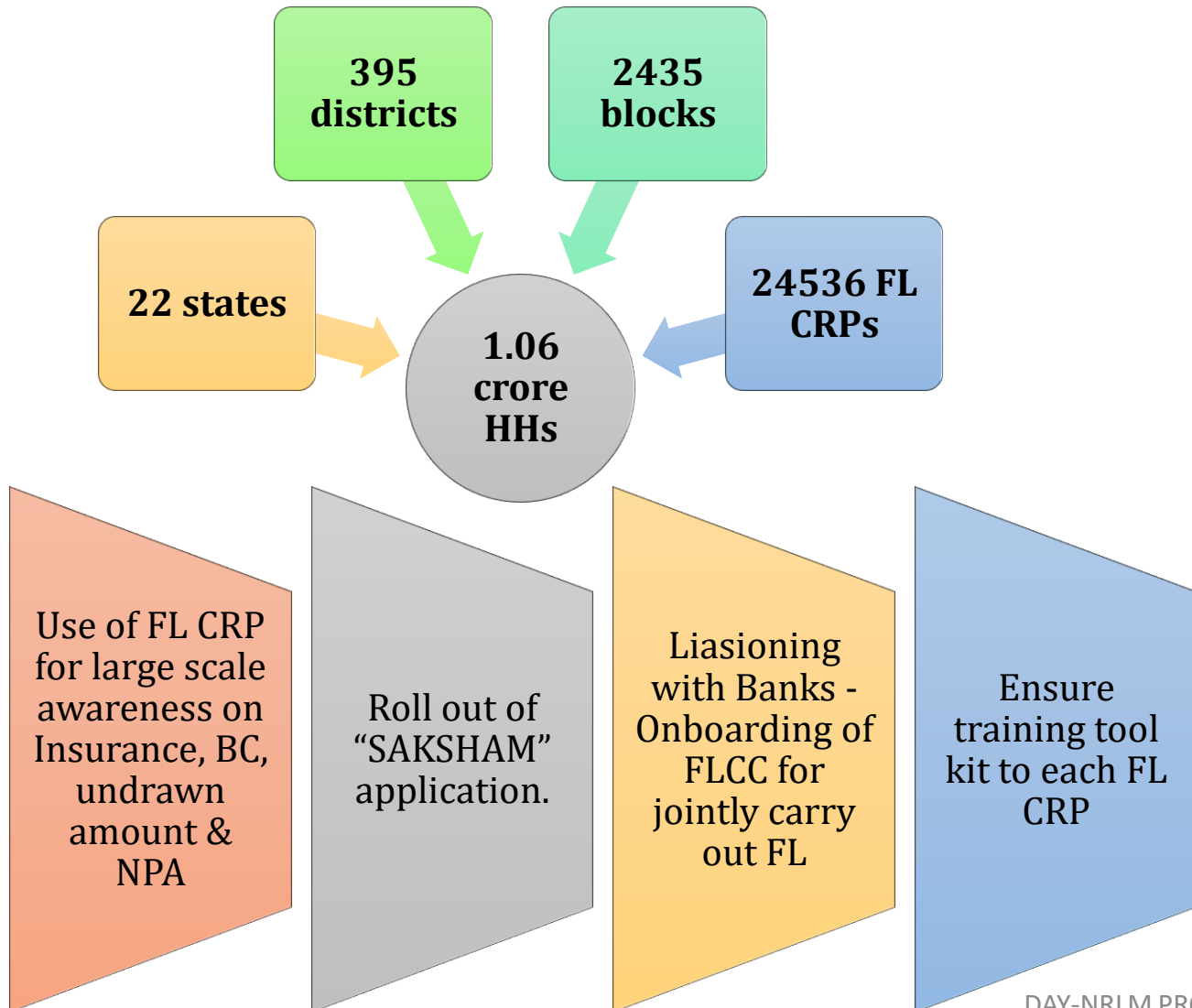
AP, Telangana, Bihar & Kerala should quickly finalize the schemes/products for life insurance.

All eligible SHG households should be covered under Ayushman Bharat/State specific health insurance scheme.

Pension literacy and at least 500 members in model CLFs should be covered under APY/PMSYM.

Disbursement of Insurance Support Fund to eligible Federations

Outreach & focus areas for 2020-21



Saksham

Select module

- ☐ Financial Planning
- ☐ Savings
- ☐ Credit
- ☐ Insurance
- ☐ Pension
- ☐ BC Model

BACK NEXT

Farm Livelihoods

MKSP and Farm LH Interventions

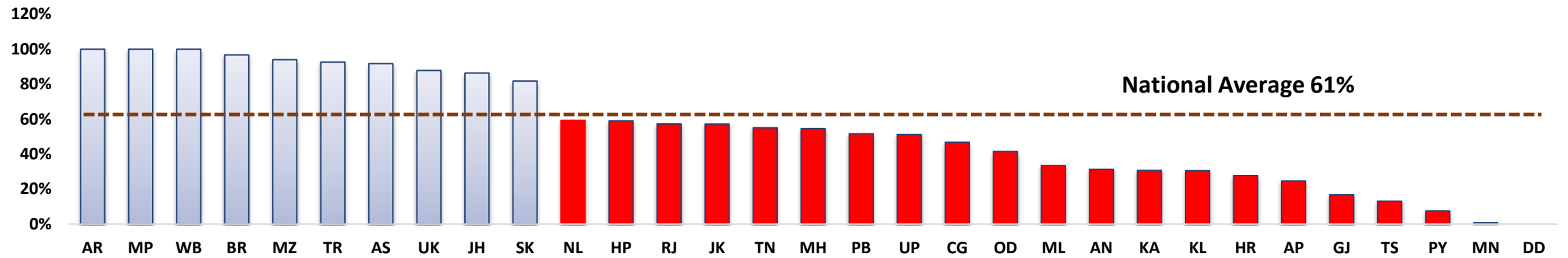
Status

- **MKSP**
 - 85 MKSP projects in 25 states and 1403 blocks
 - 38.05 lakh Mahila Kisan covered under MKSP
- **SLM AAP**
 - 24.28 lakh MK covered in FY 20-21; cumulatively more than 70 Lakh
 - 13.26 lakh Agri- nutri gardens established; cumulatively more than 50 Lakh
 - 31,000 LH-CRPs deployed in FY 20-21; cumulatively around 80000

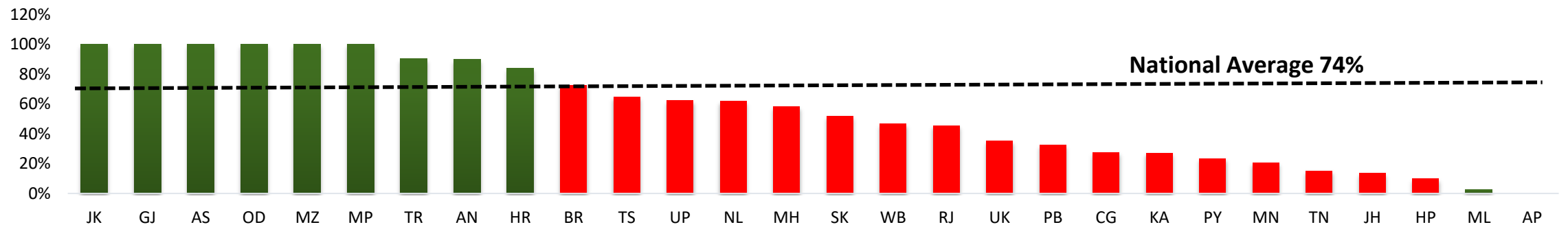
Action for SLRMs

- MKSP project closure reports awaited from **TN, AS, KA, GJ, OD, KL, WB, TS, CG, MP**
- Position HR for Livelihoods- All SRLMs
- Proposals on Integrated Farming Cluster, Value Chain, Organic Farming.
- Value chain promotion for market linkages

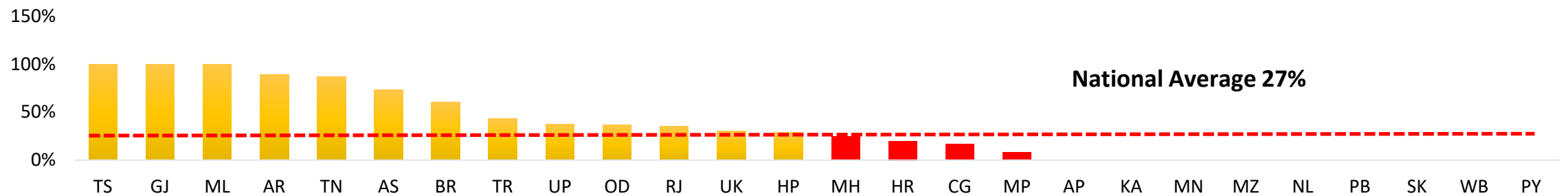
Mahila Kisan



Agri-nutri Gardens



Custom Hiring Centres



Value Chain Development and Organic Farming

Value Chain Interventions

Indicators under NRETP	Total Target	Ach. till March,20	FY 2020-21	
			Target	Ach (Dec'20)
Promote large sized Producers Enterprises (PE)	40	7	15	9 projects sanctioned
Producer Groups (PG) promoted	12000	5380	5591	7700
Krishi Udyog Sakhi placed with PG	12000	2723	5582	4800

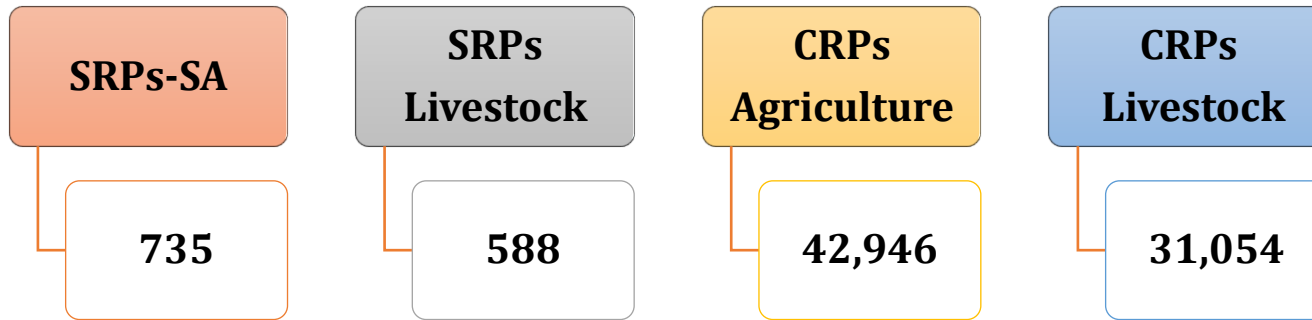
Organic Farming

Organic Farming-	Ach. Upto March, 20	FY 2020-21	
		Target	Ach (Dec'20)
Local groups formed	8570	15000	14314
Local groups registered in PGS portal	2206	5000	5233

- TSA VC to be engaged- JH, OD, RJ, GJ, KR
- TSA organic farming to be engaged- CG, MP, UP, OD, RJ, GJ, KR, TN

Farm Livelihoods: Training & CB and LH-MIS

Training & Capacity Building till Dec'2020



Action Points

- Every village to have a livelihood CRP
- Focus on continuous capacity building of CRPs
- CRPs to conduct regular Krishi Pathshala/Pashu Pathshala

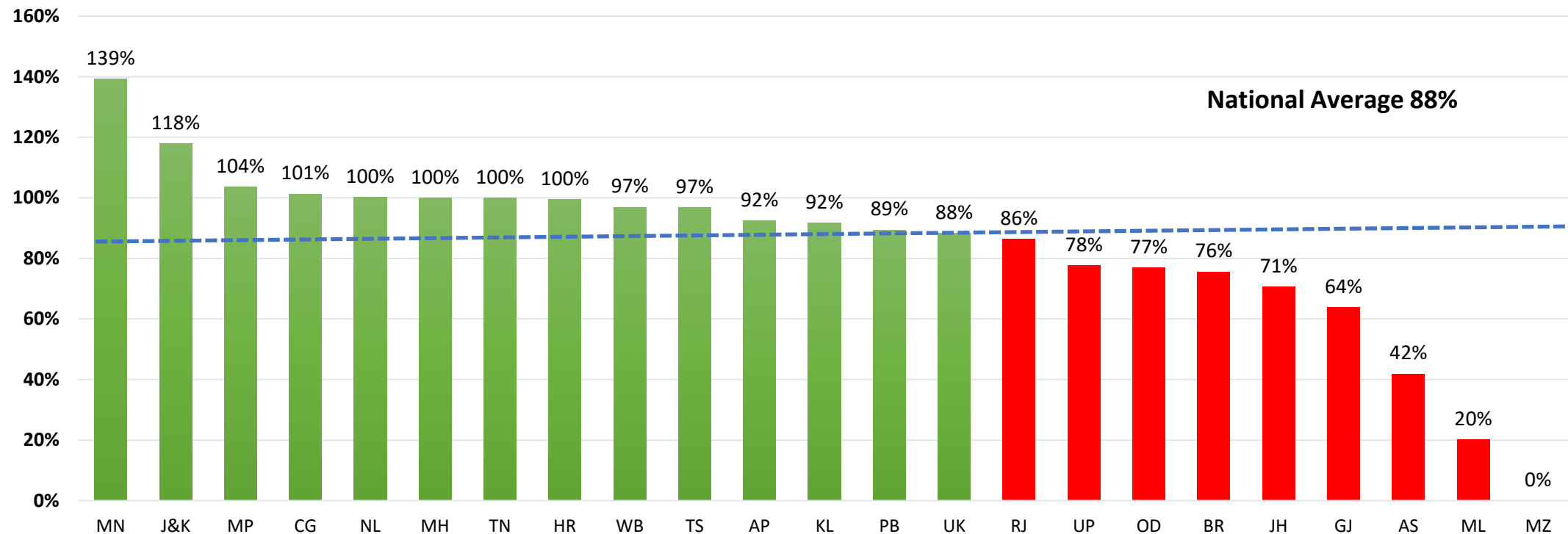
MIS Action points

- Ensure data entry in MIS - asset profile of MK, profile of CRP
- Update on-line MPR data
- PG profile & Progress entry in the PG module.
- PE profile updating & Quarterly progress in PE module.
- Update google sheet on convergence / livestock.

Non-Farm Livelihoods

Start-up Village Entrepreneurship Program

SVEP enterprise promotion
Cumulative Ach. % (Dec'20)



SVEP Status

- ⑩ **Coverage-** 29 States/UT, AAP approved in 182 blocks
- ⑩ Total 1,25,595 enterprises formed, 27,259 in FY 20-21 **(45% ach against annual target)**
- ⑩ States with <50% cumulative achievement-**AS, ML, MZ**
- ⑩ SVEP central share released- Rs. 310.35 Crore

Action Points

- ⑩ Deployment of CRP-EP in sufficient numbers
- ⑩ Total CEF to be transferred to BRCs
- ⑩ **CG, MP, JH, MH, GJ, AS, MN, ML & UK** to submit fund release request
- ⑩ HR for SVEP/non-farm livelihoods at States

AGEY

Status

- ☐ Implemented in 23 states covering 191 districts
- ☐ 1375 vehicles are operational in 357 blocks

Action Points

- ☐ Proposal submission- DD-DNH, HP, J & K, and LKDP
- All States to complete the implementation of AGEY scheme by 31st March, 2021

Non-Farm Livelihoods: Key Focus Areas

NRETP Components

One stop facility

- Enterprise survey completed in **251 blocks** out of 357.
- 100 OSF to be made functional and CEF first tranche released in FY 20-21
- 500 high growth enterprises to be supported in FY 20-21

NRETP cluster

- JH, AS, RJ, UP, BH, TN, KA, MP, GJ, WB, CG & OD submitted scoping studies
- 20 scoping studies approved for 9 states
- Cluster initiatives launched under NRETP & Convergence with MSME
- 5 clusters supporting 800 entrepreneurs to be formed in FY 20-21

Other Non-Farm Interventions

Universalising non-farm livelihood interventions

20 States have included non-farm interventions in the AAP for 1,400 blocks; 30000 enterprises to be formed in non-SVEP/ non-NRETP areas

Formalisation of enterprises

20,000 enterprises registered under UAM, GST, PAN etc

“Saras Collection”-exclusive market place launched on GeM portal

920 SHGs products on-boarded on Gem portal till December'21

Incubator support in 3 states

Guidelines approved, state selection under process

Financial Management

Status and Action Points

Status

- States/ UTs not taken even one instalment
 - NRLM- **MN, DD, Lakshadweep**
 - NRETP- **UP**
- States/ UTs not submitted IUFRs of 2nd quarter of 2020-21
 - **AP, DNH, GJ, PY, Lakshadweep and Ladakh**

Action Points

- Implementation of REAT module – **LDK, MZ, PY, TS**
- Use of Fund Disbursement Module- **All states except** AP, AS, BH, CG, J&K, MP, ML, PB and TS
- **FY 21-22:** Established systems for online IUFR, online Fund requisition, online review of Audit Report of SRLMs before finalization, online MIS/DSS, etc.



Thank you