

# PM AWARDS FOR EXCELLENCE IN PUBLIC ADMINISTRATION- 2020



सत्यमेव जयते

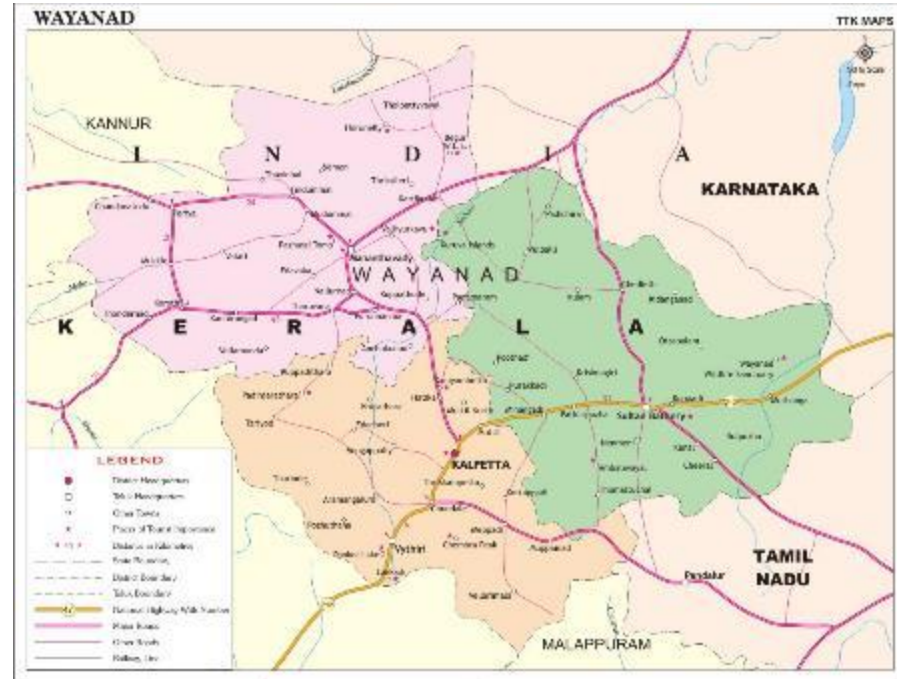
**CATEGORY : INCLUSIVE DEVELOPMENT THROUGH  
CREDIT FLOW TO THE PRIORITY SECTOR**

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*DISTRICT MAGISTRATE & DISTRICT COLLECTOR WAYANAD*

# District profile - Wayanad

- An agrarian economy
- Population - 816558
- ST Population - 151443 (31% of Kerala)
- 90% population on agricultural activities
- 93 % Marginal farmers
- Per capita income Rs.1.02 lakh
- Aspirational district
- LWE affected district



# Ground level credit flow - Performance under ACP

Rs.in Crore

SECTOR	2018-2019			2019-2020			TOTAL		
	TARGET	ACHVT	% OF ACH	TARGET	ACHVT	% OF ACH	TARGET	ACHVT	% OF ACH
AGRI	3168	2901.231	91.58	3190	3592.790	112.63	6358	6494.021	<b>102.14</b>
MSME	541.40	570.130	105.31	550	598.623	108.84	1091.40	1168.753	<b>107.09</b>
WEAKER SECTION	3010.39	2945.256	97.87	3008.30	2992.372	99.47	6018.69	5938.628	<b>98.67</b>
TOTAL PRIORITY	4160	4240.731	101.94	4200	4770.189	113.58	8360	9010.920	<b>107.79</b>

## TOTAL ACHIEVEMENT AND PRIORITY ACHIEVEMENT

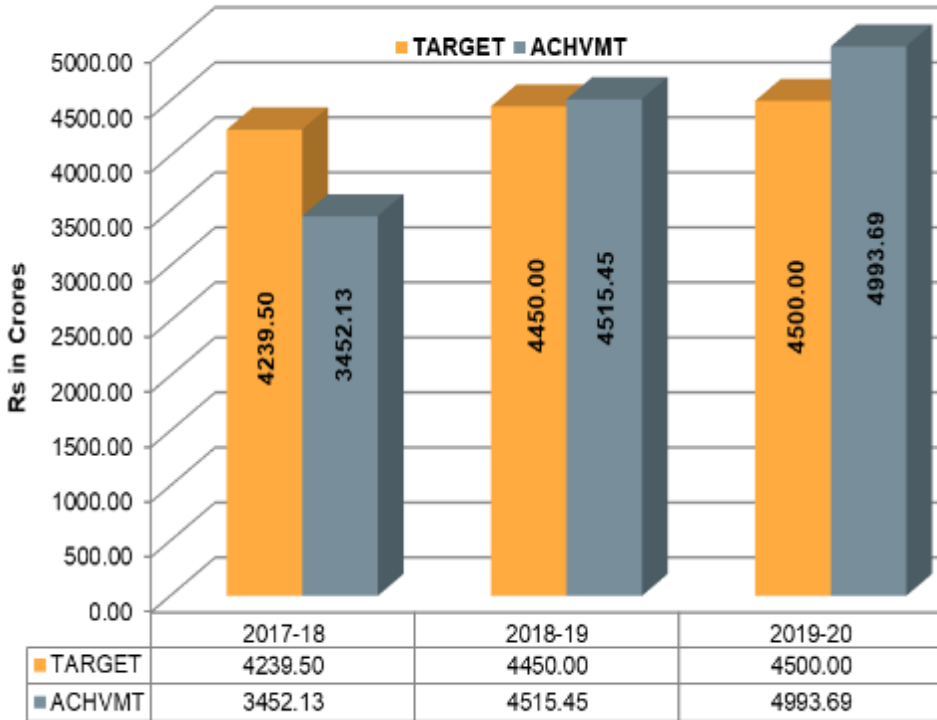
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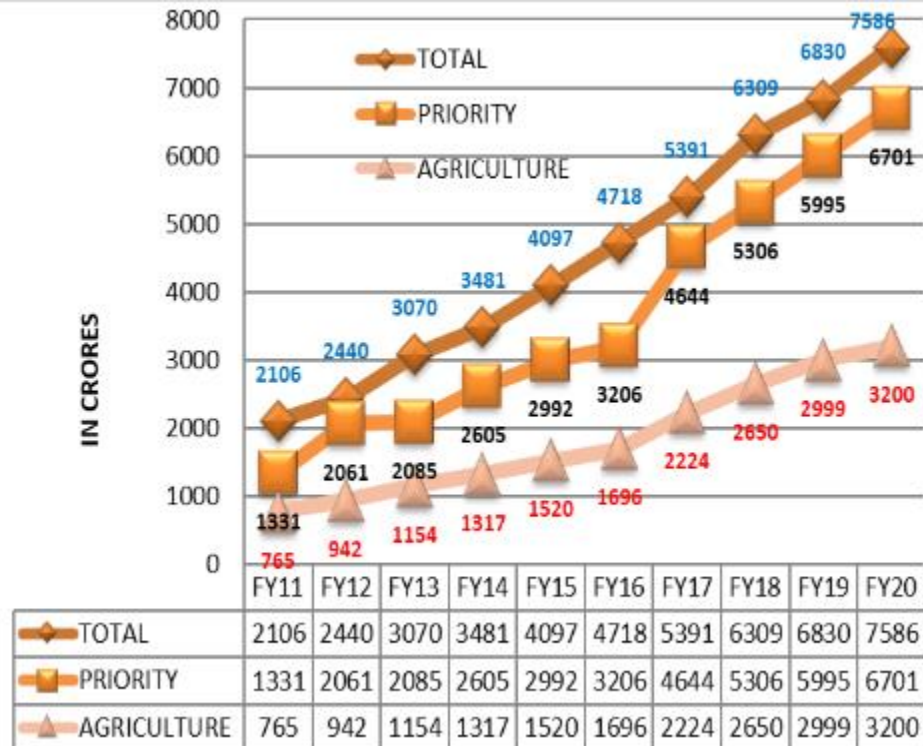
■ PRIORITY ACHVMT	2365.46	2779.66	3397.69	3244.44	3286.79	4240.73	4770.19
■ TOTAL ACHVMNT	2459.82	3002.5	3502.53	3404.22	3452.13	4515.45	4993.69

# Ground level credit flow

## ACP Targets VS Achievement



## Performance for the last decade under total advances



# Priority credit outstanding

Rs. in Crore

SECTOR	AS ON 31-03-18	AS ON 31-03-20	% OF GROWTH	NATIONAL GOAL (%)	Achiev ement
AGRI	2650.33	3199.89	20.73%	18	42.18
MSME	513.97	861.64	67.64%	-	-
WEAKER SECTION	2831.99	3678.09	29.87%	10	48.88
TOTAL PRIORITY	5305.73	6700.79	26.29%	40	88.33
CD RATIO	122%	125%	-	-	-

- CD ratio best in the state
- Very high achievement under national goals compared to norms

# Financial integration strategy

01

## Financial Literacy

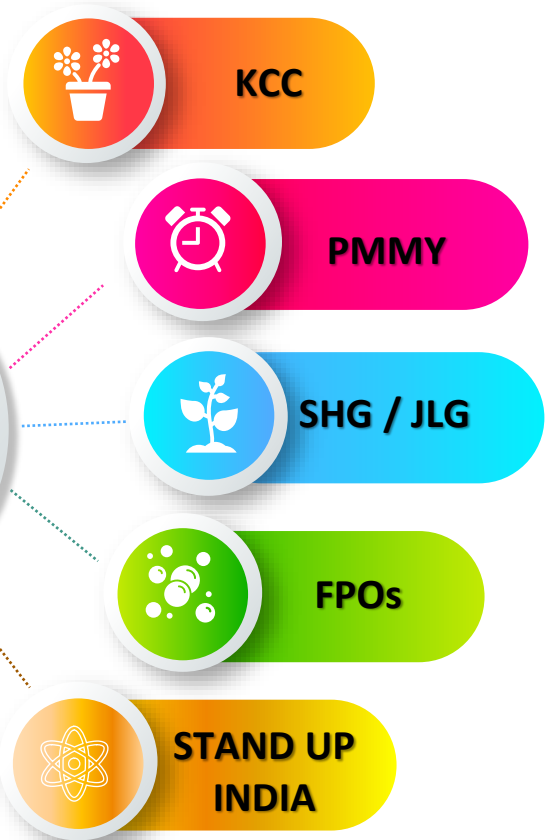
- Regular Meeting with Farmers/ Associations
- Awareness programmes
- Active FLC in all blocks
- Banking Correspondence
- Easy access to all schemes

02

## Financial Stability

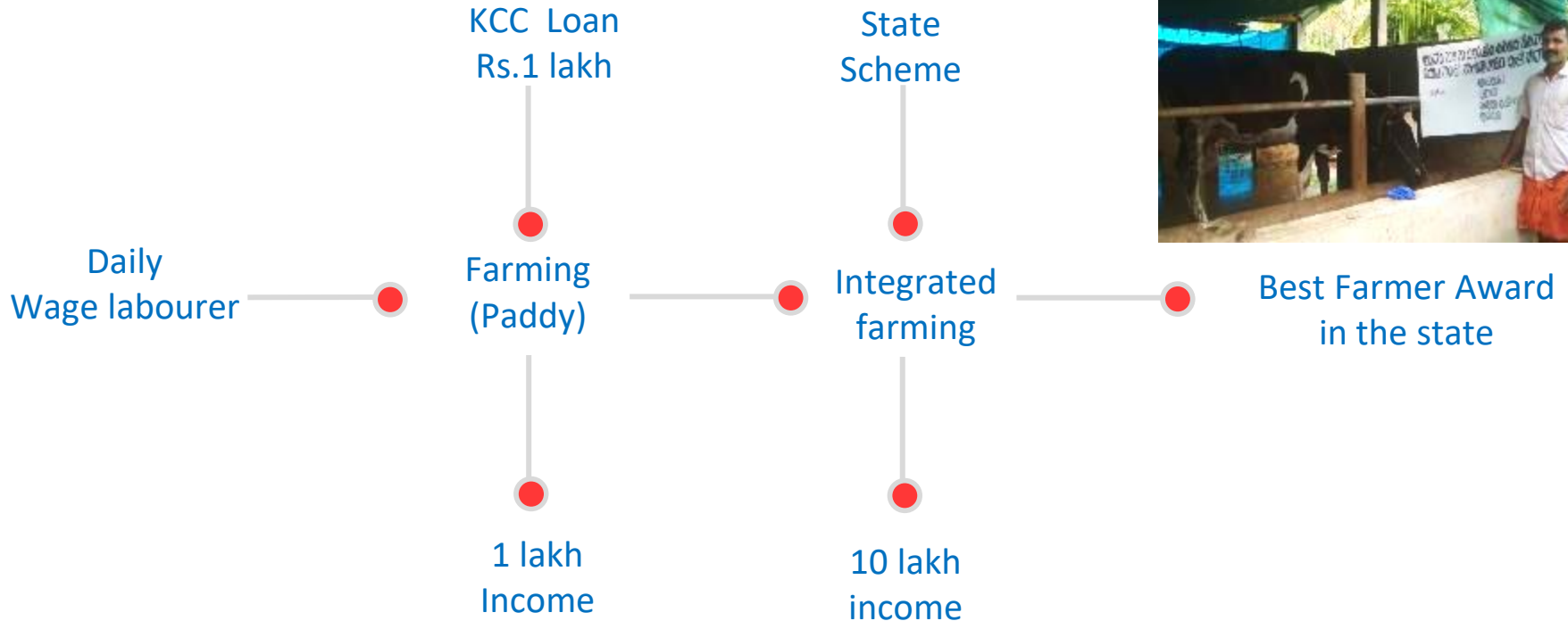
- PMJDY Account Opening & OD
- Credit linkage
- Social security Schemes
- 74 % SHG and 99% JLGS are linked to credit
- Pension

## Financial Inclusion



# KCC & Doubling of farmers' income through convergence

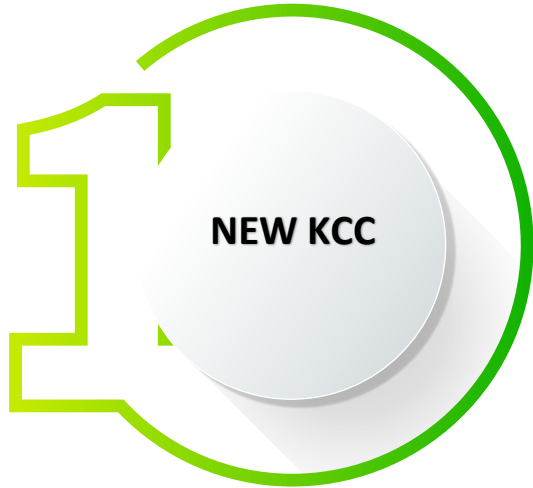
*How Mohan grew to be best farmer in the state ?*





# KCC - Honour for farmers

63,229 KCC



Panchayath level Campaign  
Mass/Social Media  
Farmer Association

1,25,000 Nos  
85000 KCC



Personalized alert system  
Message  
SMS

Dairy, Fisheries, Poultry



Special  
Campaigns

# PMMY HAND HOLDING FOR MSME

Rajan a traditional pot maker (Kumbhar) availed PMMY



Loan of  
Rs.2 lakhs

**Syndicate Bank  
Panamaram  
extended loan**



**Rajan & Saji  
Purchased  
Machineries**



Monthly income of  
Rs.10000 approx

**Saji Selling  
Pots**

# MUDRA for aspirational district



- More than 50,000 beneficiaries
- 465 Crores disbursed in 2 years
- 71% Growth in disbursement
- In coordination with NABARD/KVIC/DIC

## Towards PMMY

- NAMCABS Training by RBI (CAB,Pune)
- Block level quarterly Bankers' sensitization programmes
- Customer awareness programmes
- Credit Camps

# Inclusive development - Tribal success story

- Special FL programmes for enrolling ST beneficiaries under social security schemes
- 2147 ST SHGs bank linked
- 1061 SHGs credit linked – Rs.27.16 crores
- 3 FPOs from NABARD tribal development projects



Steady income -  
Rs.8000-10000

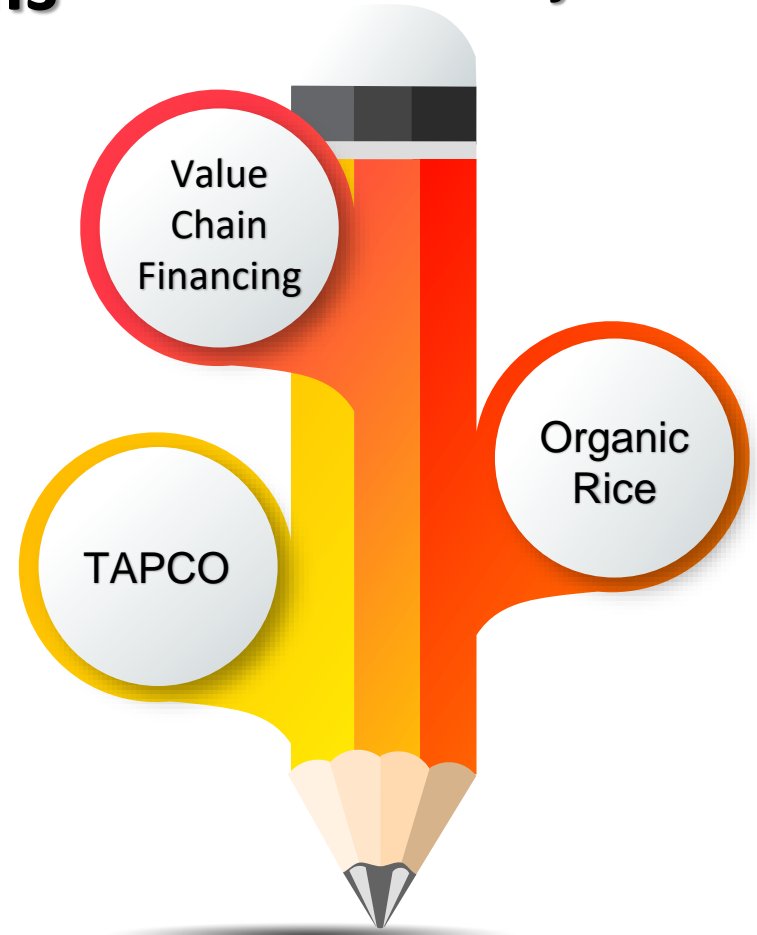
Milk procured by  
Thariode milk society

Dairy loan Rs.1.5 Lakh x  
16 Families under DEDS  
by Wayanad DCB

# Farmer Producer Organizations

- 14 FPOs covering 2637 farmers
- FPOs in to Procurement, Processing and Marketing
- 3 Tribal FPOs and 2 Women FPOs
- Coffee, tea, rice, milk, spices, vegetables etc
- 6 FPOs – Credit Linked
- 4 FPOs have own processing units
- Addressing entire value chain

## Success Story



# Thirunelly Agri Producer Company (TAPCO) For revival of traditional rice varieties

KCCs to farmers  
by PACS, Canara  
bank



Organic cultivation  
Agri extension services  
Seed production

Rs.15 lakh term loan  
by Canara bank



Procurement  
Better price realization  
Market linkage

# Women SHG & Stand Up India

10908 SHGs – 74% Credit Linked

4724 JLGs – 99% Credit Linked

## Success Story of Dovetailing

KUDUMBASREE

NABARD

STAND UP INDIA

STATE GOVT

105 SHGs

FPO-BAAPCO

PROCESSING UNIT

ICE CREAM UNIT

● *Bana Agro and Allied Producer Company (BAAPCO)*



# Financial Stability

## PMEGP

185 units  
Rs.8.51 Cr loan

## NULM/NRLM

4867 units  
Rs.229.81 Cr loans

## BENEFICIARIES

PMSBY - 1.66 lakhs  
PMJJBY - 39248  
APY - 12304





# Making it happen through PRISM



- **P**enetration of schemes
- **R**eachability to vulnerable
- **I**mpact of credit flow
- **S**trategies adopted
- **M**oving ahead

# Penetration of social security schemes

	No. as on 31-03-18	Additions during the period	No. as on 31-03-20	% of growth
PMSBY	93660	74836	168496	80
PMJJBY	24989	14750	39739	59
APY	4601	7857	12458	171
PMJDY	85334	29597	114931	35

## Single man can make changes...

- Mr.Azeez Kurudan, Office assistant KGB took major initiative for enrolling 2800 beneficiaries under APY during 2018-20.
- Whenever age of customer above 40 years, he adopted the strategies of enrolling younger family members



# Reachability to most vulnerable

## Strategies

- 2147 ST SHGs bank linked
- 1061 tribal SHGs credit linked – Rs.27.16 crore
- 858 tribal JLGs credit linked – Rs.18.30 crore

- Advance payment of MNREGA wages
- Ensuring weekly income to tribal families
- Enrolling more tribal families to MNREGA
- Formation of SHGs/JLGs through NGO, Kudumbasree
- Continuous efforts for bank linkage
- Promoting credit linkages

# Impact

## Agri Sector

### Crop loan Disbursement

2018-19	1031 Cr
2019-20	1262 Cr

### Gross value added

2017-18	2918 Cr
2018-19	2767 Cr *

\*Effect of massive flood

## Dairy Sector

### Loan Disbursement

2018-19	36.22 Cr
2019-20	79.23 Cr

### Production

2018-19	8.33 Cr ltr
2019-20	8.54 Cr ltr

## Fisheries sector

### Loan Disbursement

2018-19	46 lakh
2019-20	89 lakh

### Production

2018-19	746 MT
2019-20	810 MT

# Strategies adopted

## Govt. / Department initiative

- Active participation of DM/DC, Govt. Depts./ Agencies
- Better co-ordination and follow up
- Credit camps by Govt. Depts. Viz. Tribal Dept., Agri, Dairy Dept., DIC etc.
- Focus on flagship programmes

## Public

- Raising awareness to customers
- Quarterly public meeting and grievance redressal forums
- Financial literacy camps and credit counselling

## Banks

- Ensured 100% LBR submission
- Regular & effective DLRC/ BLBCs
- Monitoring visit by senior officials of RBI/NABARD/SLBC

## Threats

- Severe floods & land slides during last two years
- Massive loss of lives and livelihood
- Revival through Specific Schemes

# Moving forward

- Formation and credit linkage of more FPOs
- Focus on agri processing and marketing facilities
- Thrust on organic farming and traditional varieties by forming clusters under PKVY
- Branding as ***Wayanad organic***
- Credit linkage of tribal families through JLG/SHG/FPO
- KCC to dairy/fisheries/poultry etc.
- Coverage of all eligible beneficiaries under social security schemes



**“Sukasya Moolam Dharma  
Dharmasya Moolam Artha  
Arthasya Moolam Rajyam”**



**THANK YOU**