

THIRTEENTH KERALA LEGISLATIVE ASSEMBLY

**COMMITTEE
ON
PUBLIC ACCOUNTS
(2014-2016)**

**NINETY EIGHTH REPORT
(Presented on 30th June, 2015)**



**SECRETARIAT OF THE KERALA LEGISLATURE
THIRUVANANTHAPURAM
2015**

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NINETY EIGHTH REPORT

on

**Action Taken by Government on the Recommendations
contained in the 24th Report of the Committee on
Public Accounts (2006-2008)**

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INTRODUCTION

I, the Chairman, Committee on Public Accounts, having been authorised by the Committee to present this Report, on their behalf present the 98th Report on Action Taken by Government on the Recommendations contained in the 24th Report of the Committee on Public Accounts (2006-08).

The Committee considered and finalised this Report at the meeting held on 3rd June, 2015.

Thiruvananthapuram,
30th June, 2015.

DR. T. M. THOMAS ISAAC,
Chairman,
Committee on Public Accounts.

REPORT

This Report deals with the Action Taken by Government on the recommendations contained in the 24th Report of the Committee on Public Accounts (2006-2008).

The Twenty Fourth Report of the Committee on Public Accounts (2006-2008) was presented to the House on 10th July, 2007. This Report contains 18 recommendations relating to Local Self Government Department. Government was addressed on 6-8-2007 to furnish the Statements of Action Taken on the recommendations contained in the Report and the final replies were received on 10th January, 2011.

The Committee examined the statements of Action Taken at its meeting held on 30-4-2014 and decided to consider the statements in the presence of the Secretary of Local Self Government Department. Finally the Committee took evidence from the Secretary, Local Self Government Department on 29-10-2014 and approved the statements in the light of the explanation given by the officers present. Such recommendations and Government replies are incorporated in this Report.

LOCAL SELF GOVERNMENT DEPARTMENT

Recommendation

(Sl. No.1, Para No. 28)

The Committee understands that the Swarnajayanthi Gram Swarozgar Yojana launched in 1999, is a holistic programme covering all aspects of self-employment such as organizing of the poor into Self Help Groups, providing training, credit, technology, infrastructure and marketing with the objective of bringing assisted families (Swarozgaris) above poverty line in three years by providing them income generating assests through a mix of Bank credit and Government subsidy. The Committee points that at present the State Government gave much importance to micro enterprise development and the local bodies were preparing plans for those schemes in SGSY. In this programme assistance is provided through a mix of Government subsidy and bank loan and it is 75% Centrally Sponsored Programme.

Action Taken

The State is giving much importance for the organization of the poor into Self Help Groups and building their capacity for savings, internal lending, book keeping and acquiring threshold-level financial management skills. Apart from SGSY, support in this regard is being provided through the Kudumbashree Mission and Panchayats.

Recommendation

(Sl. No. 2, Para No. 29)

The Committee observes that in SGSY programme, assistance is given collectively to a group and if any member of the group had defaulted in any of the previous programmes like IRDP, the dues due to him will be debited at the time of allotment of the loan. The Committee opines that it is not fair to club individual loan to the Self Help Groups loan as it may affect the smooth functioning of the enterprise. The Committee urges the department to examine the matter and reconsider the decision to debit the outstanding loans availed by the beneficiaries in other schemes and to take necessary steps to avoid such a situation. The steps taken in this regard should be furnished to the Committee.

Action Taken

The matter has been examined. The practice of debiting the dues of a member of SHG to previous loan is not being followed now. As credit constitutes the most crucial component of SGSY, if any dues to any individual member of an SHG is debited to his/her defaulted loan account at the time of disbursement of loan for the SHG, the result will be under financing of the micro enterprise proposed to be taken up by the Group. This will adversely affect the productivity and viability of the activity of the Group. Therefore instructions have been issued to all implementing offices that if such practices are being followed by any Bank, it should not be allowed to continue. It has also been instructed that such instances shall be brought to the District Consultative Committee meeting also so that the banks shall not recur the practice.

Recommendation

(Sl. No. 3, Para No. 30)

The Committee observes that as per the guidelines, 50% of the participants must be SC/ST. But in our state it is only 31%. The Committee disagrees with the contention of the department that people belonging to that category are reluctant to form groups and in many cases the groups formed by them did not show enough potential for fruitful economic activity. The Committee opines that as they give in close habitats and have much higher kinship, it will not be a Herculean task to form groups among them. The Committee, therefore, urges the department to ensure their participation as envisaged in the guidelines.

Action Taken

A very intensive effort has been made in the past five years to achieve the targeted 50% coverage of SC/STs under the programme. Due to this the percentage of coverage of SC/STs has been brought up to 50% in 2008-09. The percentage of coverage of SC/STs in the past five years is indicated below:

Year	Coverage of SC/STs through SHGs			Coverage of SC/STs through individual loans			Coverage of SC/STs through SHGs and through individual loans		
	Total No. of beneficiaries assisted through SHGs	No. of SC/STs assisted through SHGs	Percentage of SC/STs assisted against total No. of beneficiaries assisted through SHGs	Total No. of individual beneficiaries assisted	No. of SC/ST beneficiaries assisted	Percentage of SC/ST beneficiaries assisted against total No. of beneficiaries assisted	Total (2+5)	SC/STs (3+6)	Percentage of SC/STs against total
1	2	3	4	5	6	7	8	9	10
2004-05	17998	5342	30%	5308	4295	81%	23306	9637	41%
2005-06	17791	6124	34%	4692	3968	85%	22483	10092	45%
2006-07	17379	6460	37%	5022	4449	89%	22401	10909	49%
2007-08	22955	9575	42%	6764	5695	84%	29719	15270	51%
2008-09	28448	11724	41%	7474	6313	84%	35922	18037	50%

Instructions have also been given to the implementing offices in the matter, in the following lines:

- (i) To form Self Help Groups in SC/ST Habitations where no active Self Help Groups are in existence.
- (ii) To take steps to activate and strengthen Self Help Groups in SC/ST Habitations (Women groups and Men Groups) which are not active by providing training exclusively for such groups and by providing revolving fund and arranging cash credit through Banks.
- (iii) To assist such groups which qualified to avail assistance for economic activity on priority basis.
- (iv) Block Panchayat Secretaries should prepare an action plan, which should be consolidated at the District level.
- (v) Project Directors of Poverty Alleviations Units to review the action taken by each Block Panchayat Secretary in the monthly meeting of Block Panchayat Secretaries.

It is expected that the coverage of SC/STs will not be less than 50% in future.

Additional Information on Para Nos. 29 & 30

Additional Secretary, LSGD informed the committee that even though the Central Government had stipulated 50% participation of SC/ST in this scheme the department failed to achieve the target since the strength of SC/ST category was only 10% of the total population of the state. The project SGSY no longer exist and the activities under that scheme are being carried out now under the supervision of Kudumbasree.

Recommendation

(Sl. No. 4, Para No. 31)

The Committee urges the Department to examine whether there is any lapse on the part of the Block Development Officers in setting up of supportive infrastructure. Detailed report should be furnished.

Action Taken

The SGSY Programme is plugging infrastructure gaps in the programme implementation. The guideline stipulates that only fixed cost and recurring expenditure should be met out of the SGSY funds. The programme guidelines permit 20 per cent of the resources for infrastructure development. It has been examined as to whether there was any lapse on the part of the Block Development Officers in setting up supportative infrastructure. It has been found that availability of land is a major constraint in setting up supportative infrastructure. The guidelines do not have a provision for meeting the expenditure on purchase of land. Wherever, land was available or surrendered the following types of supportative infrastructure have been set-up.

- (i) Sales outlets/Marketing Centres.
- (ii) Work Sheds/Common Facility Centres.

There has not been any lapse on the part of in setting up supportative infrastructure.

Recommendation

(Sl. No. 5, Para No. 32)

The Committee understands that though there were sufficient funds, the department is reluctant to impart skill training. Most of the blocks think that their responsibility is over once the financial assistance is released. The Committee opines that while implementing a scheme, all aspects should be covered as envisaged. The Committee urges the department to identify and rectify the shortcomings on its part while implementing SGSY and to conduct a review of the scheme urgently.

Action Taken

The utilization of funds under the programme for training have improved over the last three years.

Year	Total Funds utilized under SGSY (Rs. in lakh)	Funds utilized for training (Rs. in lakh)
2006-07	2717.76	181.38
2007-08	3932.07	330.04
2008-09	4721.31	440.46

The year-wise number of beneficiaries covered under basic orientation, capacity building and skill development are indicated below:

Year	No. of Persons Trained
2006-07	37559
2007-08	51819
2008-09	56431

The training and capacity building efforts are being closely monitored. Strict instructions have been given to ensure that only those beneficiaries/SHGs who have been given training in the respective area of activity or those who already have the requisite skill only are assisted for economic activity with Bank loan and subsidy. The financing Banks are also very particular in seeing that Bank loan is given only after giving training.

Recommendation

(Sl.No. 6, Para No. 33)

The Committee observes that the present instruction in the Government of India guidelines with regard to planning did not have any specific directions on Block Level perspective plans or physical targets. At present achievement was monitored on the basis of fund utilization. The Committee opined that there should be an input output ratio. The Committee opines that it would be difficult to monitor the scheme unless physical targets with regard to the assisted units other than group

forming are fixed. So the Committee urges the department to furnish the following details regarding the functioning and achievement of the scheme at the earliest:

- (a) The number of poor people benefited.
- (b) The number of job days created.
- (c) The additional income generated from the investment made under the scheme.
- (d) Category-wise list regarding the present position of the units as to whether they were functioning dormant or defunct.

Action Taken

From the year 2007-08 onwards, Government of India have fixed the physical target of SHGs and individual beneficiaries to be assisted under the programme. The District-wise physical targets as well as financial allocation under the programme are being re-alloted to Blocks on the basis of the number of BPL families in each Blocks. An annual Action Plan is being prepared for each Block which is being consolidated at the District Level as the District Action Plan of the Programme. The Action Plan have all monitorable targets such as allocation of funds for various components of the programme such as subsidy, revolving fund, skill training, basic orientation training entrepreneurship development, infrastructure development, Panchayat-wise details of SHGs to be assisted for economic activity and its funding costs individual beneficiaries to be assisted and its funding cost, activity details of Economic activities proposed, Bank-wise physical and financial targets, Panchayat-wise details of infrastructure proposed, sub-plan for skill training and basis orientation etc.

The physical target fixed by Government of India and physical achievement are indicated below:

Year	Physical Target		Physical Achievement	
	No. of SHGs to be assisted for economic activity	No. of individuals to be assisted for economic activity	No. of SHGs assisted for economic activity	No. of individuals assisted for economic activity
2007-08	1896	5228	1987	6764
2008-09	2486	6855	2332	7474

In regard to be information sought by the Committee on points (a) to (d), it is submitted as follows:

(a) Number of poor people benefited

The number of poor people benefited are given below:

Year	No. of poor people benefited
1999-2000	29485
2000-2001	37926
2001-2002	22046
2002-2003	19778
2003-2004	20062
2004-2005	23306
2005-2006	22483
2006-2007	22401
2007-2008	29719
2008-2009	- 35922
Total	263128

(b) Number of job days created:

As this is a Self Employment Programme and as the actual number of person days generated varies from each micro enterprise and each individual beneficiary, the number of job days cannot be assessed.

(c) Additional income generated from the investment made under the Scheme.

As per the internal assessment made by the Department, the increased income per beneficiary in a year comes to Rs. 15,000 per year.

(d) Category-wise list regarding the present position of the units as to whether they were functioning dormant or defunct.

The details are furnished as Annexure I.

Recommendation

(Sl. No. 7, Para No. 34)

The Committee comes to know that even though the BPL list has been finalized based on the survey conducted by the Planning Board, the list could not be published until the judgment of the Hon'ble Supreme Court is pronounced. Besides, Government of India had put a cap of Rs. 10.25 lakh as cut off point for the purpose of beneficiaries under SGSY. If that direction is followed, many of the people included in the previous list would be eliminated from the list. The Committee opines that as far as Kerala is concerned it is not proper to cap the number of BPL families to a fixed number for the technical purpose of Rural Development as the BPL card is a passport to other facilities like free ration, free medical amenities etc. The Committee urges the department to take up the matter with Government of India so that a lenient view is adopted by Government of India in the matter. The present position in this regard may be informed to the Committee.

Action Taken

On the basis of Government of India's instructions the BPL Census in the Rural Areas in the State was completed in April-June 2003. The data collected through the census have been computerized through Kudumbashree IT units. The Census in Rural Areas have been conducted in 57.63 lakh families. In the meantime the Ministry of Rural Development had directed not to finalize the BPL List on the basis of directions of Hon'ble Supreme Court in Writ Petition No. 196/2001. Due to this, further steps in preparing the BPL List for the tenth plan

were not been taken. In October 2005, the Ministry of Rural Development had informed that the stay of the Hon'ble Supreme Court has been lifted and had also directed to finalize the BPL list. The issue of lifting the cap on the number of families that can be included in the BPL list was taken up with Government of India several times, Government of India have not agreed to the request.

As the BPL Census was conducted in 2003, there has been material-economic changes of the families on account of lapse of time. Therefore the data obtained through the BPL Census was verified and validated through the Kudumbashree Neighbourhood network of the State. From the database prepared after verification, a priority list of BPL families have been prepared on the basis of a certain clear cut indicators as per orders in G.O.(Ms.) No. 224/2007/LSGD dated 29-9-2007.

The State Government had ordered to prepare the BPL list as two categories:

- (1) Absolute Poor —Those getting 26 marks or above. (List A)
- (2) Poor —Those getting marks between 18 to 25. (List B)

On the basis of the cut off marks fixed by Government two sets of draft BPL lists were prepared but in spite of the efforts taken for preparing a BPL list transparently, there was widespread complaints that the names of some ineligible families have cropped in the list. To weed out ineligible families Government fixed the following exclusion criteria:

- (1) Families with a member who is an Employees under Class I to IV in Government/Private/Semi-Government/Aided/Co-operative Institution.
- (2) Families with Regular Employees of Public /Private Institutions.
- (3) A Family having a concrete house having a plinth area of 100 sq.ft. or more.
- (4) Families having a 4 wheel vehicle for private use.
- (5) Families who have a member working in a Foreign Country.
- (6) Families having 1 acre of land, excluding ST.

Government had issued advertisements in newspapers giving time for filling claims for inclusion in the BPL List till 10th April, 2008.

Detailed instructions were issued for verification of claims and for weeding out those who are ineligible from the draft list. It was also instructed to place the draft list in the Grama Sabha for approval. The final list as approved by the Grama Sabhas have been published.

Due to widespread allegations that the final BPL list prepared had several ineligible families, the State Government had decided to conduct a fresh BPL survey by utilizing the services of teachers. The enumeration work in June 2009 had been completed. Data Entry has been completed and the data is being placed in the Grama Sabha for validation.

Recommendation

(Sl. No. 8, Para No. 35)

The Committee makes out that no market survey was conducted to identify the key activities for want of expert hands and fund. The Committee recommends that key activities should be identified and mapped and categorized in a systematic regional pattern.

Action Taken

A review of the key activities identified have been made and key activities which have low employment potential have been weeded out and selected new activities taking into account the following aspects:

- Local resources available, aptitude and skill of the people.
- Activities leading to generation of goods and services having potential market.

This has been done taking into account the potentials indicated in the potential linked plan of NABARD and on the basis of the informations relating to performance of various ongoing activities in each Block.

Recommendation

(Sl. No. 9, Para No. 36)

The Committee opines that the projects for which aid is granted and the projects started under the scheme are different. The Committee urges the department to conduct a state level re-check or review on all the aspects of actual projects, nature of each project etc. And to impart skill training based on the projects preferably in the district level. The Committee wants the department to look into the feasibility of entrusting the agencies like DRDA as the State level agency with the purchase and distribution of the raw materials and items required for units of similar nature established under SGSY.

Action Taken

A re-check in the matter was made. Though, there has been rare cases in which the SHGs had deviated from the project for which Bank loan and subsidy have been availed, it is not widespread phenomenon. The Banks and the Departmental authorities are monitoring the post assistance activities of the groups to ensure that the group utilizes the assistance for the activity for which credit have been availed. Skill training taking into account the activity chosen by group and skill level of the group is being organised as part of the Annual Action Plan of each Block. This is being done through master craftsmen, institutions at the Block and District level.

The question of entrusting the purchase and distribution of raw materials and items required by units to agencies like DRDA, is not feasible as these agencies will have to make the purchases and distribution observing store purchase rules for which they do not have competent staff for undertaking such tasks.

Recommendation

(Sl. No. 10, Para No. 37)

Regarding the grading of groups assisted under SGSY, the Committee realizes that no segregation of groups in accordance with grading was made. In the current pattern groups which have already crossed the first and second grades were also included in all grades resulting in a projected statistics. The Committee

recommends that separate list should be kept for each grade and the groups which had secured higher grades should be excluded from the list of lower grade.

Action Taken

On the basis of the recommendations made by the Public Accounts Committee, the following directions were issued to the implementing officials:

- (1) Under SGSY, Self Help Groups classified broadly into three categories viz. Those SHGs that have passed Grade II and those which have taken up Economic Activities using bank loan and subsidy. Whenever an SHG passes a stage of grading or takes up economic activity, the stage should be correctly recorded in the Register of Self Help Groups maintained at the Block Level.
- (2) When a Self Help Group crosses over to the second Grade or economic activity stage, the SHG which has secured higher grade should be excluded from the list of lower grade.
- (3) In the monthly reporting format of SGSY, a new format namely format 2(1) shall be furnished to give the details of segregated number of SHGs in accordance with the grading made. A copy of the format was also given as Annexure. In this format while reporting the figures, the SHGs which have already passed second grading or which have entered the economic activity stage should not be included along with the SHGs which have passed 1st grading. Similarly, the SHGs which have crossed the started Economic Activity after 1st grading should not be included along with 2nd grading.

Thus now separate list is being kept for each grade and the groups which had secured higher grades are excluded from the list of lower grade.

Recommendation

(Sl. No. 11, Para No. 38)

The Committee views that the present system of forming groups should be restructured on the basis of activity and aptitude and credit operations should be dealt with a larger group operating in micro credit and savings. The action taken in this regard should be intimated to the Committee.

Action Taken

The SGSY guidelines envisages the process of Group formation in four stages of evolution.

- (1) Group formation—The stage in which group evolves into a self managed peoples organization.
- (2) Group stabilization—Stage characterized by thrift and credit activity.
- (3) Micro Credit Stage.
- (4) Micro Enterprise Development Stage.

There are practical difficulties to restructure the formation of group on the basis of aptitude and activity as the groups becomes eligible for finaling for micro enterprise only after it completes the micro-credit stage in which satisfactory operation of revolving fund, loan repayment performance of members, loan repayment performance of the group to bank, skill level and adequacy of the training, evidence of exertion of group pressure in enforcing group functioning norms etc. are assessed. The choice as to whether the group shall take up Micro Enterprises is left to the group. The choice of activity is also left to the group based on their aptitude. In those cases in which all the members of the group are not willing to participate in micro enterprise activity, loan and subsidy for micro enterprise will be restructured to those members who have the interest aptitude and skill for the activity with the larger group operating in micro credit and savings. No compulsion is exercised for bring all the members of the group for micro enterprise irrespective of the members aptitude and skill. The group has been given full freedom to take appropriate decision in the matter.

Recommendation

(Sl. No. 12, Para No. 39)

The Committee opines that instances of multiple membership should be viewed seriously. The defaulters of a particular group under a scheme tend to form separate group under another scheme. The Committee recommends that in order to curb such tendency all the enterprise should be integrated and brought under Rural Development Department and the SHGs should have a common structure from which one could graduate into an economic activity.

Action Taken

It is a fact that at present group formation and its nurturing are being undertaken by different agencies. As Self Help Group is basically an informal group, though the groups can also register themselves under the Societies Registration Act, the State Co-operative Act or as a partnership firm. As such it is not difficult to bring all SHGs or groups engaged in micro enterprises under any Department. Nevertheless in the State Government have taken a decision to integrate the SHGs under SGSY into the Kudumbashree organizational structure. Detailed guidelines in this regard have been issued as per G.O.(Ms.) No. 175/2007/LSGD dated 12-7-2007.

Recommendation

(Sl. No. 13, Para No. 40)

The Committee notices that besides the reluctance on the part of Banks, in involving with the programme, deficiency in Government fund also lags the sanctioning of assistance under the scheme. The Committee urges the department to ensure the participation of Banks in a better way and to take necessary steps to have adequate fund for the scheme.

Action Taken

The participation of Banks in SGSY is showing a positive trend. The Performance in achieving the credit target under the programme for the past three years is an indicator to the participation of Banks in a better way.

The performance under credit target of SGSY is indicated below:

(Rs. in lakh)

Year	Credit Target	Credit disbursed	Percentage against target
2006-07	5050.31	3929.92	78%
2007-08	6694.06	6536.41	98%
2008-09	6990.14	8259.49	118%

The allocation under the scheme for the past five years shows that, the allocation has increased 205% in 2009-2010 over 2005-06 as indicated below:

Allocation (Rs. in lakh)			
Year	Centre	State	Total
2005-06	1797.82	599.27	2397.09
2006-07	1995.54	665.19	2660.73
2007-08	3042.75	1014.25	4057.00
2008-09	3597.15	1199.05	4796.20
2009-10	3689.00	1229.67	4918.67

Recommendation

(Sl. No. 14, Para No. 41)

The Committee desires to be furnished with the detailed number of the production-cum-training centre functioning in the State under SGSY and their present position.

Action Taken

The No. of production-cum-training centres functioning in the State are given below:

Number of production-cum-training centres started	No. of units functioning
13	13

The list of these centres are given as Annexure.

Recommendation

(Sl. No. 15, Para No. 42)

The Committee also desires to be furnished with the present status of all the defunct units started under SGSY including those mentioned in the Audit Report.

Action Taken

The details of defunct units started under SGSY by SHGs are given as Annexure III.

Recommendation

(Sl. No. 16, Para No. 43)

The Committee understand that there is no effective monitoring system of SGSY programme and that state level meeting of the Committee of Swarnajayanthi Gram Swarozgar Yojana has not been conducted since its inception 4 years back. During the examination of Audit Para, the Committee was informed that the State Level Review Committee chaired by the Minister of Local Self Government and the State Level Banker Committee was convened every month. The Committee urges the department to change the guidelines regarding the convening of meeting to once in two months as it creates much difficulty for Bankers to attend the meeting twice a month.

Action Taken

The State Level Bankers Committee meetings are held once in a quarter. So also the DCC meeting at the District Level and the BLBC meetings at Block level are being held once in every quarter. It has been instructed that the District Level and Block Level SGSY Committees need be convened in the months in which DCC meetings and BLBC meetings are being held.

Recommendation

(Sl. No. 17, Para No. 44)

The Committee observes that though a lot of time is being spent for the integration of SGSY with local level planning, the two tends to function as two separate schemes and the divergence is increasing. The Committee, therefore, recommends that the SGSY should be integrated with the local level planning process and the various programme implemented through the Local Self Governments should be integrated.

Action Taken

The guidelines for the preparation of Annual Plans stipulates that there shall be only one development plan for the Local Government prepared through a common planning process and that once the priorities and works are identified those components which can be taken up as per the guidelines of the Centrally Sponsored Schemes concerned, should be taken up using those funds. Further, it has been stipulated that once this matching is done, action plan for Centrally Sponsored Schemes can be called out of the total plan, as required by the guidelines of that scheme. In accordance with these guidelines, the SGSY programmes is now being integrated with the Annual Plan of Block Panchayats and the Annual Action Plans of SGSY are being drawn out from the Annual Plan of the Block Panchayat. So also integration of resources as well as convergence with different sectors of development are also being made by Block Panchayats.

Recommendation

(Sl. No. 18, Para No. 45)

The Committee recommends that the impact assessment and review of the scheme be conducted by the Department or by external institution and at the time of review the present status of the assets created under the scheme, the kind of functioning and grading of the enterprises taken up by beneficiaries under the scheme should also be taken into consideration.

Action Taken

The Ministry of Rural Development, Government of India have entrusted a study on the implementation and impact of SGSY to Centre for Management Development, Thiruvananthapuram. The study covers four districts in the State of Kerala. The field level data collection has been completed and the preparation of the study report is in the final stage.

The Ministry of Rural Development, Government of India is in the process of restructuring Swarnajayanthi Gram Swarozgar Yojana as "National Rural Livelihood Mission(NRLM)". NRLM is expected to be launched shortly after due

approval. NRLM ensures a Mission Mode approach and will ensure a shift from the present allocation based strategy to a demand driven strategy, allowing states to formulate their own poverty reduction action plans taking into account local factors.

As SGSY, is being restructured, a state specific study on the impact assessment have become irrelevant.

Thiruvananthapuram
30th June, 2015.

DR. T. M. THOMAS ISAAC,
Chairman,
Committee on Public Accounts.

ANNEXURE I

**CATEGORY-WISE LIST REGARDING THE PRESENT POSITION OF SGSY
UNITS OF SHGS ASSISTED FOR ECONOMIC ACTIVITY BY PROVIDING
BANK LOAN AND SUBSIDY AS ON 31-3-2009**

Sl. No.	Category (Categorized based on activity)	No. of Units started by providing Bank Loan and Subsidy for economic activity	Status regarding the present position		
			No. of units functioning	No. of units which have become Dormant	No. of units which have become defuncts
1	2	3	4	5	6
1	Primary Sector				
1	Agriculture & Allied activities	1590	1502	82	6
2	Diary & Animal husbandary	3067	2887	143	37
3	Ayurveda Nursery & Medicinal plants	20	19	1	0
4	Bee keeping	54	44	8	2
5	Betal leaf cultivation	9	8	0	1
6	Bio Fertilizer Unit	1	1	0	0
7	Boat & Net	59	50	7	2
8	Broiler chicken	65	61	2	2
9	Cardamom Unit	13	13	0	0
10	Crab cultivation	10	10	0	0
11	Goat rearing & Piggery	1526	1394	118	14
12	Jasmin Cultivation	14	14	0	0
13	Marine aquarium	2	2	0	0
14	Medicinal plant	18	17	1	0

1	2	3	4	5	6
15	Mussel culture	25	20	5	0
16	Nursery unit	32	29	3	0
17	Paddy & Vegetable cultivation	413	395	18	0
18	Pineapple cultivation	23	22	0	1
19	Poultry farm & Quail rearing	124	105	12	7
20	Rabbit rearing	26	23	0	3
21	Rubber nursery & Rubber processing	35	33	1	1
22	Sericulture	1	1	0	0
23	Tea cultivation	6	6	0	0
24	Mushroom	5	4	0	1
25	Calf rearing	1	1	0	0
26	Fish Farming	10	9	0	1
27	Buffalo rearing	2	2	0	0
28	Banana cultivation	4	3	0	1
29	Others	264	245	19	0
	Primary Sector Total	7419	6920	420	79
II	Secondary Sector	0	0	0	0
1	Granite stone cutting	5	0	1	4
2	Handicraft	78	72	4	2
3	Handloom	84	78	3	3
4	Latirite cutting	23	20	2	1
5	Leather & Rexin work	74	70	3	1
6	Chappal making	54	50	3	1
7	Mat weaving	152	149	1	2
8	Ornaments making	42	42	0	0

1	2	3	4	5	6
9	Palm leaf item	39	35	3	1
10	Pappadam Unit	58	51	4	3
11	Pottery	50	46	3	1
12	PVC Bent manufacturing	2	2	0	0
13	Rammacham products	2	2	0	0
14	Soap & Detergent	78	68	8	2
15	Soda making	14	13	0	1
16	Toy Unit	5	2	2	1
17	Solid waste management	6	6	0	0
18	Open well ring making	8	6	2	0
19	Umbralla Unit	23	20	3	0
20	Vermin Compost	41	38	3	0
21	Building material	1	0	0	1
22	Candle making Unit	6	2	1	3
23	Copra processing	99	84	9	6
24	Garment making	16	12	1	3
25	Food Processing	96	67	17	12
26	Coir making	6	1	2	3
27	Cement brick making	24	16	0	8
28	Bakery Unit	8	5	2	1
29	Curry Powder making	9	6	1	2
30	Note book making	2	0	0	2
31	Fish Processing	45	35	9	1
32	Mussels Processing	1	1	0	0
33	Paper cup making	4	1	2	1
34	Paper bag making	12	5	0	7

1	2	3	4	5	6
35	Rubber mat weaving	3	3	0	0
36	Country burnt bricks	2	2	0	0
37	Bamboo products	2	2	0	0
38	Flour mill	7	2	0	5
39	Paper pulp making	1	0	0	1
40	Music instruments	1	0	0	1
41	CFL	1	0	0	1
42	Cane works	1	0	0	1
43	Bag making	3	0	0	3
44	Bed making	1	0	0	1
45	Others	702	612	83	7
	Secondary Sector Total	1891	1626	172	93
III	Tertiary Unit	0	0	0	0
1	Junkar service	12	11	1	0
2	Beauty Parlour	18	17	1	0
3	Bus service	11	5	4	2
4	Canteen & Catering	304	281	19	4
5	Carpentry	25	22	2	1
6	Direct marketing	437	409	24	4
7	Dry cleaning	7	6	0	1
8	Fancy shop	61	56	5	0
9	Fruit stall	9	9	0	0
10	Grocery shop	267	257	8	2
11	Health club	2	2	0	0
12	Hiring Unit	102	102	0	0
13	Home appliances	48	48	0	0
14	Hotel Unit	223	211	10	2

1	2	3	4	5	6
15	Laundry shop	6	6	0	0
16	Margin free shop	4	2	1	1
17	Super Market	74	66	1	7
18	Offset Printing	7	6	1	0
19	Service Units & Domestic Appliances	2	2	0	0
20	Pandal Item	71	68	3	0
21	Photostat/STD Booth	16	16	0	0
22	Provisional store	533	481	31	21
23	Pulverizing Unit	48	46	1	1
24	Small business	298	267	31	0
25	Tailoring Unit	533	498	31	4
26	Textile shop	78	68	10	0
27	Tractor	1	1	0	0
28	Home sweets	7	3	1	3
29	Panchavadyam Unit	1	1	0	0
30	Computer	4	3	0	1
31	Metal crusher	6	3	0	3
32	Rice selling	6	6	0	0
33	Others	429	388	40	1
	Tertiary Sector Total	3650	3367	225	58
	Grand Total	12960	11913	817	230

ANNEXURE II

DETAILS OF PRODUCTION-CUM-TRAINING CENTRES FUNCTIONING
IN THE STATE UNDER SGSY

Sl. No.	Name of Block	Location where the Production-cum-Training Centre was set-up	Cost of selling the centre	Present status
1	2	3	4	5
1	Athiyanoor	Block Office Compound	34,60,000	Functioning
2	Kazhakuttom	Block Office Compound	5,00,000	Functioning
3	Vellanad	Block Office Compound	31,38,000	Functioning
4	Chadayamangalam	Training Hall Chadayamangalam Block Office Compound	1,325,000	Functioning
5	Angamali	SGSY Training Centre Angamali	10,00,000	Functioning
6	Vadavucode	Thiruvaniyoor Grama Panchayat	4,34,183	Functioning
7	Vadavucode	Nellad Mazhuvannur Grama Panchayat	2,18,000	Functioning
8	Parakadavu	Parakadavu Block Office Compound	6,48,555	Functioning
9	Vyttila	Vyttila Block Office Compound	5,00,000	Functioning

1	2	3	4	5
10	Vazhakulam	Training Centre at Vazhakulam Block Office Compound	15,00,000	Functioning
11	Chavakkad	Block Office Compound	8,00,000	Functioning
12	Talikulam	IT Centre Block Office Compound	8,50,000	Functioning
13	Talikulam	SHG Vipanana Training Centre Puthenthodu	10,50,000	Functioning

ANNEXURE III

STATUS OF DEFUNCT UNITS STARTED UNDER SGSY

Sl. No.	Name of Block	Name of SHG and Location	Activity for which assistance was given	Year of giving assistance	Present status of assets (disposed/idling/taken over by the bank/assets taken over by the members of the group)
1	2	3	4	5	6
1	Kazhakkuttam	Priyadarsini, AKG Nagar, Sreekaryam	Food processing	2004-05	Taken over by the members
2	Kazhakkuttam	Priyadarsini, Vattakarrikakam, Sreekaryam	Food processing	2004-05	Idling
3	Kazhakkuttam	Friends SHG, Andoor, Vadakkumbhagam	Poultry	2005-06	Idling
4	Kazhakkuttam	Nayana, Kariyil	Copra processing	2006-07	Working in a slow phase
5	Kazhakkuttam	Kairali SHG, Vengode, Kudavoor, Pothencode	Dairy	2006-07	Converted to Furniture Mart
6	Kazhakkuttam	Gurudeva SHG, Nethajipuram, Pothencode	Goat rearing	2008-09	Taken over by the members
7	Nedumangad	Kovilvila SHG, Tharatta, Karakulam	Provisional Store	2005-06	Disposed
8	Nedumangad	Kalpada Kudumbasree, Maruthoor, Kallayam, Karakulam	Paper Bag	2006-07	Disposed

1	2	3	4	5	6
9	Nedumangad	Bhadra Kudumbasree, Mullassery, Karakulam	Flour mill	2006-07	Disposed
10	Chadayaman- galam	Kairali Meeyanna	Goat rearing	2005-06	Assets taken over by the members of the group
11	Chadayaman- galam	Sayooja, Oyoor	Garment making	2004-05	
12	Chadayaman- galam	Aiswarya, Ittiva & Vayala	Cane Works	2004-05	
13	Chadayaman- galam	Ambedkar, Thudayannoor	Metal crushing	2003-04	
14	Chavara	Kripa SHG, Arinalloor, Thevalakkara	Garment making	2006-07	Assets taken over by the members of the group
15	Kottarakkara	Pranavam SHG, Pulamon, Kottarakkara	Super. Market	2003-04	Assets taken over by the members of the group
16	Kottarakkara	Velicham SHG, Pooyappally	Metal crushing	2001-02	Assets taken over by the members of the group
17	Oachira	Sree Lekshmi SHG, Changankulangara	Provision Store	1999- 2000	Taken over by the members

1	2	3	4	5	6
18	Oachira	Deepam SHG, Changankulangara	Provision store	2004-05	Taken over by the members
19	Oachira	Nava Jeevan SHG, Madathilkarazhima	Handicraft & Screw Pine	2005-06	Taken over by the members
20	Oachira	Suvarna SHG, Valiyakulangara	Dairy	2007-08	Taken over by the members
21	Oachira	Siva Sakthi, Clappana	Coir		Taken over by the members
22	Oachira	Priyadershini, K.S. Puram	Dairy	2000-01	Disposed
23	Oachira	Soubhagya SHG	Coir	2003-04	Taken over by the members
24	Oachira	Grama Lekshmi	Super Market	2003-04	Disposed
25	Oachira	Nethaji SHG	Dairy	2004-05	Taken over by the members
26	Oachira	Kasthurba SHG	Coir	2004-05	Taken over by the members
27	Oachira	Akshaya SHG	Coconut products	2005-06	Disposed
28	Oachira	Dharmapuri SHG	Super Market	1999- 2000	Taken over by the members
29	Oachira	Maḥathma SHG	Super Market	1999- 2000	Taken over by the members
30	Ranni	Pulari SHG, Kumpalampoika	Goat rearing	2006-07	Disposed off

1	2	3	4	5	6
31	Ranni	Dhanalakshmi SHG, Tattupara, Adichypuzha	Dairy	2007-08	Disposed off
32	Ranni	Aiswarya SHG, Thattupara, Adichypuzha	Dairy	2005-06	Disposed off
33	Konni	Parvathi SHG, Konni	Agriculture	2000-01	Assets taken over by the members
34	Konni	Aiswarya SHG, Konni	Provisional Store	2000-01	Disposed off
35	Konni	Sreelakshmi SHG, Konni	Provisional Store	2002-03	Assets taken over by the bank
36	Kulanada	Sreebhadra SHG, Kulanada	Building material	2004-05	Assets taken over by the members
37	Kulanada	Navadeepam SHG, Poolyil Colony, Mudiyoorkonam	Provisional Store	2005-06	Assets taken over by the members
38	Elanthoor	Chaithanya SHG, Kozhencherry East P.O.	Provisional Store	2004-05	Assets taken over by the members
39	Elanthoor	Aiswarya SHG, Chenneerkara	Candle works	2001-02	Assets taken over by the members
40	Thaikkattussery	Priyadershini, Taikkattussery	Hotel	2003-04	Disposed off

1	2	3	4	5	6
41	Thaikkattusery	Sreedevi, Pallippuram	Bag making	2003-04	Idling
42	Thaikkattusery	Sreerama, Pallippuram	Mat weaving	2004-05	Disposed off
43	Thaikkattusery	Ganga Arookkutti	Paper Bag	2003-04	Idling
44	Kanjikuzhi	Navayugam, Arthungal	Boat & Net	2007-08	Disposed off
45	Aryad	Amalotbhava, Chettikkad	Boat & Net	2005-06	Idling
46	Aryad	Ambedkar, Mannamcherry	Coir	2005-06	Idling
47	Aryad	Leaners Valavanad	Coir	2003-04	Idling
48	Aryad	New Juothi, Valavanad	Coir	2005-06	Idling
49	Aryad	Punchiri, Aikyabharatham	Super Market	2005-06	Idling
50	Aryad	Nidhi, Aikyabharatham	Garment making	2006-07	Idling
51	Aryad	Ekatha, Chembanthara	Coir	2005-06	Idling
52	Aryad	Janapriya, Chembanthara	Jewel making	2000-01	Idling
53	Aryad	Sooryaprabha, Chembanthara	Paper Bag	2007-08	Idling
54	Aryad	Nammal, Chembanthara	Provisional Store	2008-09	Idling

1	2	3	4	5	6
55	Muthukulam	Akshaya SHG, Arattupuzha	Dairy	2002-03	Assets destroyed by the Tsunami
56	Muthukulam	Haritha SHG, Valiyazheekal, Arattupuzha	Poultry	2002-03	Assets destroyed by the Tsunami
57	Muthukulam	Navajeevan SHG, Valiyazheekal, Arattupuzha	Poultry	2004-05	Disposed off
58	Muthukulam	Amma SHG, Kandalloor	Soda making	2007-08	Assets maintained by SHG
59	Erattupetta	Souparnika SHG, Kalathukadavu, Thalappalam	Cement Bricks	2001-02	Assets taken over by members
60	Erattupetta	Angana SHG, Melukavu	Dry- cleaning	2002-03	Assets taken over by members
61	Erattupetta	Sreelakshmi SHG, Kariyilakkadu, Thalappalam	Quail	2002-03	Assets taken over by members
62	Ettumanoor	Aradhana SHG, Cheruvandoor, Ettumanoor	Cement Bricks	2000-01	Assets taken over by members
63	Ettumanoor	Sreesakathi SHG, Marangattil, Kumaranalloor	Food processing		Assets taken over by members

1	2	3	4	5	6
64	Ettumanoor	Dhanasree SHG, Marangattil, Kumaranalloor	Book Binding & Foam Bed	2003-04	Assets taken over by members
65	Ettumanoor	Darsini SHG, Parampuzha, Malloossery	Provision Store	2002-03	Assets taken over by members
66	Ettumanoor	Bhavana SHG, Kumaranalloor	Curry Powder	2005-06	Assets taken over by members
67	Ettumanoor	Lekshmi SHG, Kumaranalloor	Provisional Store	2002-03	Assets taken over by members
68	Ettumanoor	Nethaji SHG, Choorkavu, Arpookara	Dairy	1999- 2000	Assets taken over by members
69	Ettumanoor	Jyothis SHG, Choorkavu, Arpookara	Food processing	2000-01	Assets taken over by members
70	Ettumanoor	Vimochana SHG, Choorkavu	Home sweets	2001-02	Assets taken over by members
71	Ettumanoor	Shalom SHG, Neendoor	Home sweets	2006-07	Assets taken over by members
72	Ettumanoor	Aradhana SHG, Neendoor	Home sweets	2009-10	Assets taken over by members

1	2	3	4	5	6
73	Ettumanoor	Dhanasree SHG, Athirampuzha	Bakery and Canteen	2003-04	Assets taken over by members
74	Ettumanoor	Anjana SHG	Agriculture	2002-03	Assets taken over by members
75	Ettumanoor	Keerthi SHG, Athirampuzha	Provisional Store	2003-04	Assets taken over by members
76	Kaduthuruthy	Deepam SHG, Kaduthuruthi	Cement Bricks	2000-01	Assets taken over by members
77	Kaduthuruthy	Bhavana SHG, Kothanellore	Cement Bricks	2002-03	Assets taken over by members
78	Kaduthuruthy	Iswarya SHG, Manjoor	Food processing	2002-03	Assets taken over by members
79	Kaduthuruthy	Keerthi SHG, Poozhikkol, Mulakulam	Rubber Nursery	2004-05	Assets taken over by members
80	Kaduthuruthy	Ushus SHG, Kallara	Provisional Store	2002-03	Assets taken over by members
81	Kanjirappally	Udaya SHG, Elivalikkara, Erumeli	Dairy	1999- 2000	Assets taken over by members

1	2	3	4	5	6
82	Kanjirappally	Akshaya SHG, Vanchimala	Dairy	1999- 2000	Assets taken over by members
83	Kanjirappally	Aswathi SHG, Pakkanam	Goat rearing	1999- 2000	Assets taken over by members
84	Kanjirappally	Snehalaya SHG, Korothodu	Goat rearing	2000-01	Assets taken over by members
85	Kanjirappally	Pratheeksha SHG, Korothodu	Direct Marketing	1999- 2000	Assets taken over by members
86	Kanjirappally	Grama Mythri SHG, Elivalikkara	Bed making	2003-04	Assets taken over by members
87	Kanjirappally	Arjuna SHG, Vandanpathal	Bag making	2004-05	Assets taken over by members
88	Madappalli	Asha Readymade Garments, Kandamuri, Vakathanam	Garment making	1999- 2000	Assets taken over by members
89	Madappalli	Soubhagya SJG, Thrikkodithanam	Provisional Store	1999- 2000	Assets taken over by members
90	Madappalli	Mahila SHG, Ithithanam, Kurichy	Provisional Store	2000-01	Assets taken over by members
91	Madappalli	Gramasreejeevan SHG, Cheeranchira, Vazhappally	Carpentry Workshop	2004-05	Assets taken over by members

1	2	3	4	5	6
92	Pampady	Aparna SHG, Vattakkunnu	Pappadam making	1999- 2000	Assets taken over by members
93	Pampady	Aiswarya SHG, Kothala	Provisional Store	2003-04	Assets taken over by members
94	Pampady	Harsha SHG, Mukkali	Computer	2000-01	Assets taken over by members
95	Pampady	Priyadarsini SHG, Anickadu	Catering	2001-02	Assets taken over by members
96	Pampady	Ren SHG, Parampuzha	Pappadam making	2000-01	Loan closed. Assets taken over by members
97	Pampady	Sunrise Men SHG, Parampuzha	Chappal making	2000-01	Assets taken over by members
98	Pampady	Priyadarsini SHG, Kongadoor, Ayarkunnam	Flour mill	2003-04	Assets taken over by members
99	Pampady	Global SHG, Pallichira, Kumarakam	Paper Bag	2006-07	Assets taken over by members
100	Lalam	Kasturba SHG, Puliyannur, Nellyani	Mat weaving	2002-03	Idling
101	Lalam	Saphalya SHG, Puliyannur	Fish vending	2002-03	Idling
102	Lalam	Dhanya SHG, Choondacherry	Poultry	2002-03	Disposed off

1	2	3	4	5	6
103	Lalam	Viswajyothi SHG, Vazhamuttam	Provisional Store	2003-04	Assets taken over by members
104	Lalam	Udayam SHG, Pampoorampara	Provisional Store	2005-06	Assets taken over by members
105	Uzhavoor	Bhavana SHG, Kadapoor, Kanakkari	Soap making	2002-03	Assets with SHG
106	Uzhavoor	Citizen SHG, Kidangoor	Fish Farming	2002-03	Assets with SHG
107	Vaikom	Anasara DWCRA, KS, Mangalam	Handloom	1999- 2000	Assets taken over by members
108	Vaikom	Anugraha DWCRA, KS, Mangalam	Handloom	1999- 2000	Assets taken over by members
109	Vaikom	Durga SHG, KS, Mangalam	Palm Dish	2005-06	Idling
110	Adimali	Snehadhara SHG, Panamkutti, Vellathooval	Curry Powder	2002-03	Idling
111	Idukki	Souhridha SHG, Periyar Valley, Kanjikuzhi	Rubber processing	2004-05	Disposed off
112	Elamdesam	Poornima SHG, Velliamattom	Bag making	2007-08	Disposed off
113	Devikulam	Lakshmi SHG, Devikulam	Rabbit rearing	2005-06	Disposed off

1	2	3	4	5	6
114	Edappally	Bhadra SHG	Food Processing	2008-09	Assets with SHG members
115	Vadavucode	S N Vanitha SHG, Kdayiruppu	Dairy	2001-02	Disposed off
116	Vadavucode	Harisree SHG, Pallimattom	Betel Cultivation	2001-02	Idling
117	Vadavucode	Millanium SHG, Venpilly	Dairy	2002-03	Disposed off
118	Vadavucode	Kripa SHG, Karukappilly	Music Instruments	2003-04	Idling
119	Vadavucode	Priyadarshini SHG, Poothrika	Dairy	2003-04	Disposed off
120	Parakadavu	Pournami SHG, Oomana	Pottery	2003-04	Asset taken over by members
121	Parakadavu	Gramajyothi, Palakkuzha	Copra Processing	2005-06	Idling
122	Mulanthuruthy	Yuvakairali SHG, Amballoor	SF Lamp assembling	2007-08	Disposed off
123	Mulanthuruthy	Kavilamma SHG, Thuruthikkara	Cement Bricks	2004-05	Disposed off
124	Moovattupuzha	Kairali SHG, Punnamattom	Paper Bag	2001-02	Idling
125	Moovattupuzha	Alpha SHG, Mulavoor, Paipra	Tailoring	1990-2000	Idling

1	2	3	4	5	6
126	Moovattupuzha	Vikas SHG, Vazhappalli	Pineapple Cultivation	2005-06	Taken over by the members
127	Moovattupuzha	Bismi SHG, Punnamattom	Paper Bag	2002-03	Idling
128	Moovattupuzha	Roopkala SHG, Punnamattom	Agriculture	2002-03	Idling
129	Koovappady	Haritha, Pulluvazhi	Rabbit rearing	2004-05	Taken over by the members
130	Koovappady	Sahridaya, Thuruthy	Provisi- onal Store	2005-06	Taken over by the members
131	Koovappady	Dhanalakshmi, Peechanamoozhi	Paper Bag	2006-07	Taken over by the members
132	Vazhakulam	Keerthi SHG, Vazhakulam	Super Market	2005-06	Taken over by the members
133	Vazhakulam	Sakhidhara, Keezhmad	Agriculture	2003-04	Taken over by the members
134	Vypin	Karunyam SHG, Nayarambalam	Flour mill	2007-08	Idling
135	Chalakydy	Varsh SHG, Pariyaram	Direct Marketing	2005-06	Taken over by the members
136	Chalakydy	Sampooma SHG	Paper Pulp products		partially functioning
137	Irinjalakuda	Deepam SHG, Muriyad	Flour mill	2006-07	Idling
138	Kodungallur	Musarees SHG, Light House, Eriyad	Mushroom & Fish Cultivation	2006-07	Disposed off

1	2	3	4	5	6
139	Mala	Ushus SHG	Dairy	2002-03	Disposed off
140	Mala	Aiswaria, Karthikakavu	Canteen	2002-03	Disposed off
141	Pazhayannur	Soudeswary SHG, Kuthampully	Handloom	2002-03	Assets taken over by the members of the group
142	Pazhayannur	Sneha SHG, Elanadu	Vegetable Cultivation	2006-07	Assets taken over by the members of the group
143	Pazhayannur	Soubaghya SHG, Pazhayannur	Rabbit rearing	2006-07	Disposed off
144	Wadakkancherry	Thejus, Erumapetty	Super Market	2007	Disposed off
145	Wadakkancherry	Mythri, Arangottukara	Super Market	2006	Disposed off
146	Alathur	Dhaya SHG, Ambittantharissu, Vandazhi	Food processing	2003-04	Subsidy amount refunded Assets disposed
147	Chittur	Sree Santhi SHG, Kozhinjampara	Dairy	2002-03	Disposed off
148	Chittur	Chembarathy SHG, Eruthempathy	Dairy	2002-03	Disposed off
149	Chittur	Vennila SHG, Eruthempathy	Dairy	2002-03	Disposed off
150	Chittur	Vandiya SHG,	Dairy	2002-03	Disposed off
151	Chittur	Kuruncjimalar SHG, Eruthempathy	Dairy	2002-03	Disposed off

1	2	3	4	5	6
152	Chittur	Priyadarsini SHG, Eruthempathy	Dairy	2002-03	Disposed off
153	Chittur	Surya SHG, Kozhinjampara	Goat rearing	2005-06	Disposed off
154	Chittur	King Star SHG	Goat rearing	2005-06	Disposed off
155	Kuzhalmannam	Thejus SHG, Kalapara, Kuthanur	Tailoring unit	2004-05	Readymade Garments partially running
156	Malampuzha	Kairali SHG, Anakkal, Malampuzha	Banana cultivation	2002-03	No assets
157	Malampuzha	Dhanya SHG, S.P. Lane, Malampuzha	Grocery shop	2003-04	Disposed off
158	Malampuzha	Chaithanya SHG, Kanjirakkadavu, Malampuzha	Manufacturing of paper glass	2006-07	Disposed off
159	Malampuzha	Ganchi SHG, Kalleppully, Marutha Road	Food processing	2004-05	Disposed off
160	Malampuzha	Prathibha SHG, Vengodi, Elappully	Grocery shop	2005-06	Disposed off

1	2	3	4	5	6
161	Malampuzha	Kumanchery SHG, Mambra, Karimba	Dairy	2004-05	Disposed off
162	Malampuzha	Bismi SHG, Palakkai, Alanallur	Dairy	2007-08	Disposed off
163	Ottapalam	Prathibha SHG, Akallur, Lekidi-Perur	Food processing	2004-05	Idling
164	Pattambi	Kulukallur SHG	Hollow bricks making	2003-04	Disposed off
165	Pattambi	Aiswarya SHG, Kulukallur	Tailoring unit	2003-04	Taken over by the members
166	Pattambi	Dhanasree SHG, Kulukallur	Food processing	2004-05	Taken over by the members
167	Pattambi	Thanal SHG, Ballapuzh	Hollow bricks making	2004-05	Idling
168	Pattambi	Sneha SHG, Koppam	Copra processing	2005-06	Taken over by the members
169	Pattambi	Karuna SHG, Paruthur	Dairy	2005-06	Taken over by the members
170	Pattambi	Kairali SHG, Thiruvegapura	Pulverising unit	2005-06	sold
171	Pattambi	Harisree SHG, Ongallur	Food processing	2006-07	Taken by members
172	Pattambi	Kavitha SHG, Pattambi	Food processing	2003-04	Taken by members

1	2	3	4	5	6
173	Pattambi	Pulari SHG, Kulukkallur	Copra processing	2006-07	Taken by members
174	Sreekrishnapuram	Cheerakuzhi SHG, Kottappuram	Poultry farm	2004-05	
175	Sreekrishnapuram	Mookambika SHG, Pookkottukavu	Margin free market	2004-05	Assets taken over by the members of the group
176	Trithala	Souhrida, Velladikunnu, Thirumittacode	Laterate Stone Cutting Unit	2001-02	Disposed off
177	Malappuram	Poovallurkulam. SHG, Ponmala, Melmuri	Mini Bus	2000-01	Disposed off
178	Mankada	Mangattupalam SHG, Kodur	Flour mill	1999- 2000	Disposed off
179	Mankada	Nairthofy SHG, Kodur	Hotel	1999- 2000	Disposed off
180	Mankada	Kasthurba, Angadypuram	Toy making	1999- 2001	Disposed off
181	Mankada	Varikode SHG, Kodur	Mini Bus	1999- 2000	Disposed off
182	Mankada	Samyuktha Angadypuram	Bakery	2000-01	Disposed off

1	2	3	4	5	6
183	Mankada	Pulikkaparamba, Mankada	Dairy	2001-02	Disposed off
184	Perinthalmanna	Akshaya SHG, Edapette	Book Binding	2005-06	Disposed off
185	Perinthalmanna	Gokul SHG, Thazhekode	Poultry	2001-02	Disposed off
186	Wandoor	Wandoor Udayam SHG,Thavala- kulam P.O., Veliyamkula	Goat rearing	2004-05	Assets taken over by members
187	Wandoor	Sneha SHG, Karuvarakundu	Pappadam making	2003-04	Assets taken over by members
188	Wandoor	Oruma, Pannippara, Edavanna	Goat rearing	2003-04	Assets taken over by members
189	Wandoor	Gayathiri SHG, Karuvarakundu	Agriculture	2004-05	Assets taken over by members
190	Wandoor	Chambankunnu SHG, Karuvarakundu	Hollow Bricks making	2006-07	Assets taken over by members
191	Wandoor	Kamadhenu SHG, Thiruvaly	Dairy	2004-05	Assets taken over by members
192	Wandoor	Aiswarya SHG, Karuvanassery	Bee keeping	2004-05	Assets taken over by members

1	2	3	4	5	6
193	Mananthavadi	Sakthi SHG, Kottatakunnu Vellamunda Grama Panchayath	Bee keeping	2005-06	Assets taken over by members
194	Sulthan Bathery	Anusree SHG, Meenangady	Dairy Unit	2006-07	Asset disposed
195	Sulthan Bathery	Arunodhayam SHG, Kuppady, S. Bathery	Dairy Unit	2006-07	Asset disposed
196	Mananthavadi	Navajothi SHG, Vellamunda	Dairy Unit	2007-08	Assets taken over by members
197	Thalassery	Rachana, Kadirur	Rexin bag	1999- 2000	Idling
198	Thalassery	E.V. Electronics, Kadirur	Electronics	2000-01	disposed
199	Thalassery	Aiswarya, Chokli	Dairy Unit	2000-01	disposed
200	Thalassery	Grama Deepam, Kottayam	Copra Processing	2002-03	disposed
201	Thalassery	Surabhi, Pinarayi	Rexin bag	2002-03	Idling
202	Thalassery	Akshara, Dharmadom	Provisional Store	2002-03	disposed
203	Thalassery	Sangamam, Pinarayi	Provisional Store	2002-03	disposed

1	2	3	4	5	6
204	Thalassery	Sreenaraya, Kariyad	Copra Processing	2002-03	Idling
205	Thaliparamba	Aiswarya SHG, Cherukunnu, Venkiyil	Paper bag	2004-05	Disposed
206	Thaliparamba	Thushara SHG, Irinavu	Washing Powder	2000-01	Disposed
207	Thaliparamba	Kurumathur Construction Group	Stone cutting	1999- 2000	Disposed
208	Kannur	Mythri SHG, Chirakkal	Hotel	2004-05	Idling
209	Kannur	Sree Lakshmi, Keeriyad	Direct Marketing	2005-06	Idling
210	Kannur	Samirthi, Panankavu	Candle making	2005-06	Idling
211	Idling	Priyadarsini, Chal, Kozhikode	Direct Marketing	2002-03	Idling
212	Kanhangad	Cherumbakode SHG, Balal	Dairy & Animal Husbandry	1999- 2000	Disposed
213	Kanhangad	Sahradaya SHG, Kanakappally	Dairy & Animal Husbandry	1999- 2000	Disposed
214	Kanhangad	Palachuram SHG, Balal	Dairy & Animal Husbandry	1999- 2000	Disposed

1	2	3	4	5	6
215	Kanhangad	Maikayam SHG, Balal	Dairy & Animal Husbandry	1999- 2000	Disposed
216	Manjeswaram	Souhridaya SHG, Thayannur, Kodom, Belur	Dairy & Animal Husbandry	2002-03	Disposed
217	Kanhangad	Souhridaya SHG, Vazhathattu	Dairy & Animal Husbandry	1999- 2000	Disposed
218	Kanhangad	Dhanayas SHG, Balal	Dairy & Animal Husbandry	2000-01	Disposed
219	Kanhangad	Athulya SHG, Konnakkad, Balal	Broiler Chicken	2001-02	Disposed
220	Kanhangad	Anashwara SHG, Mylatty, Udma	Broiler Chicken	2003-04	Disposed
221	Kanhangad	Noohi SHG, Mafikal	Goat reary & Piggery	2002-03	Disposed
222	Kanhangad	Kudivakode SHG, Panayal	Goat reary & Piggery	2002-03	Disposed
223	Kanhangad	Viswabharathi SHG, Ajanur	Goat reary & Piggery	2004-05	Disposed
224	Kanhangad	Aiswarya SHG, Ajanur	Goat reary & Piggery	2004-05	Disposed

1	2	3	4	5	6
225	Kanhangad	Nandanam SHG, Udma	Goat reary & Piggery	2004-05	Disposed
226	Kanhangad	Pratheeksha SHG, Vellichy, Madikal	Graniting & Jelly making	1999-2000	Disposed
227	Kanhangad	Akshya SHG, Kulumadam	Graniting & Jelly making	2003-04	Disposed
228	Kanhangad	Noohi SHG, Madikai	Graniting & Jelly making	2002-03	Disposed
229	Kanhangad	Vanitha SHG, Kottody	Palaplate	2005-06	Idling
230	Kanhangad	Chalakodu SHG, Madikai	Candle making	2002-03	Disposed

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