Family of JEEViKA

- 8.22 lakh SHGs formed, 54753 Village Organizations and 900 Cluster Level Federations.
- Covering almost 10 Million Households
- More than 85,973 Community Professionals trained for participation in development of SHGs.
Leveraging Resources from Banks

Policy Level Interventions

– Inclusion of Jeevika as member of SLBC, DLCC and BLBC

– Formation of a Dedicated Steering committee of SLBC on “SHG Financing and Financial Inclusion”

– Approval from SLBC to make 1st dose of SHG financing at Rs 1.50 Lakh and 2nd dose at Rs. 3 Lakhs

– Approval of Bank Mitra Policy from SLBC

– Retired Banking Personnel & others acting as Micro Finance Consultants

– Printing of documents related to Banks
Leveraging Resources from Banks

Efforts Made:

- Preparation and Rolling of Standardized Books of Records supported with MIS: Inclusion of Case studies methodology.
- Strategic MoUs initially (6 Commercial Banks and 3 RRBs)
- Investment in Capacity Building of Cadres
- Workshops and Exposure visits for Bank Officials
- Bank Mitras acting as Relationship Managers (Approx. 2500)
- Ensuring availability of Documents (Bank/Own printing)
- Regular Interaction and Follow up with Banks
- CBRM & Insurance as integrated tool for risk management
Financial Inclusion: Saving Account & Credit Linkage

Number of SHGs opened savings accounts- 6.96 lakhs

No. of SHGs credit linked with banks- 7.22 lakhs

Bank Credit Linkage Amount (in Rs Crores) – 7042 Cr
Financial Inclusion: Saving Account

SAVING ACCOUNT OPENED

- 2009-10: 8365
- 2010-11: 16497
- 2011-12: 14054
- 2012-13: 16106
- 2013-14: 37556
- 2014-15: 116783
- 2015-16: 120268
- 2016-17: 137995
- 2017-18: 143177
- 2018-19 (Till Dec 18): 83311
Financial Inclusion: Credit Linkage Amount

Bank Credit Linkage Amount (1st, 2nd & 3rd) (in Rs. Lakhs)

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009-10</td>
<td>556.9</td>
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<td>2010-11</td>
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<td>2011-12</td>
<td>7645</td>
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<td>2012-13</td>
<td>10458</td>
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<td>2013-14</td>
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<td>2014-15</td>
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<td>2015-16</td>
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<td>2017-18</td>
<td>236415</td>
</tr>
<tr>
<td>2018-19</td>
<td>168456</td>
</tr>
</tbody>
</table>

(Till Dec 18)
In F.Y 2018-19, 1276776 members are enrolled under PMJJBY and similar number under PMSBY.
Financial Inclusion: Insurance

Death Claim Vs. Claim Settled

- Total Death Claim Reported
- Total Death Claim Settled
- Linear (Total Death Claim Settled)

Financial Year:
- 2012-13
- 2013-14
- 2014-15
- 2015-16
- 2016-17
- 2017-18
- 2018-19 (Till Dec 18)

Data:
- 2012-13: Total Death Claim Reported - 160, Total Death Claim Settled - 340
- 2013-14: Total Death Claim Reported - 621, Total Death Claim Settled - 550
- 2014-15: Total Death Claim Reported - 621, Total Death Claim Settled - 606
- 2015-16: Total Death Claim Reported - 573, Total Death Claim Settled - 1002
- 2016-17: Total Death Claim Reported - 1168, Total Death Claim Settled - 1002
- 2017-18: Total Death Claim Reported - 1305, Total Death Claim Settled - 1213
- 2018-19 (Till Dec 18): Total Death Claim Reported - 345, Total Death Claim Settled - 288
FINANCIAL INCLUSION: Alternate Banking- Women Entrepreneurs: Taking Banking To The Doorstep

- An IDFC Bank Sakhi working on her POS machine
- MBGB Bank Sakhi working in her KIOSK setup
- Bank Sakhi in CBO meeting orienting Community members on alternate banking channels
- Monthly Review Meeting of Bank Sakhi at DPCU
- A KIOSK center by Jeevika
- CBO promoting Bank Sakhi
- Transaction through debit card at KIOSK setup
- Residential training of Bank Sakhi (BCA)
Glimpses of MoU Signing
Glimpse of Bank Linkage Program
Glimpses of Bank Linkage Program
Glimpses of Bank Linkage Program
जीविका (गरीबी निवारण हेतु बिहार सरकार की पहल)
जीविका एवं बिहार ग्रामीण बैंक के सानिध्य में वित्तीय समावेशन कार्यक्रम
बढ़ते कदम

Date: 30/11/2018

भूगमन करें / Pay Rupees 411250000/-

By Order / Or Order

भूगमन करें / Pay Rupees 411250000/-

By Order / Or Order

Authorised Signatory
Community Members receiving Scholarship and Insurance Claim Benefits from Hon. Chief Minister
THANK YOU
www.brlp.in

JEEViKA
BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
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Email: info@brlp.in