

GOVERNMENT OF ODISHA
DEPARTMENT OF AGRICULTURE AND FARMERS' EMPOWERMENT

No.PT5-DAFE-AB-MISC-0020-2020-AG-AB - 25/2020 20424 / A & FE.,Dt. 17-12-2020

From

Anjana Panda, OAS,
Joint Secretary to Government

To

The DC-cum-ACS, Planning & Convergence Department/
The Principal Secretary to Govt., Finance Department/
The Principal Secretary to Govt., Revenue & DM Department/
The Commissioner-Cum-Secretary, Cooperation Department/
The Director, Agriculture & Food Production, Odisha/
The Director, Horticulture, Odisha/
The Registrar, Cooperative Societies, Odisha/
The MD, OSCB/
The CGM, NABARD, Bhubaneswar/
The Convener, SLBC, UCO Bank, Odisha

Sub: Approved Corrigendum for the existing Operational Guidelines of BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)

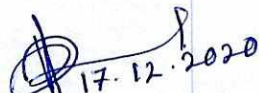
Sir,

With reference to this Department letter No.13754/A&FE., dtd.04.09.2020 on the subject cited above, I am directed to say that the new scheme **BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model)** has been notified by this Department bearing No. AG-AB-20/2020-11207/A&FE., dated - 16.07.2020 and approved Operational Guidelines has been circulated on 04.09.2020. But, some suggestions have been proposed for necessary modification in the OG of BALARAM for better understanding of the field workers and smooth implementation of the scheme.

In this regard, the Government has been pleased to approve the Corrigendum for **the existing Operational Guidelines of BALARAM** for better clarification and smooth implementation of the BALARAM (Bhoomihina Agriculturist Loan & Resources Augmentation Model) scheme. The same has been enclosed herewith for kind reference.

It is therefore, requested for necessary cooperation for successful implementation of the new scheme BALARAM using the **Corrigendum** to the Operational Guidelines for the welfare of the farmers.

Yours Faithfully

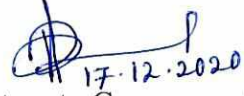

17.12.2020
Joint Secretary to Government

P.T.O.

Memo No. 20425 /A&FE, Dt. 17-12-2020

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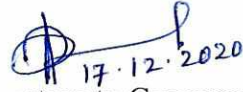
Copy with enclosure forwarded to the P.S. to Hon'ble Minister, Agriculture/ OSD to Chief Secretary, Odisha / P.S. to A.P.C/ P.S. to Principal Secretary to Agriculture & F.E. Department/P.S. to Special Secretary, Agriculture & F.E. Department for kind information of Hon'ble Minister, Agriculture/Chief Secretary, Odisha /APC/Principal Secretary, Agriculture & F.E./Special Secretary, Agriculture & F.E./copy to IMU Section of A&FE/Copy to SIO, NIC, Bhubaneswar.


17.12.2020

Memo No. 20426 /A&FE, Dt. 17-12-2020

Joint Secretary to Government

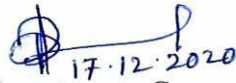
Copy with enclosure forwarded to the Heads of Portal.IT Center, Odisha Secretariat for information and necessary action.


17.12.2020

Memo No. 20427 /A&FE, Dt. 17-12-2020

Joint Secretary to Government

Copy with enclosure forwarded to the Director, IMAGE for information and necessary action.


17.12.2020

Joint Secretary to Government

DRAFT CORRIGENDUM

FOR

Operational Guidelines of BALARAM

SI No	Points / Reasons of modifications in Existing Provisions of OG	Proposed modification	Section / Pages of the Operational Guidelines (Published Bilingual Booklet)	Remarks
1	<p><u>Target Group of JLG:-</u></p> <p>For better clarity in the domain of the target group</p> <p><i>[i.e whether the scheme is only for landless farmers or it can be extended to any type of sharecroppers i.e having no own agricultural land or having some agricultural land owned by him/her and some leased in the land. Further, can the medium & large farmers be included in the later case]</i></p>	<p>The farmers those who are cultivating a land of other persons as sharecroppers/ lessee cultivators are the target group.</p> <p>The target group covers--</p> <ul style="list-style-type: none"> • The farmers those who are landless (without own cultivation land) and cultivating the land of others in lease. • The farmers having few own lands (marginal/small) and cultivating some land of others in lease. <p>CoC will be issued based on leased in</p>	<p>Section 5 (Criteria for membership) / page -2 of the OG <u>1 OG BALARAM'Page1</u></p>	<p><i>The Sharecroppers having some own cultivation land also can be included in the target group for the land cultivated by them on leased in basis.</i></p>

		<p>land area.</p> <p>The crop loan shall be extended only for that leased in land area.</p>	
2	<p><u>Eligible activities</u></p> <p>To define the exact duration of crops to be financed</p>	<p><u>Eligible activities:-</u></p> <ul style="list-style-type: none"> All cropping activities including seasonal horticultural crops limited to 1 year. Crop Loan shall be limited to Seasonal Agricultural & Horticultural crops. 	<p>Section 7 (Eligible Activities)/</p> <p>page -3 of the OG 1 OG BALARAM'Page2</p> <p><i>Seasonal / short term crops are to be given priority (long term cropping activities are to be avoided) (Suggested by NABARD in the meeting).</i></p>
3	<p>Issue of Certificate of Cultivation:</p> <p>.To clearly define the maximum period of CoC</p> <p>To broaden the scope of the scheme by including Horticulture Officers</p> <p>In CoC form, KALIA or Farmers Id have been made mandatory</p> <p>To meet the banking requirement AADHAR no is essential</p>	<p>Issue of Certificate of Cultivation:</p> <ul style="list-style-type: none"> The Certificate of Cultivation (CoC) will be issued for a maximum period of one year. For horticultural crops, the Krushak Sathi will submit the application of the farmer to HEW who will verify, generate 	<p>Section 12 (Certificate of Cultivation)/</p> <p>page -5 of the OG 1 OG BALARAM'Page3</p> <p>CoC Format at Annexure-I / Page-10 of OG.</p>

CoC & submit the same to the concerned AHO within three working days. Thereafter the AHO will issue the CoC to the eligible farmer within 3 working days. The HEW and AHO should make the field verification at least 10% & 5% respectively at a random basis.

- CoC can also be issued to the member of JLG without having "KALIA ID" or "Farmer's ID" However, the farmer has to obtain the farmer ID subsequently. But KALIA ID is mandatory for those farmers who are KALIA beneficiaries.
- Photocopy of Aadhar card need to be attached by the farmer with the application form for CoC & Bank linkage

<p>4</p> <p>Modifications on Major Strategic Steps:</p> <p>Involving BLBC will help in streamlining the process.</p> <p>To add clarity regarding the rate of financing of different crops & especially regarding the financing of crops without having a notified Scale of Finance.</p> <p>To dispel the doubts of landowners regarding the loss of ownership</p> <p>To clearly define the concept of family.</p> <p>To take care of the issues relating to the addition or deletion of a member in the JLG already formed</p> <p>To streamline the process of disbursing crop loans</p> <p>To expand the area of operation of the scheme (as the scheme was only limited to the normal jurisdiction of Krushak Sathis</p> <p>To facilitate better supervision & guidance by the Krushak Sathi</p> <p>To make the process of verifying credentials of</p>	<p><u>Modifications on Major Strategic Steps:-</u></p> <ul style="list-style-type: none">• After getting the target for the formation of JLG at G.P level, the Krushak Sathi will identify the farmers & prepare the list & share the same with the BAO/AAO for Agricultural crops and with the AHO for Horticultural crops. The BAO/AAO/AHO will prepare the consolidated list and submit the same to the co-ordinator or officer-in-charge of Block Level Bankers Committee(BLBC) for verification. The co-ordinator BLBC will send the list to different banks/PACS of the block for necessary scrutiny/check at their level and eliminate Existing	<p>Section 8 (Major Strategic Steps of the scheme)/</p> <p>page -3 of the OG 1 OG <u>BALARAM'Page2</u></p>	<p><i>Suggested to make the process more transparent</i></p> <p><i>Suggested as a step for dispute resolution</i></p> <p><i>Will help in better utilization of loan</i></p> <p><i>Will broaden the area of operation of the scheme.</i></p> <p><i>Will help in better implementation of the scheme</i></p>
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<p>Land Records more clear</p> <p>To create awareness amongst the farmers</p>	<p>Loanee/ Defaulters and return the revised list to the BAO/AAO/AHO for taking necessary steps for formation of JLG.</p> <ul style="list-style-type: none">• Ideally the notified "Scale of Finance (SOF)" shall be the upper limit of finance. However, for crops not having SOF, the Branch Manager (Banks) can decide upon the amount of loan to be extended.• Copy of the CoC may be provided to the Land Owner if required.• With regards to the definition of family, the concept of the nuclear family can be applicable and only one member in case of the nuclear family cultivating a
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separate piece of land as sharecropper shall be eligible as a member of the JLG.

- Process of addition or deletion in JLG is allowed in early-stage only (before bank linkage). In case of any changes, a new JLG agreement has to be signed.
- The crop loan can be disbursed by banks basing on the progress of cropping activity. Before the release of the 2nd phase loan, Bank should obtain a certificate regarding the proper utilization of the first phase loan in cropping activities only by the farmer from Krushak Sathi duly countersigned by VAWs/HEWs.

- The scheme can be operable in Urban Local Bodies (ULB). The formation of JLG in ULB can be done by the Krushak Sathis of adjacent GPs. The BAO/AAO/AHO may allot the target of the JLGs to the Krushak Sathis of adjacent GP with proper intimation to the PD, ATMA.
- While the selection of members, priorities to be given to the farmers of the same village. In case of non-availability of suitable farmers, members of the nearby village of the same GP can be included.
- While selecting the members, the Krushak Sathi has to collect the details of the landowner (Name of the

		<p>owner as per RoR, Name of the present owner, their relation, Plot No., Khata No. Mouza etc.). During verification of land details, the Krushak Sathi may take the help of Revenue Officials.</p> <ul style="list-style-type: none">• Project Director, ATMA will act as Joint Liabilities Promoting Institution (JLPT) in the district for promotion and credit linkage of JLGs.• Publicity Campaign shall be taken up to create awareness among the farmers i.e. both landowners & targeted beneficiaries.	
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