

GOVERNMENT OF ODISHA
COOPERATION DEPARTMENT

Ref. No. 3626 ICSC Date 12.04.2012
ICR-78/2012

From:

Dr. Mona Sharma, IAS
Commissioner-cum-Secretary,

To

All Collectors

Sub: Implementation of the Programme for Khariff, 2012.

Madam/ Sir,

The Khariff 2012 crop season has commenced from 1st April, 2012 and the Seasonal Agricultural Operations (SAO) by the farming community have also set to begin.

As around 86% of the farmers of the State are small and marginal farmers, credit is considered a critical input for successful agricultural operations. The Short Term Cooperative Credit Structure (STCCS) of the State comprising 2714 Primary Agricultural Cooperative Societies (PACS) at the grassroots level, 17 District Central Cooperative Banks (DCCBs) in the middle rung and the Orissa State Cooperative Bank (OSCB) at the State level have been playing a pivotal role in disbursal of farm credit over the years. They have a share of around 65% in crop loan dispensation as against All India Average of below 20%. During the year 2011-12, STCCS have disbursed Rs.4367.00 crore as against Rs.3396.00 crore in 2010-11 registering a growth of 28.5%.

2. Special efforts are also being made to provide credit to more and more no. of farmer members and during Kharif - 2011, Rs.2381.00 crore was disbursed 13.07 lakh farmers (increase of 1.81 lakh) and in Rabi,

Rs.1986.00 crore was disbursed to 10.11 lakh farmers (increase of 1.01 lakh).

2.1 As a follow up to the campaign, "Cooperatives at your Doorstep", PACS and LAMPS level meetings were organized in November and December to create awareness about availability of agriculture credit at concessional rate of 5% and new Kissan Credit Cards were issued to 7.23 lakh farmers during the year 2011-12.

2.2 Steps have been taken to make PACS/ LAMPS as single point for delivery of agriculture related needs of farmers. PACS are already procuring paddy from the farmers under the MSP on behalf of Odisha Civil Supplies Corporation. In Kharif Marketing Season 2011-12, 18.50 lakh M.T. of paddy has been procured by 1850 PACS till March end. PACS will also take up sale of seed on behalf of Odisha State Seeds Corporation from the current year. Agro Service Centres are being set up at PACS level. Farmers Clubs are being organized in each & every PACS to facilitate transfer of appropriate technology & agricultural practices.

2.3 To meet the actual credit needs of the farmers, the District Level Technical Committee under your Chairmanship has already worked out the scale of finance for different crops for Kharif-2012 as per the broad guidelines issued by State Level Technical Committee.

2.4 Keeping in view the performance of the STCCS and the credit requirement of the farmer members of the PACS, the crop loan investment target for Kharif – 2012 has been fixed at **Rs.3,000.00 crore**. The district-wise and DCCB-wise programme is appended at **Annexure-I**.

2.5 The crop loans would continue to be available to the farmer members of Primary Agricultural Cooperative Societies (PACS) at **5% rate of interest** and if they repay the outstanding dues on or before the due dates, **3% interest incentive** would be available to them thereby reducing the cost of credit to **2% per annum**.

2.6 The responsibility of fixation of crop wise target is entrusted to the officers working at base level so that there will be coherence in planning for crop diversification, input distribution, irrigation and output marketing at Minimum Support Price (MSP).

2.7 The crop insurance schemes viz. National Agricultural Insurance Scheme (NAIS) & Weather Based Crop Insurance Scheme (WBCIS) will continue during Khariff, 2012 and the notified crops for coverage would be announced soon. Similarly, Modified National Agricultural Insurance Scheme (MNAIS) will also continue in the selected Districts during the crop season.

2.8 Government has taken in principle decision to convert the crop loans financed to the farmer members during Khariff 2011, which were affected by natural calamities as notified by Revenue Department, to Medium Term (Conversion) Loan at concessional rate of interest of 5%. The due dates of such loans have been extended up to 30.09.2012 by the Registrar, Cooperative Societies, Odisha. In such areas, farmers are required to be provided with adequate credit to carry on cultivation of crops during the current Khariff season.

3. While extending finance during Khariff 2012, the following aspects should be given due emphasis.

- (i) The DCCBs/ Divisional DRCS shall chalk out elaborate action plan to cover the agricultural families under cooperative credit network by extending hassle free and adequate crop loans for their Khariff operations and emphasis is to be given on small and marginal farmers.
- (ii) Besides programme for dispensation of crop loans during the Khariff season, the number of farmer members to be covered is also given in the annexed statement. The number of farmers shall be segregated PACS wise and village wise to ensure coverage of large number of farmers requiring credit for cultivation of

identified crops. 5 lakh new KCCs will be issued during the current year (**Annexure-II**).

- (iii) Farmers made eligible to avail fresh finance on closure of their loan accounts through debt waiver / relief and conversion should be provided with the required credit support during the current Khariff.
- (iv) Flow of credit to tenant farmers and oral lessees should be encouraged through Joint Liabilities Groups (JLGs). The programme fixed for organization and credit linkage of at least 50,000 JLGs should be achieved during the current year and at least 3% of the aggregate crop loan advances should be made available to the share croppers through the Joint Liabilities Groups (JLGs) (**Annexure-III**).
- (v) Emphasis should be given on financing of non-paddy cash crops, vegetables and floriculture during the Khariff season depending upon the plans and programmes drawn by the Agriculture Department.
- (vi) The farmer members should be encouraged to use the facilities in built in to the Kisan Credit Card scheme to make frequent operations on the credit limits fixed for them by making frequent drawals and deposits within the limit.
- (vii) For better utilization of the crop loans provided by the Cooperatives, supply of inputs like fertilizers, pesticides and improved seeds under the 'kind component' (B-component) of the loan should be ensured. The seed sale centers should be activated for supply of quality seeds provided by the Agriculture Department to the loanee-farmers. Steps are being taken to provide seeds to the farming community at the level of PACS for which, the selected PACS shall enter into an MoU with the Odisha State Seeds Corporation.

- (viii) MARKFED should take steps for pre-positioning of adequate stocks of fertilizer at their godowns / depots at the District / Block level to facilitate supply of fertilizers to the PACS of the required varieties and quantities well in time. The Divisional DRCS, Secretary of the DCCB and the Area Manager of MARKFED should draw up a detailed programme for distribution of fertilizer to the loanee-farmers through the PACS. In case of non-availability of desired fertilizers at the MARKFED/ PACS level, the farmers may be given option to purchase the fertilizers from the open market for which, equivalent cash should be provided to them through the Kisan Credit Card.
- (ix) The Cooperative Banks have been advised to augment financing under tractor, power tiller, pumpset, minor irrigation, farm mechanization, plantation / horticulture and allied agriculture activities like diary, poultry and fisheries. The Banks have been asked to keep close coordination with the line departments concerned to avail the opportunity. Target for disbursement of agricultural term loans during the current year i.e. 2012-13 has been fixed at Rs.600 crore (**Annexure-IV**).
- (x) The field officers of both Agriculture Department (including Horticulture) and Cooperation Department should make joint visits within their area to ensure proper utilization of the crop loans advanced.
- (xi) The Pani Panchayats may be involved in identifying the credit needs of their members and adequate credit facilities should be made available to them through the Kisan Credit Card scheme. If the members have not been enrolled as members of Cooperatives, expeditious steps be taken to enroll them as members, issue of KCC and sanction of credit limits within a stipulated time frame of maximum 15 days.

4. The Khariff crop loan target should be discussed with the field level functionaries of the Agriculture, Horticulture, Fisheries and other line Departments, ATMA and other Organisations and an integrated approach may be adopted to bring about synergy in their efforts for implementation of different schemes / programmes. This will ensure hassle free, timely and adequate credit flow to farmers through PACS to enable them to adopt appropriate cropping pattern, inputs and practices to increase production, productivity and income of the farmers.

I am sure that you would continue to take sincere and expeditious steps as envisaged in these guidelines to ensure positive and active participation of the STCCS in making the Khariff programme a success keeping in view the targeted agriculture production and productivity of your District.

Yours faithfully,

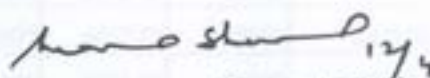
Praveen Sharma
12/4

Commissioner-cum-Secretary to Govt.

Memo No. 3627 / Date : 12.04.2012

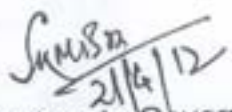
Copy communicated for information and necessary action to :

1. Agriculture Production Commissioner-cum-Additional Chief Secretary to Government of Odisha, Bhubaneswar.
2. Principal Secretary to Government of Odisha, Agriculture Department, Bhubaneswar.
3. Registrar, Co-operative Societies, Odisha, Bhubaneswar.
4. Director, Agriculture and Food Production, Government of Odisha, Bhubaneswar.
5. Director, Horticulture, Government of Odisha, Bhubaneswar.
6. Chief General Manager, NABARD, Regional Office, Bhubaneswar
7. Managing Director, Orissa State Cooperative Bank Ltd., Bhubaneswar
8. Managing Director, MARKFED, Bhubaneswar
9. All Divisional Deputy Registrars of Cooperative Societies
10. Secretaries, all District Central Cooperative Banks


Commissioner-cum-Secretary to Govt.

Memo No. 3940 / Coop., Date: 21.4.2012

Copy forwarded to the Deputy Director, Secretariat Printing Press, Unit-III, Kharvela Nagar with a request to publish the implementation of the programme for Kharif-2012 in the extra ordinary gazette and supply 300 copies to this Department.


21/4/12
Deputy Secretary to Government

ORISSA STATE COOPERATIVE BANK LTD.

PROGRAMME FOR ISSUE OF K.C.C. DURING 2012-13

Sl.	Name of CCBs	Total Agril. families in the area of operation of the CCB	No. of families enrolled by end of January 2012	Gap in agriculture families and member enrolled (3 - 4)	KCC issued during 2011-12		Cumulative KCC issued as on 31.03.2012	Gap in member enrolled and KCC issued (4 - 8)	% of KCC issued to member enrolled	Programme for issue of KCC during 2012-13
					Target	Achievement				
					6	7				
1	2	3	4	5	6	7	8	9	10	11
1	Angul	388539	351270	37269	26000	50171	264096	87174	75	4000
2	Aska	224750	144540	80210	31000	18236	118364	26176	82	1800
3	Balasore	448554	414063	34491	43000	75003	413462	601	100	25000
4	Banki	94323	101322	-6999	12000	15213	89337	11985	88	13000
5	Berhampur	212146	169690	42456	21000	15449	135056	34634	80	20000
6	Bhawanipatna	267712	302872	-35160	36000	18222	214758	88114	71	20000
7	Bolangir	309592	265225	44367	60000	42561	222952	42273	84	25000
8	Boudh	184449	200695	-16246	14000	23375	136786	63909	68	25000
9	Cuttack	936341	858261	78080	154000	192690	698303	159958	81	100000
10	Keonjhar	254287	234833	19454	23000	42426	201290	33543	86	25000
11	Khurda	192465	167774	24691	14000	22694	154507	13267	92	20000
12	Koraput	514793	460901	53892	95000	37854	255933	204968	56	50000
13	Mayurbhanj	329389	264814	64575	45000	28510	229654	35160	87	20000
14	Nayagarh	134946	135179	-233	19000	27053	120598	14581	89	15000
15	Sambalpur	444219	379053	65166	50000	56184	331861	47192	88	40000
16	Sundargarh	273732	296655	-22923	15000	32805	263503	33152	89	24000
17	Puri-Nimapara	311873	220302	91571	42000	28369	159302	61000	72	20000
	Total	5522110	4967449	554661	700000	726815	4009762	957687	81	500000

ORISSA STATE COOPERATIVE BANK LTD.

PROGRAMME FOR FORMATION AND CREDIT LINKAGE OF J.L.G. DURING 2012-13

Sl.	Name of CCBs	Credit Linkage of J.L.G. during last 3 years				Target for 2012-13
		2009-10	2010-11	2011-12		
				Target	Achievement	
1	2	3	4	5	6	7
1	Angul	166	28	2000	232	2000
2	Aska	18	275	2000	477	2000
3	Balasore	211	2146	5000	1,155	5000
4	Banki	16	601	2000	579	2000
5	Berhampur	1113	226	2000	564	2000
6	Bhawanipatna	8	68	2000	160	2000
7	Bolangir	0	267	2000	832	2000
8	Boudh	855	542	2000	465	2000
9	Cuttack	2059	2589	10000	2,493	8000
10	Keonjhar	25	769	2000	1,023	2000
11	Khurda	378	1497	3000	2,514	3000
12	Koraput	66	213	2000	144	3000
13	Mayurbhanj	370	1073	2500	1,319	3000
14	Nayagarh	44	214	2000	57	2000
15	Sambalpur	285	1521	5000	873	5000
16	Sundargarh	25	886	2500	3,394	3000
17	Puri-Nimapara	0	688	2000	452	2000
	Total	5639	13603	50000	16753	50000

ORISSA STATE COOPERATIVE BANK LTD.

PROGRAMME FOR SCHEMATIC FINANCING UNDER FARM SECTOR DURING 2012-13

Sl.	Name of CCBs	Schematic Farm Sector financing during last 3 years				(Rs. In lakhs)
		2009-10	2010-11	2011-12		Target for 2012-13
				Target	Achievement	
1	2	3	4	5	6	7
1	Angul	364.26	468.06	1000.00	587.13	2500.00
2	Aska	85.23	99.42	500.00	188.86	1200.00
3	Balasore	2813.13	3801.21	8500.00	3,529.62	12000.00
4	Banki	102.50	117.44	1000.00	48.15	1100.00
5	Berhampur	589.81	169.96	1000.00	114.95	2000.00
6	Bhawanipatna	645.75	859.11	1000.00	139.23	2000.00
7	Bolangir	892.19	1122.83	2000.00	504.69	4000.00
8	Boudh	807.48	747.85	1000.00	173.75	2000.00
9	Cuttack	1032.07	1649.16	3000.00	713.49	8000.00
10	Keonjhar	271.99	357.91	1000.00	173.49	2000.00
11	Khurda	162.77	575.17	1000.00	160.31	2000.00
12	Koraput	958.41	1510.06	2000.00	1,233.77	5000.00
13	Mayurbhanj	197.82	1022.95	1500.00	286.45	2000.00
14	Nayagarh	381.99	193.48	500.00	77.99	1000.00
15	Sambalpur	355.98	1413.86	3000.00	1,373.57	8000.00
16	Sundargarh	672.33	947.83	1500.00	1,981.20	4000.00
17	Puri-Nimapara	83.55	78.14	500.00	62.66	1200.00
	Total	10417.26	15134.44	30000.00	11349.31	60000.00