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GOVERNMENT OF ODISHA
ST & SC DEVELOPMENT, M&BCW DEPARTMENT

No. 21252 / SSD Dated -Bhubaneswar, the 05.11.2021
STSCD-SCP-PLAN2-0004-2016

From

Smt. Sujata R. Karthikeyan, IAS
Commissioner-cum- Secretary,
Mission Shakti Department

Smt. Ranjana Chopra, IAS
Principal Secretary to Govt.,
ST & SC Dev. Department

To

All Collectors

Sub: Guidelines for the selection of SHGs (SC, BPL) for the implementation of Income Generating Scheme in collaboration with Mission Shakti, Odisha.

Madam/ Sir,

Self-Help Groups (SHGs) under Mission Shakti today undertake a wide range of economic activities and generate substantial incomes, enabling financial stability and empowerment of lakhs of women in the State. The Bankable IGS of ST & SC Development Department provides immense opportunities to poor SC BPL families for their sustainable livelihood. Implementation of the scheme through Mission Shakti SHGs (SC, BPL) will bring out healthy financial viability to poor SC families. Micro enterprise activities including Dairy farming, poultry, goat rearing, pisciculture, small nursery, honey beekeeping, brick making etc. are being taken up by ST & SC Development Department in collaboration with Mission Shakti Department which aims to cover maximum poor SC women SHGs in the state. The very objective of the scheme is to empower the SC women SHGs at grassroot level by selecting eligible poor SC SHGs.

A detailed guideline has been spelled out and enclosed herewith for your ready reference. Involvement of field functionaries of Mission Shakti and ST & SC Development Department and other Line Departments at block level is of utmost importance towards the success of the scheme.

In view of the above, you are requested to look into the matter personally and to instruct all the concerned authorities for inclusion of SC BPL families in the said scheme for larger benefit of the poor SC communities of the state.

This may be accorded as 'Top Priority'.

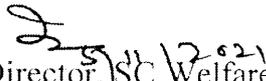
Commissioner-cum-Secretary to Govt.,
Department of Mission Shakti

Yours faithfully,

Principal Secretary to Govt.,
ST & SC Dev. Department

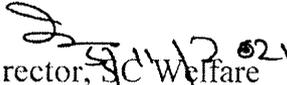
Memo No. 21253 /SSD., dated. 05.11.2021

Copy forwarded to the Commissioner-cum-Secretary, Department of Mission Shakti for kind information.


Director, SC Welfare

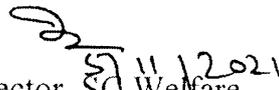
Memo No. 21254 /SSD., dated. 05.11.2021

Copy forwarded to the Managing Director, OSFDC for information and necessary action.


Director, SC Welfare

Memo No. 21255 /SSD., dated. 05.11.2021

Copy forwarded to all DWOs for information and necessary action.


Director, SC Welfare

GUIDELINES

A guideline has been formulated basing on the SGSY guidelines and SCA guideline issued by Ministry of Social Justice and Empowerment for the year 2019-20 and 2021-22 is submitted below.

1. Process for Selection of SHGs.

The Block Development Officer and CDPO shall give wide publicity / awareness among SHG (Women Self Help Groups) on various schemes and its benefits. Mission Shakti field functionaries will facilitate awareness among the SC (Women Self Help Groups) in coordination with the Welfare Extension Officer of Blocks.

- a) District Welfare Officer (DWO) shall communicate the detailed block wise / NAC and Municipality wise and Bank wise target in consultation with Lead District Manager of the Banks on number of self help groups to be financed during the year. After finalization the DWO will communicate the block wise target to the District Social Welfare Officer (DSWO).
- b) Expressions of Interest (Eol) for financing of SHGs shall be invited by the DSWO basing on the block wise target & scheme details communicated by District Welfare Officer (DWO). Copy of Eol will also be communicated to the concerned DWO.
- c) The Block Development Officer and CDPO shall give wide publicity and awareness among the SHGs on the proposed activities. Mission Shakti field functionaries will facilitate awareness among the SHGs in coordination with the field functionaries of ST & SC Development Department.
- d) The Eol shall be published at the offices of the PA ITDA, DSWO, DWOs, BDOs, CDPOs, NAC office, Municipality office, Special Officer (SO)- Micro Project Areas (MPAs), AWCs and BLF office for a period of 15 days. The format for Expression of Interest for SHGs is enclosed herewith as Annexure I.

2. Block Level Selection Committee

- | | | |
|----|--|---------------|
| 1. | Block Development Officer (BDO) | - Chairperson |
| 2. | EO, NAC / EO , Municipality | - Member |
| 3. | CDPO-cum-Additional Mission Shakti Coordinator | - Convener |
| 4. | Block Agriculture Officer | - Member |
| 5. | Block Veterinary Officer | - Member |
| 6. | Asst. Fishery Officer | - Member |
| 7. | Asst. Horticulture Officer | - Member |
| 8. | Industrial Promotion Officer (IPO) | - Member |
| 9. | Welfare Extension Officer | - Member |

The Block Level Selection Committee comprising of the above officials is formed to examine the received applications from Scheduled Caste (SHGs) and select the eligible SHGs as per target following the SHG selection criteria.

3. Criteria for Identification and Selection of SHGs

1. SHGs must have completed 6 months from the date of formation.
2. Majority of Members i.e. 50% and above must belong to SC BPL category.
3. SHG should belong to the same block, NAC / Municipality where they propose to take up the activity.
4. SHG must have an active Bank Account.
5. SHG must not be a bank loan defaulter.
6. SHG must have undertaken regular and systematic book keeping including maintenance of meeting register, Cash Book, updated pass book among others.

SHGs having maximum number of SC BPL members and SHGs with sound bank loan repayment history will be given preference from among the applicant SHGs.

4. Activities

Sl No	Name of Domain	Activity
1	Agriculture and Conservation Soil	Vegetable Cultivation
		Mushroom Cultivation
		Betel vine Cultivation
		Commercial Crop Programme in SC cultivators' land
		Cashew Cultivation
		Sericulture & related activities
		Honey Bee Keeping & Processing & any other scheme if any
2	Horticulture	Banana Cultivation
		Small Nurseries,
		Seed farm & any other scheme if any
3	Animal Husbandry	Assistance for Milch cattle & Dairy Farming
		Assistance for Poultry
		Assistance for Pigs and duck units
		Assistance for Goat/Sheep & any other scheme if any
4	Fishery	Assistance to SC Families for Pisciculture
		Assistance to SC fishermen to Purchase fishing Boats, Nets etc. & any other scheme if any
5	Minor Irrigation	Dug well
		Shallow Tube Well
6	Industry, Service and Business	Brick making Units
		Manufacturing unit
		Khali sticking
		Candle making
		Rice & Paddy processing
		Printing units
		Readymade Garment unit
		Retail shop, Grocery shop and Show Room
		Leather units
		Cane & Bamboo work
		Rope making
		Gems and Jewellery related activities
		Beauty Parlour
		Bakery unit
Boutiques & any other scheme if any		

All these projects are bankable projects.

The Block Level Selection Committee will scrutinize the EoIs along with the bank loan applications based on the SHG Selection Criteria and select the empanelled list of SHGs considering the targets in Annexure- II. The Convener of the Committee cum CDPO shall share the empanelled list of selected SHGs with the BDO, EO NAC & EO Municipality

for Bank finance.

5. Back end Subsidy

After approval of bank finance, the SHGs will execute the activities under supervision of WEO. On the basis of report submitted by the WEO, the back ended subsidy shall be released by DWO to the bank account of the SHG within 15 days of receipt of report from the WEO.

In case of any issue relating to release of subsidy, the matter may be referred to the BDO who will inquire and resolve it. If any party is aggrieved, they can prefer appeal to the PD, DRDA for addressing the issue.

In respect of SC persons, subsidy will be 50% of the Project cost and maximum of Rs. 10,000/- per person. For Group (SHGs) the subsidy would be at 50% of the Project Cost subject to per capita subsidy of Rs.10,000/- or Rs.1.25 lakh, whichever is less.

6. Training and Capacity Building:

- i. Since this is bank financed program, after the loan is sanctioned and before it's disbursement, the bank should share the SHG wise and activity wise list with concerned BDO for training & capacity building of SHGs.
- ii. The Block Development Officer, with assistance of WEO, Field Functionaries of Mission Shakti shall organize training programmes activity wise.
- iii. Resource persons to impart training shall be selected from among the Block/ district level officers of the technical departments i.e.
 - a. Agriculture & Soil conservation, Horticulture: Block / Dist Level officers of Department of Agriculture & FE
 - b. Fishery, Animal Husbandry: Block/Dist level officers of Department of Fishery & ARD
 - c. Minor Irrigation: Block/Dist level officers of Department of Water Resources
 - d. Industry, Service & Business: Block / Dist Level officers of ORAMAS & PR Dept

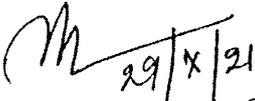
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- iv. Training will be organized at Block head quarter or any other convenient place after sanction of loan and before it's disbursement.
 - v. The duration of the training program should not be more than 2 days.
 - vi. The training program will include
 - a) Management of their institutions
 - b) Elements of Book Keeping
 - c) Knowledge of market / linking up with markets.
 - d) Enhancement of credit absorption capacity and credit worthiness.
 - e) Acquaintance with produce costing and product pricing
 - f) Familiarization with project financing by banks as well as some basic skill in the key activities identified.
 - vii. The WEO will place the training programmes to the DWO through BDO for approval.
 - viii. The training expenses like training materials, honorarium to Resource persons, Travel & food expenses of SHGs can be met by OSFDC of ST SC Development Department,

7. MIS & Documentation

MIS & documentation of activities taken up under this convergence programme shall be made by WEO as per the instruction of the ST & SC Development and Minority & Backward Classes Welfare Department.

Activities taken up by the SHGs shall be periodically inspected by Welfare Extension Officer / Bank Officer / BPC & BPM of Mission Shakti and concerned Line Department Officer.


Commissioner-cum-Secretary to Govt.
Department of Mission Shakti


Principal Secretary to Govt.
ST & SC Dev., M & BCW Deptt.

OFFICE OF THE DSWO

Expression of Interest (Indicative) for OSFDC (Odisha Schedule Caste & Schedule Tribes Development Finance Co-operative Corporation Ltd) Scheme titled 'Bankable Income Generating Scheme'

No: _____

Date: _____

Expression of Interest from the interested BPL SC Women (having more than 50% of SC member) SHG showing willingness and aptitude for the scheme titled Bankable Income Generating Scheme are invited to submit their proposal before the concerned CDPO in the Format I & II (attached) within 15 (fifteen) days of this notice i.e. by _____ towards Bankable Income Generating activity. SHGs should be from the same Block where they propose to take up the activity.

Signature of the DSWO

Date:

Enclosure: - SHG selection criteria & activity guidelines

NB: The applicant SHG can get the detailed information on the scheme from the concerned WEO of the concerned block.

Basic Information of SHG

1. EOI for taking up the activity: _____
2. Name of the SHG: _____
3. SHG Address: Village _____ Post Office _____
GP _____ Block _____,
District _____ PIN _____
ICDS Project _____
3. Year of Formation: _____
4. Total No. of members in SHG: _____
5. No. of SC members in SHG: _____
6. Present livelihood activities undertaking: _____
7. Name of village where the activity will be taken up: _____
8. Whether the SHG has undergone training on corresponding livelihood activity (Yes/ No) or any other:
If Yes, please mention the details:
9. Bank and Branch Name: _____
10. Funds available in the Savings Bank Account: _____
 - a. Regular Saving (Yes/ No)
 - b. Amount of savings (in Rs.):
 - c. Whether Loan taken (Yes/No), if yes, mention the number of times loan availed
 - d. Mode of loan repayment (Regular/irregular):
 - e. Meeting Register maintained (Yes/No):
 - f. Cash Book maintained (Yes/No):
10. Contact No: _____
11. Resolution of the SHG to take up the activity is enclosed (Yes / No):

Name & Signature of the Authorised Person of the SHG

Date:

Acknowledgement

Received the Expression of Interest from _____ SHG, Village _____, on date _____ for the scheme titled '.....'.

Signature of the CDPO / Authorised Signatory

Date:

Loan Application form under Group Bankable Income Generating Schemes for SC, SHG

Name of the Self-Help Group :

Address : VILLAGE _____ POST OFFICE _____ GP _____ Block _____
DIST _____ PIN _____.

Formed/Established onRegistered Yes/No

If Registered : give number and date & furnish

True copy of the Certificate of Registration. :

Number of members in the Group : Present Livelihood Activities
undertaking. _____.

To

The Branch Manager, Date:

Bank/Branch

APPLICATION FOR LOAN

Dear Sir,

We the duly authorised representatives of the above SHG hereby apply for a loan aggregating Rs. _____ (Rupees _____) only for onward-lending to our Members for _____ schemes.

The financial particulars of the group as on dt. _____ are given in the enclosed sheet. (Date)

We have not availed loan earlier from any other Bank/Financing Institution and not defaulted in repayment.

REPAYMENT SCHEDULED

We agree to repay the loan amount as per the repayment schedule, which may be fixed by the Bank.

3. We hereby declare that particulars given above are true and correct to the best of our knowledge and belief.

4. We hereby authorise the Bank to disclose all or any particular or details of information relating to our loan accounts with the Bank to any other financial institution including NABARD, Government or any agency as may be considered necessary or desirable by the Bank. It will be in order for the OSFDC to disqualify the SHG from receiving any credit facilities from the Bank and / or recall the entire loan amount or any part thereof granted on this application, if any of the information pertaining to the Group, furnished herewith is found incorrect and / or containing misrepresentation of facts.

(99)

5. The Xerox copy of our SB Pass Book bearing No _____ of _____ Bank with credit of Rs. _____ as our _____ is enclose.

Yours faithfully,

1. (President)

2 (Secretary)

(Authorised representatives)

Certified that the Self Help Group fulfills the eligibility criteria fixed by the Orissa Sch. Caste & Sch. Tribe Development Finance Co-operative Corporation Ltd. and that the particulars / data furnished in the application form are correct to the best of my knowledge and belief. The total cost of the scheme / project would be Rs. _____ out of which bank loan Rs. _____ and Subsidy Rs. _____.

Signature of the Recommending Officer

Block Development Officer/Executive Officer

(With Seal)

Date :

Place :

STATUS OF SELF HELP GROUP

Financial Particulars as on dt. _____

1. Name of the Self Help Group
2. Location
3. Account No.
4. Bank

Sl. No.	Particulars	Amount (In Rupees)
(1)	(2)	(3)
1.	Saving from Members	
2.	Seed Money from SHPI (NGO) if any	
3.	Borrowing outstanding (Please specify source)	
4.	Loan outstanding against members	
5.	Amount in default, if any, against members	
6.	Recovery percentage	
7.	Cash Balance	
8.	Bank Balance	
9.	Total Balance (Sl. No.7 & Sl. No.8)	

1. President :
2. Secretary :

Counter Signed By

C.D.P.O
Block
(with seal)

W.E.O.
Block/community
Organizer
(with seal)

B.D.O., Block/
Executive Officer,
Urban Local Body
(with seal)

NAME AND OTHER DETAILS OF THE MEMBERS OF THE SELF HELP GROUP

Village _____ Block _____ Dist. _____

SL. No.	Name of the member of the SHG	Father / Husband name & Address	Age	Caste/Tribe Sub-Caste/Sub-Tribe	Education Qualification	Annual Income of the family	BPL Card No.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							

1. Name of the President of the Group

2. Name of the Secretary of the Group

Certified that the information furnished by the Group is verified and found correct to the best of my knowledge and belief.

President

(with seal)

Secretary

(with seal)

W.E.O.
Block/community
Organizer

(with seal)

For Bank use

APPRAISAL

- a. Date of receipt of application from OSFDC / BDO / Urban Local Body
- b. Whether the proposed activity / activities is / are technically feasible :
- c. Whether Backward and forward linkage are available
- d. Financial Liability

Type of investment / Total cost of the scheme Expected / Income from the new Investment

	Expenditure on	
Gross Income	Maintenance etc.	Net Income
		Rs.
	of the assets.	

Working capital component, where ever applicable to be mentioned separately.

- e. Subsidy amount available of the investment (i) (ii)
- f. Loan amount including working capital, whenever necessary recommended. **Amount in Rs.**
- Type of Investment**
- g. Repayment schedule recommended
To be repaid in Month / quarterly / half yearly / yearly instalments commencing from at Rs..... per instalment with balance payment of Rs..... as the first instalment.
- h. Rate of interest
- a. Security (i) Primary (ii) Additional if any
- j. Other Terms & Conditions (i) Insurance
- k. Whether RBI/NABARD norms relating to rate of interest unit cost, gestation period repayment period etc. have been fully complied with.

Signature of Processing Officer

or

(Reasons thereof are to be recorded)

(with seal)

xx. Sanction as per the above terms and conditions

Rejected / Reduced amount sanctioned

Signature of Branch Manager

Date. _____

(with seal)

Annexure II

Recommendation of Block Level Selection Committee on SHGs for the scheme titled 'Bankable Income Generating Scheme.'

Name of the SHG	1	2	3	4	5	6	7	8	9	10	11	12	13	14
		Name of Block / NAC / Municipality	Name of GP	Name of Village	Date of formation	Bank Name	Branch Name	Bank Account Number	Amount of savings in Rs.	Whether Loan taken (Yes/No)	Mode of loan repayment (Regular/irregular)	Maintaining meeting Register (Yes/No)	Cash Book maintained (Yes/No)	Whether the SHG has undergone training on corresponding livelihood activity (Yes / No)
1														

Line Department Officer

EO, NAC / EO, Municipality

Child Development Project Officer

Block Development Officer