

Proceedings of the meeting of the 1st Special Task force held on 16.5.2019 at 11.30 AM in the Conference Hall of Finance Department.

The 1st Meeting of the special Task force was held on 16.5.2019 at 11.30 AM under the Chairmanship of the Principal Secretary, Finance in the conference Hall of Finance Department. Additional Secretary, DFS, MoF, GoI, Executive Director, UCO Bank, senior officials of State Government, RBI and Controlling Heads of major Banks attended the meeting.

The list of the participants is annexed.

- Principal Secretary, Finance welcomed Additional Secretary, DFS, MoF, Government of India, all members of the Task Force and special invitees present in the meeting and said that keeping in view the severity of the calamity, there is a need for special dispensation by the banks for the cyclone affected victims. He advised the controlling Heads of the Banks to take up with their respective head office as per the Master Guidelines of RBI and seek instructions for implementation of the relief measures.
- Additional Secretary, DFS advised that bank should strictly adhere to the 90 days timeline for disposal of the applications for restructuring of loans and go for camp approval in collaboration of the District Administration to collect applications.
- Executive Director, UCO Bank stressed the need for sanction of loans to new borrowers along with restructuring of existing loans.
- Additional Chief Secretary, MSME informed that the General Managers, DIC are doing enumerations of the affected MSME units which will be shared with the banks for extending necessary relief measures. He urged upon the bankers to dispose of the PMEGP applications on priority. He also suggested that benefits to WSHGs may also be extended to MSME units.
- Commissioner-cum- Director, Mission Shakti, requested for sanction of Rs. 1.00 lakh loans to all WSHGs without any interest with a moratorium period of one year.

- CGM, SBI suggested that banks should at first sanction consumption loan Rs 10,000/- liberally to the affected people to meet their urgent needs.
- CGM, NABARD requested the State Government to extend interest subvention for the 2nd and third Year for the restructured Agriculture loans for approach the HLC, Government of India, to consider the same.
- Commissioner-cum- F & ARD submitted that there should be special dispensation for the poultry farms and the fishermen who have been badly suffering on account of "FANI".

After a detailed discussion on various issues, the Special Task Force, made the following recommendations:

Recommendation of Special Task Force

1. The Special Task Force recommend the Scheduled Commercial Banks, Small Finance banks and RRBs operating in the areas notified in the Revenue & DM Department notification no. 2800/R&DM (DM), Dt. 10.05.2019 to extend the mandated relief measures outlined in the RBI Master Direction Dt.17.10.2018.
 - a) The Department of Agriculture to assess crop loss in all the 159 Blocks and 52 ULBs affected by cyclone FANI
 - b) The restructuring process may be completed within 3 months from the date of Government Notification of Natural calamity
 - c) The rates of interest on fresh loans shall be fixed by each bank as per its board approved policy in accordance with RBI directives
 - d) However the banks may uniformly extend the following concessions in interest
 - Penal interest shall not be charged on current dues
 - Penal interest in the restructured loan shall be waived
 - Compounding of interest on fresh as well as restructured loans shall be deferred for one year in the affected areas
 - Where ever eligible, the fresh loan shall be granted under DIR scheme
 - e) The discretionary measures may be extended at the discretion of each bank

f) As an additional measure of goodwill, It may be considered to keep in abeyance all recovery measure for 3 months in all loans.

g) As part of this goodwill measure, it was requested to RBI for a special relaxation in Asset Classification of standard assets for 3 months for the affected areas.

A summary of the relief measure recommended in credit portfolio is given **Appendix-I**. SLBC to come out with necessary notification in this regard.

(Action: SLBC, Odisha)

2. This Special Task Force authorised Co-operative banks operating in cyclone affected districts to extend the relief measures outlined in NABARD Master Direction vide Circular no. 91/DoR-31/2019, Dt. 01.04.2019 given in **Appendix-II**.

(Action: SLBC, Odisha and OSCB)

3. Collectors of the 14 cyclone affected districts were advised to convene Special District Consultative Committee meeting at the earliest within 27th May, 2019 to take effective steps for formulation and implementation of suitable measures by banks and insurance companies in their respective districts.

(Action: SLBC, Odisha and Finance Dept. GoO)

4. Collectors of 14 cyclone affected districts were also advised to hold Special Camps in each affected districts with GM, DIC, LDMs, Officials of line department and respective bank officials of the district for receiving applications for fresh lending and restructuring of existing loans in MSME, Agriculture and Allied Sectors and SHGs under RBI's Master Direction and circulate the same for action by the banks..

(Action: SLBC, Odisha, MSME Dept. Agriculture & FE Dept. W & CD Dept., PR & DW Dept. and All Banks)

5. As per Master Direction of RBI, whenever the banks are approached by a loanee, they are to consider to consider rescheduling/restructuring of loans availed by Micro/Small Industrial Units. Banks are also to consider reduction of interest rates wherever feasible.

(Action: SLBC, Odisha and MSME Dept.)

6. Banks were also advised to consider and decide 5258 project applications under PMEGP scheme which are pending at their level. Banks were also advised to sanction fresh loans to eligible SMEs. Banks were also requested to provide small loan to small business-men without collateral security under MUDRA scheme in 5 worst cyclone affected districts with special emphasis to Puri district.

(Action: SLBC, Odisha , MSME Dept and All Banks)

7. All existing loanee SHGs in cyclone affected districts be provided with additional loan amount of Rs. 1 Lakh with zero percent interest with moratorium period one year. Further, a moratorium period of atleast one year be provided for fresh and existing loans for all SHGs in cyclone affected districts. Banks were also instructed to sanction fresh loans to affected SHGs who have not availed bank loan earlier or have repaid their loans.

(Action: SLBC, Odisha , Commissioner-cum- Mission Shakti, PR & DW Dept. and All Banks)

8. The Special Task Force recommends for fixing maximum scale of finance for crop loan in these affected districts.

(Action: District Level Technical Committee at each of the 14 districts and SLBC)

9. The Special Task Force recommends that all the banks should grant consumption loan up-to Rs. 10,000/- to the existing borrowers without any collateral. The limit can be enhanced beyond Rs. 10,000/- at the bank's discretion. This is as per RBI's Master Direction 2018.

(Action: SLBC, Odisha and All Banks)

10. In the meeting, it was decided that crop loan assessment will be completed by 25th May, 2019. In regard to restructuring of loan , the applications are to be submitted within 60 days in a camp mode and banks are instructed to process these applications within 30 days so that as per RBI's Master Direction, the whole process will be completed within 90 days. The State Government will instruct the respective District Collectors to conduct special camps to collect these applications, where concerned banks would remain present.

(Action: Agriculture & FE Dept., SLBC, Odisha and Collectors of 14 cyclone affected Districts)

11. The Special Task Force in its meeting recommends for provision of special package by the banks for hotel/tourism industry of Puri district which has been severely affected by cyclone "FANI".

(Action: All Banks, SLBC, Odisha, Collector, Puri and Tourism Department)

12. The Special Task Force recommends the State Government in Revenue & DM Department to waive the Stamp Duty for agreement and other documentation of fresh loans as part of cyclone affected relief measures in the affected blocks and ULBs of 14 affected districts for specified duration.

(Action: Finance Department and R & DM Department, GoO)

13. All the banks were instructed to appoint one Nodal Officer immediately who will be the single point of contact for submission of data relating to restoration of banking facilities in the affected districts. The list of Nodal Officers with e-mail ID and contact number (both landline and Mobile) be submitted to SLBC, RBI and Finance Department, GoO immediately. All the Nodal Officers of banks were directed to personally monitor the relief measures taken by their respective banks and report to Convener, SLBC on daily basis. Further, all banks need to ensure that data in this regard to **Appendix-III & IV** is furnished correctly within the defined time frame. **(Action: SLBC, Odisha, All Banks and RBI, Bhubaneswar)**

14. Special Task Force felt that there is a need for second restructuring of already restructured loans under MSME, Agriculture & Allied Sectors and SHGs in cyclone affected districts. Overdue crop loans to be allowed for restructuring which is not permitted under present guidelines. However, in the meeting it was decided that Data regarding quantum of advances which are overdue need to be furnished before second meeting of Special Task Force in order to request RBI, Central Office Mumbai to give dispensation.

(Action: RBI, Bhubaneswar, SLBC, Odisha and All Banks)

15. In the meeting, it was decided that Government of India be requested to include 3% interest subvention provision to all the beneficiaries even if

the payment is delayed under agriculture sector in the cyclone affected district.

(Action: Finance Department, GoO, Agriculture & FE Dept. GoO and SLBC, Odisha)

16. Loans not covered under Master Direction viz SHG, JLG, Plantation and Horticulture crops need to be referred to RBI, for permission to restructure the same. The Special Task Force suggested that loss of plantation crop of Cashew, Beetle vine and Coconut are to be included for relief measures by banks. Since, the relief measures, as per the master direction of RBI are not applicable to plantation crops, Special Task Force recommends RBI, Bhubaneswar to take up the matter with FIDD, Central Office, RBI, Mumbai.

(Action: RBI, Bhubaneswar and SLBC, Odisha)

17. The Special Task Force suggested all the Banks to explore a solution regarding account within relaxed KYC norms as credit of 50,000/- or more should not be returned in BSBD/PMJDY Accounts.

(Action: SLBC, Odisha, All Banks and RBI, Bhubaneswar)

18. Operationalization of Brick & Mortar branches as well as ATMs need to be ensured on priority basis for five severely affected districts, i.e. Cuttack, Puri, Khorda, Kendrapara, Jagatsinghpur. Also Special Task Force recommended for provision of more mobile ATMs/mobile vans in rural areas of worst cyclone affected five districts for withdrawal of money.

(Action: SLBC, Odisha and All Banks)

The meeting ended with vote of thanks to the Chair.


(A. K. K. Meena)

Principal Secretary, Finance

Appendix I

Summary of relief measures under Credit Portfolio recommended for districts in Odisha- affected by cyclone “FANI”

A. Short term Production Credit (Crop Loans)

1. Conversion to term loan (principal amount as well interest due for repayment in 2019) if the account is not overdue as on date of notification of cyclone “FANI” by State Govt. i.e. May 10, 2019.
2. Repayment period of the restructured loan depends upon the severity of the crop loss assessed. A maximum repayment period of 2 years (including one year moratorium) if assessed crop loss is between 33% and 50%. In case of loss more than 50%, extended repayment period of 5 years (including one year moratorium).
3. In all restructured loans, one year moratorium period will be considered.
4. No additional security/ guaranteewill be insisted upon for such restructuring.
5. Fresh Crop Loan based on scale of finance & cultivation area as per extant guidelines.
6. Rate of Interest and margin shall be as per individual bank’s policies.
7. No Penal interest on current dues and waiver of penal interest in restructured loan.
8. No Compounding of interest during moratorium period (1 year).
9. No compounding of interest on the fresh loan for one year
10. The restructured portion of loan shall be treated as Standard asset.
11. The fresh loan also shall be classified as standard asset.
12. Insurance claim (if any) should be adjusted to the rescheduled loan.

B. Long Term (Investment) Credit to Agriculture

1. Where only crop is damaged, but no productive asset damaged
 - Moratorium for one year
 - Extending repayment period by one year &rescheduling instalments current dues accordingly.
 - Instalments defaulted wilfully in previous years not eligible for rescheduling
2. Where both crop and productive assets are damaged
 - Moratorium for one year
 - Fresh crop loan as per item (A) above
 - Need based term loan repair /acquisition of the damaged productive asset

- Rescheduling period based on overall repaying capacity of borrower vis-à-vis his total liability (including fresh loan) less subsidies received. (Maximum extension by 5 years)
 - Instalments defaulted wilfully in previous years not eligible for rescheduling
3. No additional security or guarantee to be insisted for fresh loan/rescheduling
 4. Rate of Interest and margin shall be as per individual bank's policies
 5. No Penal interest on current dues and waiver of penal interest in restructured loan
 6. No Compounding of interest during moratorium period (1 year)
 7. No compounding of interest on the fresh loan for one year
 8. The restructured portion of loan shall be treated as Standard asset
 9. The fresh loan also shall be standard asset
 10. Insurance claim (if any) should be adjusted to the rescheduled loan

C. Credit to Agriculture allied activities dairy/fishery/poultry & other animal husbandry

(Both Term loan & Working Capital short term loan)

1. Where there is no damage to livestock or other productive assets
 - Moratorium for one year.
 - Extension of repayment period by one year and rescheduling instalments/currentdues accordingly
 - Instalments defaulted wilfully in previous years not eligible for rescheduling
 - Need based working capital loan may be granted as per banks assessment
2. Where livestock& other productive assets are damaged
 - Moratorium for one year
 - Loan to be rescheduled
 - Need based term loan & working capital limit for repair /acquisition of the damagedproductive asset and running cost may be granted based on the viability of therehabilitated farms as per bank's assessment
 - Rescheduling for a period based on overall repaying capacity of borrower vis-à-vishis total liability (including fresh loan). (Maximum extension by 5 years)
 - Instalments defaulted wilfully in previous years not eligible for rescheduling
3. No additional security or guarantee to be insisted for fresh loan/rescheduling
4. Rate of Interest and margin shall be as per individual bank's policies
5. No Penal interest on current dues and waiver of penal interest in restructured loan

6. No Compounding of interest during moratorium period (1 year)
7. No compounding of interest on the fresh loan for one year
8. The restructured portion of loan shall be treated as Standard asset
9. The fresh loan also shall be standard asset
10. Insurance claim if any should be adjusted to the rescheduled loan

D. MSME (Including trade)

1. Restructuring of existing loans

- One year moratorium for all loans to Micro, Small enterprises (considering the severity of the loss, medium enterprises may be covered)
- Extension of repayment period by one year and rescheduling instalments & current dues accordingly
- Instalments defaulted wilfully in previous years not eligible for rescheduling

2. Fresh loans

- Need based fresh loans may be extended based on the case to case assessment of requirement, and repayment capacity of individual borrowers, by individual banks
- The primary consideration for extending credit for rehabilitation shall be the viability of the unit after rehabilitation

3. Security, Rate of Interest and margin shall be as per individual bank's policies
4. No Penal interest on current dues and waiver of penal interest in restructured loan
5. No Compounding of interest during moratorium period (1 year)
6. No compounding of interest on the fresh loan for one year
7. The restructured portion of loan shall be treated as Standard asset
8. The fresh loan also shall be standard asset
9. Insurance claim if any should be adjusted to the rescheduled loan

E. HOUSING LOANS

1. Restructuring of existing loans

- Need based moratorium of one year & rescheduling instalments accordingly
- Instalments defaulted wilfully in previous years not eligible for rescheduling

2. Fresh Loans

- Top up loan for repair/renovation/refurnishing up to 25% of the sanctioned limit
- Repayment period 5 years after moratorium

- Rate of interest as applicable to housing loan
 - Margin may be waived
 - Continuing security taken for housing loan
 - One year moratorium for the fresh loan
3. No Penal interest on current dues and waiver of penal interest in restructured loan
 4. No Compounding of interest during moratorium period (1 year)
 5. No compounding of interest on the fresh loan for one year
 6. The restructured portion of loan shall be treated as Standard asset
 7. The fresh loan also shall be standard asset
 8. Insurance claim if any should be adjusted to the rescheduled loan

F. OTHER LOANS

1. Restructuring of existing loans

- One year moratorium for other loans of the calamity affected borrowers
- Extending repayment period by one year & rescheduling instalments accordingly
- Instalments defaulted wilfully in previous years not eligible for rescheduling

2. Fresh loans

- Need based fresh loans may be extended based on the case to case assessment of requirement, and repayment capacity of individual borrowers, by individual banks
3. Security, Rate of Interest and margin shall be as per individual bank's policies
 4. No Penal interest on current dues and waiver of penal interest in restructured loan
 5. No Compounding of interest during moratorium period (1 year)
 6. No compounding of interest on the fresh loan for one year
 7. The restructured portion of loan shall be treated as Standard asset
 8. The fresh loan also shall be standard asset
 9. Insurance claim if any should be adjusted to the rescheduled loan

G. FRESH CONSUMPTION LOANS

1. Fresh consumption loans up to Rs.10,000/- may be granted on need basis
2. Repayable in 30months
3. Security and Margin may be waived
4. Interest rate at individual bank's rates

5. As alternative to consumption loan, instant OD limit in PMJDY accounts up to Rs.10000 may be considered.

H. General Terms

1. No Penal interest on current dues and waiver of penal interest in restructured loan
2. No Compounding of interest during moratorium period (1 year)
3. No compounding of interest on the fresh loan for one year
4. The restructured portion of loan shall be treated as Standard asset
5. The fresh loan also shall be standard asset
6. Insurance claim (if any) should be adjusted to the rescheduled loan
7. **Specific Request for restructuring/rescheduling must be obtained from the borrower.**
8. **Instalments defaulted wilfully/ non-cooperative borrowers in previous years not eligible for rescheduling**
9. **The restructuring should not be mindless and expected cash flow unit-wise need to be considered.**
10. **The banks need to keep in view that the restructuring should not lead to camouflaging of existing stressed assets.**
11. In the case of short terms loans only current dues are eligible for rescheduling
12. Wherever eligible fresh loans may be granted under DIR scheme



Ref. No. NB.DoR (ST- Policy) /357/A-10/ 2019-20

01 April 2019

Circular No. 91/ DoR -31/ 2019

The Managing Director,
All State Cooperative Banks

Dear Sir

Guidelines for relief measures to farmers affected by natural calamities - Conversion of ST (SAO) loans into medium term loans - Refinance Policy for F.Y. 2019-20

Please refer to our Circular No. 72 / DoR-18/ 2018 dated 11 April 2018 communicating our refinance policy for F. Y. 2018-19 containing guidelines about conversion of short-term agricultural loans into medium term loans and rephasing / rescheduling of existing MT (conversion) loans for providing relief to farmers, whose crops have been damaged, due to natural calamities. The policy has since been reviewed and it has been decided to continue broadly with the same policy, for the year 2019-20 also.

2. The eligibility of Cooperative Banks is linked to compliance with the CRAR norms. The refinance for conversion of ST (SAO) loans into medium term loans will be available to all licensed StCBs / CCBs fulfilling the CRAR conditions mentioned below:
 - a) Only such StCBs having CRAR of 9% and above, on behalf of DCCBs with CRAR of 9% and above (as on 31.03.2018),
 - b) In case of StCBs with CRAR more than 9%, but individual DCCBs with CRAR less than 9% as on 31.03.2018, no refinance will be available on behalf of such DCCBs.

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

पुनर्वित्त विभाग

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- 3 Further, the rate of interest on refinance for MT conversion / rephasing / rescheduling of loans for F. Y. 2019-20 will be as decided by NABARD from time to time. The present rate of interest is 300 basis points less than that charged by Banks to ultimate beneficiaries subject to a minimum interest rate of 8.10% p.a. and subject to the Banks following guidelines prescribed by RBI, in this regard.
- 4 Other terms and conditions remain unchanged.
- 5 The contents of this circular may please be brought to the notice of Controlling Office of CCBs working under your jurisdiction. Please acknowledge receipt of this circular along with Annexure I & II to our concerned Regional Office.

Yours faithfully

(G R Chintala)

Chief General Manager

Encl: 5 pages

Annexure I

Guidelines on relief measures to farmers affected by natural calamities Conversion of ST (SAO) loans into medium term loans - Refinance Policy for F.Y. year 2019-20 for State Cooperative Banks

1. Consolidated limit will be sanctioned to StCB in respect of eligible CCBs.

2. Eligibility norms:

Eligibility norms as stipulated for sanction of ST (SAO) limits for the year 2019-20 will also be applicable for sanction of MT (conversion) as under:

2.1 Audit

Audit of StCB should have been completed for the year 2017-18 and the relative audit reports together with financial statements should have been received by NABARD. Wherever audit for 2018-19 is completed and audit report issued, the same may be submitted to NABARD together with financial statements.

3. Only current short term crop loans are eligible for conversion for period up to 5 years for SF / MF / OF.

4. Refinance support from NABARD will be available in respect of such conversion / rephasing / rescheduling of loans subject to fulfillment of certain prescribed conditions as mentioned in Annexure II and other instructions issued from time to time. The sharing pattern for MT (Conversion) would be as under:

- a. NABARD refinance - 60%, State Govt. share - 15% and StCB / CCB's share - 25%
- b. The proportionate share of NABARD in the insurance claims, if any, subsequently settled by the General Insurance Corporation (GIC) / other insurance companies will have to be passed on to NABARD immediately. Further, the MT (Conversion) assistance from NABARD will be restricted to 2 years in case of crop loss between 33% and 50% and up to maximum of 5 years in case crop loss is 50% or more (including period of one year moratorium, rescheduling, rephasing etc., if any), in accordance with the provisions contained in Sec. 22 of the NABARD Act, 1981.

5. The other terms and conditions for extension of refinance to banks against MT (conversion / rephasing / rescheduling) loans will be as under:

- (a) The financial assistance could be provided by NABARD to StCBs only against the guarantee of the State Government in regard to repayment of principal and payment of interest as per the said provisions.
- (b) Further, the rate of interest on refinance for MT conversion / rephasing / rescheduling of loans for F. Y. 2019-20 will be as decided by NABARD from time to time. The present rate of interest is 300 basis points less than that charged by Banks to ultimate beneficiaries, subject to a minimum interest rate of 8.10% p.a. and subject to the Banks following guidelines prescribed by RBI, in this regard.

- (c) In the event of default in repayment of principal and payment of interest, the StCB will be liable to pay to NABARD, interest on the amount of default at 10.25% p.a. for the period for which the default persists. The penal interest rates are subject to revision from time to time.

Normally one to three months' time is provided for drawal of NABARD refinance from the date of sanction for enabling the banks to complete the necessary formalities and extension is provided on merits of each case. For reporting purpose, the period is taken as 01.04.2019 to 31.03.2020.

- (d) The refinance will be available against State Government guarantee. State Government's commitment to provide its prescribed (15% share) will also be required.
- (e) Suspension/remission of land revenue by revenue authority/State Government
- (f) The process of conversion starts at PACS level and ends at NABARD level. The conversion should be effected before due date of crop loan.
6. The affected borrowers whose ST (SAO) loans have been converted into MT (Conversion) loans have to be extended fresh crop loans as per their eligibility, scale of finance, repaying capacity etc. for raising fresh crops.
 7. For the purpose of prudential norms and NPA classification about the treatment of agricultural loans affected by natural calamities, norms fixed by RBI should be followed.
 8. Proposal for conversion should be submitted to the concerned Regional Office of NABARD within one year, from the date of actual conversion at farmer's level.

Annexure II

Formalities / Pre-requisites for permitting conversion of ST (SAO) loans

The following formalities / pre-requisites are suggested for providing conversion facilities:

1.(a) In the event of a natural calamity, the State Government may

i) adopt the procedures indicated in the Manual for Drought Management and based on the various parameters/indexes indicated therein, decide on the declaration of drought. Such declarations should elaborately indicate the data/procedures which have been relied upon/followed by the State government and the extent of assessed crop loss.

Or

ii) conduct Crop Cutting Experiments as prescribed in the National Agriculture Insurance Programme, which is one of the pre-conditions for declaring the crops eligible for insurance, and declare the 'Annewari' (by whatever name called) indicating the crop-wise percentage loss in the certificates issued as per Appendix.

(b) In the event of Other Calamities : The loss should be assessed through crop cutting experiments clearly indicating that the crop loss in the particular area/taluka/mandal/block (as the case may be) has been 33% or more to trigger rescheduling of loans from banks. In case of extreme situations such as wide-spread floods, etc. when it is largely clear that most of the standing crops have been damaged and/or land and other assets have suffered a wide-spread damage, the matter be deliberated by State Government/District Authorities in the especially convened SLBC/DCC meetings where the concerned Government functionary/District Collector may explain the reasons for not estimating 'Annewari' (percentage of crop loss – by whatever name called) through crop cutting experiments and that the decision to provide relief for the affected populace needs to be taken based on the eye estimate/visual impressions.

In both the cases, however, DCCs/SLBC have to satisfy themselves fully that the crop loss has been 33% or more before acting on these pronouncements.

2. Ordinarily, banks may convert / rephrase / reschedule only the principal amount of crop loans / instalments of MT (Conversion) loans due in the year of occurrence of natural calamity from the affected farmer-borrowers. However, in case of severe damage to crops as declared by the State Governments and accepted by SLBC / Task Force / Steering Committee constituted for the purpose, the amount of interest due from Small Farmers / Marginal Farmers in respect of the loans eligible for conversion / rephasing / rescheduling could be deferred for one year. The individual banks concerned will have to exercise their discretion in regard to the need for deferment of interest in respect of other farmers. Further, interest deferment could be allowed by banks only if, their resource base permits the same, without resorting to any financial assistance from higher financing agencies.

3. The repayment period of restructured loans may vary depending on the severity of calamity and its recurrence, the extent of loss of economic assets and distress caused. Banks may allow a maximum period of repayment of upto 2 years (including the moratorium period of 1 year) if the loss is between 33% and 50%. If the crop loss is 50% or more, the restructured period for repayment may be extended to a maximum of 5 years (including the moratorium period of 1 year).

4. In all cases of restructuring, moratorium period of at least one year should be considered. Further, the banks should not insist for additional collateral security for such restructured loans.

5. Banks may not levy any additional interest and consider waiving such interest if already charged, in respect of loans converted / rephrased / rescheduled by them.

APPENDIX TO ANNEXURE II

This is to certify that the Standing Crops for the Kharif / Rabi* season for the year in the following villages were damaged due to (state the type of natural calamity) and the yield in terms of "annewari" was less than 6 annas i.e. less than 50% / is between 33% to 50% (i.e - ----%) of the normal yield (whichever is applicable).

Sr. No.	Name of the village	Name of crop damaged	Extent of damage in terms of percentage or annas
1		(a) (b) (c)	
2			
3			
4			

* Strike out whichever is not applicable.

It is also certified that the procedure for annewari assessment has been streamlined on the basis of the various recommendations of the Working Group on 'Scientific Method of Assessing Crop Yield in the Event of Natural Calamities for Conversion of Short term Production Loans into Medium Term and Long Term' appointed by the Government of India, Ministry of Agriculture in January 1980 and the following concept / basis in particular have been followed while declaring "annewari".

- (a) **Area concept:** In determining the crops for assessment of yields, the area concept has been followed i.e. the crops which covered 70% of the normal cropped area in the district have been taken into account.
- (b) **Comparison of yields:** The yields for the affected year have been compared with the average of yields of the preceding five years.
- (c) **Scientific methodology:** The average crop yield has been estimated by adopting scientific methodology i.e. by crop cutting experiments.
- (d) **Annewari:** On the basis of comparison of per hectare yield of crop /crops for the affected region, the District Level Committee has certified that the yield has gone down by 50% or more / between 33% to 50% (whichever is applicable) in the affected areas and accordingly, the Revenue Department has declared "annewari" for these areas.

Signature of the District Collector / Authorized Revenue Official and Seal

Date:

Appendix - III

[illegible]

Annex – I

Data on relief measures extended by banks on account of natural calamities -District wise (Odisha)-except Agri

(Number of Accounts and Amount in Rs. Crore)

Sl. No	Name of Bank	Name of District	Outstanding as on date of declaration of Natural Calamity i.e May 10, 2019			Outstanding eligible for reschedulement/restructuring as RBI Master direction on relief measures dated October 17, 2018			Amount restructured/rescheduled			% achievement of rescheduled/restructured to eligible for rescheduling/restructuring.			Fresh finance/Relending provided			Date of notification of natural calamity & date (s) of special SLBC in the state	Calamity affected District			Remarks (indicating State specific issues, details regarding natural calamity etc.)
			Type of loan	No of A/cs	Amount	Type of Loan	No. of A/cs	Amount	Type of Loan	No. of A/cs	Amount	Type of Loan	No. of A/cs	Amount	Type of Loan	No. of A/cs	Amount		S. No	Name of District	Date of Special DCC	
																		May 10,2019. Both special SLBC and notification was issued on this date.				

Annex – II

Data on relief measures extended by banks on account of natural calamities -District wise (Odisha)-Agri Loans

(Number of Accounts and Amount in Rs. Crore)

[illegible]

Annex – III (Summation of Annex I and Annex II)

Data on relief measures extended by banks on account of natural calamities -District wise (Odisha)

(Number of Accounts and Amount in Rs. Crore)

[illegible]

List of participants in 1st Meeting of Special Task Force
Venue: Conference Hall of Finance Department, Odisha Secretariat
Date: 16.05.2019 **Time:11.30 AM**

Sl. No.	Name	Designation
1	A. K. K. Meena, IAS	Principal Secretary, Finance (Chairman)
2	Debasish Panda, IAS	Additional Secretary, DFS, MoF, GoI
3	Ajay Vyas	Executive Director, UCO Bank
4	L. N. Gupta, IAS	ACS, MSME
5	Praveena Kala	CGM, SBI
6	Vishal Gagan, IAS	Commissioner-cum-Secretary, F & ARD
7	Sujata Kartikeyan, IAS	Commissioner-cum-Director, Mission Shakti
8	P. K. Biswal, IAS	Special Secretary-cum-Director, IF
9	Pranabjyoti Nath, IAS	Director, Industries
10	A. Chandra Sekhar	CGM, NABARD
11	Priyaranjan	DGM, FIDD, RBI
12	D. K. Jena, IAS	MD, OSCB
13	Dr. T. Pradhan, IAS	RCS, Odisha
14	Arun K Aggarwal	DGM, SBI
15	Dr. S. S. Dey	MD, APICOL, Agriculture & FE Dept.
16	Shreekanta Mohapatra	GM, Canara Bank
17	Pradipta Kumar Satpathy	DVP & State Head, Govt. Business, Axis Bank
18	N. Behera	GM, Bank of Baroda
19	Sibu P. Mishra	Manager, RBI
20	T. Srinivas Rao	CGM, Andhra Bank
21	V. Ramakhrisna	GM, Andhra Bank
22	Y. N. Dwivedi	DGM, Bank of India
23	R. Shankar Rao	DGM, IOB
24	B. Nayak	Chairman, OGB
25	P K C Dash	Convener, SLBC (Member Convener)
26	TR. Chockalingam	Zonal manager, UCO Bank
27	N. K. Behera	Joint Director, Agriculture(SP&C), O/o Director of Agriculture
28	D. Pattanayak	Incharge, SLBC
29	Ganpat Lal	DGM, Punjab National Bank