

List of Studies { SINO 68 98
SINO 114

ಸಂಖ್ಯೆ



ಕರ್ನಾಟಕ ಸರ್ಕಾರ

ಸಂಖ್ಯೆ: ನಿಒ 91 ನಿಎಲ್‌ಎಸ್ 2018

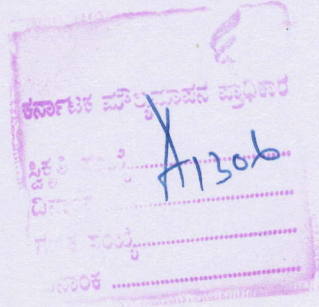
ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಸಚಿವಾಲಯ,
ಬಹುಮಹಡಿ ಮಹಡಿ,
ಬೆಂಗಳೂರು, ದಿನಾಂಕ: 06.06.2019.

ಅನಧಿಕೃತ ಟಿಪ್ಪಣಿ

ವಿಷಯ: ಸರ್ಕಾರ ಇಲಾಖೆಯ ಮೌಲ್ಯಮಾಪನ ಅಧ್ಯಯನ ವರದಿಗಳ ಶಿಫಾರಸ್ಸುಗಳ
ಮೇಲೆ ಕೈಗೊಂಡಿರುವ ಕ್ರಮಗಳ ವರದಿಯ ಕುರಿತು.

ಉಲ್ಲೇಖ: ತಮ್ಮ ಅ.ಸ.ಪ.ಸಂಖ್ಯೆ.ಕೆಇಎ/51/ಎಐಆರ್ (ಮೌಅ) 2019 ದಿನಾಂಕ
22.02.2019.

ಮೇಲಿನ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, ಉಲ್ಲೇಖಿತ ದಿನಾಂಕ 22.02.2019 ರ ಅರೆ ಸರ್ಕಾರಿ
ಪತ್ರದಲ್ಲಿ ಕೋರಿರುವಂತೆ ಸರ್ಕಾರ ಇಲಾಖೆಯ ಮೌಲ್ಯಮಾಪನ ಅಧ್ಯಯನ ವರದಿಗಳ ಶಿಫಾರಸ್ಸುಗಳ
ಮೇಲೆ ಕೈಗೊಂಡಿರುವ ಕ್ರಮಗಳ ವರದಿಯನ್ನು ಮುಂದಿನ ಕ್ರಮಕ್ಕಾಗಿ ಇದರೊಂದಿಗೆ ಲಗತ್ತಿಸಿ
ಕಳುಹಿಸಿದೆ.



R. Senthomana
(ಆರ್.ಸಂತಾಮಣ್ಯ)

ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ-3
ಸರ್ಕಾರ ಇಲಾಖೆ.

ಇವರಿಗೆ:

ಸರ್ಕಾರದ ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ,
ಯೋಜನೆ, ಕಾರ್ಯಕ್ರಮ ಸಂಯೋಜನೆ
ಮತ್ತು ಸಾಂಖ್ಯಿಕ ಇಲಾಖೆ,
ಕೊಠಡಿ ಸಂಖ್ಯೆ.701, 3ನೇ ಹಂತ,
7ನೇ ಮಹಡಿ, ಬಹುಮಹಡಿಗಳ ಕಟ್ಟಡ,
ಬೆಂಗಳೂರು.

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CEO
KEA

Action taken Report on Recommendations in Evaluation Report of KEA

List of Studies S1N0_98

88

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1. Title of the Project: Evaluation of Utilization pattern of Crop loans availed by fromers at concessional interest rates co-op institutions during the period 2019-10 to 2013-14(2017-18)
2. Department : Co-operation Department [Registrar Co-operative Societies]
3. Consultant Organization: M/s siri institute for Rural Development –Mandya

Sl. No	Recommendation	Action taken by Report	Action to be taken/Remarks
1.	<p>Recommendations Based on the findings and reflections as given in the report Evaluation makes the following recommendations to further strengthen the agriculture credit system as well as the grass root cooperative institutions.</p> <p>Only actual and active farmers should be considered for giving loans so that they get the required support for doing agriculture. The absentee land owners who have additional occupations or other than main occupations and those who have leased out or sub-let their lands should not be taken away from the list of beneficiaries for subsidised interests on loans or loans with 0% interest. Even if they are provided loans they should be charged with interest on par with housing or other infrastructure building loans and such interest should be used made available for the development of PACS towards their self-reliance.</p>	<p>In the interest subsidy format prescribed by RCS office to claim the interest subsidy by state govt, separate column is provided to deduct the deposit made by the loanee farmers from the loan amount and not to claim the interest subsidy.</p> <p>This will implied that if loanee farmer has not utilised the loan to cultivation and kept as deposit in cooperative banks, he is not eligible to get the interest subsidy from GOK.</p> <p>It is also planning to put the condition in the 2019-20 govt. order that if farmer is not residing in the area of operation of the PACS, he will not be eligible to get the interest subsidy by state govt.</p>	-

174

Sl. No	Recommendation	Action taken by Report	Action to be taken/ Remarks
2.	<p>The sanctioned loans should be made available at the time of their requirement for cultivation. The crop-wise cultivation cycle of time-chart should be prepared and the loans should be released in stages of requirement as per such a time-cycle.</p>	<p>Further, there is no act or provision or system to register the tenants or lessee farmers and give write to these farmers to get the loan on the land, he is cultivating, Revenue department many be entrusted to put the system in place so that all tenants and lessee farmers will be made eligible to avail the loans from banks easily.</p> <p>Under financial inclusion scheme of central govt through NABARD, 99% of the kisan credit card holders have been issued the Rupay debit cards to utilise the loan amount whenever they need for agricultural operations.</p> <p>It is also planned to computerize all pacs under central govt scheme to charge the interest when ever farmers actually draws the money for agricultural operations.</p>	-
3.	<p>Coordination between the PACS and Revenue Department must be established with appropriate Management Information System regarding the entry of actual crops in the RTC that are submitted to PACS while applying for loans. Such a system will be able to do away with misappropriation of the loans through misrepresentation of crops that are listed higher scale of loans. In addition to this, it will also ensure crop insurance claims based on the actual crops and their loss</p>	<p>Pilot project is being taken up by revenue department to survey the crops using smart phone and GPS and provide this information to all related departments.</p> <p>This data will be utilized to known the actual crop cultivated by farmers and fix the loan limit based on scale of finance.</p>	-
4.	<p>The documentation to avail the loans should be</p>	<p>Computerization of PACS will help in</p>	-

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5.	Marketing facility for the crops with a minimum guaranteed price be ensured to the farmers who have availed loans so that they will be able to easily repay the loans on time, Some of the VSSNs have tie-up arrangements that help farmers get good price during the harvest season. Such a system should be encouraged and expanded to other PACS.	minimising the documents. KAVAEERI software developed by review department will help in online creation of charge by DCC banks and PACS.	-
6.	When the assets are created by using the loans, relevant records of such assets should be collected and maintained at the level of PACS so that there is some checks and balances maintained at level of PACS.	Efforts will be made to have tie up arrangement with sugar factories and other companies. It is announced in the 2019-20 budget speech to form 500 cooperative farming societies in the state, these societies will be formed to have forward and backward linkage in agricultural operations. The assets created by farmers and utilization certificates are being recorded in the DCC banks and PACS	-
7.	Vaidyanathan funds should be released only for the purposed of business Development, monitored and reported about the actual business plan undertaken by utilising the provision of the Grant, and never to use it for GAP amount recovery and to keep it in FD in DCC banks for earning interest.	Circular is been issued while releasing vaidyanathan package amount during the year 20010-11 to use it for lending and investments activities of the PACS in order to improve the Business development activity as per NABARD instruction. DCC banks are not permitted to charge the interest on the GAP amount from the year 1994. Process of adjusting the vaidyanathan package amount is completed during the	-

28

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8.	Pesticides, fertilisers, seeds should be available in one place under PACS so that the farmers are encouraged to buy it from PACS only at a concessional and affordable rate. This would also help PACS to make some minimal profits that could be used for strengthening PACS.	<p>year 2012-13.</p> <p>Efforts are being made to improve the non credit business of the PACS by selling agricultural inputs and providing machinery on rental basis to farmers.</p>	-

Action Taken Report on Recommendation in Evaluation Report of KEA

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