



**Odisha Livelihoods Mission
Panchayati Raj & Drinking Water Department
Government of Odisha**

No **925**
OLM/LVHD/09/2018

Date **06-07-2020**

From

Rajesh Prabhakar Patil, IAS
State Mission Director-cum-CEO

To

Project Director DRDA-cum-District Mission Coordinators, OLM
Angul, Deogarh, Gajapati, Ganjam, Kalahandi, Kandhamal, Keonjhar, Malkangiri,
Mayurbhanj, Nuapada, Rayagada, Sundargarh

Sub: Regarding amendments in the operational guidelines for utilization of the PVTG Empowerment Fund (PEF) in OPELIP areas.

Madam/Sir,

In inviting a reference to the subject cited above, I am to inform you that, as a part of OLM and OPELIP's collaborative intervention for poverty reduction and enhancement of living conditions of the PVTGs, an amount of Rs.5.00 Lakhs each has been provided to 79 GPLFs as PVTG Empowerment Fund (PEF) under the Community Investment Fund (CIF). The guidelines for the utilization of the said fund has been circulated vide joint letter no. 257, dtd. 03.02.2020 of the office of OLM & OPELIP.

Due to the pandemic situation which has badly hit the PVTGs, few amendments have been made to ensure hassle free loan availability of PVTG Empowerment Fund (PEF) for the needy PVTGs. The modified points have been enclosed for your kind reference.

Therefore, you are, requested to instruct the concerned DPMs and BPMs to sensitize the concerned GPLFs to adhere to the amendments while utilizing the Community Investment Fund in OPELIP areas.

Yours faithfully,


State Mission Director-cum-CEO

Encl: As above

Copy to:

1. DPMs, OLM, Angul, Deogarh, Gajapati, Ganjam, Kalahandi, Kandhamal, Keonjhar, Malkangiri, Mayurbhanj, Nuapada, Rayagada, Sundargarh for information and necessary action.
2. BPMs, OLM, Barkote, Banspal, Bissamcuttack, Chitrakonda, Gumma, Gunupur, Jashipur, K. Singhpur, Karanjia, Khairput, Komna, Korukonda, Kotagarh, Lahunipada, Lanjigarh, Pallahara, Patrapur, Mohana, Morada, Muniguda, Suliapada, Tumudibandha
3. Program Director, OPELIP

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Amendments in the Operational Guidelines for circulation to 12 OPELIP

Districts:

1. Along with PVTG members, all ST households may be allowed to avail loan from this fund (PEF), following the guidelines circulated earlier including the current one. However, preference/priority should be given to PVTG members/SHG.
2. SHGs having 50% or above of its members under PVTG category may be considered as PVTG SHG and eligible for loan for the entire group. But due attention needs to be given that all PVTG members are taking loan in that group.
3. In both these cases, SHG has to apply on behalf of members for loan from GPLF.
4. OPELIP Staff i.e. Livelihoods & Rural Finance Officer, Community Institution and Nutrition Officer and Social Mobiliser will prepare the MIP in the format developed by OLM. This may be recommended after due verification by the Special Officer of MPA within 2 days after which GPLF needs to make necessary release of funds to that SHG at the earliest without any delay. Keeping in view the pandemic situation, loan approval and disbursement by GPLF Executive Committee may be made based upon past credit history and off-site with due diligence.
5. The loan ceiling limit for individual members may increase from Rs. 10,000 to Rs 20,000 as per the requirements of the members. However, all applications should come through the SHG.
6. Interest rate from members to SHG may be @4% per annum and to GPLF from SHG @2% per annum at reducing balance.
7. Moratorium period may increase to more than 3 months based on the purpose of the loan. Principal and interest may not be paid during this moratorium period. However, interest may be calculated during this moratorium period and once the moratorium period is over, this amount has to be repaid.
8. MBK and CRP-CM have to ensure the writing of books of records at GPLF and SHG level respectively.
9. CRP of OPELIP is to ensure maintenance of Books of records of SHG where CRP-CM of OLM is not available.