## **GOVERNMENT OF ODISHA** REVENUE AND DISASTER MANAGEMENT DEPARTMENT

RDM-GOEB-MISC-0025-2012-

From

Shri J. Lakra, IAS Addl. Secretary to Government

To

All Collectors

Sub: Issue of Income Certificate for submission to the Banks for availing DRI Loan.

Madam / Sir,

In inviting a reference to the subject cited above, I am directed to say that Income Certificates are issued by the Revenue Officers under the provisions of the Odisha Miscellaneous Certificates Rules, 1984 in Form-V prescribed thereunder and there is no stipulation of any specific ceiling/limit of annual income in the said rules for the purpose of issue of Income certificates. Hence, there is no bar for the Revenue Officers for issue of Income certificates to the persons having annual family income of less than Rs.24,000/-.

During review of performances of banks, the representatives of Reserve Bank of India have observed that the eligibility for availing DRI loan is an annual family income upto Rs.18,000/-in rural areas and Rs.24,000/- in urban areas. Since the Tahasildars are not issuing Income Certificates to persons having annual family income of less than Rs.24,000/-, the banks are facing difficulties for extending DRI loans to the beneficiaries having family income upto Rs18000/-in rural areas.. As a result, the Banks fail to achieve the desired level on extension of DRI loan to the beneficiaries as stipulated by RBI.

It is, therefore, impressed upon all concerned that income certificates may be issued by the Revenue Officers to the applicants as per the provisions of the Odisha Miscellaneous Certificates Rules, 1984 without debarring applicants having annual family income of less than Rs.24,000/- for the purpose of D.R.I. Loan.

Yours faithfully, Copy forwarded to the Secretary, Board of Revenue, Odisha, Cuttack/All RDCs/All Tahasildars for information and necessary action. Addl. Secretary to Government Memo No.30377/R&DM., dated. 31~10~~~ Copy forwarded to the Deputy Secretary to Government, Finance department with reference to his letter no.26334/F., dated 03.10.2015/Assistant General Manager (FIDD), RBI, Bhubaneswar for information and necessary action. Memo No. 3037 /R&DM dated. 31 Addl. Secretary to Government

Copy forwarded to IMU Cell, Revenue & DM Department for information and necessary action.

Addl. Secretary to Governmen