

Minutes of State Level Review meeting with the District Offices of West Bengal SC ST Development & Finance Corporation

DATE OF MEETING: 15 June 2016

TIME: 12:00Noon

VENUE: Conference Hall of WBSCSTDFC, Salt Lake

Present

List enclosed

In chair : Dr. U.N. Biswas, Chairman, WBSCSTDFC

Chairman, WB SC ST Development & Finance Corporation addressed the District Managers present. He narrated the importance of skill development of young people of the target group in terms of creating sustainable employment opportunities. He described the exemplary Ethnic Beauty Care project implemented by the Corporation previously which not only created a platform for income generation, it helped them crossing the social barrier. He requested the Officials to closely monitor various skill development programmes to be initiated during 2016-17. He encouraged the officials to take initiative so that West Bengal may take the lead in skill development initiative. He requested the officials to put special emphasis on coverage of Landless Agricultural Labourers. He further instructed to gather information about the most deprived sections/ sub castes/ Tribes with the help of census data, socio economic caste census data etc. There are still such small communities among the Scheduled castes and Tribes who do not even aware of the facilities available for them. They are to be identified and covered on priority basis under available schemes of the Corporation.

Hon'ble Chairman further mentioned about various skill development activities likely to be taken up through the Corporation during 2016-17 like "Tailoring", Rural Entrepreneur in association with ITC, General Duty Assistant (GDA) in primary Health care, Advanced Training in Beauty care, Personal Development Programme, Protective Cultivation – Horticulture, Floriculture etc. District Managers and other corporation officials should take ownership, frequently visit training centres, monitor quality of training and above all encourage the candidates.

Principle Secretary, BCW Department mentioned about the bi-cycle distribution programme implemented successfully by the Corporation. Some of the District Managers are Nodal officers at District level who played a pivotal role. He emphasized on larger coverage under Education Loan Scheme. He directed the

officials to improve recovery position. He emphasized to maintain the performance of the Corporation in skill development activities.

Agenda-wise discussions and action points emerged out of it are detailed below:-

1. **Disbursement of cases sanctioned in 2015-16:** Should be taken up on priority basis directly to the Bank Account (DBT) of the beneficiaries and by no other means. MSY cases are to be disbursed in single installment. A copy of the disbursement advice duly signed and sealed by Banks as token of receipt to be sent to HO which can be treated as UC. Format for sending UC is being sent shortly.
2. **PM Jandhan Yojana Bank Account:** Apex Corporations and concerned Ministries of GOI who participate in implementation of various income augmentation schemes have consistently been insisting upon disbursement through PM Jandhan Yojana Bank Accounts. The matter should be taken up for discussions with the Bankers at District level. Intimation is being sent to SLBC for circulation of advisory to all Member Banks in this regard. Status of existing Bank Accounts should also be changed in old cases gradually.
3. **Aadhar seeding mandatory** – As per Aadhar Act 2016, Aadhar linkage is mandatory for receiving Govt. benefits and subsidy. Copy of the Act is being uploaded in the Corporations website for ready reference. Wherever Aadhar No. is available this should be linked with beneficiary (PM Jandhan Yojana) Bank Account. Old sanctioned cases are to be linked with Aadhar No. and the Bank Accounts are to be converted gradually. Both the issues are to be taken up immediately during disbursement, this year and old cases be covered also.
4. **Notional Allocation** – 2016-17 (Action plan): Salient points mentioned in the forwarding letter were discussed at length. Allocations under various schemes are worked out on the basis of availability of resources and past performance. District Managers were reminded about various changes in guidelines and operational procedures during last two years which should be followed in letter and spirit. District Branch offices are to prepare schemes under TSP, emphasis should be on Agriculture, Horticulture, Protective cultivation of flowers and vegetables, Floriculture, Pisciculture etc. which can generate sustainable employment. Schemes mentioned in TSP allocation are however indicative, the District concerned are to consider local conditions. This year special effort should be made to cover more nos. of candidates under NSKFDC schemes. District Managers should consider cluster based development instead of assisting on individual capacity. A model recently developed in Birbhum should be followed. A PPT is being uploaded in the web-site for reference. Key issues of Cluster based development is identifying natural clusters, identifying activities in which the

target group people are habituated, taking up activities to upgrade their skill, improve entire value chain.

5. **Landless Agricultural Labourers:** Target group people mostly belong to this stratum who are to be given a platform to improve their quality of life. They should be given priority while sponsoring.
6. **Sub-caste/ Tribe wise coverage:** Recent observations made by Audit during their visit to the Districts revealed that sponsoring is being made from same geographical areas over the years and it is limited within certain sub-castes/ Tribes. District Managers are to gather information about the most deprived sections/ sub castes/ Tribes with the help of census data, socio economic caste census data etc. There are still such small communities among the Scheduled castes and Tribes who do not even aware of the facilities available for them. They are to identified and covered on priority basis under available schemes of the Corporation.
7. **Recent changes in SOP :** Changes in guidelines, operational procedures were once again handed over to the District Managers. Those are to be followed strictly.
8. **Recovery through NACH:** District Branch Offices had already opened A/C with respective Branches of ICICI Bank. They will provide mandate form for NACH collection from beneficiary Account. During disbursement the forms are to be filled in and signed by the beneficiaries. They should be briefed properly regarding moratorium, recovery commencement date, frequency of collection, amount to be kept in the Account for successful transfer. This system will commence immediately. Disbursement should take place after opening ledger A/C. Every month concerned Bank Branch will provide an MIS which can be imported to Tally based loan ledger Account. Loan Ledger Accounts will be updated automatically. Accounting officials, Tally operators will be given an exposure. Recovery through DCR shall be phased out by end of this financial year. Old beneficiaries shall also be covered under this system by end of this financial year. If required additional computer/ personnel support would be provided.
9. **Implementation of schemes under SCA to TSP:** Guidelines, funding pattern and use of funds under SCA to TSP was discussed at length. District Branch Offices were requested to explore innovative community based schemes/ activities for enhancement of livelihood of the Tribal communities. A detailed guideline with tentative allocation was circulated in 2014-15. Very few cases were sponsored. Creating opportunity of livelihood generation/ income augmentation through community based schemes is the main objective. Schemes for development of dairy through AI, Fodder, linking with milk cooperatives, wherever possible may be explored. Extensive fisheries activities can be undertaken through community

participation. Training, providing feed, manure, equipments like fishing nets, big containers can be considered under the scheme. Training on breeding and production of fish seed, fry & lings can also be considered at a later stage. Identification of water bodies in and around the tribal hamlets should be given due importance. Apiary, Nursery, Cooperative based irrigation schemes etc. can be considered. Horticulture, protective cultivation, floriculture should be attempted. However, in every scheme, size of investment and capacity to generate income should be kept in mind. Unless considerable income is generated it will no longer attract the beneficiaries.

10. **Recovery status, NI Act cases, OTS** : Overall status of recovery is far from satisfactory. Servicing of NI Act cases demands manpower and money. To improve recovery and to get rid of old outstanding dues OTS was launched. District offices should take advantage of the scheme with priority on NI Act cases. A few proposals have been received.
11. **Rehabilitation of Manual Scavengers**: Pending case, if there be any should be settled immediately.
12. **EWS Housing Scheme**: Housing Department has been insisting upon completion of pending works immediately. We are no longer implementing the scheme. A few houses are yet to be completed. District Managers should monitor and send completion report by end of June 2016.
13. **Uttar Banga Sech Samabay Prakalpa** (UBSSP): Our proposal for reducing beneficiary contribution from Rs. 20,000/- to Rs. 10,000/- was not approved by the State Government. Hence, effort should be made to complete the targeted coverage within next two/ three months. Dakshin Dinajpur had informed that the scheme is not possible to be implemented. Uttar Dinajpur has to confirm revised target. Whatever additional unit is available can be utilized in Coochbehar and Jalpaiguri Districts, if they require, as per existing means of finance. Westing House Saxby Farmers Limited should be contacted immediately by the concerned Districts to gear up implementation.
14. **Annual Accounts**: The Corporation will prepare final Accounts by end of June 2016. Hence Annual Accounts with BRS should be submitted by 23 June 2016, if not done. Necessary support would be provided to the Districts if required. Change of date shall not be entertained.

Sd/-
(P. Manna)
Managing Director