

**ACTIVITIES OF WEST BENGAL SCHEDULED CASTES  
& SCHEDULED TRIBES DEVELOPMENT & FINANCE CORPORATION  
PERFORMANCE REPORT 2012-2013**

The West Bengal Scheduled Castes & Scheduled Tribes Development & Finance Corporation was constituted in the year 1976 through an Act, amended in 1980 & 1981. The Corporation has the mandate for economic development of SC/ST beneficiaries living below the poverty line. Moreover, the Corporation can take up activities which have a bearing upon social, educational, economic & cultural development of SC/ST communities in the State. The State Government holds 51% and the Government of India holds 49% share of the Corporation. The Corporation started functioning with authorized share capital of R. 200.00 crore.

Head Quarters of the Corporation is located at CF-217/A/1 Sector-I, Salt Lake, Kolkata -700064. The Corporation functions through 19 District Branch Offices located at District HQs. Senior State Civil Service cadre officer are posted as District Manager of the District Branch.

The Corporation is constituted with 21 Members including Official & non-official members and is headed by Hon'ble MIC, Backward Classes Welfare Department as Chairman.

Following schemes are being implemented by the Corporation in association with District Administration, Block Administration and Three-tier PR Bodies and functionaries in the State:-

**For SC beneficiaries**

1. Medium Term Loans -Banks,Margin Money- beneficiary and Subsidy - SCA to SCP.
2. Term Loanby National Scheduled Castes Finance & Development Corporation (NSFDC).
3. Laghu Vyabsayee Yojana (LVY) of NSFDC for Small Units with Project Cost up to Rs. 2 Lakh.
4. ShilpiSamriddhi Yojana (SSY) for SC Artisans.
5. Mahila Samriddhi Yojana (MSY) for Women beneficiaries.
6. Education Loan of NSFDC for SC students for pursuing Technical/ Professional Courses.

**For ST beneficiaries**

1. Assistance to Self Help Groups of Scheduled Tribes under SCA to TSP.
2. Term Loan by National Scheduled Tribes Finance & Development Corporation (NSTFDC)
3. Adibasi Mahila Swashaktikaran Yojana (AMSY) for Women beneficiaries.

**For Safai Karmachari**

1. Term Loan byNational Safai Karmachari Finance & Development Corporation (NSKFDC)

**SPECIAL SCHEMES**

1. Uttar Banga Sech Samabay Prakaalpa (UBSSP)- NSFDC Loan + Subsidy from SCA to SCP + Promoters contribution
2. Mobile Health Care – NSFDC Loan (For Ambulance)+ State Government Fund.
3. Krishi Shramik Kaylan Kendra (KSKK) – to popularize self-employment schemes.
4. Housing Scheme for economically weaker sections – State Government Fund.
5. Job-focused Training Programme – Plastics Technology & Engineering (CIPET) / New Age Security Guard / Personal Development Programme (Dual certification by Microsoft & Bourneville College, UK), Spoken English ( Virtual learning environment), Spanish

**A. Performance under Medium Term Loans under SCA to SCP (For SC beneficiaries living below Poverty line)**

(Rupees in Lakh)

Year	Physical Target	No. of Cases Sponsored	Approved by Corporation			
			No of Cases	Subsidy	Margin Money	Bank Loan
2011-2012	40000	45422	36268	3598.66	61.70	4042.11
2012-2013	25000	36044	30039	2992.61	41.31	3258.56

**B. Performance under NSFDC Credit Linked Schemes (For SC beneficiaries of DPL category)**

Schemes	No of cases sanctioned		Fund Involvement (Rs. In Lakh)	
	2011-2012	2012-13 (Feb)	2011-2012	2012-13
NSFDC Term Loan	373	200	447.60	289.85
Mahila Samridhi Yojana (MSY)	7820	14615	1564.00	2923.00

On the basis of past years experience target for SCP loan cases has been decreased and the same for MSY scheme has been increased considerably. During 2012-2013, Corporation covered 44854 nos. of SC beneficiaries through loans and assistances under different self-employment schemes. There is a considerable increase in no. of female beneficiaries as compared to previous year.

**C. Performance under Self employment schemes for ST Beneficiaries**

Schemes	No of cases sanctioned		Fund Involvement (Rs. In Lakh)	
	2011-2012	2012 -13	2011-2012	2012-13
NSTFDC Term Loan	57	24	71.25	22.72
Adibasi Mahila Swasaktikaran Yojana (AMSY)	559	discontinued	111.80	0.00
Assistance under TSP	15319	18456	1531.90	1845.60

There has been a considerable increase in coverage of ST beneficiaries under SCA to TSP during 2012-13 as compared to previous year. AMSY scheme has been discontinued due to non-availability of subsidy from SCA to TSP for implementation of AMSY scheme.

**D. Schemes for Safai Karmacharis under NSKFDC**

The Corporation received only three proposals for loan & assistance under NSKFDC credit linked schemes during 2012-13. All the proposals have been sanctioned. However, a good no. of applications from female beneficiaries of the category has been sanctioned under MSY scheme.

## **E. SPECIAL SCHEMES**

### **1. EDUCATION LOAN SCHEME OF NSFDC**

**The scheme was introduced in June/July 2010.**

#### **Salient Features**

- Applicant should be in possession of Scheduled Caste Certificate issued by SDO/ ADM
- Annual Family Income should be within Rs. 40000/- in Rural areas and Rs. 55000/- in Urban Areas
- Must have been selected for admission to any Government Recognized Institute on the basis of competitive examination
- A maximum of 90% of the Course Fees may be granted as loan. Family will have to bear the remaining 10%
- Up to Rs. 10.00 Lakh may be granted as Loan for pursuing courses in India
- Up to Rs. 20.00 Lakh may be granted as Loan for pursuing courses abroad
- The Loan granted would be disbursed in Year/ Semester wise to the Institution.
- Rate of Interest is 4 % per annum only (3.5 % for Girls)
- Repayment Instalments and reckoning of Interest would commence after completion of the course.
- The Degree/ Diploma will bear a Tag/ Marker till repayment of the Loan to NSFDC.

#### **Application & Sanctioning Procedure**

The Corporation has developed a web-based application for facilitating grant of Education loan to Scheduled Caste students. Students can apply on-line and the sanction process of the loan is also by and large on-line. Students can view the status of disposal of their application at any point of time through the login facility provided for them in the web-site. Applicant has to attend the Head Office of the Corporation at Kolkata only once for documentation & disbursement.

**(Help line – 65501888) Please visit: <http://www.wbsed.gov.in/wbscstdfc>**

#### **Highlights of Achievements (2010-11)**

- *First SC student (boy) who got Education Loan is from our State*
- *First SC girl student who received loan is also from West Bengal*
- *Altogether 430 Education Loan cases were sanctioned by NSFDC during last academic session out of which 124 cases are from West Bengal*
- *An amount of Rs. 1.84 Crore was released by NSFDC out of which Rs. 84.00 lakh was disbursed by West Bengal*
- *West Bengal is the only State who could disburse 3<sup>rd</sup> semester fees*

#### **Progress**

2011-12 - No. of cases sanctioned & disbursed: 98

2012-13 – No. of cases sanctioned: 101/ Disbursed: 101

### **(2) EWS HOUSING SCHEME (AMAR BARI/ GEETANJALI)**

#### **Salient Features**

- ❖ Scheme of Housing Department for construction of dwelling houses for the beneficiaries belonging to Economically Weaker Section in their own homestead land.
- ❖ BCW Department like other Departments has been entrusted with implementation of the scheme in Jalpaiguri & Coochbehar Districts.
- ❖ WBSCSTDFC has, in turn, been assigned as implementing agency by the Department
- ❖ Selection of beneficiary, supervision, monitoring – by Sub-Divisional level Project Implementation Committee.
- ❖ Implementation at Block level by concerned BDOs.
- ❖ Remittance of fund through District Branch Office of WBSCSTDFC
- ❖ District Manager is the key functionary at District level
- ❖ Per unit project cost – Rs. 116000/- (fully subsidized) as per model estimate of Housing Department.

### **Performance: 2009-2010 to 2011-12**

Housing Department allotted 3120 nos. of houses, 1608 in Jalpaiguri and 1512 in Coochbehar District and accorded administrative approval for construction of 3120 nos. of houses at a cost of Rs. 3619.20 lakh. Altogether 1566 no. of houses had so far been completed while construction is in progress for another 340 nos. of houses. Construction of 1214 nos. of houses could not be taken up due to non-completion of Tender formalities. The matter was intimated to the Department. The Department was requested to provide additional fund @Rs. 51000/- per unit for 1214 nos. of houses.

### **Extension proposal (2012-13)**

Housing Department allotted 2000 houses during 2012-13. BCW Department, in turn, entrusted WBSCSTDFC & WBTDCC for implementation of the scheme. WBSCSTDFC so far forwarded list of 3244 SC/ST/OBC beneficiaries to the Department and Administrative approval was accorded for 515 no. of houses so far.

### **(3) UTARBANGA SECH SAMABAY PRAKALPA (UBSSP)**

#### **Salient Features**

- ❖ Minor Irrigation Scheme being implemented in Jalpaiguri & Coochbehar Districts.
- ❖ Implemented in the areas having no irrigation facilities but underground water extraction is permissible as per SWID.
- ❖ Minor Irrigation Units are provided to beneficiary groups of Scheduled Caste farmers (Small & Marginal) having 10 acres of more or less contiguous land.
- ❖ Project cost per unit –Rs.65750/- with NSFDC Loan – Rs.46500/-, Subsidy from SCA to SCP – Rs. 10000/-, Beneficiary Contribution –Rs.9250/-.
- ❖ Selection of Beneficiary by the Blocks
- ❖ Implementation by Westing House Saxby Farmers Limited, Govt. Company under direct supervision of District Managers.
- ❖ NSFDC Loan is repaid by State Govt. in five years. Rate of interest -@3% per annum.

### **Performance: 2010-2011**

**Irrigation source created:** (1) Jalpaiguri – 500 units  
(2) Coochbehar – 500 Units

## Impact on Livelihood

- ❖ Successful in providing means of livelihood and augmenting family income of the beneficiaries
- ❖ Cultivation of own land at a much cheaper cost.
- ❖ Generating additional income by hiring out the pump set

**Progress: 2011-2012 & 2012-13** - Project cost has been enhanced from Rs. 65750/- to Rs. 80000/-. It has been proposed to enhance the subsidy component to Rs. 30,000/- to reduce the Loan amount. Cabinet Approval for implementation of 1000 units of MI scheme @ 500 each in Jalpaiguri & Cooch Behar Districts has been obtained. Implementation started in the month of December 2012. Almost all the sanctioned units have been installed and functional barring a few.

## F. AMBEDKAR CENTRE OF EXCELLANCE (ACE)

Establishment of a Nodal Centre for coordinating the Educational, Socio- economic, Cultural, Professional and Skill Development initiatives to maximize the benefits derived by the Scheduled Castes, Scheduled Tribes and Other Backward Classes, creating synergy between the multi dimensional programmes implemented by the Department, its Directorate and the Corporations under its umbrage for their empowerment and promoting excellence at all levels **Ambedkar Centre for Excellence** has been set up at the premises of Cultural Research Institute (CRI), Kankurgachi. It has been proposed to set up **ACE** in each of the Districts in a time bound manner.

## Highlights of activities

1. **KRISHISHRAMIK KALYAN KENDRA (KSKK)** - KSKK, a humble initiative for grassroots level intervention into the major problems of backwardness among the Landless Agricultural labourers, especially those belonging to the target group has been established at Mouza- Helencha, PS-Bagda, District –North 24 Parganas on pilot basis. A database of identified families is being prepared. They are being provided assistances through prevailing schemes of BCW Department. A mechanism would be evolved to monitor them regularly to assess the impact and socio-economic changes and accordingly corrective actions would be initiated for their sustainable development. During 2012-13, loan applications received from 179 SC beneficiaries under SCP loan have been sanctioned through different Banks. Apart from this 67 SC female beneficiaries have been assisted through MSY scheme. Spoken Hindi course was conducted at KSKK as per the local demand in which 50 SC/ST beneficiaries from different cross-sections of the society participated.
2. **MOBILE HEALTH CARE – A Mobile Health care unit** for generating health awareness and providing preventive health care in the remotely located SC dominated Villages of Bongaon Sub-Division has been launched on Pilot Basis. This unit has regularly been visiting remotest parts of the sub-division as per pre-fixed schedule. Huge demand of the services provided has been envisaged in the locality.

Based on the success of this Pilot Project it has been decided to replicate it with some modifications in 100 Block/ Municipalities falling under the Assembly Segments reserved for SC/ ST candidates.

3. **CAREER APTITUDE TEST (CAT)** - Career Aptitude Test using **David's Battery of Differential Abilities (DBDA)** was administered to the awardees of Ambedkar Medha Puraskar 2010 and 2011 to facilitate choice of the right career by the students and their parents. CAT was conducted in all the Districts of the State in which about 1200 Students of Class XI/XII participated. Recommendations indicating career options based on the results of CAT in respect of each participant have been uploaded in the Departmental Website.

**2012-13 : About 1500 nos. of students who got the awarded would be covered**

4. **PRE-EXAMINATION COACHING FOR UPSC CIVIL SERVICES EXAMINATION -2013 [INDIAN ADMINISTRATIVE SERVICE (IAS)]** - Pre-Examination Coaching for meritorious SC/ST aspirants intending to appear in the Civil Services Examination 2013 has been announced. Training is being conducted by M/S Vajiram & Ravi, a reputed study centre based at Delhi. Entire cost is being borne by the State Government. Cost per student – Rs. 2,40,000/-

2011-12 : Four (4) Students are now undergoing Training.

2012-13: Four candidates have been saponsored to M/S Vajiram & Ravi

On-line registration through <http://www.wbsed.gov.in/wbscstdfc> is in progress. **Help line - 033 65501888.**

5. **JOB FOCUSED TRAINING PROGRAMME FOR SC & ST YOUTHS** - Job-focused Training Programme was introduced with the objective of increasing employability of SC/ST candidates. It was decided to target unemployed youths having educational qualification of 10<sup>th</sup> standard and below.

**2011-12 :** Out of 1345 SC/ST youths trained in Security Guard 1043 were provided job employment in private sector.

**2012-13 :** Out of 1157 candidates trained so far, 1016 were provided job-employment. Second round training is in progress.

Database of candidates available in the Departmental website: [www.anagrasarkalyan.gov.in](http://www.anagrasarkalyan.gov.in)

**Training in Plastics Engineering & Technology trade provided through Central Institute for Plastics Engineering & Research (CIPET), Haldia a GOI Institute.**

2011-12 : Out of 144 SC/ST Candidates 128 were provided job employment.

2012-13 : Out of 150 candidates trained 144 were provided job employment. Training for another 200 ST youths has been initiated.

6. **PERSONAL DEVELOPMENT PROGRAMME** - Personal Development Course, a package of working English, IT Skill, grooming for SC/ST youths has been launched at 10 locations in North 24 Parganas & Nadia District. He trainees would be evaluated & certified by Microsoft (Global Certification) & Bourville College, UK. At present 410 no. of SC/ST graduate youths are undergoing training. Objective of the programme is to prepare the students for exam/ interview for job-employment in sunrise sector industries. The course has been proposed to be organized

in about 100 Blocks/ Municipalities falling under the Assembly Constituency areas reserved for SC/ST. Expansion of the programme through another 20 centres in Jalpaiguri, Coochbehar, Paschim Medinipur & Purulia @ 5 centre each has been initiated. Another batch of 442 students have been taken on board in the existing 10 centres.

**7. SPOKEN ENGLISH COURSE -VLE (VIRTUAL LEARNING ENVIRONMENT)-** Spoken English Course through Virtual Learning Environment (VLE) for the youths belonging to SC/ST/OBC communities had been introduced in February, 2012 on a pilot basis with CRI as nodal centre and the remote classroom at Bagda. Ramakrishna Mission Institute of Culture (RMIC), Golpark, is providing Teacher, learning materials and the course content. Audio-visual communication is being made through broadband and Skype.

**2012:** Out of 30 learners, 22 passed out and were awarded certificate

**2013:** Second batch of 25 students are now undergoing training. Expansion of this facility in Malda, Balurghat has been initiated.

**8. SPOKEN ENGLISH COURSE (CLASS ROOM ENVIRONMENT) -** Spoken English Course in classroom environment in association with Ramakrishna Mission Institute of Culture has been introduced from Feb 2013. Training would be provided free of cost initially to 50 SC/ST students. Classes would be held at CRI Ambedkar Bhavan 2-days in a week. The learners are expected to enhance their pronunciation, fluency, vocabulary and listening skills after completing the course successfully.

**2012-13: 50 Students are now undergoing classes.**

**9. SPANISH LANGUAGE COURSE (CLASS ROOM ENVIRONMENT) -** Spanish language Course in classroom environment in association with Ramakrishna Mission Institute of Culture has been introduced from Feb 2013. Training would be provided free of cost initially to 35 SC/ST students. Classes would be held at CRI Ambedkar Bhavan 2-days in a week. The learners are expected to enhance their pronunciation, fluency, vocabulary and listening skills after completing the course successfully.

**2012-13: 18 Students are now undergoing classes.**

**10. PRE- EXAMINATION TRAINING CENTRE (PETC) -** Training courses for different competitive examinations like WBCS, PSC Clerkship Misc. Services, and School Service Commission etc. are conducted at two PETCs in the State. The PETCs are located at Salt Lake, Bikash Bhavan (4th Floor) at the office of DWO, Kolkata and Jalpaiguri Town at the office of the PO cum DWO, Jalpaiguri. PETCs are being revamped and new courses would be introduced soon.

Visit us at [http:// www.anagrasarkalyan.gov.in](http://www.anagrasarkalyan.gov.in)