



**WEST BENGAL SCHEDULED CASTES & SCHEDULED TRIBES  
DEVELOPMENT & FINANCE CORPORATION**

**(A Government of West Bengal Undertaking)**

Head Office : Block: CF, 217/A/1, Sector - I, Salt Lake, Kolkata- 700064  
Phone : 033 - 4026 1500/1505/1509-31, Fax : 033 - 4005 1233/1234  
E-mail : wbscstdfc@gmail.com, Website : www.anagrasarkalyan.gov.in

Memo No : 515(20)/SCTC

Date : 21-06-2017

To

The District Manager

West Bengal SC/ST Development & Finance Corporation

All District Branch

Madam/ Sir,

I am directed to forward herewith the minutes of State Level Review Meeting of the Corporation held on 2<sup>nd</sup> June 2017 at the conference hall of WBSBSTDFC, Salt Lake.

This is for your kind information & necessary action.

Encl. : As stated

Yours faithfully

  
21/6/17

General Manager

**Minutes of State level review meeting with the District Branch Offices**

**DATE OF MEETING: 2 June 2017**

**TIME: 12:00 Noon**

**VENUE: Conference Hall of WBCSTDFC, Salt Lake**

**Present: List enclosed**

**In chair : Dr. U.N. Biswas, Chairman in the Rank of Cabinet Minister.**

Hon'ble Chairman addressed the assembly. He briefly mentioned about the dropout rates in higher education as it envisaged from sabooj sathi bi-cycle distribution record. Considerable no. of target group youths is to be provided guidance on career options – it is the call of the next financial year. Career Paramarsh Kendra (CPK), a new initiative being piloted at Bongaon is likely to be implemented in different parts of the State. These centres will function as focal points to provide career counseling, assess training needs and percolate information on suitable career paths to students and unemployed youths.

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

- 1. Annual Accounts 2016-17:** Annual Accounts of the Corporation is to be finalized with top priority. Final Accounts, after approval of Board, would be sent to AG for Auditing. Finance Department has directed to complete Audit of Accounts by June 2017 in the context of merger of WB SC ST Development & Finance Corporation with WB Backward Classes Development & Finance Corporation. The bill for constitution of the new Corporation is scheduled to be placed in the WBLA in the next session of the Assembly in July 2017.
  
- 2. Annual Plan 2017-18:** Annual Plan indicating notional allocation and physical target was discussed at length. Districts were requested to start sponsoring of cases under different schemes at the earliest. Priority would be assigned to set up Beauty Parlors under NSFDC Term loan/ LVY scheme by the willing candidates who were currently undergoing advanced training across the State. If the physical target assigned under NSFDC Term Loan/ LVY scheme is fulfilled with trained candidates of Advance Beauty Therapist training programme there is no need to sponsor further cases. Districts were further requested to send proposals for implementation of permissible schemes under TSP which are expected to create sustainable livelihood for the tribal communities. Locally available resources, dovetailing of fund from other schemes should be explored. Safai karmacharis and their dependent family members are to be assisted in 2017-18. Representatives of safai Karmachari organizations will approach District Managers in this regard.

- 3. Skill Development Programme:** The Corporation witnessed delay in selection of candidates in case of project linked skill trainings like 'Beauty Therapist', 'Self-employed Tailor', 'Multipurpose Health Worker', 'Agri-extension worker' etc. though other programmes were nearly completed. Delay occurred due to lengthy process involved in selection. All Districts were requested to monitor progress closely. District Managers were requested to visit at least one centre in a week and encourage the candidates.
- 4. Group Insurance Scheme for beneficiaries:** It has been decided to cover beneficiaries of the Corporation under Group Insurance Scheme. More than 25000 assisted beneficiaries of 2015-16 had already been covered. Beneficiaries assisted in 2016-17 would be covered soon. From 2017-18 onwards, disbursement would be made after deducting premium amount from the loan component and the same would be reflected in the sanction order. Extract of loan ledger account prepared for NACH mandate should be suitably revised to accommodate additional information like Nominee and age of the beneficiary. The MIS so prepared should be sent to HO from time to time by the Districts. Premium would be paid centrally by the HO. Complete database of beneficiaries covered would be sent to the Districts. Covering the assisted beneficiaries under suitable social security scheme is also under active consideration.
- 5. Recovery through NACH:** More or less 50% of the mandates were found to be rejected. An analysis on reason for rejection was prepared and presented by ICICI Bank. Majority of the causes of rejection are controllable while mismatch of signature, thumb impression cases are required to be taken up with appropriate authorities by the ICICI Bank. Following steps are advised to avoid rejection:-
- (a) Sensitize the beneficiaries properly – enquire about the specimen signature, how he / she withdraws money from Bank etc., date of last transaction to ascertain whether the account is active or not?
  - (b) Beneficiaries to carry Pass Book – photocopies are to be preserved
  - (c) Mandate Forms are to be filled in meticulously in original copy – no overwriting – avoid use of fluid/ whitener etc., no correction.
  - (d) Filled in mandate forms are to be verified by another employee
  - (e) A copy of the mandate form is to be preserved
  - (f) Rejected cases due to mis-match or otherwise are to be verified with Bankers of beneficiaries.
  - (g) Cases of unsuccessful transactions are to be followed up with concerned beneficiaries.
- 6. Recovery status NI Act cases, OTS:** District Branch Offices are requested to send proposal under OTS. A few no. of cases had already been settled. Beneficiaries should be encouraged to take the opportunity to get rid of long

pending dues. As per the West Bengal SC ST Development & Finance Corporation Act, 1976 (thereafter amended in 1980, 1981) Sec. 32 "Any sum payable to the Corporation shall be recoverable under Bengal Public Demand Recovery Act, 1913" – Notices may be issued to the defaulters by appropriate authority. Some of the Districts have taken such initiative.

7. **Monthly report on DBT** : Such report was asked for by the Ministries of GOI. Districts are to send monthly report in prescribed format for onward transmission from HO.
8. **Livelihood scheme under SCA to TSP**: Guidelines, funding pattern and use of funds under SCA to TSP were discussed at length. District Branch Offices were requested to explore innovative community based schemes/ activities for enhancement of livelihood of the Tribal communities. 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.
9. **Uttar Banga Sech Samabay Prakalpa (UBSSP)**: Alipurduar, Jalpaiguri and Coochbehar Districts were directed to assess the situation and complete as many installations as possible under the scheme. Necessary instructions are being issued to the Westing House Saxby Farmers Limited. A status report on completed installations, further installations possible in the District during next two months should be communicated. Uttar Dinajpur to ascertain no installation was made in the District.
10. **Functioning of Corporation in the newly created Districts**: Purba Burdwan to provide necessary support to Paschim Burdwan, Paschim Medinipur to Jhargram and Darjeeling to Kalimpong till setting up of District Branch office and posting of Officers and staff.

  
(P. Mantra)

Managing Director