

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

**DATE OF MEETING : 10<sup>th</sup> June 2014**

**TIME: 11.30AM**

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

**Present**

List enclosed

Shri S.K. Thade, IAS, Principal Secretary, Backward Classes Welfare Department initiated the discussions. He described the importance of the Corporation as implementing agency of self employment schemes as well as its role in channelizing fund for various infrastructure development schemes of the BCW Department. He advised the District Managers to ensure coordination with the PO cum DWOs/ DWOs at District level. He further advised the District Managers to get their accounts reconciled regularly with the PO cum DWOs/ DWOs. District Managers were further advised to take proactive role in implementation of schemes under SCA to SCP and SCA to TSP during 2014-2015.

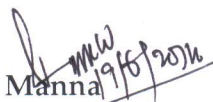
**Agenda-wise discussions and action points emerged out of it are detailed below:-**

1. **Disbursement of cases sanctioned in 2013-14:** Cases which were sanctioned during 2013-14 and could not be disbursed due to Model Code of Conduct should be taken up with priority and settled in a time bound manner.
2. **Utilization of funds:** District Branch offices should send UCs in respect of loans and subsidies disbursed under NSFDC, NSTFDC, NSKFDC, TSP schemes regularly. Other-wise it would be difficult to get fund from the Apex Corporations for implementation of schemes during 2014-15.
3. **Special Central Assistances:** Guidelines, funding pattern and use of funds under SCA to SCP and SCA to TSP were discussed at length. District Branch Offices were requested to explore innovative community based/ Group based schemes/ activities for enhancement of livelihood of the target groups under the SCAs. Apart from subsidy component linked with Loan cases, such livelihood development programmes/ schemes along with related infrastructure support is permissible under the scheme. District Managers were requested to go through the guidelines of SCA to SCP and SCA to TSP in the web-sites of Ministry of Social Justice & Empowerment and Ministry of Tribal Affairs, GOI.

4. **Action Plan -2014-2015: Action Plan** of the Corporation indicating physical target, notional allocations etc. under various schemes was discussed and circulated. District Managers were directed to chalk out awareness generation programmes in selected Blocks to facilitate quick sponsoring. Separate fund would be allocated.
5. **Recovery of Loans:** Recovery of loans disbursed to the target group beneficiaries under various schemes has been a major issue of concern for the Corporation. Most of the District units do not have proper record indicating total demand and status of recovery. However, records of disbursement and recovery, year wise are available in most of the cases. Following steps are recommended further:-
  - (a) Fixing annual target of recovery for the FOs
  - (b) Organizing disbursement cum recovery camps at Block/ Panchayat level
  - (c) Arranging financial incentive for such camps
  - (d) Regular remittance of recovered amount to the HO for onward repayment to the Apex Corporations
  - (e) Follow up with the Banks for recovery of Margin Money Loan amount which has been pending for long time in most of the Districts – Reference –last communications with SLBC.
6. **Operation of Bank Accounts & BRS** – AG (Audit) raised the issue of large no. of Bank Accounts in respect of all the District Branch offices. Most of those are non-operational. BRS is not prepared regularly resulting in delay/ erroneous annual accounts. It is advised to limit the Bank Accounts to 4 (four) nos. only preferably with lead Bank of the District and other Banks having good record of participation in Corporation's scheme. Proposed Accounts are as below:-
  - (a) **Account-1: SCA to SCP subsidy** (SCP loan, NSFDC Term Loan, LVY, MSY)
  - (b) **Accounts -2: Loan** (NSFDC, NSTFDC, NSKFDC, Margin Money)
  - (c) **Accounts -3: Other Authority Fund** (CD Schemes under SCA to SCP, SCA to TSP, Art. 275(I), Inter Caste Marriage, Data Entry Operator, Misc. other fund)
  - (d) **Accounts -4: SCA to TSP (Subsidy for SHG linked), Establishment fund – Salary grant, awareness generation, incentive, other grants.**A separate order is being issued shortly. Pending the order the District Branch offices may take initiative in this regard.
7. **Tally Based Accounting:** On-line accounting through Tally has been introduced. District Managers are to ensure dedicated internet connectivity having bandwidth of at least 2 Mbps for Tally based accounting. Manpower for Tally support is to be outsourced if not done earlier. FOs/ Accountants need to be associated with the accounting. Transaction is to be uploaded daily basis. A brief guideline for checking of Accounts by the District Managers is to be prepared by HO. The system should be made fully operational by July 2014.

8. **Beneficiary loan account:-** The Corporation has taken initiative to create individual beneficiary-wise loan ledger account through Tally. District Branch offices should initiate aggressive steps to complete the work starting with the current loan accounts and working back to last 5 years. A complete picture should emerge by the end of **August 2014**.
9. **Annual Accounts 2013-14:** Annual Accounts of a financial year is required to be sent to AG (Audit) by the month of June of the next financial year. Compilation of Accounts require a considerable time. Hence District Offices are to send Accounts by 15<sup>th</sup> of April. This is possible only when accounts are maintained regularly. A serious lapse is noticed in case of some Districts. **Proactive step should be taken to complete the accounts for 2013-14 by June 2014 by the defaulter Districts.**
10. **EWS Housing Scheme:** Progress of construction and utilization of fund is to be sent in every month. Construction work should be taken up through BDOs immediately.
11. **Skill Development:** Corporation has been entrusted with various skill development activities by the BCW Department. Role of the District Managers should not be limited to selection of beneficiary only. Henceforth all District Managers are directed to monitor the programme closely and visit the Training centres at least once in a month to encourage the candidates. Details of skill development initiatives are available in [www.wbscstcorp.gov.in](http://www.wbscstcorp.gov.in)
12. **MSY Recovery/ DCR :** A point has been raised regarding recovery through DCRs, especially, in case of MSY Loans. It has been observed that an order was issued previously allowing collection through DCRs with the apprehension that writing cheques might be inconvenient for the beneficiaries. At the same time Audit has raised several irregularities in collection through DCRs. In view of this, it is advised to take repayment through Cheques only as far as practicable. ECS may be adopted also. A separate Order in modification of the earlier order issued is being sent shortly.

A compendium of instructions, circulars, guidelines etc. is being prepared by the corporation which would be uploaded in the website soon. District Managers are requested to visit the portal and send feedback.

  
P. Manna  
Managing Director