

Government of West Bengal
Department of Self Help Group & Self Employment
20B, Abdul Hamid Street,
Kolkata - 700 069

Tel./Fax. No. (033) 2262 5863.

No. 537-SH/2I-01/15

Dated, Kolkata, the 28th April, 2015

In exercise of the power conferred by Sub-Section 9.1 and 9.2 of Section 9 (Power to amend and / or relax/repeal) of the NOTIFICATION No. 101/SH/2P-19/09 dated 15-07-09 as amended vide NOTIFICATION No. 86-SH/2P-19/09 dated 15/02/2010, NOTIFICATION No. 432-SH/2P-13/10 dated 29/06/2012 and NOTIFICATIONS as amended from time to time, the Governor is hereby pleased to issue the following amendments in the said Notification as subsequently amended :

Amendments

- 1) For clause 3.4 of the notification no. 101/SH/2P-19/09 dated 15-07-09 following substitution shall be made :

3.4 National Rural Livelihood Mission (NRLM) shall mean a scheme launched by Ministry of Rural Development, Government of India restructuring Swarnajayanti Gram Swarojgar Yojana (SGSY) replacing the existing SGSY Scheme effecting from 1st April, 2013.

- 2) For clause 4.3 of the notification no. 101/SH/2P-19/09 dated 15-07-09 following substitution shall be made :

4.3 All SHGs who are covered under National Rural Livelihood Mission (NRLM) Scheme.

- 3) Under clause 5 of the notification no. 101/SH/2P-19/09 dated 15-07-09, in addition to clause 5.1 & 5.2, clause 5.3 shall be added as follows :

5.3 The WBSSP Scheme is not applicable to the SHGs who have received Capital Subsidy against their Bank loan.

- 4) For clause 6.1 of the notification no. 101/SH/2P-19/09 dated 15-07-09, the amount of Rs.5.00 lakhs has to be replaced by Rs.3.00 lakhs. The clause 6.1 of the notification shall be as follows :

Subject to sub clause '6.2' below all SHGs coming under the applicability criteria as specified under clause '4' above will be eligible for receipt of interest subsidy under this scheme on interest to accrue on and from 1st April, 2014 provided they have obtained bank credit not exceeding Rs.3.00 lakhs under any of the applicable schemes specified under clause '4' above on or after 1st April, 2009 and they have not defaulted on due repayment of either the principal or interest to the Bank providing such credit.

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Provided those SHGs who have obtained bank credit exceeding Rs.3.00 lakhs under any of the schemes specified under clause 4 above will also be eligible for the interest subsidy upto Rs.3.00 lakhs while there will be no interest subsidy on the balance amount.

- 5) For Clause 7.1 of the notification no. 101/SH/2P-19/09 dated 15-07-09 on calculation of Interest Subsidy, the following amendments shall be made :

With the introduction of NRLM Scheme, a portion of interest charged by the Bank on the loan account of SHGs are subvented. On the basis of various eligible rate of interest subsidy received/to be received by the SHGs on their loan account from NRLM, the SHGs have been classified under 3 (three) categories.

The quantum of interest subsidy to be received under WBSSP Scheme and also from NRLM Scheme shall be as follows :

SL NO.	CATEGORY	ELIGIBLE INTEREST SUBSIDY UNDER NRLM SCHEME	ELIGIBLE INTEREST SUBSIDY UNDER WBSSP SCHEME
i)	Category I - (Special target area) The women SHGs of 5 (five) districts, namely, Bankura, Birbhum, Coochbehar, Medinipur West and Purulia shall come under special target area.	The Bank will lend to all women SHGs of 5 districts of West Bengal at Category I @ 7% p.a. under NRLM project (Interest Subvention is available to the Bank from NRLM to cover the difference between the Lending Rate of the Banks and 7% p.a.). An additional interest subvention @3% p.a. will also be available to them for prompt repayment. So, in case of prompt repayment, the women SHG beneficiaries of the special target area will pay interest @4% p.a. after receiving interest subsidy under NRLM Scheme.	The Bank shall claim Interest subsidy @ 2% p.a. (over & above NRLM Subsidy) on the loan account of the SHGs. So, the effective rate of interest, after receiving interest subsidy from NRLM & WBSSP shall come down to @2% p.a.
ii)	Category II - (Other area) The NRLM compliant SHGs of all remaining districts .	The NRLM compliant Women SHG beneficiaries shall receive interest subsidy from NRLM in such quantum that they have to pay interest against their Bank loan @7% p.a.	The Bank shall claim Interest subsidy @ 5% p.a. (over & above NRLM Subsidy) on the loan account of the NRLM compliant Women SHGs under WBSSP Scheme. So, the effective rate of interest of loan accounts, after receiving interest from NRLM & WBSSP, shall be @ 2% p.a.

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SL NO.	CATEGORY	ELIGIBLE INTEREST SUBSIDY UNDER NRLM SCHEME	ELIGIBLE INTEREST SUBSIDY UNDER WBSSP SCHEME
iii)	Category III - All other SHGs not covered under Category I & Category II e.g. SHGs of PACS, male and mixed group SHGs etc.	The Category III SHGs are those SHGs not covered under NRLM scheme.	The Bank shall claim Interest subsidy @ 9% p.a. on the loan account of the eligible SHGs under WBSSP Scheme. So, the effective rate of interest of loan accounts, considering interest rate on Bank loan @11% p.a., shall be @ 2% p.a.

4. This modification will come into effect from 1st cycle of the financial year 2014-15, i.e. from 1st April, 2014.

Direction

The amendment is issued with the concurrence of the Finance Department (Group - M) vide their order dated 12th March, 2015.

By order of the Governor,

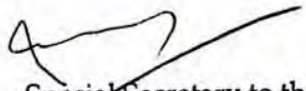
Sd / A. Aftab
Secretary
SHG & SE Department

No. . 537/1(13)/SH/2I-01/15

Dated, Kolkata, the 28th April, 2015

Copy forwarded for information & necessary action to :

- (1) Accountant General (A & E), West Bengal Treasury Buildings, Kolkata - 700001.
- (2) Accountant General (Audit), West Bengal Treasury Buildings, Kolkata - 700001.
- (3) Principal Secretary, P & RD Department.
- (4) Principal Secretary, Municipal Affairs Department.
- (5) Pay & Accounts Officer, Kolkata Pay & Accounts Office- I, 81/2/2, Phears Lane, Kolkata -700012.
- (6) Accounts Officer, West Bengal Secretariat, NABANNA, Howrah - 711102.
- (7) Registrar & DDO, SHG & SE Department.
- (8) District Magistrate, (All districts).
- (9) Managing Director, West Bengal Swarojgar Corporation Ltd.
- (10) Director of Treasuries & Accounts, Govt. of West Bengal, 4, Lyons Range, Kolkata - 700001.
- (11) Private Secretary to the MIC of this Department.
- (12) Personal Secretary to the Secretary of this Department.
- (13) Guard File.


Special Secretary to the
Govt. of West Bengal

CLAIM FORMAT FOR WBSSP INTEREST SUBSIDY FOR THE PERIOD FROM 01.04.2014 TO 30.09.2014

Name of the Bank :

Sl. No.	Name of the Branch	Name of the PACS (for Co-operative Bank only)	IFSC Code	District	Block	Complete Name of the SHG	Full address of the SHG	Category (NABARD SHG of SGSY/SGSRY/BSKP/Others)	Activity of the Group	Loan Account No. of the SHG
1	2	3	4	5	6	7	8	9	10	11

Rate of interest Charged	Whether the loan account of the SHG is covered under NRLM Scheme (Say 'Y' for Yes, else mention 'N')	Principal Outstanding as on 01.04.2014 (Rs.)	Interest applied/realised during 01/04/2014 to 30/09/2014 (Rs.)	Outstanding as on 30/09/2014 (Rs.)	Eligible Interest Subsidy @2% - For Category I Districts @ 5% - For all NRLM compliant SHGs under Category II Districts @ 9% p.a.- For all SHGs not covered under NRLM Scheme (Rs.)
12	13	14	15	16	17

NOTE : [Please change the date of the heading and also dates under various columns as per the half-yearly claim period such as

(i) from 1st April, to 30th September & (ii) from 1st October, to 31st March,]

*** CLAIM FORMAT FOR SUBMISSION OF SOFT COPY OF THE INTEREST SUBSIDY CLAIM UNDER WBSSP SCHEME W.E.F. 01.04.2014.

BRANCH-WISE SUMMARY SHEET FOR WBSSP INTEREST SUBSIDY CLAIM FOR THE PERIOD FROM 01.04.2014 TO 30.09.2014

Name of the Bank :

Sl. No.	Name of the Branch	District	Total number of SHGs	Principal Outstanding (sum total) as on 01.04.2014 (Rs.)	Interest applied/realised (sum total) during 01/04/2014 to 30/09/2014 (Rs.)	Outstanding (sum total) as on 30/09/2014 (Rs.)	Eligible Interest Subsidy (sum of interest subsidy @ 2% p.a., @ 5% p.a. and @ 9% p.a.) (Rs.)
1	2	3	4	5	6	7	8

This is to certify that the claim for interest subvention has been made for all the eligible accounts which are performing as on the date of claim.

(Signature of the Nodal Officer with seal)

(Certificate to be submitted at the bottom of the Branch-wise summary sheet under signature & stamp of the Nodal Officer of the Bank)

NOTE : [Please change the date of the heading and also dates under various columns as per the half-yearly claim period such as

(i) from 1st April, to 30th September, & (ii) from 1st October, to 31st March,]