

Government of West Bengal
Labour Department
East India Buildings, 2nd Floor
20B Abdul Hamid Street
Kolkata-700069

No.364-Emp.
Emp./1M-9/2014

Dated, Kolkata, the 18th August, 2014

RESOLUTION

The State Government has been making a constant endeavour to accelerate the growth of Self-Employment ventures of the unemployed youth of the State and accordingly there is a concerted effort to explore the potentialities available in the Transport Sector to extend the scope of Self-Employment. It has been under consideration of the Government to provide financial assistance to the enrolled job-seekers of Employment Bank, the existing web-based job portal of Government, in the form of subsidy, so that they are encouraged to take up Self-Employment ventures in the Transport Sector by way of purchasing small/medium vehicles with the financial subsidy and loan/advance from the Banks/Financial Institutions.

After careful consideration of the matter, the Governor is pleased to formulate and introduce a new scheme to be implemented throughout the State, the details of which are given below:-

1. Short Title:-

This scheme is named 'GATIDHARA'.

2. Objective:-

The objective of the scheme is to generate self-employment in the Urban and Rural areas of the state through promotion of transport service.

3. Definition:-

- a. "Applicant" means a person who has applied for financial assistance under this scheme
- b. "Bank" means any Public Sector Bank /Financial Institution including Gramin Bank and Co-Operative Bank functioning in West Bengal.
- c. "Disbursed" means the cases disbursed by the bank and shall consist of loan, subsidy and applicant's share in right proportion as Margin Money.
- d. "Enrolled" means enrolled with Employment Bank Under the Directorate of Employment.
- e. "Family" for the purpose of the scheme shall be deemed to consist of spouse, dependent parent, dependent minor children and dependent unmarried/widow sister.

- f. "Prescribed" means Prescribed by the Government of West Bengal.
- g. "Sanctioned" means the cases sanctioned by the bank for disbursement of loan amount.
- h. "State Government" means Government of West Bengal.
- i. "Sponsored" means the loan applications which are considered eligible by the screening committee and submitted to the bank for sanction.
- j. "Subsidy" means State Government Financial Assistant, 30% of Project Cost, subject to a maximum Rs.1,00,000/-(One lakh).
- k. "Unemployed Youth" means any unemployed person enrolled with the Employment Bank.

4. Eligibility:-

A person is eligible to receive assistance under the scheme provided:

- a. He/ She has completed 20th year and not 45th year of age as on 1st day of April of the year in which he/she has applied to come under the scheme. The upper age limit is relaxable by five years in case of SC, ST, and 3 years for OBC persons.
- b. An individual entrepreneur engaged as un-employed with the Employment Bank of the State and whose family income does not exceed Rs.25,000/- per month and who intends to generate income by providing transport services will be eligible under the scheme.
- c. Entrepreneurs who might have availed loan under BSKP, USKP or any other scheme will also be eligible to avail of the scheme provided that they have fully repaid their loans or there is no demand for repayment pending against them and if the earlier loan received under any programme or scheme linked with grant or subsidy from the Govt.(State/Central) and provided further that the total subsidy of all such schemes including the present one should not exceed the limit prescribed under the present scheme.
- d. He/ She shall have to possess a valid commercial Driving License.
- e. The candidate who has received employment assistance in 'YUVASREE', is also eligible for the scheme.

Contd.P/3.

5. **Applicability :-**

- a.) The scheme shall be applicable to any entrepreneur as given in the Para-4 above, who wants to be Self-Employed as a service-provider in Transport Sector by purchasing a small or medium vehicle.
- b.) More than one member from the same family shall not be eligible for subsidy under the scheme.

Other Conditions:-

- a. In case wherever necessary, the required papers from the Transport Department or RTO should be obtained by the applicant. Such license or permit will be obtained from the Transport Department or RTO on priority basis after the recommendation of the proposal by the Screening Committee.
- b. Once the scheme is sanctioned and loan is disbursed in favour of any entrepreneur, his /her Registration both in Employment Exchanges and Employment Bank will be kept in abeyance.
- c. If the applicant has been a recipient of Unemployment assistance under YUVASREE, the allowance will be stopped as soon as loan is disbursed by the Bank under this scheme.

6. **Project Cost:-**

Project cost for an individual applicant will be subject to a maximum limit of Rs.10,00,000/- for purchasing of small and medium vehicles.

7. **Funding Pattern:-**

Subject to fulfilment of all other conditions,

- a. State Govt. shall provide a subsidy or grant of 30% of the project cost subject to a maximum of Rs.1,00,000/- per case.
- b. 5% of the project cost shall be provided by the entrepreneur as margin money.
- c. The balance 65% of the project cost or the amount as may be required after deducting the entrepreneur contribution and Govt. subsidy from the total project cost will be provided by the bank as a term loan or working capital loan.

8. **Coverage:-**

This scheme shall be having extensive coverage for the entire state of West Bengal. All the Nationalised Banks, Gramin Banks and Cooperative Banks functioning in the state and Govt. financial institutions shall take up the scheme.

9. **Nodal Agency:-**

Labour Department, Govt. of West Bengal will be the nodal agency for the scheme, Directorate of Employment shall function as the implementing and monitoring agency under the scheme.

10. **Fund Management:-**

- a. The loan component of the scheme will be financed by the Public Sector Banks including all Gramin Banks and Co-operative banks /Financial Institutions of the State.
- b. Subsidy will be provided by the State Government in the Finance Department .The Finance Department will release the Subsidy Money from the State Budget to the Labour Department who will reallocate it to the Director of Employment .The Director of Employment will open a dedicated and separate Savings account in a Public Sector Bank for transaction of the subsidy money. Separate Ledger should also be maintained for this purpose. The Bank Account shall be operated jointly by the Director of Employment and the D.D.O of the Directorate.
- c. The Director of Employment shall be allowed to reallocate 3% of the total Budgetary allotment received to the Headquarters and subordinate offices under his control to expend for Office Expenses and Logistics need for implementation and monitoring of the programme. The rest 97% of the allocated amount will be drawn by the D.D.O of Directorate for deposit of cheque to the designated Bank.
- d. The subsidy money may be released by the Finance Department to the existing Head of Account of USKP as detailed below :—
“2230-Labour and Employment-02-Employment-004-Research, Survey and Statistics-SP- State Plan (Annual Plan and XIIth Plan)-003-Udiyaman Swanirbhar Karma Sansthan Prakalpa-2008 [LB]-V-33-Subsidies-05-Other Subsidies” under Demand No. 35. (Head Code: 2230-02-004-SP-003 [LB]-V-33-05, Demand No. 35)

11. **How to apply:**

The applicants shall submit the duly filled in applications with required documents to their respective Office of the Sub-divisional Officer(S.D.O) and in case of Kolkata Municipal Corporation area, application should be submitted to the office of the Joint Director of Employment, Kolkata District at Purta Bhaban, Salt Lake.

- a. Application shall be made in a prescribed form as given in Annexure-I.

- b. The application should be supported by – (i) an affidavit by the applicant as per **Annexure-II** , (ii) Income Certificate and unemployment certificate of the family in **Annexure-III**, (iii) Photocopy of Age-proof, (iv) A Project Report. (v) Photocopy of valid Commercial Driving License.
- c. The Income Certificate and unemployment certificate in the form as given for the family may be issued by the Pradhan of the Gram Panchayats / Subhapati of the Panchayat Samities /Borough Chairperson of corporation /Chair Person of Municipalities/M.L.A.s/M.P.s/ Any Group 'A' Govt. Officer.
- d. The Project Report may be prepared in consultation with a technically qualified Govt. official of the Block/Municipality concerned or by a private practitioner.
- e. All the forms can be downloaded from the Employment Bank website or may be collected from the S.D.O. office./ JDE ,Kolkata office.
- f. The office of the S.DO / Joint Director of Employment-in-Charge of Kolkata District (in case of Kolkata Municipal Corporation area) shall receive and scrutinize the applications and the relevant enclosures, arrange for proper documentation and place them before the Screening Committee through the Member-Convener for screening and recommendation

12. Screening:-

The screening of application shall be done by the Screening Committees to be set up in the following manner:-

A. Sub-Division Level Screening Committee

- a. S.D.O - Chairperson
- b. Officer-in-Charge of the Employment Exchange – Member-Convener
- c. Representative(s) of the banks participating in the schemes - Members
- d. Lead bank Manager or his representative – Member
- e. R.T.O or his representative –Member.
- f. Joint Director of Employment-in-Charge of the District-Member.
- g. Representative of District Industry Centre - Member

B. Screening Committee of Kolkata Municipal Corporation Area

- a. Joint Director of Employment-in-Charge of Kolkata District -Chairperson
- b. Officer-in-Charge of Regional Employment Exchange – Member Convener
- c. Representative(s) of the banks participating in the schemes – Members
- d. Representative of S.L.B.C – Member
- e. Officer-in-Charge of the Employment Exchanges – Member

In addition, State Government may, wherever considered so necessary, nominate subject matter specialists/people's representatives/and eminent persons in the field of self employment, not exceeding two in each of the committees.

13. Function of Screening Committee:

The screening committees shall dispose of all pending cases in its meeting to be held at least once every month.

- a) The screening committee will call the candidates up for interview to select suitable persons and projects submitted by them.
- b) The Chairman of the screening committee will thereafter send the recommended proposals in original to the officer-in-Charge of the Employment Exchanges.
- c) The applications previously recommended but rejected by the bank should also be reconsidered by the committee to decide as to whether the case may be send back to the concerned Bank with or with out modification.

14. Sponsorship :-

As soon as recommended Project Proposals with application and other documents are received from the Screening Committees, the Employment Exchanges concerned shall verify the documents and maintain a Book Record (**Annexure-IV**) and send the recommended Project proposals to the respective Banks / Financial Institutions as per the area of operation.

The Book Record will help to monitor the scheme and maintenance of statistics.

15. Sanctions of Loan:-

- a. The Banks or any other financial institution on receipt of the recommended applications from the Employment Exchanges shall process the applications independently for sanction and disbursement of loan.
- b. The Bank may, in its turn, commence all enquiry as may be deemed necessary. After completion of the process, the Bank or any other financial institutions shall grant sanction to the loan applications considered eligible and instruct entrepreneurs to deposit their contribution (5%) with Bank.
- c. After margin money is deposited the Bank shall submit requisition for subsidy to the Directorate of Employment through link bank by depositing **Annexure-B**. A copy of communication may also be endorsed to the Employment Exchange concerned.

Contd.P/7.

- d. Those cases which are sponsored by the Employment Exchanges but rejected by the Bank shall be returned along with the reasons for rejection.
- e. The Employment Exchange shall examine these rejected cases vis-à-vis the cause of rejection and defects, if found rectifiable, will be suitably rectified by the applicant in consultation with the Chairman of the Screening Committee and resubmit them to the Bank.
- f. If however, the Screening committee is not satisfied with the cause of rejection presented by the bank concern, it may draw the attention of the LDM for appropriate action. All dispute between the LDM and the Screening Committee related to sanction or rejection of an application under the scheme, if any, shall be placed before the District Level Monitoring Committee for further consideration and taking up with the higher authority of the bank for final settlement.

16. Release of subsidy:-

- a) Each banking or financial establishment will select a Branch, preferably the main branch in Kolkata, as its "Link Bank".
- b) Having received the requisition for Govt. subsidy from the financing Bank branch, Link Banks shall claim subsidy from Director of Employment by sending the list of beneficiaries in **Annexure-C** along with a copy of **Annexure-B** where the banks shall clarify that margin money has been deposited by the entrepreneurs.
- c) The Directorate of Employment shall examine the claim and release appropriate amount of subsidy in favour of the concerned Link Bank and forward the advice/instruction through the fastest medium of communication available, within a fortnight of receipt of such requisition .
- d) Un-disbursed subsidy if any should be returned vide demand draft in favour of Director of Employment, West Bengal payable at Kolkata along with Draft Return Memo.
- e) The branches of the participating banks at the time of disbursement of loan will disburse the proportionate margin money/subsidy by debiting the Link Bank and will send the detailed particulars of the beneficiaries along with the respective debit advice.
- f) On receipt of this debit advice, the Link Bank will adjust the amount by debiting the account maintained by the State Government for this purpose with due intimation to the Director of Employment and Financial Institutions.

17. Disbursement of Loan:-

- a) On receipt of subsidy and the applicant's contribution the Bank or any other financial institution shall arrange to disburse the amount in accordance with disbursement schedule and inform the Employment Exchanges, Screening Committee and also the Directorate of Employment.
- b) All disbursement shall consist of loan, subsidy and applicant's share in right proportion and are expected to take place within 15 days of receipt of subsidy as per guide lines of Reserve Bank of India. No subsidy, henceforth, shall be retained by the Bank undisbursed for more than a month, failing which interest will be charged on the subsidy amount. The Bank shall be liable to pay interest to the Directorate of Employment or to the entrepreneurs at the rate charged by bank to the entrepreneurs for their share of loan from the bank, against the amount of subsidy lying undisbursed with the bank beyond one month(30days), provided that the entrepreneur's contribution has also been deposited to the bank.
- c) The entire project cost of the scheme sanctioned in favour of an applicant will be disbursed by the bank direct to the Authorized Dealer who will supply the vehicle.

18. Rendition of Report and Returns:

The Employment Exchanges shall prepare a monthly return in the proforma as given in Annexure -A and transmit the same to the higher authorities.

19. Rate of Interest:-

It shall be at par with the similar schemes being implemented by the Government of West Bengal, as decided/determined by the Reserve Bank of India from time to time.

20. Repayment of Loan:-

- a) The repayment period would be five to seven years. The initial moratorium period shall be prescribed by the banks concerned.
- b) Any demand for recovery of loan or default in repayment under the scheme shall be treated as public demand under the Public Demand Recovery Act, 1913.

21. Recovery, Advisory and Monitoring Committee:-

These committees shall meet once in each quarter or earlier, if necessary. The committee will review the progress of the programme, sort out problems of implementation, monitoring and co-ordination amongst different stake-holders attached to this programme and review the matter of recovery of loan.

Contd.P/9.

The committee may suggest measures which may be taken up by the Government for the betterment of the programme.

Following Recovery Advisory and Monitoring Committees may be set up-

A. State Level

- | | | |
|------|--|-------------------|
| i. | MIC, Labour Department, Govt. of West Bengal | Chairman |
| ii. | Secretary, Labour Department | Member |
| iii. | Secretary to the Govt. of West Bengal
Finance Department (Lending) | Member |
| iv. | Principal Secretary to the Govt. of West Bengal,
Transport Department . | Member |
| v. | Representative of S.L.B.C | Member |
| vi. | Director of Employment, W.B. | -Member Secretary |

B. District Level:

- | | | |
|-------|---|------------------|
| i. | District Magistrate | - Chairman |
| ii. | Supdt. Of Police or his representative | - Member |
| iii. | One Karmadhaksya of Zilla Parishad
(to be Nominated by Sabhadhipati) | - Member |
| iv. | Lead District Manager of the District | - Member |
| v. | Representative of three major banks operating in district | - Member |
| vi. | One Representative of Chairperson of each Municipality | - Member |
| vii. | RTO of the District | - Member |
| viii. | Joint Director/ Dy. Director of Employment-in-Charge
Of the District | - Member-Sectary |

This order issues with the concurrence of the Finance Department vide the G.O. No.0013 Group 'L' dated 18.06.2014 and with the approval of the Cabinet held on 5th August, 2014.

This order will take immediate effect.

ORDER

Ordered that the Resolution be published in the Official Gazette and circulated to all concerned.

By Order of the Governor

Amal Roy Choudhury

Government of West Bengal.

No.364/1(1)-Emp.

Dated, Kolkata, the 18th August, 2014.

Copy forwarded for information and necessary action to the Director of Employment,
West Bengal, 67, Bentinck Street, Kolkata-700 069.

Additional Secretary to the Government of West Bengal.

No.364/2(200)-Emp.

Dated, Kolkata, the 18th August, 2014.

Copy forwarded for information and necessary action to :-

01. The Chief Secretary, Government of West Bengal.
02. The Addl. Chief Secy./Pr. Secy./Secy.Department.
03. The Principal Accountant General(A&E), West Bengal, Treasury Buildings, Kolkata-700 001.
04. The Accountant General(Local Bodies Audit), West Bengal, C.G.O. Complex, M.S.O. Buildings(5th Floor), Salt Lake, Kolkata-700 091.
05. The Pay and Accounts Officer, Kolkata Pay and Accounts Office-II, Jawahar Buildings, P-1, Hyde Lane, Kolkata-700 073.
06. The Finance (Budget) Department, Group- 'N' of this Government.
07. The Finance (Audit) Department, Group-'L' of this Government.
08. The Finance (Audit) Department, Group-'T' of this Government.
09. The Development and Planning Department of this Government.
- ✓ 10. State Level Bankers' Committee, U.B.I. Head Office, Kolkata.
11. The Technical Education Department, Bikash Bhavan, North Block, 6th Floor, Salt Lake, Kolkata-700 091.
12. The District Magistrate, District.
13. The Sub-Divisional Officer,
14. Joint/Deputy Directors of Employment, District.
15. The P.S. to Minister-in-Charge, Labour Department.
16. The Guard file.
17.

Additional Secretary to the Government of West Bengal.

[Regarding Labour Department Resolution No.364-Emp. dated 18.8.2014]

Government of West Bengal

Labour Department

Application Form

(To be submitted in duplicate)

G A T I D H A R APhoto to be
pasted and

Self Attested.

1. Name of the Applicant(In Block Letters) :-
2. Father's/Husband's name, address and occupation :-
3. Present Address :-
4. Permanent Address :-
5. e-mail(if any) :-
6. Date of Birth and Age :-
7. Educational Qualification :-
8. Telephone No. :-
9. Enrolment No. in Employment Bank with Date :-
10. Community/Sub-caste/ Sub-Tribe/OBC/PH :-
11. Family Income :-
12. a.(i). Whether received any Self-Employment loan under the
Central/State/Quasi Govt. :- Yes/No.
- (ii) if yes the loan has been fully repaid :- Yes/No.
- b. Whether received assistance from
YUVASREE scheme, if yes with effect from :-
13. Type of Vehicles:- Light / Medium :-
14. Cost of the Vehicle :-
15. Driving license Number and validity :-

I declare that I (a) have enrolled with Employment Bank (b) have not enrolled with the Employment Bank more than one time (C) am unemployed (d) am not defaulter of any State/Central/Quasi Govt. Sponsored loan.

I also declare that the Statements/declarations given by me above are true and correct.

Date: _____

Place:- _____

(Full Signature of Applicant)

Recommended/Not Recommended

Signature with Seal

Chairman, Screening Committee

(Proforma of the Affidavit to be affirmed before a Judicial Magistrate, Executive Magistrate or Notary Public)

In the court of I, Sri/Srimati....., son/daughter/wife of
residing at P.S., District..... by religion do hereby
solemnly affirm and declare as follows:

That

1. I have filed an application with the office of the Sub-Divisional Officer...../ the Joint Director of Employment-in-Charge of Kolkata District at Purta Bhavan Salt Lake on for consideration of financial assistance under GATIDHARA prakalpa.
2. Each and all the statements and the answers made and /or given by me in the said application dated..... are true and correct. In case any statement, declaration or answer made therein be found to be untrue and / or false, I undertake to compensate the authorities to the extent and in the manner determined by such authorities. I further understand that in case of false / incorrect statement etc. made therein by me, I shall be liable to civil or criminal proceedings on account thereof.
3. I shall have no right to question or challenge the decision of the authorities concerned for sanctioning of rejecting such Scheme and such decisions shall be final and fully binding upon me.
4. Notwithstanding any thing contained in the GATIDHARA prakalpa and in the foregoing paragraphs thereof and in my application datedfor grant of such assistance, the authority sanctioning loan/ margin money shall have the absolute right to reject such application or discontinue or stop the payment of such assistance at any time, if any part or portion of my statements and/or answers made or given by me in the said application and /or in this affidavit appears to be incorrect, untrue or false.
5. I shall submit the entire amount of margin money @ 5% of the project cost to the appropriate financial institute/bank at the time when I am asked to deposit the same.
6. I have not received any loan from any bank/financial institute previously or I have fully repaid the loan received under (state the name of the scheme) taken on.....(date) from.....(Bank/ Financial institute) and the last date of repayment of the installment of the said loan was (date).
7. I am still unemployed.
8. I shall be liable under the provision of Public Demand Recovery Act, 1913, in case I default in repayment under the Scheme.
9. I have a valid Commercial Driving License .
10. I am endorsing hereto 3 recent passport sized photographs of mine, duly attested on the reverse thereof.
11. The statements made in the foregoing paragraphs hereof are true.

Deponent

[Regarding Labour Department Resolution No.364-Emp. dated 18.8.2014]

GATIDHARA

PROFORMA FOR INCOME CERTIFICATE OF THE FAMILY AND UNEMPLOYMENT CERTIFICATE TO BE SUBMITTED ALONG WITH THE APPLICATION.

Certified that the average monthly family income in respect of
Shri/Shrimati.....son/daughter/wife
of.....residing
at.....who has
applied for financial assistance under the GATIDHARA Prakalpa in the year ending 31st March,
..... (Year of application) was Rs.....
(Rupees)

Certified that Sri/Srimati..... is still unemployed.

.....
(Name)

Date:

.....
(Signature with Seal)

Annexure-IV

[Regarding Labour Department Resolution No.364-Emp. dated 18.8.2014]

BOOK RECORD OF REGISTRATION IN GATIDHARA

Name of the Employment Exchange.....

Financial Year.....

Sl No.	Name and address	Enrolment No.in EB	Category (SC/ST /OBC/PH)	Rural /Urban	Name of the Bank	Type of Vehicle /Route	Empl. Exchange Reg No., If any	Remarks
1	2	3	4	5	6	7	8	9

Signature of dealing assistant

Signature of the Officer concerned

.....

[Regarding Labour Department Resolution No.364-Emp. dated 18.8.2014]

Monthly Report to be submitted by the Employment Exchange on the progress of GATIDHARA

In respect of Screening Committee.

For the Month of 20..

Sl No		SC		ST		OBC		PH		Women		Minority		Total	
		This month	Progressive from april	This month	Progressive from april	This month	Progressive from april	This month	Progressive from april	This month	Progressive from april	This month	Progressive from april	This month	Progressive from april
1	No. of applications received														
2	No. of registrations done														
3	No. of candidates put up to Screening committee														
4	No of cases Recommend ed by the Screening committee														
5	No. of loan proposals sponsored to banks														
6	No of cases disbursed by the Banks														

Signature

Chairperson of the Screening Committee

Name of the Bank.....		Full Address of the Financing Branch					Debit note ref.no. & Date.....						
District.....		Name of the Link Bank Branch					Debit Note amount (Rs.).....						
Number of loan proposals		Particulars of Proposals sanctioned by the Financing Branch											
Name of Empl. Exchange/s	No. of proposals received	No. of proposals rejected	Returned For Further processin g	Sl No.	Name Of the Entire preneur	Gati- Dhara Reg.No	Amount sanctioned As project cost	Amount disbursed					
				Loan Component		Subsidy component		Subsidy Component Now being Claimed From The link Bank(Rs.)					
				as being reported now	Progre- ssive total	as being reported now	Progre- ssive total						
(1)	(2)	(3A)	(3B)	(4A)	(4B)	(4C)	(4D)	(5E)	(5F)	(5G)	(5H)	(6)	(7)
				1.									
				2.									
				3.									
Date:				Signature of the manager....									
Copy To: 1) The Director of Employment, WB, 67 Bentinck Street Kolkata-700069				Name of the Bank					Branch....				
(2) The Chairperson of the concerned Screening Committee.													
(3) The Officer-in-Charge Employment Exchange concerned.													

Annexure-C

[Regarding Labour Department Resolution No.364-Emp. dated 18.8.2014]

Monthly Report on adjustment of advanced deposit of Subsidy under GATIDHARA Prakalpa

Name of the Bank/ Fin Institute			Name of the Link Branch.....			Subsidy money advance now available with the link Bank		Remarks
Subsidy Money advance deposited By the Govt of West Bengal			Subsidy money release particulars in this month					
In current Financial year (Rs.)	Balance of last Financial Year(Rs.)	Total Advance Received (Rs.)	To Financing Branch/s	Ref.No.& Date of debit note schedule received from financing bank branch/s	Amount of Subsidy money credited to the financing branch	(1C)-minus (2D)		
					In this month	Progressive Total of Current Fin year		
(1A)	(1B)	(1C)	(2A)	(2B)	(2C)	(2D)	(3)	
			A				(4)	
			B					
			C					
Date...								
Copy to : (1) The Director of Employment, WB, 67 Berlinck Street, (4 th floor), Kolkata-700069						Signature of the Manager.....		
(2) The Controlling Officer of the Concerned commercial Bank/financial Institute						Name of the Link Bank.....		