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PART I—Orders and Notifications by the Governor of West Bengal, the High Court, Government Treasury, etc.

GOVERNMENT OF WEST BENGAL
Micro, Small & Medium Enterprise and Textiles Department
4, Abanindranath Tagore Sarani, Kolkata-700 016

No. 1001-MSMET-18011(11)/11/2024-SS (MSMET)

Date: 07/03/2024

NOTIFICATION

WHEREAS, the Government of West Bengal has launched a special scheme named **West Bengal Handloom and Khadi Weavers Financial Benefit Scheme 2024** w.e.f. the date of Notification with an objective to provide various assistance for further development of the Handloom and Khadi Weavers of the state of West Bengal

AND WHEREAS, it is felt necessary to notify the Scheme for ease of implementation and for further benefit and development of the weavers of Handloom and Khadi Sector.

Now, therefore, the Governor is pleased to sanction the implementation of the new scheme in the State of West Bengal as under :—

1. INTRODUCTION :

The State of West Bengal has a rich heritage of handlooms and khadi. Handloom is an age-old Small Scale & Cottage Industry of West Bengal state. Bengal handloom is famous for its rich heritage of high craftsmanship & exclusive art in the hand of skilled weavers of Bengal. Baluchari, Tangail, Tangail-Jamdani, Shantipuri, Dhaniakhali, Garad, Korial Sarees etc. are some of the distinct weaves of Bengal. This sector provides widest avenue for employment generation. Scarves/Stoles, Dress Materials, Home Furnishings, Lungi, Gamcha, Mosquito Net, Coarse Bedcover/Bed sheet, Coarse Sarees & Dhuties etc. woven in Handloom provides succor to a large no of weavers across the state.

Similarly, Khadi bears the insignia of independence Movement and occupies a cherished position in our state. Hand woven Fabrics made out of Hand Spun Yarns are the Hall Mark of Khadi. Fine count yarns woven into finest quality of fabric have made some of the Khadi products most sought after in the Export Market. Khadi Muslin is an exquisite product that Bengal is proud of. Khadi Artisans working under approximately 400 Societies produce a wide array of Khadi products acclaimed in domestic as well as export markets.

With this backdrop, for further benefit and development of the handloom and Khadi weavers the “WEST BENGAL HANDLOOM AND KHADI WEAVERS FINANCIAL BENEFIT SCHEME 2024” is being introduced.

2. Short Title :

The Scheme may be called “**WEST BENGAL HANDLOOM AND KHADI WEAVERS FINANCIAL BENEFIT SCHEME 2024**” for the weavers of West Bengal under Handloom and Khadi Sector.

3. Eligible Weavers : The following categories of weavers are eligible under this Scheme:

A – HANDLOOM WEAVERS

Type I (Entrepreneur Weavers, so called Master Weavers)

Type II (Individual Weavers/ Allied Workers Associated with Handloom Weaving)

Type III –(Cooperative fold Weavers/ Weavers associated with Handloom Clusters etc.)

B – KHADI WEAVERS

4. Objective :

The objective of the scheme is to :-

- a. Make PWCS debt free by providing financial support for One Time Settlement (OTS) of NPA accounts of PWCS in The West Bengal State Cooperative Bank Ltd. (WBSCB Ltd.) / various District Central Cooperative Banks (DCCBs),
- b. Provide financial assistance to societies and individual weavers for sustainable livelihood option,
- c. Supply of subsidized yarn to the Primary Weavers’ Cooperative Societies and Khadi Weavers’ Societies etc. and Individual weavers.

The focus is on accelerated and focused development of the handloom and khadi weavers and their societies across the State. This shall enable to maximize the utilization of resources, generate additional mandays, and widen the area of operation of the handloom weavers of the State of West Bengal.

5. Commencement and Duration :

Unless specifically mentioned against respective items of support / assistance / supply sanctioned under the Scheme, the Scheme comes into effect on and from the date of official notification of “**WEST BENGAL HANDLOOM AND KHADI WEAVERS FINANCIAL BENEFIT SCHEME 2024**” and will remain in force for five years if not withdrawn / amended earlier by a Notification in the official Gazette to that effect.

6. Definitions :

In the proposed scheme unless the context otherwise requires:

- i. State Government means Government of West Bengal
- ii. “PWCS” means the Primary Weavers” Cooperative Societies registered under the West Bengal Cooperative Societies Act
- iii. “Khadi Societies” means the societies registered under either, West Bengal Khadi and Village Industries Board Act, 1959 OR The Khadi and Village Industries Commission Act, 1956
- iv. “Tantuja” means the State Apex Cooperative Society for marketing of handloom products produced by the PWCS.
- v. “KVIB” means the Board formed by the West Bengal Khadi and Village Industries Board Act, 1959.
- vi. “Viable” means the PWCS and Khadi Societies who will fulfill the criteria of viability as may be determined by the state level committee established under this scheme.
- vii. “Potentially Viable” means the PWCS and Khadi Societies who will fulfill the criteria of viability as may be determined by the state level committee established under this scheme.

- viii. "OTS" means One Time Settlement of NPA Accounts (as defined by The Reserve Bank of India) of the PWCS under The West Bengal State Co-operative Bank Limited./DCCBs
- ix. "SLC" means the State Level Committee formed under this Scheme
- x. "DLC" means the District Level Committee formed under this Scheme.
- xi. "WBSCB" means West Bengal State Co-operative Bank Ltd.
- xii. "DCCB" means District Central Co-operative Bank Ltd.
- xiii. "Societies" means and includes PWCS, Handloom Clusters, JLG groups, Handloom Groups.
- xiv. "Khadi Society" means Society Registered under Co-operative Societies Act / Official Trustees Act / Societies Act/Partnership Firm / Company's Act etc who are involved / engaged in handloom / khadi related activities.
- xv. "Individual weaver" means a handloom weaver who is not under the ambit of any Society.

7. Components of the Scheme :

1) Support for One Time Settlement (OTS) of NPA Accounts of PWCS:

Under this support component, the State Government will extend financial support to clear 100% overdue principal amount plus 25% overdue interest amount as on 31/03/2024 of the NPA account of viable and potentially viable PWCS. The balance 75% overdue interest and the penal interest, if any, shall be written off by the West Bengal State Cooperative Bank Ltd. / District Central Cooperative Bank Ltd. of the concerned Districts.

- Example :X PWCS has NPA of Rs. 1.00 lakh (overdue principal) and overdue interest of 1.00 lakh
- X PWCS is supposed to receive a sanction of Govt financial assistance of Rs 1.00 lakh in the form of overdue principal.
- So, overdue principal will be NIL ($1.00 - 1.00 = 0$)
- The said PWCS is supposed to receive a sanction of 25% overdue interest of Rs. 0.25 lakh. The balance overdue interest will remain 0.75 lakh
- Now, the bank will write off the aforesaid overdue interest of 0.75 lakh. The entire amount of Rs 1.25 Lakh will be credited to the respective bank on behalf of the said PWCS.
- Then the said PWCS will have "NO liability" of overdue principal and overdue interest and will become eligible to get fresh loan from the bank for production and marketing.

2) Assistance to viable and potentially viable PWCS: The norms of viable and norms of potentially viable societies will be as determined by the State Level Committee set up for this purpose of the Scheme. Under this Scheme, PWCS shall get one time financial assistance ranging between Rs 1 lakh and Rs. 10lakh depending on the extent of activity of the PWCS. The extant norm for such assistance will be determined by the State Level Committee.

3) Supply of yarn to Societies etc. at subsidized rate:

- i. The quantity of yarn required by handloom societies etc. will be supplied by TANTUJA @ 10% concessional rates on the purchase price of yarn. Tantuja will be entitled to 5% administrative cost on account of transportation, storing & handling from the State Government for the procurement & supply of yarn to the societies etc in addition to the 10% discount which had been allowed to the societies etc by Tantuja, from the State Govt.. This will not apply to yarn procured by Tantuja under NHDP Scheme.
- ii. The quantity of roving or high count cotton fibre purchased by a Khadi Society (Registered under co-operative Societies Act, Official trustees Act, Societies Act, Partnership Firm/ Company's Act etc) from WBKVIB, will be supplied by WBKVIB @ 10% concessional rates on the purchase price of roving or high count cotton fibre. In this process, the sum total of concession amount given by the WBKVIB to Khadi Societies along with 5% administrative cost for transportation, storing & handling charge on the procurement cost of roving or high count cotton fibre, in addition to the 10% discount which had been allowed to the societies etc by WBKVIB will be reimbursed to WBKVIB by the State government

4) **Assistance to individual handloom weavers:** Handloom weavers who are not under the ambit of any PWCS etc. will be provided a onetime financial assistance in the following manner:

- i) Rs. 5000 per weaver towards repair/renovation of work shed and/or repair/modification of loom & accessories.
- ii) Rs. 10,000 will also be provided towards raw material assistance for production of handloom products. To get this benefit, the raw material, i.e. yarn has to be procured through Tantuja.

8. Brief Operational Procedures:

- i) An eligible PWCs/Khadi society/Individual Weaver will apply either in online or in off-line mode in the prescribed format (as would be notified by this department) before the Director, Textiles.
- ii) A district level committee with the following composition will be formed.:

a) Additional District Magistrate (Industries)	– Chairman
b) Zonal Dy. Director of Textiles (Handloom)	– Member
c) One Representative from Co-operative Audit Directorate,	– Member
d) One representative from West Bengal State Coperative Bank Ltd./ concerned DCCB	– Member
e) Development Officer (Handloom)	– Member Convenor
f) Development Officer (Khadi) -wherever required	– Member

The Committee will scrutinize and examine the claim proposals as would be submitted in the prescribed format and will cause Field Enquiry, if necessary. The Committee will recommend the claim based on the scrutiny/examination undertaken to the Director, Textiles/ CEO WBKVIB as the case may be.

- iii) There will be a State Level Committee with the following composition:

a) Special Secretary, MSME&T Department	– Chairman
b) Managing Director, Tantuja	– Member
c) Director, Textiles	– Member Convenor
d) Chief Executive Officer, WBKVIB	– Member
e) Additional Registrar of Co-operative Societies	– Member
f) Managing Director, WB State Co-operative Bank Ltd.	– Member
g) One Senior Officer (Not below the rank of Joint Secretary) of the Department of Finance	– Member
h) Financial Advisor, MSME&T Department	– Member

The State Level Committee will be responsible to set forth suitable conditions and the associated norms for viable and potentially viable PWCS. It will also bring out norms and modalities for extending financial assistance to such viable/potentially viable PWCs/Societies/Individual Weavers. The Committee will send their recommendation to the MSME&T Department, which will notify them after seeking concurrence of the Finance Department.

9. Power to amend and /or relax:

Notwithstanding anything contained in any of the provisions of this scheme as modified from time to time, the State Government may at any time –

- i) modify, vary, alter, amend or withdraw any of the provisions made here in above in this Scheme and such modifications, variations, alterations, amendments and withdrawal shall be effective from the date specified in the order so made in this behalf.
- ii) make any relaxation in applying the provisions of this Scheme but such relaxation shall be made on merits of the approved project in each case, as the State Government may consider necessary and appropriate.
- iii) may issue instructions and guidelines to facilitate implementation, to remove anomalies and to clarify the interpretations of the provisions of this Scheme

10. Grievance Redressal Mechanism:

In case of any grievances against the decision of the Directorate of Textiles, application is to be made to the Principal Secretary, Department of MSME&T, Government of West Bengal. In case of any interpretation regarding the scheme, Director of Textile shall consult with the Department of MSME&T before taking any final decision

11. Repeal/Savings clause:

- i) An eligible PWC/Khadi Society etc. which has availed of incentive/subsidy under any other scheme prior to the introduction of this scheme shall be eligible to get the benefits under this scheme.
- ii) Any similar benefit extended to any of the eligible PWC/ Khadi Society etc. under any of the schemes of the State Government or Government of India shall continue to operate alongside the benefits extended under this scheme.

This has been issued in concurrence with the Finance Department, vide, its U.O. No. Group C 0080 dated 26/02/2024 and approval of the State Cabinet held on 6/3/2024.

By order of the Governor,

RAJESH PANDEY
Principal Secretary to the Government of West Bengal
MSME & Textiles Department