

STANDARD OPERATING PROCEDURE (SOP)
FOR
WEST BENGAL BHABISHYAT CREDIT CARD SCHEME (WBBCCS)

The following actions need to be taken up by the MSME Directorate, District administration, SDO office and Block/Municipal administration in order to ensure smooth launch & functioning of the scheme:-

1. **Publicity of the scheme:** Due publicity in the form of posters/flex/banners and leaflets shall be done at various govt. offices, banks etc. The publicity materials shall be shared by the MSMET department.

2. **Constitution of Committees at various levels:** The District Magistrates shall notify constitution of Block level Screening Committee and the Sponsoring Committees at various levels as per the scheme guidelines. The details of Managers from GM DIC office deputed for different Sub-divisional Sponsoring Committees have already been communicated by Director MSME. The bank representatives for Sub-divisional sponsoring committees may be decided in consultation with the LDM and GM DIC. The Committee for KMC area will be constituted by the MSME & Textile s department.

3. Implementation mechanism:

a) Formation of PMU at District and Sub-division levels:

- *District PMU:* The PMU shall be headed by the ADM (Industry) and consisting of one deputy magistrate, GM DIC, Manager DIC, LDM and Data Enter Operator.
- *Sub-Divisional PMU:* To be headed by one Deputy Magistrate and consists of Manger DIC (nominated by GM), Bank Official and a Data Entry Operator.

b) Formation of Bhabishyat Cell at Block, Municipal and KMC levels:

- *At Block Level:* For receiving applications and handholding support, BDOs will constitute a Bhabishyat Cell comprising of block IDO/one extension officer and sufficient staff knowledgeable in credit and bankable schemes. For digitization of offline application forms and uploading in the portal and subsequent forwarding to concerned SDO office, existing BIO/SSP/ one DEO may be deputed from PMU of SDO Office
- *Municipal Corporation/Municipality Level:* A Bhabishyat cell will be set up at each of the municipal corporation/municipality levels comprising of an officer and sufficient staff knowledgeable in credit and bankable schemes. Digitization of off-line forms and uploading in the portal shall be done by the District PMU/ Municipal Corporation's Bhabishyat cell and sub-divisional PMU for applications received from Municipal Corporation areas
- *For KMC areas:* A Bhabishyat Cell will be constituted by KMC comprising of an officer and sufficient staff knowledgeable in credit and bankable schemes for receipt and digitization of offline applications, and enquiry of applications received for KMC areas.

c) Role of PMU/Bhabishyat Cell: The PMU /Bhabishyat Cell shall provide handholding support to applicants for guidance, information regarding project/scheme, ascertaining feasibility of submitted schemes, preparation of shelf of schemes (Project Report), receiving offline applications, digitization of off-line applications, MIS reports, compilation of subsidy claims and forwarding onwards, liaison with the banks, monitoring of scheme implementation at various stages etc. The Bhabishyat cells will also assist applicants approaching the respective offices in filing on-line applications through the dedicated WBBCC portal. For this purpose, a suitable computer may also be allocated by the respective office from its available resources.

4. Invitation of application from the prospective youth/ entrepreneurs: The entire application process will be handled in online mode through the dedicated WBBCCS portal (<https://bccs.wb.gov.in/>). For ease of application submission during the forthcoming *Duare Sarkar Campaign*, district-specific numbered forms shall be printed by GM DICs in sufficient quantities. The same shall be made available to all Block offices so that adequate numbers of forms are available at each DS Camp.

5. Submission of applications: The applicants/entrepreneurs will generally submit online applications alongwith the requisite documents. In case of hardship, offline forms may be collected from the following offices:

- For Rural area: BDO office
- For Municipal area: SDO Office
- For Corporation area including KMC area: at DIC/Sub-DIC Office and designated KMC offices

6. Scrutiny of applications: For rural area, Block Level Screening Committee will scrutinize applications. BDOs will form enquiry teams for spot verification. Similarly, for cases in municipality and Municipal Corporation areas except KMC areas, after preliminary checking of applications enquiry teams shall be formed by the SDOs for spot verification. For municipal corporation area, District administration shall form enquiry teams comprising of officials from such Municipal Corporation and district administration. For applications received in KMC area, Director, MSME shall constitute the enquiring teams from among officers and staff of KMC and GM DIC Kolkata. The enquiry teams shall verify the following particulars viz

- Eligibility of the applicant with reference to the scheme guidelines (resident status, age etc)
- Whether more than one family member has applied under the scheme
- Availability of land/shed for the proposed project
- Whether the applicant is enterprising i.e he/she has knowledge about the submitted project
- Identifying training needs for the applicant
- Any other points as deemed appropriate by the enquiring teams.

7. Screening of applications: All such enquiry reports shall be placed to the Block level Screening Committee in rural areas and the respective Sponsoring Committee in case of urban areas for screening and consideration.

8. **Sponsoring of applications:** The respective Sponsoring Committees shall take on record the inquiry reports and the recommendations of the screening committee (for rural areas) and sponsor the applications deemed fit for consideration under the WBBCC scheme to the Bank-Branches as expeditiously as possible in the following manner:

a. For Rural Areas

- Inquiry → Block Level Screening Committee → Sub-divisional Sponsoring Committee
Bank branches ←

b. For Municipal Areas

- Inquiry → Sub-divisional Sponsoring Committee → Bank Branches

c. Corporation Areas (including KMC)

- Inquiry → Sponsoring Committee → Bank Branches

9. **Sanction of applications:** After sponsoring, all sponsored applications shall be visible under individual log in ID for each bank-branch. The concerned Branch Managers will appraise the project and take credit decision within the shortest possible period:

- Sanctioning of project cost (inclusive of subsidy-cum-margin money), information to the applicant through sms/email and uploading of the sanction letter in the portal (s) and complete pre-disbursement documentation/formalities.
- Rejection of project proposals is also to be intimated to the applicant with reason(s) and the same also to be uploaded in the portal (s).
- GM, DICs to take note of the decisions of the Bankers and keep record suitably.
- After sanction of the project proposals, the applicant (s) shall open a bank account with the sanctioning Bank-Branch. If an applicant already has an account, the same can be used for this purpose.

10. **Claim of Subsidy:** Banks shall claim admissible subsidy-cum-margin money in a designated format from the State Government through the WBBCCS portal and the state government shall release full subsidy-cum-margin money suitably with intimation to the concerned Bank.

11. **Disbursement of subsidy and loan:** Bank shall disburse loan component and full/proportional amount of government subsidy-cum-margin money simultaneously to the applicant's Bank Account.

12. **Scheme monitoring and MIS reporting:** Progress of the scheme is to be regularly monitored in the Standing Committee/DLCC at District Level and the Sub-divisional/Block levels. For MIS reporting, specific formats for online and offline reporting of progress in terms of various stages like receipt of applications, inquiry, application screening, sponsoring, sanctioning and disbursement shall be shared by the Director, MSME with all districts. The MIS reports shall be sent at appropriate intervals as mandated through the aforesaid reporting formats.

13. Indicative process flow:

- Day 1:** Applications received at DS camp/Portal/BDO Office/ SDO office (for municipality)/GMDIC office/Sub-DIC (for Municipal Corporation & KMC)
- Day 2:** Digitization of all off-line applications and handing over to enquiry teams.
- Downloading all online applications and handing over to the enquiring teams
- Day 3:** Inquiry to be conducted for applications received on Day 1
- Day 4:** Inquiry report submitted to concerned Block/SDO office ((for municipality)/ DIC Office/Sub-DIC office (for municipal Corporation & KMC)
- Day 5:** Screening of enquired applications at Block level/Sub-division level/DIC level
- Day 6:** Recommendation sent to the respective Sponsoring Committee to consider cases for sponsoring.
- Day 7:** Meeting of Sponsoring Committee to sponsor eligible cases and the cases sponsored to bank- branches through the portal.
- Day 8:** Banks to appraise loan cases for sanction and subsequent disbursement.

*** Steps nos 1, 2, 6,7 and 8 will be complied through necessary portal up-dation.**
