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)

Dated: 7/3/2024

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 (herein after referred as ------ as modified time to time)

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 etcin 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 cooperative 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 offline 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 KWBVIB 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

 Joint Secretary) of the Department of Finance
- 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

MSME & Textiles Department Government of West Bengal

UNDERTAKING

Format of undertaking to be furnished by the PWCS /Weaver Entrepreneurs/ Handloom Producer companies/SHGs / JLGs / Handloom Clusters to TANTUJA, through the Development Officer (Handloom) District, for supply of yarn

Name and address of the Society etc. :
Number of looms and their unique loom number(s):
I. This society/agency is engaged in the production of handloom cloth and the yarn will be procured by us from TANTUJA is meant for captive consumption in our production centre's and/or for supply to our working member directly enrolled with us.
ii. The yarn procured by us under the scheme will not be resold to any other organization/weavers other than those directly enrolled with the society/agency. The benefits of this scheme will be passed or in full to the working member weavers directly enrolled with us, when the yarn purchased under this scheme is sold /supplied to them.
iii. In the event of detection of non-fulfillment of anyone or more of the conditions of the scheme this society/agency etc undertakes to pay to TANTUJA, the amount equivalent to the difference between the actual sale price of yarn supplied (since the execution of this undertaking and till the date of such detection) and the market price including the cost of transportation, overheads etc.
iv. We fully understand that in case of any fraud being committed by this society etc, penal action may be taken against us.
v. List containing demographic details along with AADHAR number, mobile number and bank account number of weavers working with the society/agency is annexed. Signature of
Signature of Secretary / HDE or any other authorized competent authority with designation (with rubber stamp)
Place: Date:
Comment of the Development Officer (Handloom):
Place : Date : Development Officer (Handloom)
(District)

UNDERTAKING

Act, Official trustees Act,	be furnished by the Khadi Society (Registere Societies Act, Partnership Firm/Company's A District, for supply of roving or high cou	Act etc to WBKVIB through the
Name and address of the	Khadi Society :	
Number of khadi looms a	nd their unique loom number(s):	
	engaged in the production of khadi cloth and or captive consumption in our production center enrolled with us.	
other than those directly	us under the scheme will not be resold to an enrolled with the society/agency. The benef mber weavers directly enrolled with us, wher to them.	its of this scheme will be passed on
society/agency etc under the actual sale price of ya	on of non-fulfillment of anyone or more of the takes to pay to the WBKVIB, the amount equal rn supplied (since the execution of this under the price including the cost of transportation, or	rivalent to the difference between ertaking and till the date of such
iv. We fully understand the action may be taken again	nat in case of any fraud being committed by t nst us.	this society/agency etc , penal
	aphic details along with AADHAR number, ming with the society/agency is annexed. Signa	
Signature of Secre	etary / HDE or any other authorized compete	ent authority with designation (with rubber stamp)
Place: Date:		
Comment of the District (Officer, WBKVIB :	
Place :	Date:	District Officer, WBKVIB(District)

Certificate against the application of PWCS /Weaver Entrepreneurs/ Handloom Producer companies/SHGs / JLGs / Handloom Clusters in ANNEXURE – II for supply of yarn

This is to certify that (Name and address of the working Cooperative Societies / Weaver Entrepreneurs/
Handloom Producer companies/SHGs / JLGs / Handloom Clusters) of Vill P.O P.S Dist
has undertaken that the said working Cooperative Societies /Weaver Entrepreneurs/ Handloom
Producer companies/SHGs / JLGs / Handloom Cluster is engaged in the production of handloom cloth
and the yarn procured by them from TANTUJA is meant for captive consumption in their production
centre's and/or for supply to their working member directly enrolled with them.

AND, the yarn procured by them under the scheme will not be resold to any other organization/weavers other than those directly enrolled with the society/agency. The benefits of this scheme will be passed on in full to the working member weavers directly enrolled with them, when the yarn purchased under this scheme is sold /supplied to them.

The undertaking is duly recommended and forwarded by the Development Officer (Handloom) District.

The undertaking is accepted and working Cooperative Societies /Weaver Entrepreneurs/ Handloom Producer companies/SHGs / JLGs / Handloom Clusters is found eligible for receiving quantity of yarn from Tantuja.

The PWCS /Weaver Entrepreneurs/ Handloom Producer companies/SHGs / JLGs / Handloom Clusters will remain responsible to submit a utilization certificate after consumption of the yarn for the purpose it being allotted.

Date

Place

Authorised Signitory on behalf of M.D. Tantuja

Certificate against the application of Khadi Society(Registered under co-operative Societies Act, Official trustees Act, Societies Act, Partnership Firm/Company's Act etc) in ANNEXURE – II(A) for supply of roving or high count cotton fibre.

AND the roving or high count cotton fibre procured by them under the scheme will not be resold to any other organization/weavers other than those directly enrolled with the society/agency. The benefits of this scheme will be passed on in full to the working member khadi weavers directly enrolled with them, when the yarn purchased under this scheme is sold /supplied to them.

The undertaking is duly recommended and forwarded by the District Officer, WBKVIB District.

The Khadi Society(Registered under co-operative Societies Act, Official trustees Act, Societies Act, Partnership Firm/ Company's Act etc) will remain responsible to submit a utilization certificate after consumption of the roving or high count cotton fibre for the purpose it being allotted.

Date

Place

Authorised Signitory on behalf of CEO, WBKVIB

UNDERTAKING

Format of undertaking to be furnished by the individual weaver to the TANTUJA through the Development Officer (Handloom), for supply of yarn:

Name and address of the weaver:
i. I own a handloom(s) [up to 5 looms] bearing unique loom number(s)
ii. I am engaged in the production of handloom cloth and I am willing to procure the yarn from the TANTUJA for consumption by me.
iii. The yarn procured by me under the scheme will not be resold to any other organization/weavers.
iv. In the event of detection of non-fulfillment of anyone or more of the conditions of the scheme, I undertake to pay TANTUJA, the amount equivalent to the difference between the actual sale price of yarn supplied (since the execution of this undertaking and till the date of such detection) and the marke price including the cost of transportation, overheads etc.
v. I fully understand that in case of any fraud being committed by me, penal action may be taken against me.
Signature of the weaver
Name of the weaver in capital letter
S/O, D/O, W/O Vill. P.O.
P.S. District
Place: Date:
Comment of the Development Officer (Handloom):
Place : Development Officer (Handloom)(District)

ANNEXURE- IV(A)

Authorised Signitory on behalf of M.D. Tantuja

Certificate against the application of an Individual Weaver in ANNEXURE – IV for supply of yarn
This is to certify that Shri / Shrimati
The undertaking is duly recommended and forwarded by the Development Officer (Handloom) District.
It is hereby certified that the undertaking given by Shri / Smt is accepted and he / she is found eligible for receiving quantity of yarn from Tantuja.
He / She will remain responsible to submit a utilization certificate after consumption of the yarn for the purpose it being allotted.
Date

Place

CERTIFICATE

 We have examined the accounts of TANTUJA in respect of supply of yarn made by them to the eligible agencies for the period
2. Certified that the yarn supplied for which the reimbursement has been claimed for the period had been made in accordance with the guidelines issued by
the office of the of the MSME&T vide Order/ Notification No dated
3. The supplies of yarn on which the Government's assistance is being claimed for the period have been made
only to the eligible beneficiaries.
4. The amount of reimbursement amounting to Rs
for the period has not been claimed before.
5. The claim for the period as per details given in the Annexure,
Annexure and Annexure has been worked out in accordance with the guidelines prescribed by the office of the Deptt of MSME&T vide Order/ Notification No dated and such other instructions issued in this regard from time to time.
6. This claim for reimbursement is in respect of yarn covered under the Scheme.
7. Certified that the Undertaking as prescribed in the guidelines has been obtained by the Implementing Agency (IA) from each of the beneficiaries to which the yarn supplies have been made during the period
8. There is no reason to believe that the grantee institution is involved in corrupt practices.
Date:
Authorized Signatory Chartered Accountant

CERTIFICATE

1. We have examined the accounts of the WBKVIB in respect of supply of roving or high count cotton fibre made by them to the eligible agencies for the period
2. Certified that the roving or high count cotton fibre supplied for which the reimbursement has been claimed for the period had been made in accordance with
the guidelines issued by the office of the MSME&T vide Order/ Notification No dated
3. The supplies of roving or high count cotton fibre on which the Government's assistance is being claimed for the period
have been made
only to the eligible beneficiaries.
4. The amount of reimbursement amounting to Rs.
(Rupees
for the period has not been claimed before.
5. The claim for the period as per details given in the Annexure,
Annexure and Annexure has been worked out in accordance with the guidelines prescribed by the office of the Deptt of MSME&T vide Order/ Notification No dated and such other instructions issued in this regard from time to time.
6. This claim for reimbursement is in respect of roving or high count cotton fibre covered under the Scheme.
7. Certified that the Undertaking as prescribed in the guidelines has been obtained by the WBKVIB from each of the beneficiaries to which the yarn supplies have been made during the period
8. There is no reason to believe that the grantee institution is involved in corrupt practices.
Date:
Authorized Signatory Chartered Accountant

Statement for claiming reimbursement by the TANTUJA against supplies for the period	
Quantity of yarn supplied (in kgs.) :	
Cost of yarn at Tendered rate (in Rs.):	
Actual cost of transportation (in Rs).:	
Actual cost of the Depot / Ware House operating charges :	
Actual cost for H.Q operating charges :	
Administrative cost:	
Total Amount of reimbursement claimed: Rs. (% of value of yarn supply)	
Less advance amount already claimed: Rs.	
Balance amount due : Rs.	
Authorized Signatory of TANTUJA (with rubber sta	ımp)
Name and Designat	tion

Statement for claiming reimbursement by WBKVIB against supplies for the period
Quantity of roving or high count cotton fibre supplied (in kgs.) :
Cost of roving or high count cotton fibre at Tendered rate (in Rs.):
Actual cost of transportation (in Rs).:
Actual cost of the Depot / Ware House operating charges :
Actual cost for H.Q operating charges :
Administrative cost:
Total Amount of reimbursement claimed: Rs. (% of value of roving or high count cotton fibre supply)
Less advance amount already claimed: Rs.
Balance amount due : Rs.
Authorized Signatory of WBKVIB (with rubber stamp)
Name and Designation

Summary of claim for reimbursement of yarn subsidy

1. Period of Claim :
2. Summary of yarn supply and subsidy :
3. Quantity of yarn supplied (in kgs.)
4. Value of yarn before subsidy (in Rs.)
5. Yarn Subsidy @ 10% on yarn value before subsidy (in Rs.)
6. Fund position: Particulars Amount (in Rs.)
(i) Amount of reimbursement claimed
(ii) Less: Advance amount already claimed
(iii) Applicable claim amount
Signature of Authorized Signatory of TANTUJA (Name and Designation)

Place : Date

Summary of claim for reimbursement of yarn subsidy
1. Period of Claim :
2. Summary of roving or high count cotton fibre supply and subsidy :
3. Quantity of roving or high count cotton fibre supplied (in kgs.)
4. Value of roving or high count cotton fibre before subsidy (in Rs.)
5. Roving or high count cotton fibre Subsidy @ 10% on roving or high count cotton fibre value before subsidy (in Rs.)
6. Fund position: Particulars Amount (in Rs.)
(i) Amount of reimbursement claimed
(ii) Less: Advance amount already claimed
(iii) Applicable claim amount
Signature of Authorized Signatory of WBKVIB (Name and Designation)
Place: Date:

APPENDIX to FORM II and II(A)

FORMAT FOR REPORTING

Name of the Member	Bank Details (A/C, Branch/IFSC)	AADHAR No.	Mobile No.