

**GOVERNMENT OF ASSAM  
FINANCE (INSTITUTIONAL FINANCE) DEPARTMENT  
DISPUR ::: GUWAHATI**

No. FIF.1/2019/6

Dated Dispur the 18<sup>th</sup> January, 2019

**NOTIFICATION**

In continuation of Finance Department's notification No.FIF.51/2015/260 dated 8<sup>th</sup> December 2017, the following guidelines are notified for implementation of Phase-II of the Assam Chah Bagicha Dhan Puraskar Scheme (ACBDPS), 2018 (*hereinafter the Scheme*).

**I. Salient features of the Scheme**

1. To propel the process of financial inclusion of tea garden workers, in the financial year 17-18, the State Government had provided for the payment of incentive of Rs. 2500 each to such tea garden workers' bank account that had been opened after demonetization i.e, between 8<sup>th</sup> May 2016 and 31<sup>st</sup> May 2018. In the instant Phase II of the Scheme, in continuity, an additional amount of Rs. 2500/- shall be credited to all such tea garden workers accounts that had received Rs. 2500/- earlier as the 1<sup>st</sup> instalment.
2. Separately, tea garden workers who were eligible as beneficiaries in Phase I but could not receive Rs. 2500/- as the 1<sup>st</sup> instalment due to multiple reasons (accounts being rendered "stop account" due to non-submission of KYC, lack of IFSC Code/ account number mismatch etc), shall be given a total amount of Rs. 5000/- (Rs. 2500/- as part of 1<sup>st</sup> instalment + Rs. 2500/- as part of 2<sup>nd</sup> instalment).
3. Further, tea garden workers who had opened accounts before demonetization i.e, before 8<sup>th</sup> November 2016 will also be considered eligible under the Scheme and will be given a total amount of Rs. 5000/- (Rs. 2500/- as part of 1<sup>st</sup> instalment + Rs. 2500/- as part of 2<sup>nd</sup> instalment)

**II. Release of funds to Deputy Commissioners for Scheme Implementation**

1. The Deputy Commissioner will submit a formal proposal to Director, Finance (IF) Department, in pursuance of this Government Notification, furnishing the following information, as per the table below:

**Tea Garden-wise information in the following format.**

(1)	(2)	Number of Beneficiary			Amount required			(9)	(10)	(11)	(12)	(13)
		(3)	(4)	(5)	(6)	(7)	(8)			= (6)+(7)+(8)+ (9)+(10)		
Sl. No	Number of Tea Garden	Number of Beneficiaries to be given Rs 2500/- under Phase II	Number of Beneficiaries left out in Phase I and to be given Rs 5000/-	Number of Beneficiaries who opened A/C before 8 <sup>th</sup> Nov 2016 and to be given Rs 5000/-	Col (3) X Rs. 2500/-	Col (4) X Rs. 5000/-	Col (5) X Rs. 5000	Amount Required for holding garden-wise meeting @ Rs. 10,000 per garden	Amount for contingency expenditure for transportation etc. for labour sardars/tea garden management representative to State Capital	Total Amount required	DCs' Account Number	IFSC Code

2. It shall be ensured that the bank accounts indicated are eligible as per the guidelines indicated and more than one savings bank opened by any beneficiary tea garden worker shall be duly excluded and non-duplication of the benefit should be ensured by the Deputy Commissioner, implying that irrespective of the number of Bank Accounts one particular tea garden worker beneficiary has, he/she is to be treated as a single beneficiary & is eligible for incentive as applicable under Para 1 of the instant guidelines.
3. Finance Department shall issue sanction order district-wise, after observing all due formalities, on receipt of proposals from the Deputy Commissioner and transfer the said amount to the respective Deputy Commissioner's bank account.

### **III. Guidelines for implementation of the Scheme**

1. A central ceremonial function shall be conducted at the State Capital where in the *Labour Sardars/prominent workers* shall be invited to participate and the details of the Scheme disseminated. On the same day as the organisation of the central ceremonial launch function, the respective Deputy Commissioners shall credit the accounts of the tea garden workers as beneficiaries under the Scheme.
2. On the day of the Ceremonial ceremony at the State Capital Deputy Commissioners shall arrange for wide publicity and awareness in the tea garden areas for successful implementation of the Scheme.
3. On the day of the ceremonial function at the state capital, the Deputy Commissioners will transfer eligible amount of all the beneficiaries in a seamless manner so that the entire exercise is completed on that day. Proper homework and coordination with banks should be carried out by the Deputy Commissioners beforehand.
4. Deputy Commissioners will arrange to depute Labour Sardars/representatives of tea garden management accompanied by District Officers. Due care should be taken to ensure a medical team and secure cover for the State level Ceremonial function. Deputy Commissioners will also ensure payment of wages for a day for the sardars/workers who would attend the function at the State Headquarter so that there is no monetary loss for them while attending the function. Deputy Commissioners will claim this amount from the Government in Finance Department.

5. Deputy Commissioners will conduct a District Level Credit Committee (DLCC) immediately after issue of this notification wherein the Hon'ble MLA/ authorised representative, tea garden management, Labour associations, representatives of Labour Department etc would be invited to brief about the Scheme and the central ceremony at the State Capital and the subsequent district level garden-wise ceremonial functions to distribute the sanction letters to the beneficiaries of the Scheme. In this meeting, the garden-wise meeting dates and activities can be finalised and each Deputy Commissioner shall notify a District Nodal Officer in the rank of Additional Deputy Commissioner for smooth implementation of the Scheme.
6. In order to create mass awareness about the benefits of financial inclusion, banking services and the incentives provided under this Scheme, Deputy Commissioners would, subsequent to the conduct of the central ceremonial function at the State Capital, after the return of the *Labour Sardars*, the Deputy Commissioner shall conduct garden-wise ceremonial functions where sanction letters shall be distributed to each of the beneficiaries. The garden-wise ceremonial meetings shall also publicly disseminate benefits of bank linked savings, financial literacy, convenience of digital payments and initiatives of the Government for financial inclusion including the emphasis on the Scheme. In such ceremonial functions, beneficiaries will be encouraged to check their bank accounts if the eligible amount has been credited or not. In case the amount as stated in the sanction letter has not been credited, the same shall be brought to the notice of the District Nodal Officer in writing. The District Nodal Officer shall take up the matter with the bank and take immediate measures.
7. For the ceremonial function at the tea garden level, the following shall be notified as the implementation committee at the block level in a district by the Deputy Commissioner
  - (a) CO/ Sr.BDO/BDO concerned as the nodal officer.
  - (b) Branch manager of the concerned bank as member.
  - (c) Tea Garden manager – member.
  - (d) Hon'ble MP/ Hon'ble Minister/ Local MLA or authorised representative as special invitees and chairperson for the ceremonial distribution function.

The conduct of the garden-wise ceremonial meeting shall be co-ordinated date-wise for an effective publicity and ensuring distribution of the sanction letter to each individual beneficiary under the Scheme.

8. The format of the sanction letter will be provided by the Finance Department in advance to the Deputy Commissioner for the garden-wise ceremonial distribution to each of the beneficiaries. Based on the standard template, each district shall generate garden-wise beneficiary sanction letters, in one of the five languages. Due care should be exercise in ensuring an error free sanction letter.
9. Leaflets/ banners of the Scheme, based on standard designs to be circulated by Finance Department would be prepared by the Deputy Commissioner and used extensively in the garden-wise ceremonial meetings to be held.

#### **IV. Role of Bank officials and Banks**

1. To popularise the Scheme, the Lead District Manager/ SLBC, Assam representatives in the districts in co-ordination with the Deputy Commissioner will provide all necessary cooperation. A copy of the Scheme in Assamese, Bengali, Hindi, Bodo and English shall be displayed in each branch of every lending institution covered under this Scheme. A copy of the Scheme shall also be displayed on the website of the Finance department and other websites.
2. The bank managers concerned shall ensure transfer of the amount into the beneficiary account on advise of the Deputy Commissioner on the same date as the ceremonial function as the State capital and after transfer of the said amount shall submit a certificate of payment duly signed by them with counter signature of the Nodal officer of the said district in the following format:

#### **CERTIFICATE OF PAYMENT (Cha Bagicha Dhan Puraskar Mela, Phase II, 2018-19)**

- (a) Name of the tea garden:
- (b) Number of beneficiaries:
- (c) Date of ceremonial Function:
- (d) Date of electronic transfer of amount into the beneficiary account:
- (e) Number of beneficiaries who received the amount:
- (f) Number and name of beneficiaries not received and specific reason thereof:

Name of branch manager

Signature

Countersigned

Nodal officer of District

3. The Bank branch managers shall be the nodal official for the grievance redressal wherein in case of any beneficiary not receiving the benefits for multiple reasons. A detailed analysis of the same is to be done and the matter to be resolved under the specific advise of the Deputy Commissioner concerned/ nodal officer of the district.
4. Any tea garden worker who is aggrieved on the ground that his /her name has not been included in the list may make a representation to Grievance Redressal Officer of the Bank Branch and the Branch Manager in consultation with the Deputy Commissioner shall ensure that such representation shall be disposed of within 15 (fifteen) days.

**V. Submission of Utilizations Certificate and Administrative costs for implementation of Scheme**

1. The Deputy Commissioner of the District shall submit the Utilisation Certificate to the Finance Department duly countersigned certifying that the transfer of the funds have been done electronically on the specific date of the ceremonial function at the State capital.
2. The Finance Department shall provide funds for administrative arrangements at the rate of Rs 10,000/- per tea garden ceremonial function for distribution of the sanction letters to the beneficiaries and separately cost towards the printing of the sanction letters and other expenses including amount of payment of one day's wages to the sardars/workers for attending the state function to the Deputy Commissioners. The Deputy Commissioners would have to submit a separate utilisation with details of funds spent towards administrative cost to the Finance Department along with a utilisation certificate thereof.

**VI. Monitoring of Implementation of the Scheme**

1. The Deputy Commissioner should ensure submission of a detailed report about the conduct of the ceremonial function at the tea garden level with photographs and video clippings to the Finance Department. The soft copies of the Deputy Commissioner's implementation report should be mailed to Finance Department at the following e mail I.Ds  
[financeifdepartment@gmail.com](mailto:financeifdepartment@gmail.com)  
[evadekakalita@gmail.com](mailto:evadekakalita@gmail.com)

2. Finance Department shall notify a state level monitoring and implementation committee under which shall be constituted with the following composition. This committee shall review the entire implementation and monitoring of the Scheme:
  - (a) Additional Chief Secretary, Finance Department- Chairman
  - (b) Principal Secretary, Finance Department- Vice Chairman
  - (c) Commissioner and Secretary, Finance – Member
  - (d) Director, Institutional Finance – Member Secretary
  - (e) Director, Tea Tribe Welfare Department- Member
  - (f) SLBC Convenor- Member
  - (g) Joint Secretary, Finance (Budget)- member
3. **Audit:** The State Government, if it is satisfied that it is necessary to do so, may direct a special audit in the case of any lending institution or one or more branches of such lending institution.

**VII. Authority of Interpretation and issuance of executive instructions thereof**

If any doubt arises on relating to the specific interpretation of any paragraph of this Scheme or any instructions issued thereunder, Finance Department, Government of Assam will provide clarification thereof. Further, if any issue arises in giving effect to the provisions of the Scheme or any instructions issued thereunder, Finance Department, Government of Assam may take administrative steps as necessary or expedient for the purposes of removing addressing such implementation issues.

This Notification shall come into force with immediate effect.

Sd/-  
(Samir K. Sinha)  
Principal Secretary to the Govt. of Assam  
Finance Department

Copy to:-

1. The Chief Secretary to the Govt. of Assam for information.
2. The Principal Secretary to the Hon'ble Chief Minister of Assam for information.
3. The Addl. Chief Secretary/ Principal Secretary/ Commissioner & Secretary/ Secretary to the Govt. of Assam..... (All Department).
4. The Accountant General (A&E) Assam, Maidamgaon, Beltola, Guwahati-29 for information.
5. Chief General Manager, State Bank of India, Dispur, Convenor, SLBC Guwahati-6 for information.
6. General Manager (NW-I), Convenor SLBC Dispur, Guwahati-6 for information.
7. P.S. to Commissioner & Secretary, Tea Tribes Welfare Department for information of Commissioner & Secretary.
8. All Deputy Commissioner for information & necessary action.
9. The Deputy Secretary to the Govt. of Assam, Finance (Budget) Department for information.
10. All Treasury Officers / Sub-Treasury Officers for information.
11. President/Secretary, ABITA/ATPA/TAI/BCP/NETA/SVBITA/ITA for information.
12. The Director, Printing & Stationery, Assam, Guwahati-21. He is requested to publish the above Notification in the Extra Ordinary Assam Gazette and supply 1000 (one thousand) copies to this department immediately.
13. The Joint Secretary to the Govt. of Assam, Finance (e-Governance Unit). He is requested to upload the notification in Finance Deptt's website.

By order etc.,



Under Secretary to the Govt. of Assam,  
Finance (IF) Department.

