

ಕರ್ನಾಟಕ ಸರ್ಕಾರ

ಸಂಖ್ಯೆ: ಸಕಇ 91 ಎಸ್ ಡಿಸಿ 2020

ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಸಚಿವಾಲಯ

ವಿಕಾಸಸೌಧ

ಬೆಂಗಳೂರು ದಿನಾಂಕ: 04.09.2020

ಅನಧಿಕೃತ ಟಿಪ್ಪಣಿ

ವಿಷಯ: ಡಾ|| ಬಿ.ಆರ್ ಅಂಬೇಡ್ಕರ್ ಅಭಿವೃದ್ಧಿ ನಿಗಮದ ಮೌಲ್ಯಮಾಪನ ವರದಿಯನ್ನು ಸಲ್ಲಿಸುತ್ತಿರುವ ಬಗ್ಗೆ.

ಉಲ್ಲೇಖ : ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ಡಾ|| ಬಿ.ಆರ್ ಅಂಬೇಡ್ಕರ್ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ ಇವರ ಪತ್ರದ ಸಂಖ್ಯೆ:ಅಂಅನಿ/ಕೈ-ತ/ಮೌಮಾ/2020-21/4917, ದಿನಾಂಕ:27.08.2020

ಮೇಲ್ಕಂಡ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, ಡಾ|| ಬಿ.ಆರ್ ಅಂಬೇಡ್ಕರ್ ಅಭಿವೃದ್ಧಿ ನಿಗಮಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಕರ್ನಾಟಕ ಮೌಲ್ಯಮಾಪನ ಪ್ರಾಧಿಕಾರ ವತಿಯಿಂದ 2017-18ರಲ್ಲಿ ನಿಗಮದ ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆ, ಉದ್ಯಮ ಶೀಲತಾ ಯೋಜನೆ, ಹೈನುಗಾರಿಕೆ ಯೋಜನೆಯಡಿ 2010-11ರಿಂದ 2014-15ರವರೆಗಿನ ಮೌಲ್ಯಮಾಪನ ವರದಿಗೆ ಅನುಪಾಲನಾ ವರದಿಯನ್ನು ಉಲ್ಲೇಖಿತ ಪತ್ರದಲ್ಲಿ ಪಡೆದು ಈ ಪತ್ರದೊಂದಿಗೆ ಲಗತ್ತಿಸಿ, ಮುಂದಿನ ಸೂಕ್ತ ಕ್ರಮಕ್ಕಾಗಿ ಕಳುಹಿಸಲಾಗಿದೆ.

(ಪಿ.ಎನ್.ನಾಗರಾಜ್)

ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ-3,

ಸಮಾಜ ಕಲ್ಯಾಣ ಇಲಾಖೆ,
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ಇವರಿಗೆ,

ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ

ಯೋಜನೆ ಕಾರ್ಯಕ್ರಮ ಸಂಯೋಜನೆ ಮತ್ತು ಸಾಂಖ್ಯಿಕ ಇಲಾಖೆ,

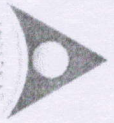
ಬಹುಮಹಡಿ ಕಟ್ಟಡ,

ಬೆಂಗಳೂರು.

2011-12 ರಿಂದ 2015-16 ರವರೆಗಿನ

ಕರ್ನಾಟಕ ಮೌಲ್ಯಮಾಪನ ಪ್ರಾಧಿಕಾರ
ಪ್ರತಿ ಸಂಖ್ಯೆ 566/3
ದಿನಾಂಕ 4/9/2020
ಗಣಕ ಸಂಖ್ಯೆ
ದಿನಾಂಕ 20/4/20

9160012031-ನಂಗಡೆ,
ಸಮಾಜ ಕಲ್ಯಾಣ ಇಲಾಖೆ,
ಬಹುಮಹಡಿ ಕಟ್ಟಡ,
ಬೆಂಗಳೂರು 560001
ಈ ಪತ್ರಕ್ಕೆ ಕೌಪಣಿ
ಸಂಖ್ಯೆ 603
ತ್ಯಜಿಸಿದ್ದಾರೆ.



Dr. B.R. Ambedkar Development Corporation, Bengaluru

Compliance Report to the recommendations made by Karnataka Evaluation Authority

Sl	Recommendations	Compliance Report
1	Instead of precluding previous beneficiaries of the Corporation from becoming eligible for fresh loans/schemes, relax the norm to a period of three to five years after which they can be considered as eligible for the fresh loans or schemes	As per Karnataka census 2011, total Scheduled caste population is 10474992. as per which the individual of each family should avail the benefit from the Corporation. Since all the people have not availed benefits, it is difficult to relax the norms.
2	Minimise the time taken for selection of beneficiaries and limit it to three months. Avoid the last-minute rush of sanctioning the subsidy and loans to fulfil the annual target, and avoid the year-end rush of the commercial's banks.	As per Govt order Num:SWD 148 SLVMARA, 2017 dated 30.06.2018, action has already initiated.
3	As in the other development projects, widely publicise in public domain the name and purpose of the selected beneficiaries each year such that the process of selection and information over who are the beneficiaries.	The selected beneficiaries under various schemes has been hosted and initiated in the Corporation website (www.adcl.karnataka.gov.in) and same is in being published in the 30 District office on the notice board.
4	Scrutinise the applications more systematically and scientifically and the process of documentation to be complete in every respect. Project proposals to be made mandatory with proof of requisite skills or expertise (if any), market potentials, extent of competition likely to be and what the incremental income is likely to be etc	The process of documentation is done systematically at the level of Taluka Development officer and approved by District Manager. Project proposals with proof of licence and experience of the candidate corresponding to the business is being accepted during the initial stage while accepting the applications and the same will be initiated in full force.
5	If schemes are meant to support the unemployed and create self-employment among them, select beneficiaries who are actually unemployed. This may require some reconsideration of age of the potential beneficiaries, while relaxing it for women beneficiaries (who may have been housewives). There is a need to re-examine the current policy of giving a complete control over the selection of beneficiaries to the MLA's. It is this evaluation's recommendation that there is an urgent need to 'depoliticize' selection of beneficiaries	The selection of beneficiaries under self-employment schemes is been done by committee headed by MLA's of the concerned constituency. The Corporation is implementing the schemes for development of Scheduled Castes as per the directions and guidelines issued by the Government. As per Government norms directions have been given to select 33% women beneficiaries under various schemes. The Corporation has no authority in changing the current policy over the selection of

	<p>by constituting a more than hierarchical in power and positions. In this regard we suggest to delink the allocation of grants and targets based on constituencies; instead restrict it to administrative divisions as development blocks or taluks.</p> <p>Create a running pool of registered applicants, the list to be carried forward to the subsequent years. Select and approve the programmes based on seniority of application, eligibility (based on Dr. B R Ambedkar Corporation's guidelines and the partnering Commercial Bank's appraisal) for each year, but keeping in mind the other requirements such as a scientific calculation of capital requirements for different ventures. The practice of dividing up the annual targets into beneficiaries and schemes irrespective of what the requirement for a successful venture could be, as hitherto to be stopped. Finding on the Karnataka State's Socio-Economic Survey and findings of the District Development Reports should also be taken into account to determine specific self-employment ventures that could be supported annually. In short, the selection of beneficiaries should also respond to the district's social development requirements.</p>	<p>beneficiaries from MLA. The Government has to take decision on this matter. The allocation of funds and targets are fixed based on the SC population in every constituency.</p>
6	<p>Process of selecting the beneficiaries is done as per the guidelines issued by the Government. Taluka Development officer is made responsible for success venture of the business under self-employment schemes. Once the disbursement of subsidy and bank loan, business unit is set-up, the District manager and Taluka Development officer are instructed to monitor successful business units and publish the success story in print/news/social media as a SUCCESS STORY OF THE CORPORATION/short movie is also being made on successful stories indicating the Beneficiary has they rise above poverty line and District's Socio-economic Development.</p>	<p>Process of selecting the beneficiaries is done as per the guidelines issued by the Government. Taluka Development officer is made responsible for success venture of the business under self-employment schemes. Once the disbursement of subsidy and bank loan, business unit is set-up, the District manager and Taluka Development officer are instructed to monitor successful business units and publish the success story in print/news/social media as a SUCCESS STORY OF THE CORPORATION/short movie is also being made on successful stories indicating the Beneficiary has they rise above poverty line and District's Socio-economic Development.</p>
II	<p>Corporation's Relations with Commercial Banks and their Respective Role</p>	
7	<p>Engage in a high-level "path finding Dialogue" first to create a new (and free from prejudices) lending for Development. Inclusive Banking should not be resulting in 'Inequality on Banking'. In this regard the Corporation could open a separate window to facilitate banking relations on the beneficiaries and the commercial bank. Mere listing of conditions and minimum requirements is of no value unless there is an administratively accountable system of monitoring. Thus, there is an urgent need to</p>	<p>ADCL has set-up a bank branch at the Head office of the Corporation with collaboration with INDIAN BANK to speed up the loan disbursement to the beneficiaries</p>
a	<p>Ensure that the subsidy determined is not independent of what the commercial bank determines as loan eligibility of a borrower.</p>	<p>Subsidy remains the component of the unit cost & directions have been given to the field officer to ensure the whole amount is released to the beneficiary & UC is been collected in this regard from the banks.</p>
b	<p>Ensure that prior to release of subsidy cheque, the commercial bank has committed itself for an amount of loan as approved.</p>	<p>Subsidy determines the part of the unit cost and not on the loan eligibility of a borrower.</p>

	Current practice of first releasing subsidy amount, often not matched by a loan being approved or loan amount being varied, has been leading to misuse of subsidy.	
c	Commercial banks and the Representatives of the corporation of jointly engage in loan recovery process.	To ensure that subsidy has been released along with loan component. Directions have been given to the field officer to collect UC from the bank. If any such issues arise it will be discussed and solved at Taluk level, BLBC meeting, District level, DLRC meeting and state level SLBC meeting headed by Chief Secretary to the Govt, including ACS, SWD.
d	Ensure that the subsidy granted remains a component of the unit cost and not as a security against the loan.	Subsidy portion is been given from the corporation. The loan component is sanctioned from the banks. The Taluk field officers will participate along with bankers in loan recovery.
e	Involve the MLA (and other members of the Beneficiary Selection Committees) in loan recovery process as also the progress made or not made by the beneficiaries of the different schemes. This should pave way for a minimum accountability towards the beneficiary selection and in monitoring. To the extent an MLA takes the decision for selection of a beneficiary, he or she should be involved in loan recovery process also. Failed ventures (premature closure of Units, or their not starting at all) should be accounted for or cleared before a new list is approved; and recovery to be made from out of the MLA Constituency Development Grants.	Decision to be taken at the Government level.
III Other General Recommendations		
8	Arrive at a more efficient Human Resources Management plan, so as to minimise dependence of ad-hoc or temporarily employed staff members to administer and manage the ever expanding activities of the Corporation.	Various vacant post is being filled from KPSC. 44 Taluka Development officer, 3-FDC and 8-SDC final selection list been received from KPSC. Document Verification is under process
9	The Number of Field Officers etc. need to be proportionate to the volume of schemes in progress and underway, as also the number of Taluks or similar administrative divisions. The over burdening of existing staff members with excess and time bound work is not only	Filling up various vacant post is been initiated to reduce the burden of work in existing staff members and in the field.

	adversely affecting the quality of selection of beneficiaries but also the process of monitoring and recovery activities.	
10	As soon as a list of beneficiaries has been finalised (and notified) convene a meeting of all the stakeholders [beneficiaries, district officials, bank representatives, etc.] to properly in simple language explain the procedures required in each subsequent step: loan subsidy disbursement, papers and forms they should sign and not sign, elementary Banking procedures, and repayment structures. For the time being, it is taken for granted that all these information is made known to the beneficiaries and therefore the beneficiaries have become victims of lack of transparency, corruption and of middlemen or development brokers.	The said aspects are being followed up at the district level from time to time. The District office is frequently advertising to the beneficiaries not to mingle with Middlemen or development brokers and strict action is taken against the officials who are in contact with Middlemen/brokers. For wide publicity of scheme and create awareness short radio programmes have been conducted at state level.
11	Take a fresh look at the amount of money determined for different Unit Costs (not merely in terms of schemes as SEP, ISB or Dairying) and the corresponding subsidy to be disbursed. There is a need to ensure that such Unit Costs and the corresponding subsidies are determined based on regional variations in cost of doing business, cost of raw materials (if any), minimum wages as determined for different occupations or trades, etc.	The unit cost is divided at 3 different stages and accordingly subsidy is being sanctioned.
12	Now that Aadhaar and PAN Numbers are becoming part of identities, ensure proper synchronising and interlinking of loans, bank accounts and mobile numbers.	Aadhar and PAN are being captured in every stage of selection of beneficiary.
13	As in MGNREGA's work-done approval procedure, introduce a GPS enabled photography of scheme proposal (venue for business prior to sanction, after the loan has been given and the scheme started) as an initial and periodic follow up procedure. The field officer to be made responsible and accountable for non-reporting of the progress or premature stoppage of the self employment ventures	Action will be initiated.
14	On a war-footing, the Corporation should engage in a loan recovery process, clearing up the confusion over "un-informed" Fixed Deposits, settlement of loans that have been waived off and balance to be notified (if any) to the beneficiaries.	Already directions have been given to respective DM for loan recovery.
IV	Specific Recommendations Concerning Dairying Schemes	

15	Ensure that the beneficiary has a valid membership in the jurisdictional Milk Producers Cooperative and a demand is made for the milk to be supplied. Should there be a default, the Cooperative Union to bring it to the notice of either the Bank or the Corporation such that the cause of it addressed: if death of an animal, insurance issues are followed up; if unit closure or not started, etc., to be followed up with appropriate actions.	Before sanctioning the loan under Dairy scheme, the valid membership details in the jurisdictional Milk Producers Cooperative is being collected and the Tripartite agreement is signed which includes beneficiary, District manager and Secretary of Milk Cooperative Union. The insurance is claimed from insured company with certification of Veterinary doctor.
16	Payment for milk supplied to be linked up through the banks in such a way that as and when the EMI, Insurance premium etc. fall due, they are recovered automatically.	Payment is linked in some of the districts. Action will be initiated for other districts.
17	Ensure that proper and healthy living space is provided for the animals to be procured and fodder availability either in the open or stall feeding.	Fodder and Transportation cost is included in unit cost. Action is initiated by Taluka Development Officer
18	Take a fresh look at the carrying capacity of dairying activities in applicant households, locations where they are to be sanctioned, and whether or not the Unit is within affordable distance of a Milk Collection route	Before sanctioning the loan the Taluka Development Officer does the spot verification & later recommends for sanction of loan and subsidy.


Managing Director