

Proceeding of DCC/DLRC Meeting for the Quarter ended June 2013 of Thoubal District held on 29.08.2013 at the Conference Hall of Dy. Commissioner office, Thoubal with Shri T. Ranjit Singh, IAS, DC/Thoubal in the Chair:

The District Consultative Committee (DCC) and District Level Review Committee (DLRC) meeting for Thoubal District for the quarter ended June 2013 was held on 29.08.2013 at the Conference Hall of Deputy Commissioner, Thoubal. The Deputy Commissioner of Thoubal district presided over the meeting.

2. List of participants is enclosed separately as **ANNEXURE-A**.
3. At the very outset, the Deputy Commissioner, Thoubal District welcomed the members present in the meeting and recalled the minutes of the last DCC/DLRC meeting held on 2nd May 2013. Thereafter, he initiated the discussion on the following agenda items and after obtaining specific clarification on the issues raised by some of the participants, the following decisions were taken by the House unanimously.

As there were no comments on the last DCC meeting minutes/proceedings from the members present, the same was taken as confirmed.

1. Review of CD ratio.

The members present reviewed the status of CD Ratio of the District and it was found that the overall CD Ratio of the District stood at 97 % as on 30-06-2013. He expressed his satisfaction regarding the significantly high CD Ratio. He also expressed his satisfaction on the CD ratio of Thoubal District which was the highest among the districts of Manipur. The House was informed that the total Deposits and Advances as on 30-06-2013 stood at Rs.149.89 crores and Rs.145.16 crores respectively. Bank wise CD Ratio has been discussed and it was observed that CD Ratio for almost all the Banks was found to be quite encouraging except that of HDFC (48%), IOB (49%) and UBI (53%). All these Banks were directed to improve the CD Ratio upto the minimum benchmark of 60% by the end of the next Quarter i.e. September, 2013.

Action: All Branch Managers/LDM/TBL.

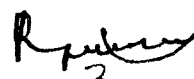
2. Review of ACP

The Chief Manager, Lead Bank, SBI, Imphal expressed his concerned regarding the low ACP achievement of the district. He pointed out that NABARD has given a very high ACP target for the District which is 400 times higher than the previous year. The House observed that the unrealistic high target makes difficult for the banks to achieve the ACP prepared as per NABARD PLP.

NABARD official clarified that the target for the district was given according to the Potential Link Plan (PLP) of the district.

The Dy. Commissioner, Thoubal opined that although the targets are based on the PLP, but it should be reasonable and achievable. The AGM, RPCD, RBI, Guwahati also suggested that analysis of source of income should be made before allotting targets.

Action: All Bank Branch Managers/Chief Manager, Lead Bank, SBI.



3. Review of KCC

The Chief Manager, Lead Bank, SBI, Imphal pointed out that Private Banks such as ICICI, AXIS & HDFC had reported their Gold Loans as KCC figure which was not acceptable. The rates of interest charged to Gold Loans are not commensurate to KCC.

Shri R.C. Bal, AGM, RBI, Guwahati has appealed to all the Banks to sanction loans keeping in mind the poor sections of the society and not to go only for the profit of the banks.

Action: All concerned Bank Branch Managers/Chief Manager, Lead Bank, SBI.

4. Status of opening of Bank Accounts

The Dy. Commissioner, Thoubal has informed the House that he received a lot of complaints for non-receipt of Bank account numbers opened through BCs especially for the MG-NREGS Job Card holders. As such, he asked for clarifications from Banks. The Branch Manager, SBI Kakching has pointed out that all 3313 accounts have already been opened by the branch received through BCs and there are no pending cases.

The Dy. Commissioner, Thoubal District advised all BDOs and Bank Managers to sort out the issue, if any, at the earliest to address the grievances of account opening for MG-NREGS, NSAP and other social benefit schemes.

Action: All concerned Bank Branch Managers/DSWO, Thoubal.

5. Review of Clearing House

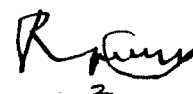
The Branch Manager, SBI Thoubal stated that he was awaiting approval from RBI for opening of one Clearing House in Thoubal district.

However, AGM, RBI, Guwahati has pointed out that it was already approved by RBI and MICR code has already been issued. The initiative for opening Clearing House is now the responsibility of BM, SBI Thoubal.

The Lead District Manager, Lead Bank, SBI, Imphal requested the AGM, RBI, Guwahati to take up the matter with RBI and requested him to send the relevant copy of the approval letter as the same has not been received by SBI, Thoubal Branch till date and as advised by the Dy. Commissioner, Thoubal District, a copy may also be endorsed to the DC, Thoubal.

The Dy. Commissioner, Thoubal district informed that the Clearing House should be made functional before the next DCC meeting. He drew the attention of Shri R.C. Bal, AGM, RBI Office, Guwahati to expedite opening of the Clearing House at the earliest possible time.

Action: AGM, RBI, Guwahati/LDM, Lead Bank, SBI.



Implementation of R-ECS (Credit):

The Dy. Commissioner, Thoubal District informed the House that the State Finance Department, Govt. of Manipur has already issued one Office Memorandum dated 12th July, 2013 stating that the State Government has decided to implement the Regional Electronic Clearing Service - Credit (RECS-Credit) mode of payment for certain categories such as Salaries & personal entitlement of Govt. Employees, Pensioners' Pensions, Scholarships/Stipends, Old Age Pensions etc. He informed further that the concerned DDOs falling under Treasury Officer/Thoubal & Sub-Treasury Officer/Kakching have already been trained by the Technical Staff from the Directorate of Treasuries & Accounts, Manipur. He informed further that 7 (seven) Offices had already been identified/selected for implementation of the RECS-Credit mode of payment on a trial basis and the said offices had already been instructed to expedite the matter. In view of certain technical problems, it was decided that the above 7 Offices will continue to draw their pay and allowances as usual till the month of August, 2013. However, he directed that the selected 7 Offices should ensure that the proposed RECS-Credit mode of payment be implemented by these 7 Offices (salaries for the month of September payable in October, 2013).

Action: All concerned Offices/T.O., Thoubal/STO, Kakching.

6. PMEGP

The GM, DIC, Thoubal District stated that the department had not received any instruction from the Govt. of Manipur to hold the interview for PMEGP for the year 2013-2014.

BM, SBI, Kakching branch informed that approximately 60 cases of PMEGP loans, sanctioned and disbursed are yet to receive subsidy component till date. As a result, the Bank Branches are not in a position to sanction further PMEGP loans. The Dy, Commissioner, Thoubal District supplemented in this regard and urged upon the General Manager, DIC, Thoubal to settle the Margin Money problem as early as possible.

The GM, DIC, Thoubal reported that he had raised this issue in the highest forum of the State and expected to be settled very shortly.

The Chief Manager, Lead Bank, SBI, Imphal pointed out that ICICI had a target of 10 nos. but ICICI had not sanctioned any PMEGP loan till date. DC/Thoubal advised the ICICI to ensure that the targeted number of PMEGP loans are sanctioned in time after observing all due formalities.

The Branch Manager, ICICI Thoubal clarified that the branch had received 10 applications and the same has been sent to higher authority for sanctioning and they are awaiting for disbursement. Reacting to this observation of ICICI Bank, the AGM, RBI, Guwahati pointed out that the ICICI branch is in the Thoubal district and the Manager concerned should take the responsibility of sanctioning the Government Sponsored schemes. He opined that the Banks should not give excuses for not sanctioning the loans. DC/Thoubal, intervening into the discussion, stated that if some of the PMEGP loan applications are found not reasonable and non-viable, the concerned Bank should



return the Loan application forms to the individuals concerned in time by giving specific and justified reasons for rejecting the applications. They should not keep the loan applications pending for a pretty long time.

Action: GM/DIC, Thoubal, all concerned Banks.

7. Continuation of CSCs

The Chief Manager, Lead Bank, SBI, Imphal pointed out that to take over CSCs, IT. Deptt., Govt. of Manipur, Drishtee and Banks have to sit separately to explore the avenues for taking over CSCs.

The Dy. Commissioner, Thoubal District has asked the BDOs to find out performances and non- performances of BCs in the district for discussion in the next DCC meeting.

8. WCC

District Handloom Department official highlighted the figures of WCC for SBI, UBI and MRB.

The Chief Manger, Lead Bank, SBI, Imphal has pointed out that for SBI, all the branches have been given instruction to consider this matter seriously and should start the process of sanctioning and disbursing of the schemes at the earliest.

The Manager, MRB has pointed out that while receiving applications, there were many cases of signature mismatch detected. Hence, a lot of applications had to be rejected.

Action: All concerned Bank Managers, Project Manager, Handloom/TBL

9. FLCC

The Dy. Commissioner, Thoubal District and the Chief Manager, Lead Bank, SBI, Imphal applauded MRB for conducting the maximum number of FLCC camps in Thoubal district.

The Chief Manager, Lead Bank, SBI, Imphal cited that according to the RBI instruction all Bank branches have been instructed to conduct at least one FLCC camp every month. For SBI, all the branches had prepared a calendar for the whole year to conduct FLCC camps during the current financial year. He also stated that FLCC camp is a very good program which will enhance the Banks in imparting financial banking knowledge to the illiterate farmers in the villages. DC/Thoubal also suggested that the Banks should arrange Recovery Camps side by side and the programme chalked out in this regard should be intimated to the District Administration Authorities to ensure that such Recovery Camps are conducted successfully.

The AGM, RBI, Guwahati stated that material for conducting FLCC camps will be provided in regional language shortly. MRB is coordinating with RBI in this regard.

Action: All Bank Branches, AGM, RBI, Guwahati.



7. ATM

The Dy. Commissioner, Thoubal District informed that there are 6(six) ATMs currently working in Thoubal District. One ATM Booth has recently been opened at Thoubal Bazar by HDFC. He informed that for the benefit of all Government employees located within the Mini Secretariat Complex of DC/Thoubal, one SBI ATM will be installed within the Mini Secretariat Complex, DC office at the earliest latest by the end of September, 2013. He also informed the House that 4 (four) ATM Machines (SBI) have already been brought and the same will be installed at DC Mini Secretariat Complex, Thoubal Athokpam, Thoubal Bazar & opposite to Thoubal P.S. He also informed that 3 (Three) more ATM Machines (SBI) had already been brought to Kakching and the same are being installed at the earliest (Azad Cinema, Near LIC Office & Kakching Khongnang Mari Fangba near Petrol Pump). DC/Thoubal has expressed his confidence that by the last week of September or first week of October, 2013, at least 11 ATMs Booths (SBI) will be installed. Lastly, he informed that 2 more ATM Machines (SBI), one for the Khangabok Bazar and another Thoubal Bazar Awang behind Thoubal Keithel and another 2 ATM Machines [27 Assam Rifles (inside near Canteen)] for Kakching Sub-Divisions are arriving shortly.

DC/Thoubal further informed that the approval for installation of one ATM Booth by IOB has already been conveyed and Manager, IOB was advised to expedite opening of the lone ATM Booth. He also informed that one Bank Branch along with one ATM Booth will be opened by BOI shortly and the proposal is already in the pipeline. As for one ATM Booth (UBI/Kakching), the approval for opening of the ATM Booth has already been received.

DC/Thoubal informed the Members present that another additional 2 ATMs of HDFC (Yairipok & Kakching) are also in the pipeline. He also advised ICICI to open one ATM Booth at Lilong Bazar. He informed them that competition amongst the different Banks should be organized on regular basis and informed that the best performing Banks will be adequately compensated/awarded with the parking of sufficient Government fund. He also advised the Managers of MSCB Ltd., Thoubal & Kakching Branches to roll out to the CBS platform at the earliest possible time.

All Members present were also informed that one more Nationalised Bank namely Central Bank of India (CBI) is also planning to open one Bank Branch along with one ATM Booth near Mela Ground, Thoubal and the said Bank Branch along with one ATM Booth are likely to open by the last week of October, 2013. DC/Thoubal assured that all possible help and co-operation will be extended to the upcoming Bank.

The Members present were also informed that S.P., Thoubal vide his letter No.G/5(c)/2010/SP-TBL/4308 dated 27-08-2013 has requested the Manager, SBI, Thoubal Branch to kindly arrange for installation of one ATM exclusively within his office complex stating that the District Police, Thoubal has alone has about 4500 employees and their Bank Accounts are opened at SBI, Thoubal Branch and they are drawing their monthly pay & allowances from SBI, Thoubal Branch. The House after deliberation on the proposal has decided to recommend to the competent authority to open one ATM exclusively within the office complex of S.P. Thoubal. The proposed opening of the ATM Booth will definitely ease out the congestion made at the time of drawal of pay and allowances from SBI.

Action: All concerned BMs/DC office, Thoubal.



11. Non-core banking branches

On enquiry by the Dy. Commissioner, Thoubal District about the status of MSCB on Core Banking Solution, the Managers of MSCB/Thoubal & MSCB/Kakching informed that the process was in full swing and the same will be completed shortly. DC/Thoubal advised the Managers concerned to expedite computerization of the MSCB Branches located at Thoubal and Kakching at the earliest, thereby stating that no Govt. funds will be parked in MSCB until and unless the Bank Branches are fully on CBS platform.

Action: Bank Managers of MSCB, Kakching & Thoubal,

12. Coverage of Village under 2000 Population:

The Branch Manager, UBI, Thoubal suggested that Lourembam village should be allotted to UBI, Thoubal branch instead of IOB, Thoubal branch as UBI Thoubal has already appointed a BC for the village. The matter was kept in abeyance as LDM, SBI, Thoubal suggested to sort out the matter by sitting among UBI, SBI and IOB separately.

13. Status of setting up of RSETI in Thoubal District:

DC/Thoubal informed the House that the site had already been identified & selected by joint inspection team involving RBI Officials, SBI etc. & necessary proposal had already been sent to RD & PR Department recommending Nimaichand High School having an area of about 0.6400 hectares (1.58 acres) either to give to RD & PR by Education Department on lease for 25/30 years or allot the land in favour of RD & PR under CS Dag No.226/275 (N). He informed further that he is constantly pursuing the matter with all concerned authorities for expediting the matter. He further informed that the RD & PR Department had already taken up the matter with the Education-S Department. He informed the House that he will take up the matter once again with the RD & PR and Education Department on priority.

Action: DC/Thoubal.

14. Miscellaneous:

The Dy. Commissioner, Thoubal District invites different banks for opening Bank branches at Wabagai, Hiyanglam, Heirol Bazar and at other far flung places. MRB is in process for opening one Bank Branch at Sugnu and the required machinery had already arrived and will be functioning shortly.

15. The meeting was concluded with vote of thanks to the chair.



(T. Ranjit Singh, IAS)

Deputy Commissioner, Thoubal
& Chairman, District Consultative Committee &
District Level Review Committee,
Thoubal District

Memo No.12/102/DC (TBL)/DCC/2012:

Thoubal, the 4th September, 2013.

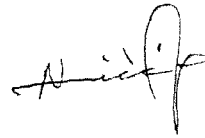
Copy to:-

- 1) Secretary to Hon'ble Chief Minister, Manipur.
- 2) Staff Officer to Chief Secretary, Govt. of Manipur.
- 3) Addl. Chief Secretary (Finance), Govt. of Manipur.

- 4) Principal Secretary (Commerce & Industries), Govt. of Manipur.
- 5) Principal Secretary (RD & PR/ Social Welfare), Govt. of Manipur.
- 6) Principal Secretary (Education-S/Home), Govt. of Manipur.
- 7) Commissioner (Revenue), Govt. of Manipur.
- 8) Commissioner (Agriculture), Govt. of Manipur.
- 9) Commissioner (Social Welfare), Govt. of Manipur.
- 10) Director (Education-S), Manipur.
- 11) Director (Institutional Finance), Manipur.
- 12) Director (Commerce & Industries), Manipur.
- 13) Director (Treasuries & Accounts), Manipur.
- 14) Director (RD & PR), Manipur.
- 15) Director (Agriculture), Manipur.
- 16) Director (Social Welfare), Manipur.
- 17) Superintendent of Police, Thoubal
- 18) ADM/Project Director, DRDA, Thoubal.
- 19) All SDO, Thoubal, Kakching & Lilong.
- 20) All BDOs, Kakching & Thoubal C.D. Blocks.
- 21) All Project Officers, DRDA, Thoubal.
- 22) General Manager (DIC), Thoubal.
- 23) District Social Welfare Officer, Thoubal.
- 24) District Agriculture Officer, Thoubal.
- 25) District Programme Officer (ICDS), Thoubal.
- 26) Zonal Education Officers, Thoubal & Kakching.
- 27) District Co-operative Societies, Thoubal.
- 28) Project Manager (Handloom), Thoubal.
- 29) Shri Ramachandra Bal, AGM, RO for Manipur, Reserve Bank of India, Rural Development & Credit Department, Station Road, Pan Bazar, Guwahati-781001.
- 30) Chief Manager (Lead), Lead Bank Office, State Bank of India, M.G. Avenue, Imphal for information and appropriate necessary action.
- 31) Chief Manager, State Bank of India, Lead Bank Office, Imphal.
- 32) All Branch Managers in Thoubal District, SBI/TBL, UBI/TBL, SBI/KCG, UBI/KCG, ICICI/TBL, HDFC/TBL, IOB/TBL, MSCB/TBL, MSCB/KCG, MRB/LILONG, MRB/WANGJING, MRB/YAIRIPOK, MRB/KAKCHING.
- 33) Guard File/Relevant File.

Copy also to:-

Hon'ble Adhyaksha, Thoubal Zilla Parishad, Thoubal District.



(N. Nimai Singh)
Lead District Manager/Member Secretary,
District Consultative Committee &
District Level Review Committee,
Thoubal District

ANNEXURE-A

Name of Participant	Office & Designation
Shri T. Ranjit Singh, IAS	Deputy Commissioner, Thoubal District
Shri L. Nabakishwar Singh, IAS	ADM/Project Director, DRDA, Thoubal
Shri Y. Rajen Singh, MCS	Sub-Divisional Officer, Thoubal
Shri Ng. Norenkumar Singh, MCS	Sub-Divisional Officer, Lilong
Shri Th. Charanjeet Singh, MCS	Sub-Divisional Officer, Kakching
Km. N. Bandana Devi, IAS (P)	Assistant Commissioner to DC/Thoubal
Shri Ph. Bhavananda Sharma, Jr.MCS	SDC/HQ, DC Office, Thoubal
Shri Konsam Binku Singh, MFS	Treasury Officer, Imphal West
Shri S Somorendro Singh, MFS	Treasury Officer, Thoubal
Shri R.C. Bal	Asst. General Manager, RBI, Guwahari
Shri N. Nimai Singh	Lead District Manager, SBI
Shri Indra Kumar Rana	Chief Manager, Lead Bank Office, SBI
Shri Th. Bonny Singh	Branch Manager, HDFC Thoubal Branch
Shri D.S. Haokip	Branch manager, SBI Thoubal Branch
Shri Poji	District Development Manager, NABARD
Shri Davison Thingbaijam	Branch Manager, ICICI Bank, Thoubal
Shri P. Sukumar Singh	DPM, SSA, Thoubal District
Shri Thuamzamong Tunglut	Branch Manager, SBI Kakching Branch
Shri S. Ibomcha Singh	Branch Manager, MSCB Thoubal
Md. A. Kayam Khan	DIO/NIC, Thoubal
Shri T. Sanatomba Singh	Additional DIO, NIC, Thoubal
Shri H. Ibomcha Singh	Branch Manager, MSCB Kakching
Shri Ng. Ranabir Singh	Branch Manager, UBI Kakching
Shri A. Karoung Kom	Block Development Officer, Kakching Block
Shri Kh. Muhindro Singh	Project Officer, DRDA, Thoubal
Shri Rajiv Nair	Deputy Branch Manager, ICICI Thoubal
Shri Gogendro Sanabam	Branch Manager, Kakching
Shri Kh. Yaiskul Singh	Senior Manager, MRB, Head Office
Shri D. Kipgen	Senior Manager, UBI, Thoubal
Shri Th. Gyaneshwar Singh	District Agriculture Officer, Thoubal
Shri L. Dilipkumar Singh	Joint Director, Veterinary, Thoubal
Smt N. Satyabama Devi	DPO/ICDS/Cell, Thoubal
Smt Ch. Tombi Devi	D.O, H.L, Thoubal
Md. Sabir Ahmed	General Manager, DIC, Thoubal
Shri T. Padmokhya Singh	ZEO, Kakching
Shri H. Shyamkishore Singh	DCO, Thoubal
Shri. Amuba Singh	ZEO, Thoubal
Shri Th. Nilakumar Singh	DSWO, Thoubal
Shri Sh. Ibopishak Singh	Branch Manager, MRB, Lilong Branch
Shri L. Kamaljit Singh	Branch Manager, MRB, Wangjing
Shri S. Mangi Singh	Manager, IOB, Thoubal Branch
Shri P.N Singh	Asst. Manager, IOB, Thoubal
Shri N. Brajamohan Singh	BDO, Thoubal
Shri Ch. Kishorjit Singh	FO for DFO, Thoubal
Shri S. Bhimo Singh	FI for DFO, Thoubal
Shri Y. Kumar Singh	Project Officer, DRDA, Thoubal

