

PROCEEDINGS OF THE DCC/DLRC MEETING FOR THE QUARTER ENDED MARCH, 2013 OF THOUBAL DISTRICT HELD ON 2ND MAY, 2013 AT 11.00 A.M. IN THE CONFERENCE HALL OF DEPUTY COMMISSIONER, THOUBAL WITH SHRI T. RANJIT SINGH, IAS IN THE CHAIR:

The District Consultative Committee and District Level Review Committee meeting for Thoubal District for the quarter ended March, 2013 was held on 02.05.2013 at the Conference Hall of Deputy Commissioner, Thoubal. Deputy Commissioner, Thoubal presided over the meeting.

List of participants is enclosed separately (ANNEXURE-AA).

At the very outset, DC/Thoubal welcomed the members present in the meeting and recalled the minutes of the last DCC/DLRC meeting held on 18th February, 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.

1. Confirmation of the decisions taken in the last DCC/DLRC Meeting:

As the minutes of the last DCC/DLRC Meeting was circulated to all participants in time, the decisions taken in the last DCC/DLRC Meeting on various issues were confirmed after getting a detailed feedback/clarification from DC/Thoubal and the concerned Lead District Manager. DC/Thoubal has reiterated once again that such DCC/DLRC Meetings should be held regularly on a quarterly basis to ensure that all concerned including the Bankers comply with the decisions taken in the last DCC/DLRC meeting.

2. 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 83 % as on 31-03-2013. He expressed his satisfaction regarding the significantly high CD Ratio. The House was informed that the total Deposits and Advances as on 31-03-2013 stood at Rs.176.03 crores and Rs.146.35 crores respectively. Bank wise CD Ratio has been discussed and it was observed that CD Ratio for almost all the Banks except UBI was found to be quite encouraging except that of UBI, which stood at 41 %. UBI was directed to improve the CD Ratio upto the minimum benchmark of 60% by the end of the next Quarter i.e. June, 2013. Further, ICICI Thoubal Branch was advised to submit the CD Ratio data in time.

Action: All Branch Managers/LDM/TBL.

3. Review of DCP, 2012-13

The performance of the Banks under DCP, 2012-13 was reviewed both Sector-wise and Bank-wise. Discussing on the achievement level, DC/Thoubal expressed his happiness over the performance under priority sector and particularly under the agriculture sector. However, Shri R.C. Bal, AGM, RBI, Guwahati has pointed out that the performance of some of the Banks like, ICICI, HDFC, IOB are very poor in other priority sector. He requested them to sanction loan under industry and service sector also to achieve the annual target.

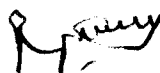
Action: All Bank Branch Managers/Chief Manager, Lead Bank, SBI.

4. Opening Bank Accounts for payment of Social Benefit Scheme:

DC/Thoubal expressed his concern about the performance of the opening of bank accounts under various social benefit schemes. Though the achievement is 60%, but he informed the House that the performance of UBI is acceptable but SBI, Thoubal and Kakching have not opened the accounts of job card holders (for MG-NREGS). He has advised the representatives of SBI to gear up the opening of account so that the opening of account for all the job card holders (either individually or jointly) is completed within the cutoff date i.e. by 30th June, 2013.

DC/Thoubal informed the House that in the last 32nd SLBC Meeting held on 20th Dec, 2012, the Chairman (CS) emphasized that payment of the various social benefit schemes should be through the Bank Accounts of the beneficiaries. He emphasized that no funds under MG-NREGA and other Flagship programme will be released unless Bank Accounts are opened and funds will be released only through cheques (Account Payees) for those cases, which have opened Accounts. No relaxation in this regard will be given. Accordingly, he advised all Banks to expedite the matter at the earliest.

Action: SBI/Thoubal & Kakching.



SGSY:

Target for the year, 2012-13 is 80 nos. However, during the year, 63 nos. of proposals were sponsored to different bank branches. All the 63 loan proposals received by the banks have been sanctioned and disbursed. The AGM, RBI opined that the loan amount sanctioned by the branches is very less and requested the bank branches to assess the actual requirement of the loan so that the projects undertaken under SGSY become viable.

Action: All Banks Managers/Thoubal District

6. PMEGP:

The members present have reviewed the Bank wise performances in respect of PMEGP for the year ended, 2012-13. It was informed that 171 nos. of proposal out of the target of 183 nos. was received and 138 nos. of proposals were sanctioned. 33 nos. of proposals were returned by the different bank branches. AGM, RBI pointed out that he has received one complaint from one of the applicant of IOB, that though his loan was sanctioned but not disbursed till date due to reason not known to him. The Branch Manager, IOB informed that he will take up the matter and arrange to disburse the same. Representative of SBI, Thoubal informed that they have not received the subsidy amount since last year and requested the concerned department to release the subsidy amount. DC/Thoubal advised that the justified reasons should be given by the Banks if any of the applications are rejected/returned and the applicants should be informed in writing well in time. He further suggested that one sub-committee headed by the General Manager, DIC/TBL and as Member Secretary, should be constituted to solve the subsidy related problem and ATR in this regard should be placed before the next DCC/DLRC Meeting.

Action: Manager, IOB/TBL, GM/DIC/TBL

7. KCC:

A total target for issuing KCC was 2791 nos. for the different bank branches of the district and during the year 2012-13, 2477 nos. of KCC was issued i.e. 89% of the target was achieved. As the HDFC and ICICI bank branches has not issued even a single KCC to the farmers, the DC/Thoubal advised them to sanction KCC loans to the farmers on priority. Further, he expressed his concern and opined that no Govt. fund will be parked in those Banks, if priority sector loans under Agriculture segment are not sanctioned by the banks.

Action: All Banks/Thoubal District, Managers, HDFC & ICICI/TBL

8. WCC :

The members present have reviewed the Bank wise performances in respect of WCC loan proposals for the year ended 2012-13. Out of 1885 nos. of loan proposals sponsored to the bank branches, only SBI has accorded provisional sanction to all the proposals received by them. The final sanction and disbursement will be done after pre sanction inspection and completion of other formalities as it was not possible due to receipt of the proposals at the fag end of the March, 2013. DC/Thoubal advised the other banks (HDFC/UBI/MRB) to follow the procedure of SBI and accord provisional sanction immediately. He has also advised the Project Manager, Handloom to conduct some awareness camps/publicity regarding the Weavers Credit Card Scheme.

Action: Bank Managers, HDFC/UBI/MRB, Project Manager, Handloom/TBL

9. District Credit Plan, 2013-2014:

District Credit Plan on Priority and Non-Priority sector for the district for the year 2013-14 as per PLP projection of NABARD was discussed. A target of Rs. 120.68 crores was prepared and is approved in the DCC with some changes in priority and non priority sectors as detailed below:

<u>Sector</u>	<u>PLP projection</u>	<u>approved by DCC</u>
Agriculture	Rs. 59.49 Cr.	Rs. 59.49 crores
Industry	Rs. 18.79 Cr.	Rs. 6.79 crores
Business/RTO	Rs. 23.48 Cr.	Rs. 11.48 crores
Education loan	Rs. 1.40 Cr.	Rs. 1.40 crores
Housing	Rs. 1.12 Cr.	Rs. 1.12 crores
Non Priority	Rs. 16.40 Cr.	Rs. 40.40 crores
TOTAL	Rs. 120.68 Cr	Rs. 120.68 crores

The House has also decided to entrust the above assignment to Lead District Manager for distribution of the target to all the Bank Branches of the district for implementation.

Action: All Bank Managers/TBL, LDM/SBI.

10. Recovery in Govt. Sponsored Schemes :

Recovery in Govt. sponsored scheme is found to be dismal. DC/TBL expressed his displeasure with the Banks stating that not a single Bank came forward despite the assurance given by DC/TBL time and again in the last few DCC/DLRC Meetings to extend the maximum logistic support and help from the District Administration in conducting recovery-cum-credit camps. He advised that the Banks should organize such recovery-cum-credit camps as frequently as possible in consultation with the concerned line Departments. The suggestion was agreed upon by all. DC/Thoubal also advised that whenever any recovery camp is organized by the bank, it should be informed to the District Administration.

Action: All Bank Managers/Thoubal & concerned Line Departments.

11. Status of opening of one family one account:

The status of opening of one family one account was reviewed. The overall achievement upto March, 2013 was 52%. However, the position of ICICI bank was very poor. The representative of ICICI Bank has informed the House that they have already collected nearly 700 account opening forms and they will be able to open the accounts within this quarter.

Action: Bank Manager/ICICI, TBL.

12. Status on opening of ATMs :

DC/Thoubal recalled the decision taken in the last DCC/DLRC meeting held on 18-02-2013 regarding opening of ATM in the district. HDFC has informed that out of 3 nos. of ATM, 1 ATM is ready for inauguration and the other two will also be installed shortly. IOB has informed that they have already selected the site for ATM and the work will be started very soon. SBI has stated that all the ATM related works have been outsourced to some agency and they depend on them only. However, the SBI informed the House that every possible effort have been made to install all the committed ATMs, which had already been agreed to in the last two DCC/DLRC Meetings at an early date. DC/TBL has also requested other Banks to identify the sites in consultation with District Administration for opening of more ATMs in Thoubal District.

Action: Bank Managers/HDFC, IOB, SBI, Thoubal.

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. Status of setting up of Clearing House at Thoubal District H.O.:

DC/Thoubal informed that in the last 32nd SLBC Meeting, it was decided that SBI, Imphal Clearing House will extend the local ECS to Thoubal. He informed further that he had already sent the proposal to Principal Secretary (Finance) with copy endorsed to RBI and other concerned and assured to take up the matter once again at the earliest.

Action: DC/TBL & Director (Treasuries & Accounts), Manipur.

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



(T. Ranjit Singh, IAS)

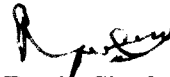
Deputy Commissioner, Thoubal
& Chairman, District Consultative Committee &
District Level Review Committee,
Thoubal District

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/SW), 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.



(T. Ranjit Singh, IAS)

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