

**PROCEEDING OF DCC/DLRC MEETING FOR THE QUARTER ENDED SEPTEMBER 2012 OF THOUBAL DISTRICT HELD ON 15.12.2012 AT THE CONFERENCE HALL OF DY. COMMISSIONER OFFICE, THOUBAL**

The District Consultative Committee (DCC) and District Level Review Committee (DLRC) for the quarter ended September, 2012 of Thoubal District was held on 15.12.2012 at the Conference Hall of Dy. Commissioner, Thoubal District. Shri T. Ranjit Singh, IAS, Dy. Commissioner of Thoubal presided over the meeting.

**List of participants is enclosed separately as ANNEXURE-AA.**

At the very outset, Shri T. Ranjit Singh, IAS, Dy. Commissioner of Thoubal welcomed all the participants in the meeting and requested all participants to introduce themselves in brief. Thereafter, he initiated the meeting and the following Agenda Items were discussed thoroughly and after a thorough discussion and deliberation and exchange of views and suggestions made by the Officers/Participants present and after obtaining clarification from the Dy. Commissioner, Thoubal, the following decisions were taken unanimously for early implementation in the District.

1. **Confirmation of minutes of last DCC/DLRC meeting :**

As the meeting was held after a gap of one and half year, the Chairman expressed his unhappiness and suggested that the members present to discuss and deliberate upon the listed agenda points for the meeting, as no previous records are available either with the office of DC/Thoubal or with the Lead District Manager (LDM). However, he advised Shri Indra Kumar Rana, Chief Manager, Lead Bank, SBI, Imphal to organize such DCC/DLRC meeting every quarter regularly henceforth in time in the district, which was agreed unanimously by all the participants.

2. **Review of CD Ratio:**

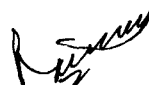
The CD ratio of all Banks (15 Bank Branches altogether) was found comfortable with 67%. However, Dy. Commissioner advised all the Branch Managers located in the district to improve the CD Ratio by another 3% by the end of the next quarter. He also advised the Banks having low CD ratio for improvement at par with other Banks. The house unanimously agreed and resolved. **Action: All Branch Managers/ Chief Manager, Lead Bank, SBI.**

3. **Achievement under ACP, 2012-2013.**

While discussing the performance on ACP, 2012-2013, although the overall achievement stands at 48 % at the end of 2<sup>nd</sup> quarter, Shri Rama Chandra Bal, AGM, RBI/Guwahati pointed out that most of the achievements were found to be under the Non Priority sector only. He strongly advised all concerned to improve in the areas under the Priority sector especially in Agriculture sector which was agreed & resolved. **Action: All Branch Managers/TBL, DAO/TBL.**

4. **Allocation of SGSY and Education Loan Target for the year, 2012-2013:**

As for this agenda, the Chief Manager, Lead Bank, placed a proposal for allocation of target. After a thorough discussion, the house approved as per allocation prepared by the LDM. The Chairman advised the Project Officer, DRDA to forward all eligible SHGs proposals for bank credit linkage under SGSY scheme within 15.02.2013 as per the target allocation. Further, he also advised that all Banks should sanction or reject the proposal by 15<sup>th</sup> of March, 2013. For those rejected cases, specific and justified reasons should be indicated specifically by the Banks concerned. **Action: PO/DRDA(SGSY) & all concerned Banks.**



**5. Reallocation of household in the villages (GP wise) and allocation of household in Urban and Nagar Panchayat Centre to the bank branches functioning in the district for providing banking facilities:**

The Chief Manager, Lead Bank, placed a proposal for reallocation of household in villages, municipal area, Nagar Panchayats for opening of accounts for each and every household for approval. During discussion, some banks raised their reservation on allotment of some villages as some of the villages are found included under two Banks. However, it was decided that such minor issues/problems could be sorted out/settled mutually among the concerned banks in consultation with LDM. **Action: All concerned Banks.**

**6. Opening of No Frill a/c / Bank A/c for payment of various social benefits under NSAP:**

While discussing the agenda, the Chairman expressed his anguish and unhappiness over the poor progress made by the District Social Welfare Officer/Thoubal (DSWO)/Thoubal in opening of Bank Accounts under various welfare schemes under NSAP. The DSWO/Thoubal was instructed by the Chairman to tie –up personally with the concerned Branch Managers of the Banks operating in the district for allocation of opening of account under NSAP within the shortest possible time **preferably on or before the 22<sup>nd</sup> December, 2012 positively.** DC/Thoubal informed that those Banks not willing to open accounts under NSAP will not be allotted/given any facility under MGNREGS. The two BDOs of Thoubal & Kakching C D Blocks, PD, POs of DRDA/TBL have been instructed to tie up for opening of bank accounts by the beneficiaries under NSAP and Job Card holders under MGNREGS with a direction to complete the whole exercise latest by 15<sup>th</sup> January, 2013. Opening of accounts will be only with those Banks with CBS facilities. The house unanimously approved the suggestion. **Action: PD, POs/DRDA/TBL, DSWO/TBL, BDOs/KCG & TBL, all concerned Banks .**

**7. Extension of ECS Scheme to Thoubal District:**

The Chairman informed the house that he would take up the matter separately with the Director (Institution Finance), Director (Treasuries & Accts) and other concerned authorities for extension of ECS Scheme in Thoubal District, as this was already recommended by the last SLBC Meeting. **Action: DC/TBL,**

**8. Financial Inclusion for villages above 1000 population:**

As the Agenda was already thoroughly discussed while discussing the agenda No. 5, the House unanimously agreed to proceed further for next agenda.

**9. Functioning of BCs and Ultra Small Branches (USB):**

The Chairman instructed the LDM to provide a list of BCs indicating the areas of their operation. Shri R.C. Bal, AGM, RBI/Guwahati advised the bankers to follow strictly RBI guidelines while opening/functioning USB so as to fulfill/serve the purpose for opening of such USBs. The House was informed that **24 USBs have already been opened in Thoubal District (4 by SBI, 4 by MRB and another 16 by UBI) as on 30-09-2012.** Other Banks were also advised to open more USBs. **Action: All Concerned Banks.**

**10. Financial Literacy & Credit Counseling & organization of recovery cum-credit camps:**

The Chairman advised the Bankers to conduct FLCC cum loan recovery camps as frequently as possible, preferably at least once in a quarter. He also assured to provide security if required. Shri R. C Bal from RBI added that the expenditure incurred in this regard will be provided by NABARD, subject to maximum amount of Rs.9000. **Action: DC/TBL, all Banks/TBL.**

**11. Implementation of Weaver's Credit Card Scheme by the banks and status thereof, if any:**

Discussion was not held due to non presence of line department official (Handloom).



**12. Status of setting up of RSETI in Thoubal:**

The house approved for joint spot inspection as suggested by the Chairman for the proposed location for establishing RSETI in the District by the District Administration and Lead Bank. Accordingly, after the meeting, the Chief Manager, Lead Bank, AGM (RPCD) RBI Guwahati and SDC/Thoubal Circle jointly visited/inspected the spots. After verification of the three locations suggested by DC/Thoubal, the joint inspecting team has recommended the premises of the Kalachand High School at Thoubal Wangmataba to the Dy. Commissioner/Chairman of the DCC/DLRC. The Chief Manager, Lead Bank (SBI) was directed to submit a formal inspection report to DC/Thoubal for taking up further necessary action. Action: DC/TBL & Chief Manager, Lead Bank (SBI).

As for starting the RSETI on temporary basis on rented accommodation, Shri R.C. Bal, AGM, RBI has referred to letter No.I-12022/18/2000-SGSY-Trg dated 06-01-2010 of the Ministry of Rural Development, Department of Rural Development, SGSY-Trg , GOI, wherein it is stated that no further premises may be rented for running RSETIs except in places where the State Government has allotted land for construction of the RSETI building. He stated that unless this standing instruction is modified appropriately by the Ministry, no RSETI can start functioning in the district on temporary basis even on rented accommodation pending the final allotment of land by the State Government for construction of the RSETI building. As such, he has suggested to appraise this factual position to the State Government (RD & PR) and SLBC for taking further appropriate action to start the RSETI in the district temporarily in rented accommodation. **Action: DC/TBL, Chief Manager, Lead Bank (SBI), Director (RD & PR).**

**13. Status & Review of functioning and ATMs and opening of more ATMs in Thoubal:**

The Chairman expressed his unhappiness for frequent non functioning of the existing ATMs in the district. Further, he urged upon the Bankers to open more ATMs as per demand of the public. The LDM had read out the numbers of ATMs in the district and proposed ATMs. The Branch Manager/HDFC informed the house that they are planning to open three ATMs viz. at Yairipok, Kakching and Thoubal Bazaar within a short period. The Branch Manager/IOB Thoubal Branch also informed that one ATM will be opened at Thoubal Bazaar within the next one or two months. Similarly the Branch Manager/ SBI Kakching also informed the house that two ATMs will be opened within January,2013 at Kakching Lamkhai (near Assam Rifles) and one at the Branch. The Chairman expressed his desire to open at least two ATMs inside the DC Office complex (Mini Secretariat Complex), as most of the offices of the district have started shifting inside DC office complex. The Chief Manager, Lead Bank, Imphal West assured to open SBI ATMs inside the DC office complex at the earliest. DC/Thoubal has also suggested that one or two ATMs are opened at the premises of 15 Assam Rifles, Thoubal facing the ATM outside so as to enable the general public to utilize the ATMs without any hindrance. **Action: DC/TBL, concerned Banks.**

**14. Other Miscellaneous items:**

**Opening of a Clearing House at Thoubal District HQ:**

The House has also resolved to open a Clearing House (CH) at Thoubal District HQ as there are 5(five) Bank Branches with CBS facilities at Thoubal District HQ itself and a proposal in this regard will be moved to the FD by the DC/Thoubal at the earliest. **Action: DC/Thoubal.**

**15.** Before concluding the meeting, DC/Thoubal re-iterated that the DCC/DLRC Meeting will be held regularly on a quarterly basis henceforth and he made a sincere appeal to all the participants to give their maximum co-operation in expediting all matters related to banking services in Thoubal District.

**16.** The meeting concluded with vote of thanks from Shri Kenedy, Field Officer, SBI Thoubal.



(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 (RD & PR), Govt. of Manipur.
- 4) Principal Secretary (Commerce & Industries), Govt. of Manipur.
- 5) Principal Secretary (Education-S/Home), Govt. of Manipur.
- 6) Principal Secretary (Finance), 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.
- 21) All Project Officers, DRDA, Thoubal.
- 22) General Manager (DIC), Thoubal.
- 23) District Social Welfare Officer, Thoubal with a direction to open all remaining Bank Accounts for the beneficiaries of various programmes under NSAP at the earliest.
- 24) District Agriculture Officer, Thoubal.
- 25) District Programme Officer (ICDS), Thoubal.
- 26) Zonal Education Officers, Thoubal & Kakchingg.
- 27) District Co-operative Societies, Thoubal.
- 28) Shri Ramachandra Bal, AGM, RO for Manipur, Reserve Bank of India, Rural Development & Credit Department, Station Road, Pan Bazar, Guwahati-781001.
- 29) Chief Manager (Lead), Lead Bank Office, State Bank of India, M.G. Avenue, Imphal. He is requested to place the proposal for setting up one Clearing House at Thoubal District HQ in the next SLBC Meeting.
- 30) The Chief Manager, State Bank of India, Lead Bank Office, Imphal.
- 31) All Branch Managers in Thoubal District, SBI/TBL, UBI/TBL, SBI/KCG, UBI/KCG, ICICI/TBL, HDFC/TBL, HDFC/KCG, IOB/TBL, MSCB/TBL, MSCB/KCG, MRB/LILONG, MRB/WANGJING, MRB/YAIRIPOK, MRB/KAKCHING.
- 32) Guard File/Relevant File.

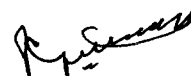


(T. Ranjit Singh, IAS)  
Deputy Commissioner, Thoubal  
& Chairman, District Consultative Committee &  
District Level Review Committee,  
Thoubal District

**ANNEXURE-AA**

**LIST OF THE MEMBER PRESENT IN THE DCC/ DLRC MEETING FOR THOUBAL DISTRICT FOR THE QUARTER ENDED SEPTEMBER, 2012 AT THE CONFERENCE HALL OF THE DEPUTY COMMISSIONER, THOUBAL ON 15-12-2012 AT 11.A.M. WITH SHRI T. RANJIT SINGH, IAS, DEPUTY COMMISSIONER, THOUBAL IN THE CHAIR:**

SL.NO.	NAME OF PARTICIPANTS	OFFICE & DESIGNATION	TEL/MOB No.	E-MAIL ADDRESS
1	L. Nabakishwar Singh	ADM/PD/DRDA, Thoubal	9774738373	
2	A Subhas Singh	SDO/Kakching	9862277899	
3	M. Goura Sigh	SDO/SDM- Lilong	9862020989	
4	R.C. Bal	AGM-RBI/Guwahati	9435732936	<a href="mailto:rcbal@rbiorg.in">rcbal@rbiorg.in</a>
5	Surchand Singh	BM-HDFC Bank, Thoubal	8974053213	<a href="mailto:surchand.singh@hdfcbank.in">surchand.singh@hdfcbank.in</a>
6	Rajeshwor Singh	Dy. Manager, HDFC,TBL	8974054675	Rajeshor.kshetrimayum@HDFC bank .com
7	S.Karamkar	Asst. Manager, NABARD	9436451670	<a href="mailto:sajal.karamkar@nabard.org">sajal.karamkar@nabard.org</a>
8	K. Themson	UBI/TBL, Sr.Manager	9612836160	<a href="mailto:kthemson@yahoo.com">kthemson@yahoo.com</a>
9	Y.Ibomcha Singh	UBI/Kak. Sr.Manage.	9856040460	<a href="mailto:yibomcha68@reddiffmail.com">yibomcha68@reddiffmail.com</a>
10	K. Joy Singh	B.C. UBI& Allahabad Bank	9436023237	<a href="mailto:kangbamjoysingh@yahoo.co.in">kangbamjoysingh@yahoo.co.in</a>
11	Sh.Ibopishak Singh	B.M. MRB-Lilong	9862212941	
12	K. Ibomcha Singh	Project Officer, DRDA-TBL.	8974008187	
13	Ibochou Singh	Manipur Khadi & Vill.Inds. Board	8575862819	
14	Angam Karoung Kom	BDO, Kakching CD Block		
15	M. Akendra Singh	Sr. Manager (P&D) MRB.	9436027324	
16	S. Gogendro	Br. Manager/MRB,Kakching	9856482316	<a href="mailto:gsonsbam@gmail.com">gsonsbam@gmail.com</a>
17	Kh.Yaiskul singh	Sr. Manager.(FI)MRB, H.O.	0385-2451590	<a href="mailto:yaiskul.kh@gmail.com">yaiskul.kh@gmail.com</a>
18	R.K. Ibopishak Singh	Inspector (HQ), District Cooperative Office,TBL.		
19	Kh. Chaoba singh	BDO,Thoubal CD Block		
20	Th. Nilakumar Singh	DSWO,Thoubal	9436065013	



SL.NO.	NAME OF PARTICIPANTS	OFFICE & DESIGNATION	TEL/MOB No.	E-MAIL ADDRESS
21	H. Ibomcha Singh	Manager, MSCB Ltd.Kak	9612850141	
22	S. Ibomcha Singh	Manager, MSCB Ltd.Tbl.	9863308828	
23	M. Joychandra Singh	Indian Overseas Bank, TBL.	9612572025	
24	S. Mangi Singh	BM/Indian Overseas Bank, TBL.	9662960803	
25	Kh. Muhindro Singh	P.O. /DRDA- TBL	8974262885	
26	Kenedy Ningthoujam	Field Officer, SBI/TBL	9401869327	<a href="mailto:Kenedy.Ningthoujam@SBI.co.in">Kenedy.Ningthoujam@SBI.co.in</a>
27	Y. Kumar Singh	P.O./ DRDA-TBL		<a href="mailto:Kumaryumnam@gmail.Com">Kumaryumnam@gmail.Com</a>
28	N.Bighumani Singh	E.O(Dev)TBL. C.D. Block	9615444312	
29	S. Tomba Singh	Z.E.O. TBL.	8731936172	
30	N. Satyavama Devi	DPO/ICDS Cell-TBL	9206033424	
31	P.Angouba Singh	Dist.Agri. Officer, Thoubal		
32	A.Chaoba Sharma	BM. Kakching		
33	Kh. Amuba Singh	ZEO. Kakching	8974215771	
34	Th. Dinakumar Singh	ICICI, Thoubal	8761016303	
35	Bikram Ksh	BM/ICICI Bank, TBL	8575012219	<a href="mailto:Bikramkshetrimayum@ICICBank.com">Bikramkshetrimayum@ICICBank.com</a>
36	Md. Sabir Ahmed	GM/DIC, Thoubal	9612347533	
37	L. Kumarjit	MRB-Wangjing	9612156543	
38	Indra Kumar Rana	Lead District Officer, SBI(CM)	9436024766	<a href="mailto:indrakumar.rana@sbi.co.in">indrakumar.rana@sbi.co.in</a>
39	Th. Gourabi Singh	BM-MRB, Yairipok	9862246425	

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