

**MINUTES OF DCC/DLRC MEETING OF EAST KAMENG DISTRICT AT SEPPA ON
09-12-2014 FOR THE QUARTER ENDED 30-09-2014**

District Consultative Committee (DCC) & District Level Review Committee (DLRC) meeting of East Kameng District were held on 09-12-2014 at DC's Conference Hall, DC Office, East Kameng, Seppa under the Chairmanship of Shri Sandeep Kumar Singh, IAS, DC, East Kameng District. The under named dignitaries of the district as well as the Branch Managers of the Bank branches of the district were present in the meeting:

01. Ms Pooja Jain	ADC, Seppa
02. Shri S.K. Tanti,	Chief Manager (LB), LBO, Bomdila
03. Shri Nister Bhengra	LDO/Manager, RBI, Guwahati
04. Shri N.C. Pegu	Branch Manager, SBI, Seppa Branch
05. Shri Mirja Soren	Branch Manager, CBI, Seppa Branch
06. Shri C. Mara	Branch Manager, APSCAB, Seppa
07. Shri K.Nyodu	Project Director, DRDA, Seppa
08. Shri Apang Tamut	SP, Seppa
09. Shri N. Dora	API, Seppa
10. Shri Eleng Noka	DIPRO, Seppa
11. Shri M. Siram	BDO, Bameng Development Block
12. Shri Balong Lima	BDO, Pipu Development Block
13. Shri Abu Tara	BDO, Bana Development Block
14. Shri Chagam Dole	BDO, Seppa Development Block
15. Shri M.K. Bora	DAO, Seppa
16. Smt Chukhu Loffa	DSO, Seppa
17. Dr. S. Karki Bhooyaan	SVO, Seppa
18. Shri Pradip Kr Das	EO (Credit), BDO, Seppa
19. Shri Dolo Tokhio	EO (Credit), BDO, Bameng
20. Shri Lokup Bodi	EO (Credit), BDO, Chayangtajo
21. Shri Telum Perme	DRO, Seppa

At the beginning of the meeting Shri S.K. Tanti, Chief Manager (LB), Bomdila had delivered introductory addresses welcoming the participants and requested Shri Sandeep Kumar Singh, DC, East Kameng to preside over as Chairperson of the meeting.

Agenda - 4
Review of Credit follow up

(a) As the CD Ratio of the district is low in comparison to National Norms, the DC, East Kameng requested the bankers to improve the position by the next quarter.

(b) Priority Sector Advances of the district is also low, it is suggested by the meeting to improve the position.

(2)

Agenda – 6

Discussion on schematic progress on various Govt sponsored schemes

(a) As Agri advances are not up to the mark, BDO/ADO of Bameng, Bana Development Block are requested to find out at least five active cultivators from each block for financing as per Bank's norms.

PMEGP Achievement for the Year 2014-15.

(b) As the Bank Branches are yet to be received PMEGP Subsidy for the earlier years, it is suggested that the Department of Industries will take up the matter with Department of Industries, Govt of Arunachal Pradesh, Itanagar regarding the fate of subsidy to be released for the district of the earlier years.

Also, proposals for the current year 2014-15 will be sent to the Bank Branches as per target allotted to the bank branches under advice to the Lead Bank Office, Bomdila.

Agenda – 7

Recovery of Govt sponsored schemes:: NPA & Recovery

The meeting decided to initiate Bakijai Recovery Proceedings for recovery of loans & advances financed by the Bank Branches, which are yet to be recovered. The meeting suggested for filing of Bakijai Recovery Proceedings by the Bank branches at the earliest against the defaulter borrowers.

Agenda – 8

Financial Inclusion/PMJDY Account

The meeting suggested the Bank branches for opening of PMJDY accounts of the households in the district as per the target of GOI and to appoint BCs for opening of accounts, so that Banking facilities would go to the far-flung unbanked remote areas of the district. It is suggested for opening of such centres at Pipu, Bameng, Bana & Chayangtajo. The concerning officials of the administration are requested to co-operate with the Bank branches for the purpose.

Agenda – 9

Miscellaneous:: Any other matter with the permission from the Chair

The meeting suggested that State Bank of India should installed one more ATM for better customer service at Seppa Centre and to reduce huge customer gathering in the Branch as well as in only one ATM. Also, the meeting suggested Central Bank of India for introducing one ATM for better customer service. The Branch Managers of those Banks branches are assured to take up the matter with their higher authority.

Action Points emerged in the DCC meeting on 09-12-2014:

SL	ACTION POINT	ACTION BY	Action Taken
01	CD Ration of the District is to be improved in the next quarter	All BMs of the Bank branches	
02	As Agri advances are not up to the mark, BDO/ADO of Bameng, Bana Development Block are requested to find out at least five active cultivators from each block for financing as per Bank's norms.	BDO, Bameng & Bana Development Block	
03	As the Bank Branches are yet to be received PMEGP Subsidy for the earlier years, it is suggested that the Department of Industries will take up the matter with Department of Industries, Govt of Arunachal Pradesh, Itanagar regarding the fate of subsidy to be released for the district of the earlier years.	Department of Industries, Kameng District, Seppa	
03	To initiate Bakijai Recovery Proceedings for recovery of loans & advances financed by the Bank Branches, those which are yet to be recovered. The meeting suggested for filing of Bakijai Recovery Proceedings by the Bank branches at the earliest against the defaulter borrowers.	All BMs of the Bank branches	
04	The meeting suggested the Bank branches for opening of PMJDY accounts of the households in the district as per the target of GOI and to appoint BCs for opening of accounts, so that Banking facilities would go to the far-flung unbanked remote areas of the district. It is suggested for opening of such centres at Pipu, Bameng, Bana & Chayangtajo. The concerning officials of the administration are requested to cooperate with the Bank branches for the purpose.	All the ADC/ Circle Officer/ BDO of Pipu, Bameng, Bana & Chayangtajo area.	
05	Opening of 2 nd ATM at Seppa by State Bank of India & new ATM by Central Bank of India, Seppa Branch.	BM of SBI & CBI	

The meeting ended with Vote of Thanks by Shri S.K. Tanti, Chief Manager (Lead Bank), Lead Bank Office, Bomdila.

ARUNACHAL PRADESH: DISTRICT: EAST KAMENG
ACHIEVEMENT VERSUS NATIONAL NORMS: AS ON 30.09.2014

PARAMETERS	NATIONAL NORMS (%)	DISTRICT POSITION (%)				
		31.03.14	30.06.14	30.09.14	31.12.14	31.03.15
C D RATIO	60			52.09		
PRI. SECTOR ADV. TO TOTAL ADV.	40			17.43		
AGL. ADV. TO TO- TAL ADV.	18			4.03%		
Lending to Weak- er Section	10			28.47%		

BANKING KEY INDICATORS
East Kameng District

SI	PARTICULARS	As on	As on	As on	As on	As on
1	Branches number	31.03.14	30.06.14	30.09.14	31.12.14	31.03.15
	Rural			4		
	Semi Urban			0		
	Urban			0		
	Total			4		
2	Deposit (Rs:lacs)			10124.00		
3	Advances (Rs: lacs)			5273.38		
4	C.D. Ratio (60%)			52.09%		
5	Priority Sector Advances (Rs. In lacs)			919.24		
6	% of Priority Sector to Net Bank Credit (40%)			17.43%		
7	Total Agrl. Advances			212.52		
	% of Agrl. Advances to NBC (18%)			4.03%		

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