

MINUTES OF THE XXVII ANNUAL GENERAL BODY MEETING
OF COAST GUARD BENEVOLENT ASSOCIATION
HELD ON 09 APR 15 AT GOA

1. The XXVIIth Annual General Body Meeting - 2014 of Coast Guard Benevolent Association was held on 09 Apr 15 at Goa. The meeting was chaired by the President CGBA, Vice Admiral HCS Bisht, AVSM, Director General Indian Coast Guard. Following members of the Governing body were present:-

Inspector General SP Sharma, PTM, TM Commander, Coast Guard Region (East)	:	Member
Inspector General SK Goyal, PTM, TM DDG (M & M)	:	Member
Inspector General K Natarajan, PTM, TM Commander, Coast Guard Region (A & N)	:	Member
Inspector General KR Nautiyal, PTM, TM DDG (Ops & CS)	:	Member
Inspector General KS Sheoran, PTM, TM Commander, Coast Guard Region (NW)	:	Member
Deputy Inspector General AKS Chauhan, TM Chief Law Officer	:	Member
Deputy Inspector General KBL Bhatnagar Rep of COMCG(W)	:	Member
Deputy Inspector General S Dewan Rep of COMCG(NE)	:	Member
Deputy Inspector General AP Badola Principal Director (Administration)	:	Member
Surgeon Captain Ravindrajeet Singh Director (Medical)	:	Member
Commandant Pradeep B Mandal, TM Secretary, CGBA	:	Member / Secretary

2. In addition, the meeting was attended by over 200 members of CGBA which included Officers and Enrolled Personnel representing the five Regions and CGHQ.

OPENING ADDRESS BY THE PRESIDENT, CGBA

3. The **President, CGBA** welcomed the Coast Guard Benevolent Association members representing all Regions to the XXVIIth Annual General Body Meeting held at Goa. He appreciated the role played by CGBA in providing benevolence with a humane touch towards providing welfare measures towards the ICG uniformed personnel, their wards and the next of kin, in times of duress as well as in complimenting their wards on their academic and sports achievements by means of financial scholarship and grant.

4. He applauded the CGBA for extending Benevolence beyond the Coast Guard by offering CGBA Students scholarship to National Disaster (**Himalayan Tsunami**) affected orphans and girl children of Uttarakhand. He expressed satisfaction in apprising the CGBA members that, the CGBA had earned a net profit of ₹ **2.65 Cr**, with an impressive growth rate of **12.02%** for the F.Y. 2013-14 in a volatile and low

growth financial environment. Further, he congratulated **Team CGBA** for the recovery of **TDS refund** from Income Tax Authorities amounting to ₹ **1.08 lakhs** which was erroneously deducted by banks in the past and was outstanding in the balance sheet for over a decade.

5. The President, desired that the Secretary CGBA and his team should continue maintaining the fund immaculately in safe avenues with a decent growth so as to provide better services and satisfaction to the Coast Guard fraternity. He placed on record his appreciation for the CGBA team towards managing the fund efficiently and hoped that this AGM would provide some benefits to the Coast Guard personnel and called upon the Secretary CGBA to take up the agenda for the session.

6. The **Secretary, CGBA** thanked the President, CGBA for appreciating the efforts of team CGBA and assured the AGM members that the improvement brought in the last few years would continue for the benefit of all.

7. He informed the members that CGBA had taken numerous steps to update the field units on **disbursement** and **fund transfer** data and EMI etc. He added that through the facility of **NEFT**, the entire **loan / grant / scholarship** amount is being transferred to approx, **90** to **100** CGBA members unit SWF accounts on a quarterly basis, while e-mails are reaching every beneficiary unit / region for disbursement information to the individuals. He advised the members that CGBA provides a maximum of five loans in a career, hence individuals should utilise loan only when it is required so as to avail such benefit, by needy personnel.

8. He also assured the members that CGBA is putting adequate efforts in order to ensure **Zero error** and **quicker services**, through use of technology.

9. The Secretary briefed the members that a total of **19** Proposals had been received and **07** Proposals were conjoined being smaller in nature for consideration.

10. The **President**, informed the members that CGBA loan interest was the least at **7.5%** for EPs and **8%** for Officers, while **INBA** loan interest was **8.5%** and **IAFBA** loan interest was **10%**. Secy. CGBA also added that two loans are available **interest free** and one loan at **6.5%** for EPs and **7%** for Officers respectively.

ITEM NO. I - CONFIRMATION OF THE MINUTES OF XXVI CGBA AGM - 2013

11. The Secretary CGBA apprised the members that the **Minutes of the AGM-2013** were forwarded to all concerned by CGHQ on **05 Jun 14** and no comments had been received. The XXVIIth CGBA Annual General Body Meeting-2014 booklet was disbursed to all the members present for the AGM. The minutes of AGM-2013 were available for perusal of facts and figures in the booklet provided to members.

12. The Secretary informed the members that all three follow up points of XXVI AGM-2013 had been implemented. There being no queries, the Secretary submitted the minutes of the XXVIth CGBA AGM-2013 for confirmation. **Comdt Sujeet Dwivedi, RGO (West)** proposed confirmation and **Comdt D Trivedi, Oi/C ROC (NW)** seconded the proposal. The minutes were thus adopted by the AGM-2014.

**ITEM NO. II – CONFIRMATION AND ADOPTION OF FUND REPORT
FOR F.Y. 2013-14**

13. The Secretary, CGBA read out the entire fund report sub-head wise for the F.Y. 2013-14 and deliberated upon the status and performance of the fund for the period 01 Apr 13 to 31 Mar 14 vis-a-vis the previous year performance. He presented the fund flow, Capital Account, investment, loan, scholarship, source of income and expenditure etc. The Pie chart of loan availed showed maximum applicants **(+28%)** applying for **House Repair(Normal)** loan. He stated that the fund's growth was steady during the period under review and the Association achieved a noteworthy overall growth rate of **12.02%** with a profit of **₹ 2,65,31,057.95** (Rupees Two Crore Sixty Five Lakh Thirty One Thousand Fifty Seven and Paise Ninety Five only).

14. The Secretary submitted the fund report of F.Y. 2013-14 for confirmation and adoption.

15. The **President**, CGBA asked the members to ponder upon the source of income and expenditure, as there was a need to know how the fund grows. **COMCG(E)** inquired about the drop in mutual funds amount in the F.Y. 2013-14. **Secretary, CGBA** informed the members that the mutual funds are governed by market fluctuation and the Net Asset Value (NAV) then was lower compared to previous year. Further, he informed that no mutual funds were purchased in the last **08** years and the old ones had presently regained value.

16. **JK Jangra, P/Adh(QA)**, of **ICGS Varad** proposed confirmation and **Puran Singh, P/Nvk(WTR)**, of **ICGS Samudra Paheredar** seconded the proposal. Thus the Fund Report for the F.Y. 2013-14 was adopted by AGM-2014.

**ITEM NO. III - CONFIRMATION AND ADOPTION OF AUDITED BALANCE
SHEET AND STATEMENT OF INCOME & EXPENDITURES ACCOUNT OF THE
FUND FOR THE YEAR ENDED 31 MAR 2014**

17. The Balance Sheet and the Statement of Income & Expenditure Account for the **F.Y. 2013-14** period from **01 Apr 13** to **31 Mar 14** was placed before the General Body. The Audited Balance Sheet was available in the AGM booklet. The fund was duly audited by **Chartered Accountant M/s Anish Ashish & Co., New Delhi** and the audit report duly forwarded to the Regions on **20 Mar 15**. The Secretary submitted the Audited Balance Sheet and Statement of Income & Expenditures account of the fund for the year ended 31 Mar 2014 for confirmation and adoption.

18. **RR Dhiman, Adh(ME)**, **ICGS Sankalp** proposed confirmation and **Comdt Sujeet Dwivedi, RGO (West)** seconded the proposal. Thus, the Audited Balance sheet for the F. Y. 2013-14 was adopted by AGM-2014.

19. Secy. CGBA thanked the members and commenced proceedings to deliberate on the new agendas forwarded by the Regions and Directorates at CGHQ.

ITEM IV – INCUBATION PERIOD FOR LOAN

20. The '**Incubation period**' between the individual applied for loan application date and the amount credited into IPA should be one month.

- **RHQ(NE)**

21. **DIG Sanjiv Dewan, COMDIS-7** proposed that the disbursement of loan could be considered for monthly disbursement for the benefit of members.

22. The **Secretary, CGBA** explained that the loan disbursement is undertaken quarterly in the month of **Mar / Jun / Sep / Dec** and same is widely promulgated. The funds are disbursed within 24 hours of approval of the minutes of Relief and Finance Committee Meeting. However, approval of R&F Committee members is taken on same day for emergency cases recommended by RHQs. The process of disbursing loan is preceded by scrutiny of documents which is a tedious task as most of the applications are incomplete / erroneous. These applications are updated from CGBA loan cards for correctness prior submission to R&F Committee. Hence, maintaining status quo is recommended.

Decision.

23. The President CGBA agreed with the comments of Secretary and stated that as such all emergency cases recommended by Regions were already being handled on top priority and funds were released immediately. Hence, status quo to be maintained.

Action : Secy, CGBA
Info : All

ITEM V –CGBA ACADEMIC SCHOLARSHIP

V(A) - SCHOLARSHIP TO WARDS OF DECEASED EP

24. At present an amount of ₹ **4,000/-** per child per annum (restricted to maximum of two children per EP) is admissible to the wards of **deceased EP** up to **XII** standard. The same may be increased to ₹ **6,000/-** per annum till **Graduation**.

- **RHQ(W)**

25. The **Secretary** also recommended the proposal to enhance the Scholarship and proposed to increase the base rate to ₹ **5,000/-** and the continuity of the scheme till class **XII**.

26. **DIG KBL Bhatnagar, CSO(P&A) West** proposed that the existing scholarship available upto class XII, may be extended upto Graduation for the wards of deceased EP. **IG K Natarajan, PTM TM, COMCG(A&N)** and some other members too recommended the proposal and suggested extending the scholarship till Graduation for the benefit of the deceased EPs family.

27. The **President** sought the view of the Secretary, who brought out that statistics showed **02** beneficiaries in this category in **past five years (F.Y.2010-11)**. All wards of deceased EPs were already eligible for CGBA scholarships as per requisite **percentage** in each category for Diploma/ Vocational / Professional / Post Graduation. Hence, Secretary recommended extending the scheme till Graduation.

Decision.

28. The **President, CGBA** agreed to increase the rate of scholarship to wards of deceased EP to ₹ 5,000/- and extend the same till **Graduation**.

Action : Secy, CGBA
Info : All

V(B) - SCHOLARSHIP TO COLLEGE GOING DAUGHTERS OF EP

29. Presently, scholarships to college going daughters of EPs for Day Scholar is ₹ 3500/- per annum, which is considered inadequate view price rise & inflation. It is proposed that the amount may be enhanced to ₹ 7000/- per annum.

- RHQ (NW)

V(C) - SCHOLARSHIP FOR ACADEMIC COURSES.

30. The rates of scholarship for academic courses for college going daughters of EPs may be enhanced to ₹ 5,000/- and ₹ 10,000/- per annum for Day scholar / Boarder respectively.

- RHQ(NE)

Decision.

31. The **President**, agreed to enhance the Scholarships of College going Daughters of EP from ₹ 3,500/- to ₹ 5,000/- per annum for **Day Scholar** and from ₹ 6,500/- to ₹ 8,000/- per annum for **Boarder**.

Action : Secy, CGBA
Info : All

V(D) - PROFESSIONAL COURSES.

32. The financial assistance admissible to the wards of Officers and Enrolled Personnel for expenditure incurred on professional course (Technical / Medical Degree Course / MBA / IT/ Fashion Designing) may be enhanced as follows:-

SL	Category	Existing rates (₹)	Proposed rates (₹)
(i)	Day Scholars	6,000/-	10,000/-
(ii)	Boarders	12,000/-	15,000/-

- RHQ(NE)

33. The **President**, agreed to enhance the Scholarships of **Professional** Courses as well as **Post Graduation** courses from ₹ 6,000/- to ₹ 7,500/- per annum for **Day Scholar** and from ₹ 12,000/- to ₹ 15,000/- per annum for **Boarder**.

Action : Secy, CGBA
Info : All

34. The **Secretary, CGBA** proposed to enhance few other scholarships incrementally specially those which were below the base rate of ₹ 5,000/-. The Secretary proposed following rates:-

Sl.	Type of Scholarship	Day / Boarding (₹)	Proposed Amount (₹)
(a)	Vocational Courses (Short Duration)	3,000/-	5,000/-

<u>Sl.</u>	<u>Type of Scholarship</u>	<u>Day / Boarding (₹)</u>	<u>Proposed Amount (₹)</u>
(b)	Vocational Courses for Wards of Deceased Personnel	3,500/- 6,500/-	5,000/- 8,000/-
(c)	Diploma Courses	3,000/-	5,000/-
(d)	Academic Grant to wards of EP on Successful Admission to IIM	5,000/-	7,500/-

Decision.

35. The **President**, agreed to enhance all the four scholarships proposed by Secy, CGBA for the benefit of the ICG fraternity.

Action : Secy, CGBA
Info : All

ITEM VI-COAST GUARD HOUSING BOARD

36. Formation of **ICG Housing Board** for **ICG Cooperative Housing Society** project which will be beneficial in terms of economic rate as well as community living akin to Jal Vayu Vihar / AWHO with service benefits like MI Room and URC in vicinity.

- PD(Admin)

37. **DIG AP Badola, PD (Admin), CGHQ**, submitted that the proposal for forming a Coast Guard Housing Board was mooted in the last **CGBA Council Meeting 2014** by **Regional Commanders**, hence same was included in the AGM for the benefit of ICG.

38. The President sought the opinion of the assembled members and the majority members were of the opinion of forming it. Some contrary views were also expressed by few members due to poor response in such projects in the past.

39. **DIG KBL Bhatnagar, CSO(P&A) West** submitted a proposal of Mass Housing project at New Mumbai i.e. **Panvel** by **M/s Hiranandani**. The Highlights of the project was presented in brief. The Project was tentatively offered to ICG exclusively for ICG Officers (approx. 500 dwellings) and EPs (approx. 1000 dwellings) with separate Club house, URC, Shops and discounted rates besides several features at a starting rate of ₹ **5500/-** Per Sq Ft with floor charges of ₹ **25/-** floor besides other standard charges. **IG KR Nautial, PTM, TM, DDG(OPS & CS)**, suggested to study Tier II cities as Mumbai would not be within reach of most personnel. Further, he proposed that we should first collect data from all Coast Guard personnel through a CG message to obtain Expression of Interest to know the viability of the project prior proceeding ahead. **DIG AP Badola, PD(Adm)** gave tentative basic cost of all the three type of Flats (1BHK, 2BHK and 3BHK flats) from **1st** Floor to the top **27th** floor which were exclusive of other extra charges.

40. The President explained that the pre requisite for formation of a Housing Board Society required a substantial number of members, which presently is not available with **ICG**. Even **IN** was conjoined with **IAF** for the **AFNHB** board. The ICG could however seek the feasibility to join AFNHB Board for the benefit of its personnel. He clarified that in present scenario the strength of the Coast Guard is at about **13000**, out of this about **3,000** or **4,000** are undergoing training and usually may not be keen to seek property at this stage.

41. **IG SP Sharma, PTM, TM, COMCG(E)** and **IG KS Sheoran, PTM, TM, COMCG(NW)** were in favour of forming a body or cell under **CGBA** which could undertake the ground work for the Housing project as well as inclusion of Coast Guard in **AFNHB**.

42. The **President** explained the difficulties of forming a full-fledged Housing board and reiterated that **AFNHB** may be liaised to include **ICG**. However, the President accorded **Approval in Principle** to form a committee at **CGHQ** to look into the Housing projects. **DIG AP Badola, PD(Adm)** proposed formation of a committee / cell with a **Rep** from each **Region** as **Co-opted member** for the respective **Regional** projects.

Decision.

43. The **President**, accorded in principle approval to form a **Housing Committee** and requested **Secy CGBA** to put up a firm proposal. Further, he directed that the proposal submitted by **RHQ(W)** be analysed along with proposals received for other cities (if any). Post analysis, a **CG Message** be issued for obtaining survey and demand from the **ICG** fraternity.

Action : Secy, CGBA
Info : All

ITEM VII- CHANGE OF CGBA CHARTERED ACCOUNTANT

44. The **CGBA Chartered Accountant, M/S Anish Ashish Co.** has completed their maximum four years tenure. Tender enquiry will be raised for recognized local CA meeting **CGBA** requirements.

- Secretary, CGBA

45. The **Secretary, CGBA** stated that the present CA of **CGBA** had finished his maximum term of **four** years as per **CGBA** policies and was to be changed after the F.Y. 2014-15 audit which is likely to be completed by Jun / Jul 2015. Fresh Tenders would be issued to Local CA and those working with other service and also meeting **CGBA** criteria.

Decision.

46. The President approved the proposal of changing the existing CA on completion of their maximum tenure by issue of fresh Tender for CA.

Action : Secy, CGBA
Info : All

ITEM VIII- ANY OTHER POINT WITH PERMISSION OF THE CHAIR

47. The members of the AGM were asked for additional points (if any). **P/Adh(RO) OM Singh of ICGS Kolkata** requested to reduce the criteria of **90%** marks in **XIIth** for **Professional Course** Scholarship as it is very difficult to get **90%** marks in **XIIth**. Due to this many Children were not able to get this Scholarship.

48. **Secretary, CGBA** stated that the Percentile requirement was **90%** for **Science** and **80 %** for **Arts** and **Commerce**. Further, these percentages are reduced to **80%& 70%** respectively for renewal of scholarship. He intimated that more than **100** scholarships are accorded under various categories annually and that the percentage at times reaches above **95%**. Hence it was considered achievable. Few other members joined the proposal to reduce the percentage. Secretary CGBA proposed to analyse on file.

Decision.

49. The **President** directed the **Secretary** to analyse the proposal with available statistics.

Action :Secy, CGBA

Info : All

50. At the end of the session, the **President** requested the AGM gathering to applaud the efforts of **Commandant PB Mandal, TM, Secretary CGBA** for steering the CGBA over the last **four** years flawlessly and wished him success in his next appointment. There being no other points, the meeting was adjourned.

51. These minutes have the approval of the **President, CGBA.**



(Pradeep B Mandal)
Commandant
Secretary, CGBA

Date : 24 Apr 15