

MINUTES OF XXXII COUNCIL MEETING – 2019 AND 2020
COAST GUARD BENEVOLENT ASSOCIATION
HELD ON 21 JAN 21 NEW DELHI

1. The XXXII Council Meeting 2019 and 2020 of Coast Guard Benevolent Association was held on 21 Jan 21 at Coast Guard Headquarters, New Delhi under the chairmanship of the President CGBA, Director General K Natarajan, PVSM, PTM, TM, Director General Indian Coast Guard. The following were present during the meeting:

Addl Director General VD Chafekar, PTM, TM Addl Director General Coast Guard	: Vice President
Addl Director General VS Pathania, PTM, TM Coast Guard Commander (ES)	: Member
Addl Director General Rajan Bargotra, PTM, TM Coast Guard Commander (WS)	: Member
Inspector General Rakesh Pal, PTM, TM Commander, Coast Guard Region (NW)	: Member
Inspector General S Paramesh, PTM, TM Commander, Coast Guard Region (E)	: Member
Inspector General KR Suresh, PTM, TM Deputy Director General (Ops & CS)	: Member
Inspector General MV Pathak, TM Commander, Coast Guard Region (A&N)	: Member
Inspector General AP Badola, TM Commander, Coast Guard Region (W)	: Member
Inspector General AK Harbola, TM Commander, Coast Guard Region (NE)	: Member
Inspector General G Devanand, TM Deputy Director General (M&M)	: Member
Inspector General Neeraj Tiwari, TM Deputy Director General (HRD)	: Member
Deputy Inspector General DS Saini, TM Principal Director (Administration)	: Member
Surgeon Commodore Sanjeev Tandon Principal Director (Medical Services)	: Member
Deputy Inspector General SS Azad, TM Chief Law Officer	: Member
Commandant Jagdish Dhaka Secretary, CGBA	: Member Secretary

2. Besides the CGBA Council Members, Commandant Deepak Bhat, SO to DGICG was also present in the meeting.

OPENING ADDRESS BY THE PRESIDENT, CGBA

3. The President, CGBA extended a warm welcome to the distinguished Council Members at the XXXII CGBA Council Meeting 2019 and 2020. He was pleased to inaugurate the meeting through a different medium due to unprecedented challenges posed by COVID-19 pandemic. In his opening address, he mentioned that with close apex level monitoring and dedication of staff has facilitated suitable assistance to the CG Personnel and families in times of difficulty as well as complimenting their wards on their academic and sports achievements by extending grants/scholarships and loans at much subsidised rate of interest.

4. The President appraised the Council Members that with exponential growth of the service, the demands on limited corpus of Coast Guard Benevolent Association have been tremendous. However, with a singular aim to fulfil the needs of our personnel, CGBA has managed to increase the loan amount for the most availed loans like Self, Sister/Daughter marriage, House repairs and Education loans with unhindered capital growth.

5. CGBA during the preceding two years, has earned a good dividend. All investments despite current low market growth are on increased capacity in safest avenues to effectively meet future expectations. However, due to the ongoing COVID-19 pandemic and economic slowdown, we may not be able to achieve the desired growth in the coming years till situation improves.

6. President also emphasised that when huge expectations is put on the fund, we must also focus on its corpus, so that judicious benevolence is extended to all the members, who are in real need. The endeavour should be to live without loans and if needs are inevitable, limit it to the minimum.

7. Approximately 350 CG personnel gets benefitted financially from CGBA loans, grants and scholarships every year. With constant monitoring, meticulous supervision and critical decisions taken by the CGBA at all levels, CGBA not only fulfilled aspirations of all the members by providing them timely assistance, but also managed to grow at the rate of **12.19%** during F.Y. 2018-19 and **17.1%** during F.Y. 2019-20 and earned a net profit of ₹ **4.55 crores** and ₹ **7.16 crores** respectively.

8. He expressed his appreciation for the CGBA team for managing the fund efficiently and to continue contributing best to ensure reputation of this fine service. He called upon the Secretary, CGBA to take up the agenda for the session.

9. The Secretary CGBA briefed the Council Members that a total of nine agenda points in the Council Meeting have been put forth for the Council Meeting and the details of same are as enumerated in the succeeding paragraphs.

**ITEM NO. I - CONFIRMATION OF MINUTES OF
XXXI CGBA COUNCIL MEETING - 2018**

10. The Secretary, CGBA informed the Council Members that the minutes of previous Council Meeting held on 26 Sep 18 had been circulated to all Regions vide CGHQ letter CGBA/0102/1 dated 10 Oct 18 and is also contained in the booklet distributed to the Council Members.

11. The Secretary, CGBA informed the Council Members that decisions on two agenda of the previous Council Meeting have been implemented.

12. The follow-up actions of XXXI CGBA Council Meeting 2018 were presented by the Secretary, CGBA before the Council Members for perusal and acceptance. **Inspector General Rakesh Pal, PTM, TM, COMCG (NW)** confirmed the proposal and **Inspector General KR Suresh, PTM, TM DDG (OPS & CS)** seconded the proposal. The minutes were thereafter accepted by the Council.

**ITEM NO. II - CONSIDERATION AND ADOPTION OF
FUND REPORT FOR FINANCIAL YEAR 2018-19 AND 2019-20**

13. The Secretary, CGBA read out the financial status of the fund for consideration by the Council Members and informed Council that the capital account of the fund has grown from ₹ **37,34,46,147/-** (Rupees **Thirty seven crore thirty four lakh forty six thousand one hundred forty seven** only) to ₹ **41,89,89,286/-** (Rupees **Forty One crore eighty nine lakh eighty nine thousand two hundred eighty six** only) during **FY 2018-19** and to ₹ **49,06,55,776.00** (Rupees **Forty nine crore six lakh fifty five thousand seven hundred seventy six** only) during **FY 2019-20**.

14. The Secretary, CGBA intimated that fund has been duly audited by the Chartered Accountant, M/s Pankhil Malhotra & Associates, New Delhi for the financial year 2018-19 and M/s Charnalia Bhatia & Gandhi for the financial year 2019-20. The auditor's report has certified that the income and expenditure account for the financial year ending 31 Mar 19 and 31 Mar 20 are in agreement with the account books maintained by the Association. The statistics of the fund are as tabulated below:-

SI	Sub Head	F.Y. 2017-18 (₹)	F.Y. 2018-19 (₹)	F.Y. 2019-20 (₹)	Salient Point
(a)	Capital Fund	37,34,46,147/-	41,89,89,286/-	49,06,55,776/-	Gr 2018-19 @ 12.45% Gr 2019-20 @ 17.45%
(b)	Profit	3,83,69,812/-	4,55,43,138/-	7,16,66,490/-	Growth appreciation
(c)	Interest on Investment	2,27,15,151/-	2,38,37,137/-	2,61,58,91/-	
(d)	Investment	28,52,24,730/-	32,10,24,730/-	34,97,95,000/-	FDs and Govt Bonds
(e)	Expenditure	17,20,519/-	21,40,281/-	20,45,547/-	
(f)	Loan Recoveries	2,80,11,167/-	2,49,61,421/-	2,22,42,475/-	
(g)	Subscription	1,31,70,640/-	1,95,63,263/-	2,64,98,361/-	

SI	Sub Head	F.Y. 2017-18 (₹)	F.Y. 2018-19 (₹)	F.Y. 2019-20 (₹)	Salient Point
(h)	Interest on Loan	34,13,600/-	36,50,221/-	37,48,581/-	Normal growth
(j)	Loans	2,48,85,000/- (279 beneficiary)	2,20,25,000/- (162 beneficiary)	3,44,00,000/- (176 beneficiary)	More Education Loan
(k)	Grants & Scholarships	15,12,366/- (143 beneficiary)	17,22,000/- (145 beneficiary)	18,91,500/- (161 beneficiary)	
(l)	Brokerage	6,12,100/-	1,35,120/-	21,840/-	
(m)	Interest on Bank A/C & Time Deposit	3,78,240/-	4,97,679/-	9,74,621.00	
(n)	Rent CGBA Daman Flat	1,00,000/-	Nil	Nil	

15. The Secretary, CGBA assured the Council Members that CGBA team is presently investing money in nationalised banks only keeping safety and security of investment. The Secretary, CGBA also assured the Council that the overall financial state of fund continues to be healthy.

16. Thereafter the Secretary, CGBA proposed and requested the Council to adopt the fund report. **Inspector General MV Pathak, TM, COMCG(A&N)** confirmed the proposal put up by the Secretary and **DIG SS Azad, TM, Chief Law Officer** seconded the proposal. The Council thereafter, adopted the Annual Fund Report for the Financial Year 2018-19 and Financial Year 2019-20.

ITEM NO. III - CONSIDERATION AND ADOPTION OF THE BALANCE SHEET AND STATEMENT OF INCOME & EXPENDITURE FOR FY 2018-19 AND FY 2019-20

17. The Balance Sheet and Income & Expenditure Statement of the fund for the FY 2018-19 and FY 2019-20 were placed before the Council Members. The Secretary proposed and requested the Council to adopt the Balance Sheet and Income & Expenditure Account for the FY 2018-19 and FY 2019-20. **Inspector General Neeraj Tiwari, TM, DDG (HRD)** confirmed the proposal and **Inspector General AP Badola, TM, COMCG (W)** seconded the proposal. The Council after due deliberation adopted the Balance Sheet and Statement of Income & Expenditure Account of the association unanimously.

ITEM NO. IV - INCENTIVE FOR SPORTS

18. At present incentives for serving CG personnel and their wards who excel in the field of games and sports is only applicable for participation at national and international level. However, at present there is almost negligible representation of CG personnel at such level. Thereby purpose of extending intended benefits is defeated. This is attributable to the fact that the present rules are in line with Indian Navy rules for their personnel for availing such incentives. However, it is submitted that in Indian Navy dedicated coaches/teams are there who train sports personnel for participation in national/international competitions/tournaments as many such suitable personnel are

inducted under sports quota. In order to promote Coast Guard personnel to strive for excelling in sports it is proposed that scope of incentive may be extended at the rate of ₹ 10,000/-. This will go a long way in motivating more CG personnel to participate in sports.

Proposed By : RHQ (W)

19. **Decision.** The proposal was discussed by Council Members at length. It was informed that provision for increment also exists in 7th CPC and same has been circulated to regions vide CGHQ letter AD/0100/Gen dated 12 Jan 21. After deliberations the President, CGBA directed that status quo to be maintained

Action By : Secretary, CGBA

ITEM NO. V – LUMP SUM GRANT FOR CG PENSIONERS

20. A lump sum grant of ₹ 50,000/- (Rupees Fifty thousand only) to be given to CG Pensioners attaining 80 years of age. A lump sum grant of ₹ 25,000/- was applicable to CG pensioners on attaining 80 years of age as per CGO 03/2007, to build up a strong bridge of warmth, respect and care between the oldest living generations and serving generations of the Coast Guard. However, this grant was discontinued by a decision taken during annual general meeting/council meeting held in subsequent years. It is proposed that the grant may be made applicable again to all the CG pensioners at a renewed rate of ₹ 50,000/- (Rupees Fifty thousand only) which will not only bring a sense of belongingness amongst all service personnel but will also instill a sense of good feeling amongst the Coast Guard pensioners in their **octogenarian** for being looked after in the fag end of their life who had given their prime for building up the service. A lump sum grant of ₹ 50,000/- (Rupees Fifty thousand only) to be introduced again to CG Pensioners attaining 80 years of age which will not only bring a sense of belongingness amongst service personnel but also instill a sense of good feeling amongst CG pensioners in their **octogenarian**.

Proposed By : RHQ (W)

21. **Decision.** The point was discussed by Council Members in length and after deliberation, the President, CGBA directed to move this point from CGBA to veteran cell. The Council added that instead of extending financial grant, it would be prudent that the Officer/EP who attains the age of 75 years may be invited by respective Regional / District / Station Commander and a befitting honour be extended.

Action By : Secretary, CGBA

ITEM NO. VI – REDUCTION IN CGBA CONTRIBUTION

22. The contribution to CGBA fund may be reduced to ease financial burden on personnel. As per item II of minutes of meeting of XXXI CGBA council meeting 2018, it is understood that though there has been substantial increase in the profit by means of contribution by ICG personnel and interest generated through fixed deposit/Govt bonds, the expenditure has been abysmally low which is approximate 4.4% of the profit.

In view of the above, it will be prudent if the contribution of individual to CGBA fund is reduced to make it justifiable. On analyzing the minutes of meeting of CGBA fund 2018, it is observed that the fund has reached a healthy stage wherein income of the fund through bank interest generated by the corpus and the contribution by the members exceeds the expenditure. The benefit of the same can be given to the members by reducing the employee's contribution.

Proposed By : RHQ (W)

23. **Decision.** The point was discussed by Council Members in length and after deliberation, the President, CGBA directed to maintain the status quo.

Action By : Secretary, CGBA

**ITEM NO. VII – LOAN FOR VOCATIONAL COURSES / EDUCATION
ENHANCEMENT / PROFESSIONAL COURSES FOR SPOUSE /
DEPENDENT SISTERS**

24. Loan for spouse and dependent sister may be considered for vocational/ educational enhancement/professional courses like computer course, stitching, tailoring courses, fashion designing, beautician courses etc, or any professional courses. Loan for the courses will enhance the educational level of spouse/dependent sister of service personnel. They will be able to get employment, generate income for themselves and reduce financial burden of the service personnel. It is recommended that loan for spouse and dependent sister upto ₹ 2,00,000/- (Rupees Two lakh only) may be considered for vocational education enhancement courses.

Proposed By : RHQ (W)

25. It has been observed that lots of ladies who are joining Coast Guard Fraternity as spouse of EP are graduated or under graduate and willing to continue their studies further. The professional courses like fashion designing, beautician courses etc. nowadays considered to be good for career growth. It is recommended that a loan of ₹ 50,000/- from CGBA may be considered for the spouses of Enrolled Personnel in order to motivate them to be strong independent women.

Proposed By : RHQ (E)

26. **Decision.** The point was discussed by Council Members in length and after deliberation, the President, CGBA directed to introduce **a new loan for vocational courses/education enhancement/professional courses for spouse/ dependent sisters of CG Personnel for an amount of ₹ 1,00,000/-**. The amount can be claimed on submission of authorised documents like bills/fees structure etc. duly counter signed by CO.

Action By : Secretary, CGBA

**ITEM NO. VIII – LOAN FOR WARD OF OFFICERS AND EP
FOR COACHING CLASSES**

27. In the present scenario of competitive world, students who wish to pursue engineering, medical science or other professional courses from the best institutes in India must crack the entrance exams. The wards of Officers/Enrolled Personnel who are studying in XI standard are joining coaching institutes like Akash Institute, FIITJEE, Vidyamandir etc. The annual fee structure to these institutes vary between ₹ 1.5 Lakh to ₹ 2.5 Lakh approx. It is very difficult for an individual to pay this huge amount in lump sum. A loan from CGBA for an amount of ₹ 1.5 Lakh may be considered to the wards of Officers/Enrolled Personnel for undergoing coaching classes for professional courses on completion of X standard, so as to avoid heavy burden on individual towards coaching fees.

Proposed By : RHQ (W)

28. **Decision.** The point was discussed by Council Members in length and after deliberation, the President CGBA directed to introduce a new loan for ward of CG Personnel for coaching classes for an amount of ₹ 1,50,000/-.

Action By : Secretary, CGBA

ITEM NO. IX – ANY OTHER POINTS WITH THE PERMISSION OF THE CHAIR

29. At the end of the meeting, the President CGBA opened the floor for any other points for discussions. There being no other points, the meeting was adjourned.

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

Place: New Delhi

Date : 16 Feb 21


(Jagdish Dhaka)
Commandant
Secretary, CGBA