

COMMITTEE ON THE WELFARE OF SCHEDULED CASTES AND SCHEDULED TRIBES

(1980-81)

(SEVENTH LOK SABHA)

FOURTH REPORT

MINISTRY OF FINANCE, DEPARTMENT OF
ECONOMIC AFFAIRS

(BANKING DIVISION)

Action taken by Government on the recommendations contained in the thirty-third Report of the Committee on the Welfare of Scheduled Castes and Scheduled Tribes (Sixth Lok Sabha) on the Ministry of Finance, Department of Economic Affairs (Banking Division)-Reservation for, and employment of, Scheduled Castes and Scheduled Tribes in the Central Bank of India.

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LOK SABHA SECRETARIAT
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COMMITTEE ON THE WELFARE OF SCHEDULED CASTES
AND SCHEDULED TRIBES

(1980-81)

Shri R. R. Bhole—*Chairman*

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*Elected w.e.f. 4th December, 1980 vice Shri Baleshwar Ram, ceased to be member of the Committee on his appointment as Minister of State.

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1. Dr. D. N. Gadhok, *Senior Legislative Committee Officer*
2. Shri P. C. Chaudhary, *Senior Legislative Committee Officer*

INTRODUCTION

I, the Chairman, Committee on the Welfare of Scheduled Castes and Scheduled Tribes, having been authorised by the Committee to submit the Report on their behalf, present this Fourth Report (Seventh Lok Sabha) on Action Taken by Government on the recommendations contained in the Thirty-third Report (Sixth Lok Sabha) on the Ministry of Finance, Department of Economic Affairs, (Banking Division)—Reservations for, and employment of, Scheduled Castes and Scheduled Tribes in the Central Bank of India.

2. The Draft Report was considered and adopted by the Committee at their sitting held on 9th December, 1980.

3. The Report has been divided into the following chapters:—

I. Report.

II. Recommendations/Observations which have been accepted by Government.

III. Recommendations/Observations which the Committee do not desire to pursue in view of the Government's reply.

IV. Recommendations/Observations in respect of which replies of Government have not been accepted by the Committee and which require reiteration.

4. An analysis of the action taken by Government on the recommendations contained in the Thirty-third Report (Sixth Lok Sabha) on the Committee is given in Appendix. It would be observed therefrom that out of thirty-one recommendations made by the Committee in the Report, twenty-six recommendations i.e. 84 per cent have been accepted by Government; the Committee do not desire to pursue one recommendation i.e. 3 per cent of their recommendations in view of Government's reply and four recommendations i.e.

13 per cent, in respect of which replies of Government have not been accepted by the Committee require reiteration.

NEW DELHI;

December 19, 1980.

Pansa 28, 1902 (S).

R. R. BHOLE,

Chairman.

*Committee on the Welfare of
Scheduled Castes and
Scheduled Tribes.*

CHAPTER I

REPORT

This Report of the Committee deals with the action taken by Government on the recommendations contained in the Thirty-third Report (Sixth Lok Sabha) on the Ministry of Finance, Department of Economic Affairs (Banking Division)—Reservations for, and employment of, Scheduled Castes and Scheduled Tribes in the Central Bank of India.

2. In para 13 of their Thirty-third Report, the Committee had not agreed with the contention of the Ministry of Finance, Department of Economic Affairs (Banking Division) that since the Central Bank of India had 'by and large' agreed to fall in line with the reservation policy, the Ministry did not consider it necessary to issue any directive to the Bank. The Committee had pointed out that the Central Bank of India adopted the orders regarding reservations in promotions as late as 1st March, 1978. The Committee felt that the Banking Division should have issued a Presidential Directive to all the nationalised Banks, including Central Bank of India, under Section 3(4) of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970, soon after the policy of applying reservations in promotions had been pronounced by Government. In their reply dated the 2nd August, 1979, the Ministry of Finance, Department of Economic Affairs (Banking Division) did not offer any comments on the recommendations of the Committee.

3. The Committee are not satisfied with the reply of Government. The Committee expect the Ministry of Finance to ensure that the Central Bank follows the reservation policies as enunciated by Government in letter and spirit and not merely follow it 'by and large'. The Banking Division, Ministry of Finance, should have issued a presidential directive to all the nationalised banks including Central Bank of India, under Section 3(4) of the Banking Companies (Acquisition and Transport of Undertakings) Act 1970, soon after the policy of applying reservations in promotions had been pronounced by Government.

4. In para 20 of their Report, the Committee noted that in the present composition of the Board of Directors of the Central Bank of

India there was one Director who was a Scheduled Tribe. The Committee also noted that that Director had been appointed to represent the interests of 'Depositors' and not of Scheduled Castes and Scheduled Tribes. The Committee had strongly felt that 'Scheduled Caste/Tribe' should be specified as a separate category by amending extent orders on the subject, if necessary, and a Scheduled Caste/Tribe be appointed as a Director in rotation invariably so as to amply safeguard the interests of Scheduled Castes and Scheduled Tribes.

5. In their reply dated the 2nd August, 1979, the Ministry had stated that the Government's policy was to appoint at least one person belonging to Scheduled Caste/Scheduled Tribe on the Board of each of the nationalised banks. The Ministry also furnished a statement showing the number of Directors from these categories serving on the Boards of the 14 nationalised banks. It would be seen that on the board of each bank there was at least one Director from these categories. In the case of two banks where at present there were no Directors from these categories, vacancies existed for them and appointments would be made in due course. Since the interests of the Scheduled Caste/Scheduled Tribe categories were adequately represented on the Boards of the nationalised banks, it did not appear necessary to amend the Scheme. However, whenever the Scheme was taken up for revision, the recommendations of the Committee would be kept in view.

6. The Committee reiterate that Scheduled Castes/Tribes should be specified as a separate category by granting extent orders on the subject, if necessary, and a Scheduled Caste and a Scheduled Tribe be appointed as a Director in rotation in variably so as to amply safeguard the interests of Scheduled Castes and Scheduled Tribes.

7. In para 7 of their Report the Committee had desired that copies of all advertisements for recruitment issued by the Central Bank of India should invariably be sent to the local Scheduled Caste/Tribe MLAs and MPs as well as to the Member of the Committee on the Welfare of Scheduled Castes and Scheduled Tribes so that they might also sponsor suitable Scheduled Castes and Scheduled Tribes candidates for employment in the Bank. The Committee had asked the Central Bank of India to consider what further steps were necessary to give these advertisements much wider publicity so that the Scheduled Castes and Scheduled Tribes living in the remote corners of the country could also learn about the employment opportunities in the Bank.

8. In their reply dated the 2nd August, 1979, the Ministry stated that the Bank had reported that with effect from January, 1979, the recruitment of officers/clerical staff in the Public Sector Banks was handed by the Banking Service Recruitment Boards in different Regions set up by the Government for the purpose. Henceforth it would not be issuing any Advertisement for such recruitment. As for recruitment of Sub-staff as per Government directives it would be calling for applications only through the local employment exchanges. The bank had further reported that it intimated the vacancies to be filled to the Recognised Scheduled Caste/Scheduled Tribe Association Director for Welfare of Scheduled Castes and Scheduled Tribes and pre-examination training centres in the respective areas. If there were other agencies to whom vacancies were to be intimated in future, it would be guided by the directives that would be issued by the Government from time to time.

9. The Committee reiterate that copies of all advertisements issued by the National Banks/Banking Service Recruitment/Recruitment Boards should invariably be sent to the local Scheduled Caste/Tribe MLAs and MPs as well as to the Members of the Committee on the Welfare of Scheduled Castes and Scheduled Tribes.

10. In para 121 of their Report, the Committee had asked the Indian Banks' Association to favourably consider whether the Scheduled Castes and Scheduled Tribes could not be sanctioned interest-free housing loans.

11. In their reply dated the 2nd August, 1979, the Ministry had stated that under the existing guidelines issued by the Reserve Bank of India to all Scheduled commercial banks, the rate of interest on bank credit for promotion of housing scheme and hostels specifically intended for the benefit of Scheduled Castes and Scheduled Tribes was 4 per cent per annum. This rate itself was a subsidised rate and did not even meet the cost of such funds to the banks. Further, the Working Group appointed by the Reserve Bank of India to examine the role of banking system in providing finance for housing schemes had *inter alia* suggested that any concessions in respect of housing finance should be based on the economic strength of the borrower, i.e. his earning capacity, rather than on consideration of caste or creed. In these circumstances, it was not considered feasible to sanction interest-free housing loans to Scheduled Castes and Scheduled Tribes.

12. The Committee are not satisfied with the reply of Government. The Committee feel that in view of the very precarious socio-economic conditions of Scheduled Castes and Scheduled Tribes, they should be sanctioned interest-free housing loans.

CHAPTER II

RECOMMENDATIONS/OBSERVATIONS WHICH HAVE BEEN ACCEPTED BY THE GOVERNMENT

Recommendation (Sl. No. 2, Para No. 14)

The Committee note that the Central Bank of India has felt that need of strengthening the Recruitment Cell at the Central Office and to tone up the working of the Manpower Planning and Development Department and the Regional/Divisional Offices in so far as the implementation of the reservations orders in favour of Scheduled Castes and Scheduled Tribes is concerned. The Committee feel that work pertaining to the implementation of reservation orders should preferably be entrusted to Scheduled Caste/Tribe employees so as to instil confidence in Scheduled Castes and Scheduled Tribes.

Reply of Government

The Central Bank of India has already directed its Regional Offices to post an Officer belonging to either Scheduled Caste or Scheduled Tribe in the Personnel Department or in the absence of such an officer to post a senior clerk belonging to either of these communities in that department to attend to the matters relating to Scheduled Caste/Scheduled Tribe and to assist the Liaison officer. The Regional Offices are arranging to make the postings. At its Central Office the bank has posted in the Recruitment Section an officer belonging to Scheduled Caste for the purpose.

[Ministry of Finance, Department of Economic Affairs, (Banking Division), O.M. No. 11/3/79-SCT(B) date 2-8-79]

Recommendation (Sl. No. 3, Para No. 15)

The Committee visualise that zonal Coordinators' Offices, set up by the Central Bank of India, can play a vital role, not only in substantially augmenting the intake of Scheduled Castes and Scheduled Tribes in services but also in co-ordinating, harmonising and channelising all those activities which have a bearing on the socio-economic condition of all weaker sections in general and Scheduled Castes and Scheduled Tribes in particular. The Committee suggest that a time-bound and need-based programme should be chalked

out by the Central Bank of India in the matter and implemented in a phased manner.

Reply of Government

The suggestion of the Committee has been noted by the bank.

[Ministry of Finance, Department of Economic Affairs (Banking Division) O.M. No. 11/3/79-SCT(B) dated 2-8-79]

Comments of the Committee

The Committee would like to be apprised of the specific steps taken in the matter.

Recommendation (Sl. No. 5, Para No. 25)

The Committee need hardly emphasise that a Liaison Officer has a very important role to perform in so far as the implementation of orders for reservations for, and employment of, Scheduled Castes and Scheduled Tribes in services is concerned. The Committee would, therefore, like to stress that the duties of the Liaison Officer as enumerated in para 21 of the Report should be performed scrupulously and sincerely.

Reply of Government

The bank has reported that the duties of the liaison officers as enumerated in para 21 of the Report had been communicated to all the Liaison Officers at Regional Offices when they were nominated for the work. However, arising out of the visit of the Parliamentary Committee for the Welfare of SC/ST, the Bank had nominated Divisional Managers as Liaison Officers at Divisional Offices also in September, 1978. They have been provided with the duty list along with the nomination letters.

[Ministry of Finance, Department of Economic Affairs (Banking Division) O.M. No. 11/3/79-SCT(B) dated 2-8-79]

Recommendation (Sl. No. 6, Para No. 26)

The Committee note that the cells have since been set up in the Banking Division as well as in the Manpower Planning and Development Department at the Central Office of the Central Bank of India. The Committee recommend that separate Cells should also be set up in all the Regional/Divisional Offices of the Bank to look after the interests of Scheduled Castes and Scheduled Tribes exclusively.

Reply of Government

As stated in reply to (Recommendation No. 14) the Bank has created separate cells to look after the interests of SC/ST at all its Regional Offices. The Bank will consider setting up similar cells at Divisional Offices also after watching the performance of the new cells in the Regional Offices.

[Ministry of Finance, Department of Economic Affairs (Banking Division) O.M. No. 11/3/79-SCT(B) dated 2-8-79]

Comments of the Committee

"The Committee emphasise that Cells should also be set up in the Divisional Offices and strict watch should be kept on the performance of the Cells set up both in Regional and Divisional Offices with a view to ensure that reservation orders in favour of Scheduled Castes and Scheduled Tribes are properly followed."

Recommendation (Sl. No. 7, Para No. 27)

The Committee suggest that the Cell set up in the Banking Division should conduct surprise checks at regular intervals of the working of the Cell set up in the Central Office of the Central Bank of India so as to ensure that there is no laxity on the part of the Central Bank of India in the implementation of the various reservation orders in favour of Scheduled Castes and Scheduled Tribes.

Reply of Government

Recommendation of the Committee has been noted for compliance.

[Ministry of Finance, Department of Economic Affairs (Banking Division) O.M. No. 11/3/79-SCT(B) dated 2-8-79]

Recommendation (SL No. 8, Para No. 32)

The Committee note that all the reservation orders/instructions issued so far by the Ministry of Finance, Department of Economic Affairs, (Banking Division)/Ministry of Home Affairs/Department of Personnel and Administrative Reforms have been accepted in toto by the Central Bank of India. The Committee also note that the Central Bank of India has since computed the backlog w.e.f. 19th July, 1969, the date of its nationalisation, even though the reservation orders were initially received in November, 1970. The Committee, however, feel that on account of lack of proper communication, coordination and liaison between the Central Office of the Central Bank of India and its Regional/Divisional Offices, the reservation orders are not being implemented at all. The Committee emphasise that the Central Bank of India should take immediate corrective measures in this behalf so as to improve the situation.

Reply of Government

The bank has reported that orders/instructions issued by the Ministry of Finance, Department of Economic Affairs, (Banking Division)/Ministry of Home Affairs/Department of Personnel and Administrative Reforms on reservation are duly communicated to the Regional and Divisional Offices immediately on receipt. To avoid any missing link in communication the bank have again sent a set of its circulars on the above subject to all its Regional/Divisional Offices in the month of October, 1978. With the appointments of Liaison Officers at Divisional level and with the setting up of SC/ST Cell at Regional Offices there will be a better coordination between Central Office and Regional/Divisional Offices.

[Ministry of Finance, Department of Economic Affairs (Banking Division) O.M. No. 11/3/79-SCT(B) dated 2-8-79]

Recommendation (Sl. No. 9, Para No. 47)

The Committee note the recruitment procedure being followed by the Central Bank of India for recruitment to man the various categories of posts under their control. The Committee take serious view of the fact that Regional Office of the Central Bank of India, Ahmedabad, did not follow the instructions issued by the Bank's Central Office regarding reservations in favour of Scheduled Castes and Scheduled Tribes while making recruitment in 1975. The Committee would like the Banking Division]Central Bank of India to take action against the defaulting officers and ensure that such lapses do not recur.

Reply of Government

The bank has reported that necessary steps have been taken to set right the shortcomings at its Ahmedabad Regional Office in the matter of maintenance of Roster. The explanation was called for by the bank for them for their shortcomings and the Asstt. General Manager has tendered his apology and has since set right things. An officer from Regional Office, Ahmedabad was specially called to Central Office on June 29, 1978 and he was fully guided on the maintenance of Roster. Central Office is keeping a close watch on this score to avoid such recurrence in future either n Ahmedabad or elsewhere through periodic inspection of Rosters by Internal Auditors.

[Ministry of Finance, Department of Economic Affairs (Banking Division) O.M. No. 11/3/79-SCT(B) dated 2-8-79]

Recommendation (Sl. No. 10, Para No. 48)

The Committee feel that the policy of not recruiting directly to the officers' cadre being followed by the Central Bank of India in terms of an agreement with the Employees' Union has proved detrimental to the interests of the Scheduled Castes and Scheduled Tribes in view of the fact that there are very few Scheduled Caste and Scheduled Tribe employees at lower levels in the Bank for promotions to higher levels. Since the said agreement with the Employees' Union has expired on the 28th Feb. 1979, the Committee suggest that the Central Bank of India should fall in line with the policy being followed by other nationalised banks and introduce the system of direct recruitment to the officers' cadre of the Bank and ensure that the reservation orders in this behalf are properly followed.

Reply of Government

The bank has noted the suggestion of the Committee for compliance. It has reported that though its promotion Agreement expired on 28th Feb., 1979, it continues to be operative till it is substituted by a new agreement. The bank has taken steps to renegotiate with the Recognised Union to provide for 25 per cent direct recruitment in officers' cadre, which will improve the intake of Scheduled Caste/Scheduled Tribe candidates at officers' level.

[Ministry of Finance, Department of Economic Affairs
(Banking Division) O.M. No. 11/3/79-SCT(B) dated 2-8-79]

Recommendation (Sl. No. 12, Para No. 50)

The Committee would like the Central Bank of India to consider what further relaxation and concessions to Scheduled Castes and Scheduled Tribes at the time of examination|interview|recruitment could be given so as to augment their intake in the service of the Bank.

Reply of Government

Now that the recruitment of clerks and officers will be handled by Banking Service Recruitment Boards, they will be conducting the Examination and Interview.

In so far as recruitment of sub-staff is concerned, the Bank will make all possible relaxations and concessions to Scheduled Castes and Scheduled Tribes at the time of examination|interview|recruitment to augment their intake in the services of the bank.

[Ministry of Finance, Department of Economic Affairs (Banking
Division) O.M. No. 11/3/79-SCT(B) dated 2-8-79]

Recommendation (Sl. No. 14, Para No. 52)

The Committee note that the Banking Division has since formulated a new recruitment scheme for all Public Sector Banks. They, however, are distressed to point out that no mention has been made in that scheme about the various aspects of reservations in favour of Scheduled Castes and Scheduled Tribes. The Committee expect the Banking Division to make the recruitment scheme more comprehensive by including in it the implications of various reservation orders in favour of Scheduled Castes and Scheduled Tribes and the steps that should be taken to ensure that the reservation orders are scrupulously followed.

Reply of Government

The scheme formulated by the Department of Economic Affairs (Banking Division) is basically designed to provide alternate arrangement for recruitment in the public sector banks. The scheme in its present form contains the following provisions with regard to the recruitment of Scheduled Castes and Scheduled Tribes:

- (a) The maximum age limit will be relaxable in the case of Scheduled Castes/Tribes candidates and certain other categories such as Ex-servicemen in accordance with the instructions issued by the Central Government from time to time.
- (b) The minimum educational qualification may be relaxed by one step in respect of Scheduled Caste/Tribe candidates in accordance with the instructions issued by Central Government from time to time.
- (c) The candidates should not be below 18 years and not above 26 years of age. The maximum age limit would be relaxable in respect of Scheduled Caste/Tribe candidates and other candidates falling under certain specific categories in accordance with the instructions issued by the Central Government from time to time.

Reservation for Scheduled Castes/Tribes candidates

- (d) The Recruitment Boards shall strictly ensure that the instructions issued by the Central Government from time to time in regard to the reservations and filling up of vacancies for Scheduled Caste/Tribe candidates are duly complied with.

- (e) Every effort should be made to fill up the reserved vacancies in the concerned year itself but where this is not possible, such vacancies shall be carried forward, as per instructions issued by the Central Government from time to time.
- (f) Appointment against reserved vacancies should be made only in the order of *inter-se* merit of selected Scheduled Caste/Scheduled Tribes candidates, irrespective of their positions, *vis-a-vis* the general candidates.

Detailed instructions regarding reservation for and recruitment of Scheduled Castes and Scheduled Tribes in the public sector banks have been separately forwarded to banks for compliance. The banks have also been advised to intimate their correct requirements to the Regional Recruitment Boards and request the latter to recommend adequate number of such candidates for filling the reserved vacancies.

Recommendation (Sl. No. 15, Para No. 62)

The Committee note that as in April 1978 there was a backlog of 285 vacancies in the case of Scheduled Castes and 515 vacancies in the case of Scheduled Tribes in the clerical cadre, and 186 vacancies in the case of Scheduled Tribes in the Sub-staff cadre in the Central Bank of India. The Committee further note that this backlog constitutes only 3 per cent of the total staff employed by the Bank and the Bank has assured the Committee that the backlog in the case of vacancies reserved for Scheduled Castes in the clerical cadre would be wiped out by September 1979; in the case of vacancies reserved for Scheduled Tribes in the clerical cadre by March/June 1980; and in the case of vacancies reserved for Scheduled Tribes in the sub-staff cadre by September 1979. While commending the efforts made so far by the Central Bank of India in clearing the backlog, the Committee stress that the targets set by the Bank in wiping out the entire backlog should strictly be adhered to. In this connection, the Committee welcome the recent decision taken by the Chairman and Managing Director of the Bank that unless all the Scheduled Caste/Tribe candidates empanelled for clerical posts after the recruitment test held in October 1977 are absorbed, no candidate of general category should be appointed.

Reply of Government

The observation of the Committee has been noted by the Bank.

[Ministry of Finance Department of Economic Affairs (Banking Division) O.M. No. 11/3/79-SCT(B) dated 2-8-79]

Recommendation (Sl. No. 16, Para No. 63)

The Committee realise that in view of the fact that reservations in promotions have been introduced in the Central Bank of India only in March, 1978 there are very few Scheduled Castes/Tribes available in the feeder cadres who could be promoted to higher levels. The Committee would like the Banking Division/Central Bank of India to devise ways and means in clearing the entire backlog in the promotional vacancies within a stipulated period, which may be communicated to the Committee.

Reply of Government

Central Bank of India has reported that in addition to the concessions allowed in respect of marks in promotion tests/interview, separate seniority lists for Scheduled Caste/Tribe employees and the general category employees are maintained for effecting promotions to officer cadre under the State Service. As a result of maintaining separate seniority lists of Scheduled Caste/Tribe employees in clerical cadre, who have completed minimum six years of service in the Bank are eligible to appear for the promotion test and on their qualifying in the test, are promoted as per the roster points. On the other hand it takes ten to twelve years for the general category employees to get their chance for appearing in the promotion test.

The steps taken by the bank appear to be adequate to safeguard the interests of SC/ST employees.

[Ministry of Finance, Department of Economic Affairs
(Banking Division) O.M. No. 11/3/79-SCT|B) dated 2-8-79]

Recommendation (Sl. No. 17, Para No. 69)

The Committee note that in the past no representative of Scheduled Castes/Tribes was included in the Recruitment/Promotion Committees constituted by the Central Bank of India. The Committee further note that it has now been decided by the Bank to include a Scheduled Caste/Tribe in the Recruitment Committees for recruitment to the vacancies in the clerical and sub-staff cadres. The Committee stress that a representative of the Scheduled Castes/Tribes should invariably be included in all the Departmental Recruitment/Promotion Committees set up either for clerical and sub-staff cadres or for officers' cadre. In case a Scheduled Caste/Tribe officer of the required status is not available in the Central Bank of India, a Scheduled Caste/Tribe officer from another nationalised Bank or the Banking Division or any other Ministry/associated with such Departmental Recruitment/Promotion Committees

Reply of Government

The Bank has noted the suggestion of the Committee to include a member belonging to Scheduled Caste/Scheduled Tribe in the interviewing committee whenever sub-staff recruitment takes place in future. The recommendation for including a member belonging to SC/ST community in the Interviewing Committee for promotion has been noted.

[Ministry of Finance, Department of Economic Affairs
(Banking Division) O.M. No. 11 3/79-SCT|B) dated 2-8-79]

Recommendation (Sl. No. 18, Para No. 75)

The Committee have no doubt that the special training programme envisaged by the Central Bank of India for Scheduled Caste and Scheduled Tribe employees in the clerical and sub-staff cadres will be of immense help to make them better equipped for selection to higher categories of posts. The Committee would like the Central Bank of India to finalise and introduce the details of the special training programme urgently. A copy of the said programme may also be furnished to the Committee for their information.

Reply of Government

The bank has noted the suggestion for compliance.

[Ministry of Finance, Department of Economic Affairs
(Banking Division) O.M. No. 11 3/79-SCT|B) dated 2-8-79]

Recommendation (Sl. No. 19, Para No. 76)

The Committee note that the Central Bank of India is arranging Management Development Training programme for the Scheduled Caste/Tribe Officers of the Bank. The Committee suggest that Scheduled Caste/Tribe officers should be provided with enough opportunities to attend seminars/symposia conference and also deputed for training abroad so as to bring them at par with other officers and to make them more suitable for higher posts in the Bank.

Reply of Government

The recommendation of the Committee has been accepted by the bank.

[Ministry of Finance, Department of Economic Affairs
(Banking Division) O.M. No. 11 3/79-SCT|B) dated 2-8-79]

Recommendation (SL No. 20, Para No. 82)

The Committee are distressed to point out that rosters have not been maintained properly by some of the Regional/Divisional Offices of the Central Bank of India. The Committee need hardly point out that unless rosters are maintained properly and recruitment/promotion is actually made as per the roster points reserved for Scheduled Castes and Scheduled Tribes, they would cease to have any significance whatsoever. The Committee, therefore, stress that the rosters should be maintained as per extant orders on the subject that should be inspected carefully by the competent authorities at regular intervals. The Committee, in this connection, note that instructions have been issued afresh to all the Regional/Divisional Offices to ensure proper maintenance of the rosters. The Committee further note that the Audit Department of the Bank would also inspect the rosters periodically and reports of inspection would be submitted by that Department to the Central Office of the Bank. The Committee suggest that the Liaison Officer appointed in the Banking Division should also inspect the rosters maintained at Central/Regional/Divisional Offices of the Bank periodically. The Committee would also like to stress that any lapses or discrepancies noticed by the officers concerned should immediately be looked into and rectified.

Reply of Government

Recommendation has been noted for compliance.

[Ministry of Finance, Department of Economic Affairs (Banking Division) O.M. No. 11/3/79-SCT(B) dated 2-8-79]

Recommendation (Sl. No. 21, Para No. 85)

The Committee are firmly of the view that vacancies reserved for Scheduled Castes and Scheduled Tribes, in no case, should be dereserved. The Committee note in this connection that the Central Bank of India so far has not dereserved any vacancy reserved for Scheduled Castes/Tribes.

Reply of Government

No comments.

[Ministry of Finance, Department of Economic Affairs (Banking Division) O.M. No. 11/3/79-SCT(B) dated 2-8-79]

Comments of the Committee

Recommendation (Sl. No. 22, Para No: 101)

The Committee are unhappy to observe that promotions from clerical to officer cadre and from subordinate cadre to the clerical cadre in the Central Bank of India were being made in terms of the agreement between the Management and the Employees Union till March, 1978 in utter disregard of the constitutional provisions on the subject. The Committee feel that reservations in promotions should have been introduced in 1970, simultaneously with the introduction of reservations in recruitment and it should have been clearly made it known to the Employees Union that any agreement entered into with them, which was in contravention of the constitutional provisions, was untenable. Instead the Banking Division/Central Bank of India for reasons best known to them, chose to enter into protracted correspondence and dialogue with the Reserve Bank of India/Employees Union regulating in an inordinate delay in the introduction of reservations in promotions, thereby denying many a Scheduled Castes and Scheduled Tribes their constitutional rights. The Committee are all the more unhappy to be informed that in a promotion test held in April, 1978, i.e. after the introduction reservations in promotions, only 7 Scheduled Caste/Tribe candidates passed out of actual number of 135 such candidates, who appeared for the test. This is clearly indicative of the fact that even after the introduction of reservations in promotions, no serious efforts worth the name are being made to improve the representation of Scheduled Castes and Scheduled Tribes in the higher posts. The Committee stress that orders regarding reservations in promotions should be implemented in letter and spirit and all the posts reserved for Scheduled Castes and Scheduled Tribes in the promotional quota are actually filled in by them. They would also like to emphasise that it should be amply clarified to the Employees Union that the provision of reservations in services for Scheduled Castes and Scheduled Tribes were not negotiable and this aspect should be kept in mind by the Bank while re-negotiating the agreement with the Employees Union.

Reply of Government

The nationalised banks including Central Bank of India were requested as early as in May, 1975 to ensure that agreements entered into with the employees unions do not stand in the way of making reservations in promotions whenever required.

[Ministry of Finance, Department of Economic Affairs (Banking Division) O.M. No. 11/3/78-SCT(B) dated 2-3-79]

Comments of the Committee

"The Committee would emphasise that the recommendation of the Committee should be implemented in letter and spirit and that it should be amply clarified to the Employees' Union that the provision of reservations in services for Scheduled Castes and Scheduled Tribes were not negotiable and this aspect should be kept in mind by the Bank while re-negotiating the agreement with the Employees Unions."

Recommendation (Sl. No. 23, Para No. 107)

The Committee attach great importance to the proper compilation of returns and their timely submission to the concerned authorities. The Committee would like the Central Bank of India to ensure that there is no laxity or delay in the submission of returns to the appropriate authorities. The Committee would further like the Bank to send these returns to the Commissioner for Scheduled Castes and Scheduled Tribes also.

Reply of Government

The bank has noted the recommendation for compliance.

[Ministry of Finance, Department of Economic Affairs (Banking Division) O.M. 11/3/79-SCT(B) dated 2-8-79]

Recommendation (Sl. No. 24, Para No. 108)

The Committee expect the Banking Division and the Bureau of Public Enterprises to carefully scrutinise the returns on their receipt from the Central Bank of India with a view to find out whether the recruitment/promotion of Scheduled Castes/Scheduled Tribes in the Bank is being made as per reservations provided to them. The Committee also expect them to ensure that discrepancies, if any, found in the returns are communicated to the Central Bank of India immediately and that the Bank in fact rectifies those discrepancies without any delay.

Reply of Government

Observation of the Committee have been noted for compliance.

[Ministry of Finance, Department of Economic Affairs (Banking Division) O.M. 11/3/79-SCT(B) dated 2-8-79]

Recommendation (Sl. No. 25, Para No. 113)

The Committee feel that the complaints and grievances received from the Scheduled Castes and Scheduled Tribes employees should be centralised in and dealt by the Cell set up in the Central Office of the Central Bank of India. The Committee suggest that a register should be maintained at the Central Office of the Bank wherein all complaints received from Scheduled Caste/Tribe employees should be entered and their disposal shown.

Reply of Government

The bank has reported that its Regional Offices have been advised to properly record the complaints/grievances received from SC/ST employees and attend to them promptly, and to apprise Central Office from time to time the general nature of such complaints/grievances. It has also noted to report to the Board of Directors, complaints of serious nature.

[Ministry of Finance, Department of Economic Affairs (Banking Division) O.M. No. 11/3/79-SCT(B) dated 2-8-79]

Recommendation (Sl. No. 26, Para No. 119)

The Committee note that the Central Bank of India has agreed to provide 10 per cent reservation in favour of Scheduled Caste/Scheduled Tribe employees in the houses being acquired by the Bank for its clerical and subordinate staff at Bombay.

Reply of Government

No comments.

[Ministry of Finance, Department of Economic Affairs (Banking Division) O.M. 11/3 79-SCT(B) dated 2-8-79]

Comments of the Committee

"The Committee would like to be informed whether the Central Bank of India has actually provided for 10 per cent reservation in favour of Scheduled Caste and Scheduled Tribe employees in respect of houses being acquired by the Bank for its clerical and subordinate staff at Bombay, or at other places."

Recommendation (Sl. No. 27, Para No. 120)

The Committee also note that the Central Bank of India has given loans to some Scheduled Castes and Scheduled Tribes @ 4 per cent for acquiring houses in Delhi in collaboration with the

Delhi Development Authority. The Committee hope that such scheme would also be extended to other areas.

Reply of Government

The bank has agreed to consider this suggestion.

[Ministry of Finance, Department of Economic Affairs (Banking Division) O.M. No. 11/3/79-SCT(B) dated 2-8-79]

Comments of the Committee

"The Committee would like to be informed of the specific action taken in the matter."

Recommendation (Sl. No. 29, Para No. 126)

The Committee note the schemes being implemented by Central Bank of India for improving the socio-economic conditions of Scheduled Caste and Scheduled Tribe and other weaker sections of the society. The Committee would like the Central Bank of India to consider the feasibility of adopting scheduled caste and scheduled tribe colonies/villages/settlements and providing them need base financial assistance for their social and economic upliftment.

Reply of Government

The bank has issued necessary instructions and guidelines to all Regional/Divisional Offices in October 1978 for adoption of Harijan Bastis/Colonies. A copy of bank's circular No. MPD/3:78/7508 dated 23-1-1978 is enclosed.

[Ministry of Finance, Department of Economic Affairs (Banking Division) O.M. No. 11/3/79-SCT(B) dated 2-8-79]

Copy

**CENTRAL BANK OF INDIA
CENTRAL OFFICE**

MPD/3: 78/9508

October 23, 1978.

Shri J. C. Malhotra
Legislative Committee Officer
Lok Sabha Secretariat
(SCTC Branch)
Parliament House Annexe
New Delhi-110001

Dear Sir:

Re: *Parliamentary Committee on the Welfare of Scheduled Castes and Scheduled Tribes.*

At the time of the oral evidence by our Managing Director before the Committee in the month of August 1978, the Committee desired

us to explore the possibilities of further extending the scope of advances under Differential Interest Rate (DIR) Scheme and the adoption of Harijans Basties of Scheduled Caste and Scheduled Tribe in collaboration with Harijan Welfare Organisations. (Please refer to Query No. 43).

The Bank has considered this aspect. We send herewith five copies of our circular CO/P&D/Pris./Sec/78-555 dated October 19, 1978 issued to our Regional and Divisional Offices. You may like to bring this to the notice of the Chairman of the Parliamentary Committee.

Yours faithfully,

Sd/-

M. V. Mauskar
Dy. General Manager (P)

C.C.: Shri Arun Sinha
Director, Ministry of Finance,
Dept. of Economic Affairs
(Banking Division)
New Delhi.

CENTRAL BANK OF INDIA

Central Office: Nariman Point, Bombay-1

PD-11

CO/P&D/Pri. Sec./78-555

19th October, 1978

ALL REGIONAL/DIVISIONAL OFFICES

Adoption of Harijans Basties/Colonies

1. In our country, a large segment of population belonging to Scheduled Castes/Scheduled Tribes is abjectly poor. Their social needs and aspirations cannot be ignored. With a view to correcting the social and economic imbalances in the society the need for accelerating the tempo of implementation of various schemes, formulated for the benefit of this vulnerable section of our society, has been emphasised by us from time to time.

2. One strategy to increase advances to these categories would be adoption of Harijan Bastie for both Scheduled Castes and Scheduled Tribes in collaboration with Harijan Welfare Organisations. Several housing colonies/basties have been set up in most of the urban areas, where the State Government have provided perma-

ment houses with all infrastructural facilities. It would be ideal to adopt these colonies and provide assistance for taking up some productive endeavours in their efforts for integrated development. It may be recalled here that the Bank has adopted several villages to provide credit for integrated development. It is also possible that all these adopted villages may have Harijan basties/colonies, developed by the Government agencies.

3. These categories of borrowers belonging to Scheduled Castes are generally engaged in agriculture and/or allied activities. Persons from Scheduled Tribes are generally engaged in the collection as also elementary processing of forest produce and in selling them in urban areas.

4. It is, therefore, suggested that Development Cells at Regional/Divisional offices should gear up their machinery to identify such Harijan basties/colonies in collaboration with Social Welfare Organisations and explore the possibilities of financing the members for pursuing productive endeavours.

5. Priority Sectors Cell at Central Office has brought out three booklets so far on financing weaker sections, pursuing gainful occupations/rural vocations/village industries, falling under the purview of KVIC and transport operators. A scheme for providing assistance to farm-cum-dwelling houses (for construction of houses and seasonal agricultural operations) is also been implemented by our branches.

6. Regional/Divisional Offices may take full advantage of the guidelines provided under these schemes and assist branches in financing the adopted Harijan basties. Efforts made and pursued in this direction may please be apprised to us from time to time in the form of a progress report both in qualitative and quantitative terms.

Sd/-

ASST. GENERAL MANAGER (P&D)

Recommendation (Sl. No. 30, Para No. 129)

The Committee note that figures regarding recruitment of Scheduled Castes and Scheduled Tribes are being published in the Annual Reports of the Central Bank of India as well as Ministry of Finance. The Committee desire that figures regarding promotions, etc. should also be published in the said Annual Reports.

Reply of Government

Recommendation has been noted for compliance.

[Ministry of Finance, Department of Economic Affairs (Banking Division) O.M. No. 11/3/79-SCT(B) dated 2-8-79]

Recommendation (Sl. No. 31, Para No. 130)

The Committee desire that a Brochure containing all orders/instructions pertaining to reservations for Scheduled Castes and Scheduled Tribes and other concessions/relaxations admissible to them should be brought out and copies thereof made available to all Regional/Divisional Offices of the Central Bank of India.

Reply of Government

The bank has instructed its Delhi Regional Office to purchase required number of copies of Brochure on SC/ST reservation (5th Edition) and to despatch the same to all its Regional/Divisional Offices. Since copies are not readily available this will be complied with as and when copies become available.

Besides the bank has agreed to bring out a pamphlet giving particulars of the facilities/concessions/relaxations available to SC/ST in the matter of recruitment/promotion in the Bank and socio-economic schemes implemented by the Bank for their benefit.

[Ministry of Finance, Department of Economic Affairs (Banking Division) O.M. No. 11/3/79-SCT(B) dated 2-8-79]

CHAPTER III

RECOMMENDATION/OBSERVATION WHICH THE COMMITTEE DO NOT DESIRE TO PURSUE IN VIEW OF GOVERNMENT'S REPLY

Recommendation (Sl. No. 13, Para No. 51)

The Committee note that National Institute of Bank Management (NIBM) is being entrusted with the entire work of receiving, sorting and scrutinising the applications and conducting tests for recruitment to the Clerical/Sub. staff cadre of the Bank. The Committee are of the opinion that a Scheduled Caste/Tribe officer of sufficiently high status should be associated with the working of the NIBM in this regard so that the interests of Scheduled Castes/Scheduled Tribes applicants are adequately safeguarded.

Reply of Government

Since the recruitment of Public Sector Banks has now been entrusted to the Banking Service Recruitment Boards, which have each a member belonging to SC/ST communities, association of a person from these communities with NIBM is not considered necessary.

[Ministry of Finance, Department of Economic Affairs (Banking Division) O.M. No. 11/3/79-SCT(B) dated 2-8-79]

CHAPTER IV

RECOMMENDATIONS/OBSERVATIONS IN RESPECT OF WHICH REPLIES OF GOVERNMENT HAVE NOT BEEN ACCEPTED BY THE COMMITTEE AND WHICH REQUIRE REITERATION

Recommendation (Sl. No. 1, Para No. 13)

The Committee do not agree with the contention of the Ministry of Finance, Department of Economic Affairs (Banking Division) that since the Central Bank of India had 'by and large' agreed to fall in line with the reservation policy, the Ministry did not consider it necessary to issue any directive to the Bank. The Committee need hardly point out that the Central Bank of India adopted the orders regarding reservations in promotions as late as 1st March, 1978. The Committee feel that the Banking Division should have issued a Presidential Directive to all the nationalised Banks, including Central Bank of India, under Section 3(4) of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970, soon after the policy of applying reservations in promotions had been pronounced by Government.

Reply of Government

No comments.

[Ministry of Finance, Department of Economic Affairs (Banking Division) O.M. No. 11/3/79-SCT(B) dated 2-8-79]

Comments of the Committee

Please see Chapter I, Para 3.

Recommendation (Sl. No. 4, Para No. 20)

The Committee note that in the present composition of the Board of Directors of the Central Bank of India, there is one Director who is a Scheduled Tribes. The Committee also note that that Director has been appointed to represent the interests of 'Depositors' and not of Scheduled Castes and Scheduled Tribes. The Committee strongly feel that 'Scheduled Caste/Tribe' should be specified as a separate category by amending extant orders on the subject, if necessary, and a Scheduled Caste/Tribe be appointed as a Director in rotation invariably so as to amply safeguard the interests of Scheduled Castes and Scheduled Tribes.

Reply of Government

The Government's policy is to appoint at least one person belonging to Scheduled Caste/Scheduled Tribe on the Board of each of the nationalised banks. A statement showing the number of Directors from these categories serving on the Boards of the 14 nationalised banks is enclosed. It will be seen that on the board of each Bank, there is at least one Director from these categories. In the case of two banks where at present there are no Directors from these categories, vacancies exist for them and appointments will be made in due course.

Since the interests of the SC/ST categories are adequately represented on the Boards of the nationalised banks, it does not appear necessary to amend the Scheme. However, whenever the Scheme is taken up for revision, the recommendations of the Committee will be kept in view.

[Ministry of Finance, Department of Economic Affairs (Banking Division) O.M. No. 11/3/79-SCT(B) dated 2-8-79]

Comments of the Committee

Please see Chapter I, Para 6.

STATEMENT SHOWING NAMES OF EXISTING DIRECTORS ON THE BOARDS OF 14 NATIONALISED BANKS BELONGING TO SCHEDULED CASTES/SCHEDULED TRIBES/BACKWARD CLASS

Sl. No.	Name of the Bank	Name of the Director	Whether/BC SC/ST
1.	Central Bank of India	Sh. Himat Singh Parteti	Scheduled Tribe
2.	Bank of India	Shri N. M. Wadiwa	Scheduled Tribe
3.	Punjab National Bank	Shri Richh Pal Mehra	Scheduled Caste
4.	Bank of Baroda	Shri Ghuni Lal Indalia	Scheduled Caste
5.	United Commercial Bank	i) Shri Prakash Ram ii) Shri Mohan Nayak	Scheduled Caste Scheduled Caste
6.	Canara Bank	Shri C. S. Viswam	Backward Class
7.	United Bank of India	i) Smt. Lhingjanehg Genta ii) Shri J. G. Brahma	Scheduled Tribe Scheduled Tribe
8.	Dena Bank	Shri N. K. Hathita	Scheduled Tribe
9.	Syndicate Bank	Shri Bharat Singh	Scheduled Caste
10.	Union Bank of India.	Shri Ram Baboo Arya	Scheduled Caste
11.	Allahabad Bank	Col. Prabhu Lal Negi (Retd.)	Scheduled Tribe
12.	Indian Bank		Vacant.
13.	Bank of Maharashtra	Shri Kaluram Dodhade	Scheduled Tribe
14.	Indian Overseas Bank	Prof. S. R. Bijoor	Scheduled Caste

Recommendation (Sl. No. 11, Para No. 49)

The Committee desire that copies of all advertisement for recruitment issued by the Central Bank of India should invariably be sent to the local scheduled Caste/Tribe MLA's and MP's as well as to the Members of the Committee on the Welfare of Scheduled Castes and Scheduled Tribes so that they may also sponsor suitable Scheduled Castes and Scheduled Tribes candidates for employment in the Bank. The Committee would like the Central Bank of India to consider what further steps are necessary to give these advertisements much wider publicity so that the Scheduled Castes and Scheduled Tribes living in the remote corners of the country could also learn about the employment opportunities in the Bank.

Reply of Government

The Bank has reported that with effect from Jan. 1979, the recruitment of officers/clerical staff in the Public Sector Bank is handled by the Banking Service Recruitment Boards in different Regions set up by the Government for the purpose. Henceforth it will not be issuing any advertisement for such recruitment. As for recruitment of Sub-staff as per Government directives it will be calling for applications only through the local employment exchanges. The bank has further reported that it intimates the vacancies to be filled to the Recognised SC/ST Association Director for Welfare of SC/ST and pre-examination training centres in the respective areas. If there are other agencies to whom vacancies are to be intimated in future, it will be guided by the directives that will be issued by the Government from time to time.

[Ministry of Finance, Department of Economic Affairs (Banking Division) O.M. No. 11/3/79-SCT(B) dated 2-8-79]

Comments of the Committee

Please see Chapter I, Para 9.

Recommendation (Sl. No. 28, Para No. 121)

The Committee would also like the Indian Banks' Association to favourably consider whether the Scheduled Castes and Scheduled Tribes could not be sanctioned interest free housing loans.

Reply of Government

Under the existing guidelines issued by the Reserve Bank of India to all scheduled commercial banks, the rate of interest on bank credit for promotion of housing scheme and hostels specifically intended for the benefit of Scheduled Castes and Scheduled Tribes is 4 per cent per annum. This rate itself is a subsidised rate and does not even meet the cost of such funds to the banks. Further,

the Working Group appointed by the Reserve Bank of India to examine the role of banking system in providing finance for housing schemes has *inter alia* suggested that any concessions in respect of housing finance should be based on the economic strength of the borrower, that is, his earning capacity, rather than on consideration of caste or creed. In these circumstances, it is not considered feasible to sanction interest-free housing loans to Scheduled Castes and Scheduled Tribes.

[Ministry of Finance, Department of Economic Affairs (Banking Division) O.M. No. 11/3/79-SCT(B) dated 2-8-79]

Comments of the Committee

Please see Chapter I, Para 12.

NEW DELHI;

December 19, 1980
Pausā 28, 1902 (S)

R. R. BHOLE,

Chairman,
Committee on the Welfare of
Scheduled Castes and Scheduled Tribes.

APPENDIX

Analysis of the Action Taken by Government on the recommendations contained in the Thirty-third Report of the Committee

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1.	Total number of recommendations	31
2.	Recommendations which have been accepted by Government (Vide Recommendations at S. Nos. 2, 3, 5, 6, 7, 8, 9, 10, 12, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 29, 30, 31)	
	Number	26
	Percentage of total	84
3.	Recommendation which the Committee do not desire to pursue in view of the Government's reply (Vide Recommendation at S. No. 13)	
	Number	1
	Percentage to Total	3
4.	Recommendations in respect of which final replies of Government have not been accepted by Committee and which require reiteration (Vide Recommendations at S. Nos. 1, 4, 11, 28)	
	Number	4
	Percentage to total	13