

COMMITTEE ON THE WELFARE OF  
SCHEDULED CASTES AND  
SCHEDULED TRIBES  
(2006-2007)

(FOURTEENTH LOK SABHA)

ELEVENTH REPORT  
ON

MINISTRY OF FINANCE  
(BANKING DIVISION)

“Reservation for and employment of Scheduled Castes and Scheduled Tribes in  
Syndicate Bank and credit facilities provided by the Bank to them.”

Presented to Lok Sabha on 18<sup>th</sup> August, 2006

Laid in Rajya Sabha on 18<sup>th</sup> August, 2006

LOK SABHA SECRETARIAT  
NEW DELHI

18, August, 2006 / Sravana 27, 1928 (Saka)

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## **COMPOSITION OF THE COMMITTEE ON THE WELFARE OF SCHEDULED CASTES AND SCHEDULED TRIBES (2006-2007)**

Shri Ratilal Kalidas Varma - Chairman

### **MEMBERS – LOK SABHA**

2. Shri Anandrao Vithoba Adsul
3. Shri S. Ajaya Kumar
4. Shri M. Appadurai
5. Shri Biren Singh Engti
6. Shri Eknath M. Gaikwad
7. Dr. P.P. Koya
8. Shri G.V. Harsha Kumar
9. Shri Rajesh Kumar Manjhi
10. Shri Kailash Meghwal
11. Shri Rupchand Murmu
12. Shri Jual Oram
13. Shri Ashok Kumar Pradhan
14. Shri Harikewal Prasad
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16. Shri Bajju Ban Riyan
17. Dr. (Col.) Dhani Ram Shandil
18. Shri Sugrib Singh
19. Shri Lalit Mohan Suklabaidya
20. Shri Vanlalzawma

### **MEMBERS – RAJYA SABHA**

21. Shri Sharad Anantrao Joshi
22. Shri Robert Kharshiing
23. Shri Surendra Lath
24. Shri Lalhming Liana
25. Shri Harendra Singh Malik
26. Dr. Radhakant Nayak
27. Shri Nabam Rebia
28. Smt. Maya Singh
29. Shri Veer Singh
30. Shri Nandi Yellaiah

### **SECRETARIAT**

- |                           |   |                      |
|---------------------------|---|----------------------|
| 1. Dr. (Smt.) P.K. Sandhu | - | Additional Secretary |
| 2. Shri P.K. Bhandari     | - | Joint Secretary      |
| 3. Shri Gopal Singh       | - | Director             |
| 4. Ms. J.C. Namchyo       | - | Under Secretary      |
| 5. Smt. Kalavati Gola     | - | Committee Officer    |

## **INTRODUCTION**

I, the Chairman, Committee on the Welfare of Scheduled Castes and Scheduled Tribes having been authorised by the Committee to finalise and submit the Report on their behalf, present this Eleventh Report (Fourteenth Lok Sabha) on the Ministry of Finance (Banking Division) - "Reservation for and Employment of Scheduled Castes and Scheduled Tribes in Syndicate Bank and credit facilities provided by the Bank to them".

2. The Committee took evidence of the representatives of the Ministry of Finance (Banking Division) and Syndicate Bank on 18<sup>th</sup> November, 2003. The Committee wish to express their thanks to the officers of the Ministry of Finance (Banking Division) and Syndicate Bank for placing before the Committee, material and information the Committee wanted in connection with the examination of the subject.

3. The Report was considered and adopted by the Committee on 1<sup>st</sup> August, 2006.

4. A summary of conclusions/recommendations contained in the Report is appended (Appendix).

New Delhi  
August, 2006  
Sravana, 1927(S)

(RATILAL KALIDAS VARMA)  
CHAIRMAN  
COMMITTEE ON THE WELFARE  
OF SCHEDULED CASTES AND  
SCHEDULED TRIBES

**PART – I****CHAPTER – I****INTRODUCTORY****A. Organisational Set-Up**

1.1 The Committee have been informed that Head Office of Syndicate Bank is situated at Manipal, a rural centre. The Bank is headed by the Chairman and Managing Director who is assisted by Executive Director, a team of General Managers, Deputy General Managers and other functionaries of the Bank. For operational and administrative convenience, the Bank is divided into thirty five regions. According to Annual Report (2005-06) the Bank had 2006 branches and 83 Extension Counters. The branches are grouped under different regions for effective monitoring and control. The Bank has well equipped Credit Department at each level from the Head Office to the individual branch, which are manned by qualified personnel. Effective reporting and monitoring systems are in place at all levels.

**B. Board of Directors**

1.2 The Committee have been informed that one Director nominated w.e.f. 24.9.2004 under clause (b) of sub-section (3) of the section 9 of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 read with sub-clause (1) of clause (3) of the Nationalised Banks (Management and Miscellaneous Provisions) Schemes, 1970 (Government nominee Director) belongs Scheduled Caste/Scheduled Tribe category. The Banking Companies (Acquisition and Transfer of Undertakings), 1970/1980 and Scheme framed therein do not provide reservation for SCs/STs in the Board of Directors of

nationalised banks. Special endeavour is, however, made to give

representation to the people of the community of SCs/STs. In some of the banks persons belonging to SCs/STs have been nominated as part time non-official directors by the Government.

1.3 When asked as to what special efforts are made by the Ministry of Finance to appoint one Director belonging to SCs/STs on the Board of Directors, it has been reiterated that the statutes do not provide for reservation for SCs and STs on the Boards of nationalised banks. Therefore, it may not be possible to appoint one Director belonging to SCs/STs on the Board of each nationalised bank. However, persons who belong to SC/ST will also be considered along with others, if they are otherwise suitable for appointment as Director.

1.4 In reply to another question as to whether any SC/ST member had ever been nominated as part time non-official Director of the Syndicate Bank, it has been submitted that no SC/ST member has been nominated as non-official Director of Syndicate Bank.

**1.5 The Committee note that the Government have nominated one Director w.e.f. 24.9.2004 on the Board of the Bank who belongs to SC/ST category. The Banking Companies (Acquisition and Transfer of Undertakings) 1970/1980 and Scheme framed therein is reportedly do not provide reservation for SCs/STs on the Board of Directors of nationalised banks. The Committee regret to note that despite their repeated recommendations in their earlier Reports on various banks for appointment of a SC/ST member as Director on all nationalised banks, no effort seems to have been made to insert a provision of reservation in the Board of Directors in the Banking Companies (Acquisition and Transfer of Undertakings) 1970/1980 and Scheme framed thereunder. The Committee are unhappy to note the attitude of the Government for not giving a serious**

thought to this aspect. While, article 16 (4) of the Constitution has clearly enumerated that “Nothing in this article shall prevent the State from making any provision for the reservation of appointments or posts in favour of any backward class of citizens which, in the opinion of the State, is not adequately represented in the services under the State”, the Committee fail to understand the reasons for Governments inaction. The Committee, therefore, recommend that appropriate action should be taken for making provision in the Banking Companies (Acquisition and Transfer of Undertaking) 1970/1980 and scheme framed thereunder for appointment of Directors belonging to the SC/ST community on the Board of Directors of the Banks.



## CHAPTER – II

### RESERVATION IN SERVICES

#### A. Reservation

2.1 The Committee have been informed that the percentage of reservation made in favour of Scheduled Castes (SCs) and Scheduled Tribes (STs) in Syndicate Bank is as under :-

i) Posts filled by direct Recruitment:

	SC	ST
Officers Cadre	15%	7.5%
Clerical Cadre	Varies from State to State as shown in Appendix I	
Sub Staff Cadre	- do -	

(ii) Post filled by Promotion:

a) Sub-Staff to Clerical Cadre:

No reservation is provided as element of direct recruitment exceeds 75% in clerical cadre.

b) Clerical to Officers Cadre:

Reservation at 15% for SCs and 7.5% for STs is provided.

c) Within Officers Cadre:

2.2 There is no reservation for SCs/STs under selection method. However, relaxation/concessions have been extended to Scheduled Caste & Scheduled Tribe candidates.

**B. Recruitment**

2.3 The Committee were informed during evidence that the Bank had been providing reservation in recruitment to Scheduled Castes and Scheduled Tribes w.e.f. 1978. They were also informed that the Banking Service Recruitment Boards (BSRBs) were playing the role of recruitment agency and providing candidates on the basis of indents of the banks. It has also been informed that when the requisite number of candidates belonging to reserved categories were not available, the banks took steps to fill up the deficit by conducting Special Recruitment Drives. The BSRBs have since been abolished. Bank is in the process of framing the new Recruitment Policy as per the extant Government guidelines on this matter. While making the recruitment, the Bank will ensure reservation, relaxation/concession to Scheduled Castes/Scheduled Tribes and other reserved category candidates. In respect of recruitment to sub staff cadre, the recruitment is being made through Employment Exchanges/advertisements in the local Newspaper.

2.4 The following concessions/relaxations are being given to SC/ST candidates at the time of recruitment:-

Age: 5 years relaxation in upper age limit.

Educational Qualification : Relaxation in standards is provided.

Fees: Full exemption from payment of Examination fees.

For attending the interview Traveling Allowance/Halting Allowance being paid.

2.5 The Committee have also been informed that as the Bank has optimum staff strength, no recruitment has been done in the Officers and Clerical cadres after the BSRBs were abolished. During evidence Chairman and Managing Director of Syndicate Bank elaborated that they had made long range plan for the business growth in the 80s and they had recruited a lot of a people at that time. Later on, the business did not grow to that extent and the staff recruited was found much in excess because of which 25% of bank income, which comes to Rs.850 crore, the highest among the banking industry, are needed for payment of salary and pension liability. The bank in its wisdom had, therefore, decided to put a stop to further recruitment. A comprehensive policy to take care of future needs is being worked out and will be put in place.

2.6 Recruitments made by the Syndicate Bank during the years 1999 to 2005 are given as at Appendix -II

### C. Staff Strength And Shortfalls

2.7 The category-wise staff strength of Syndicate Bank as on 31.7.2002 31.12.2003, 31.12.2004 and 31.12.2005 as furnished is as under:-

Category of Posts	Total No. of Employees as on 31.7.2002	Number of		Percentage of total		Shortfall (%)	
		SCs	STs	SCs	STs	SCs	STs
1	2	3	4	5	6	7	8
Officers	7723	1134	398	14.68	5.15	0.32	2.35
Clerks	13789	2536	722	18.39	5.24	Percentage of reservation varies from State to State	
Sub Staff	4058	1121	290	27.62	7.15		
Total	27248	5506	1503	--	--	--	--

**As on 31.12.2003**

Category of Posts		Total No. of Employees as on 31.12.2003	Number of		Percentage of total		Shortfall (%)	
			SCs	STs	SCs	STs	SCs	STs
1		2	3	4	5	6	7	8
Officers	A	8783	1292	471	14.71	5.36	0.29	2.14
Clerks	B	12570	2399	645	19.09	5.13	Percentage of reservation varies from State to State	
Sub-Staff (excluding Sweepers)	D	3866	1078	275	27.88	7.11		
Sweepers	D	1615	694	89	42.97	5.51		
<b>Total</b>		<b>26834</b>	<b>5463</b>	<b>1480</b>	<b>20.36</b>	<b>5.52</b>	--	--

**As on 31.12.2004**

Category of Posts		Total No. of Employees as on 31.12.2004	Number of		Percentage of total		Shortfall (%)	
			SCs	STs	SCs	STs	SCs	STs
1		2	3	4	5	6	7	8
Officers	A	8664	1277	470	14.74	5.42	0.26	2.08
Clerks	B	12438	2386	634	19.18	5.10	Percentage of reservation varies from State to State	
Sub-Staff (excluding Sweepers)	D	3762	1054	273	28.02	7.26		
Sweepers	D	1564	680	91	43.48	5.82		
<b>Total</b>		<b>26428</b>	<b>5397</b>	<b>1468</b>	<b>20.42</b>	<b>5.55</b>	--	--

**As on 31.12.2005 \***

Category of Posts		Total No. of Employees as on 31.12.2003	Number of		Percentage of total		Shortfall (%)	
			SCs	STs	SCs	STs	SCs	STs
1		2	3	4	5	6	7	8
Officers	A	9036	1421	562	15.73	6.22	--	1.28
Clerks	B	12044	2223	628	18.46	5.21	Percentage of reservation varies from State to State	
Sub-Staff (excluding Sweepers)	D	3661	1029	267	28.11	7.29		
Sweepers	D	1519	669	88	44.04	5.79		
<b>Total</b>		<b>26260</b>	<b>5342</b>	<b>1545</b>	<b>20.34</b>	<b>5.88</b>	--	--

\* Actual figures as on 31.12.2005 will be arrived at after drawing Post Base Rosters.

2.8 The Committee have been informed that since 1993, no recruitment has been made by the Bank except for some limited number of posts in specialized officers cadre. It has further been stated that the Bank is not recruiting any staff in Sub-staff and Clerical Cadre, other than under compassionate grounds and regularization of temporary employees working in regular vacancies.

2.9 When asked as to by which time this shortfall is expected to be wiped out, it was submitted that the Bank will make up shortfall when direct recruitment/promotion process is held.

2.10 When the Committee enquired about remedial measures, which are being taken/proposed by the Syndicate Bank to fill up the backlog vacancies of SCs/STs, before starting their own recruitment procedure, it was stated that the shortfall in respect of SCs and STs that existed in 1999/2000 had been reduced due to larger intake of SC and ST candidates into Officers cadre in promotions from Clerical to Officers' cadre and Sub-staff to Clerical cadre in the subsequent years. The shortfall is higher in respect of Scheduled Tribe category as the major part of Bank's branch network is concentrated in the States like Karnataka, Kerala, Tamilnadu, Uttar Pradesh, Andhra Pradesh and Delhi where the percentage of ST population is comparatively low and consequently the State-wise reservation provided/earmarked for ST candidates is also low. As such, the Bank could not get sufficient eligible ST candidates from these States during the earlier recruitment processes. However, the Bank would ensure filling up the shortfall while going for fresh recruitment.

2.11 The Committee have been further informed that there is no shortfall under SC in Officer cadre. However, the shortfall under ST category is due to the non-availability of suitable candidates in direct recruitment even after relaxed standards. The Bank is taking all necessary steps to reduce the shortfall.

**2.12 The Committee note that BSRBs which played the role of recruitment agency and provided candidates on the indents of the banks have since been abolished and as a result the Syndicate Bank is in the process of framing new recruitment policy. The Committee recommend that the new recruitment policy should be framed at the earliest and should take care of reservation orders issued by the Government for SCs/STs.**

2.13 The Committee have been apprised that since 1993 no recruitment has been made by the Syndicate Bank except for some limited number of posts in specialized officers cadre, on compassionate grounds and regularization of temporary employees working in regular vacancies. It has also been stated that the Bank had optimum staff strength and, therefore, no recruitment was made in the officers and clerical cadres after the abolition of BSRBs. The Committee note vide statement of recruitment at Appendix II that 82 clerks belonging to ST category have been recruited under special drive to clear the 'shortfall' as on 1<sup>st</sup> July, 2004. The Committee are of the view that the Bank should have filled up the SC/ST backlog vacancies after the abolition of BSRBs as there was no ban on recruitment for these vacancies. They would, therefore, recommend that special recruitment drive should be initiated to wipe out shortfall whenever it occurs in future.

**2.14 The Committee also note that under details of staff strength provided as on 31.7.2002 vide para No.2.7 total under each column, 2,3,4, has been shown as 27248, 5506 and 1503 whereas these should have been 25570, 4791 and 1410 respectively. They would like the Bank to be cautious while providing the information to the Committee.**

#### **D. Promotion**

2.15 The Committee have been informed that the salient features/procedure of the Promotion Policy for the movement from one cadre to another and from one scale to another within Officers cadre are as under:-

i.	Absorption of Part Time Employees as Attenders'	Appendix III
ii.	Sub-Staff to Clerical Cadre	Appendix IV
iii.	Clerical to Officers Cadre (JMGS I)	Appendix V
iv.	From one Scale to another within Officers Cadre	Appendix VI

2.16 In regard to the concessions/relaxation given to SCs/STs employees at the time of promotion, it has been informed that initially 5% concession is given in the minimum marks to be secured in the Written Test for promotion from Clerical cadre to Officers cadre. In case, sufficient number of SC/ST employees do not qualify, a further concession of 5% in minimum marks is extended to SC/ST employees.

2.17 The following statement has been furnished to the Committee showing the total number of persons promoted during the years 1999 to 2005 in various categories of posts and also the number of SC/ST employees among them:-

Year	Category of Posts	Total No. of employees promoted	No. of Posts filled		%age of		No. of backlog vacancies / Shortfall		Remarks
			SC	ST	SC	ST	SC	ST	
1	2	3	4	5	6	7	8	9	10
1999	Sub-Staff to Clerical cadre	**17	**4	--	**23.52	--	43	27	
	Clerical to Officers' cadre	617	*19	--	3.07	--	-	02	
2000	Sub-Staff to Clerical cadre	**30	**5	**3	16.66	10	--	184	
	Clerical to Officers' cadre	419	*33	--	7.88	--	--	12	
2001	Sub-staff to Clerical cadre	**15	--	--	--	--	--	15	
	Clerical to Officers' cadre	1298	195	85	15.00	6.5	--	6	
2001	Scale I to II	1140	340	146	29.82	12.81	Reservation Provisions are not applicable for promotions within Officers' Cadre.		
	Scale II to III	363	83	5	22.87	1.38			
	Scale III to IV	105	3	--	2.86	--			
	Scale IV to V	40	3	--	7.50	--			
	Scale V to VI	12	--	--	--	--			
	Scale VI to VII	5	--	--	--	--			
2003	Sub-staff to Clerical cadre	100	29	11	29.00	11.00	--	--	
	Special Assistant to Officers cadre	829	51	2	6.15	0.24	103	77	
	Scale I to II	104	24	12	23.08	11.54	--	--	Reservation Provisions are not applicable for promotions within Officers' Cadre.
	Scale II to III	133	17	7	12.78	5.26	--	--	
	Scale III to IV	65	6	--	9.23	--	--	--	
	Scale VI to VII	03	--	--	--	--	--	--	
2004	Clerical to Officers cadre	20	03	1	15.00	5.00	--	--	
	Special Assistant to Officers cadre	4	--	--	--	--	103	76	
	Scale IV to V	27	--	--	--	--	--	--	Reservation Provisions are not applicable for promotions within Officers' Cadre.
	Scale V to VI	12	--	--	--	--	--	--	
	Scale VI to VII	4	--	1	--	25.00	--	--	
2005	Clerical to Officers cadre	179***	103	76	57.54	42.46	--	--	
		200	30	15	15.00	7.50	--	--	
	Scale I to II	225	35	14	15.56	6.22	--	--	Reservation Provisions are not applicable for promotions within Officers' Cadre.
	Scale II to III	200	9	1	4.50	0.50	--	--	
	Scale III to IV	85	7	2	8.24	2.35	--	--	
	Scale IV to V	26	1	--	3.85	--	--	--	
	Scale V to VI	13	1	--	7.69	--	--	--	
	Scale VI to VII	7	--	--	--	--	--	--	

\* As per Post Based Rosters.

\*\* Automatic Promotion on acquiring Graduation.

\*\*\* 179 clerks belonging to SC/ST category are promoted to Officer cadre in JMGS-I under Special Recruitment Drive



2.18 The reason for shortfall, particularly in ST vacancies is stated to be non-availability of ST candidates particularly in the South.

2.19 When the Committee enquired about the efforts that have been made by the Bank to wipe out shortfall in promotion in respect of ST category as also their availability in the feeder cadre for promotion to officer cadre, it was stated that in every promotion process, efforts are made to bring down the shortfall and that promotion is expected shortly to make more ST candidates available in feeder cadre.

2.20 On further enquiry as to whether any SC/ST representative was associated in all the selection process in direct recruitment and promotions where reservation orders and concessions do not apply but SC/ST candidates were eligible for consideration for such posts, the Committee were informed that direct recruitment up to 18.9.2001 was being done by BSRBs and that the bank has not made any direct recruitment to officers/clerical cadre after the abolition of BSRBs. In the case of promotion from sub-staff to clerical cadre, clerical to officers' cadre and within officers' cadre where reservation/concession to SC/ST candidates is required to be provided, the Bank is invariably associating a representative belonging to SC/ST category in the selection process.

**2.21 The Committee observe that there was shortfall of 43 SC and 27 ST vacancies in promotion from sub-staff to clerical cadre in 1999. The Committee further observe that only 3 ST candidates out of total of 30 employees were promoted from sub-staff to clerical cadre in 2000 and there was shortfall/ backlog vacancies of 184 ST candidates in that year. They are at a loss as to how these backlog posts have come down to 15 in 2001**

when no promotion seems to have been given to ST candidates in that very year. The Committee, also observe that no promotion has been given to ST candidates in the year 1999 to 2000 despite the fact that the promotion was post based and a total of 617 and 419 employees had been promoted from clerical to officers cadre during the respective years. As stated in para No. 2.10 that the reason for the higher shortfall in respect of ST categories is that major part of Bank's Branch network is concentrated in the States like Karnataka, Kerala, Tamilnadu, Uttar Pradesh, Andhra Pradesh and Delhi where the percentage of ST population is comparatively low and consequently the State-wise reservation provided/earmarked for ST candidates is also low and that the Bank could not get sufficient eligible ST candidates from these States during the earlier recruitment processes. It has also been stated that in every promotion process, efforts are made to bring down the shortfall. The Committee hope the Bank will continue their sincere efforts in this regard in future also.

2.22 The Committee note that during the year 2003, 829 employees were reported to have been promoted from Special Assistant cadre to Officers cadre but only 51 SC and 2 ST employees were promoted. Whereas 103 SC and 77 ST have been shown as backlog vacancies and these posts are reported to have been filled up by promotion under Special Recruitment Drive in the year 2004. The Committee would like to know why these were not covered in 2003 itself when others were being promoted. Moreover, the post of Special Assistant has been projected in 2003 and in 2004 as distinct post to clerical cadre while nothing has been projected about the post in the previous year as well as during the year 2005. Factual position in this regard may also be communicated to the Committee.

**2.23 The Committee note that in the case of promotion from sub-staff to clerical cadre, clerical to officers' cadre and within officers' cadre where reservation/concession to SC/ST candidates is required to be provided the Bank is invariably associating a representative belonging to SC/ST category in the selection process. The Committee feel that association of a representative belonging to SC/ST category should not be confined only where reservation/concession to SC/ST candidates is required to be provided but keeping in view the fact that SC/ST officers have also to be considered or interviewed even against unreserved vacancies, SC/ST representative should be associated invariably in all the selection process in direct recruitment as well as promotions.**

## CHAPTER – III

### MEASURES TO IMPROVE REPRESENTATION OF SCs /STs IN SERVICES

#### A. Liaison Officer and SC/ST Cell in the Ministry of Finance (Banking Division)

3.1 The Committee have been informed that the matters relating to implementation of reservation orders of SCs/STs fall within the jurisdiction of Banking & Insurance Sub-Division which is headed by a Joint Secretary. He is assisted by a Director, an Under Secretary, and a Section Officer. Section Officer is incharge of SCT Section. SCT Section comprises:-

Section Officer	-	1
Assistant	-	3
Clerk	-	2
Peon	-	1

3.2 The Committee have further been informed that the Chief Liaison Officer assisted by other officials of Banking Division visits Public Sector Banks (PSBs) periodically for the purpose of checking the rosters and examining the implementation of reservation policy in PSBs. When asked as to how many times the Syndicate Bank was visited by the Chief Liaison Officer during the last 2 years, it was informed that the Bank was inspected in 2001 and in May, 2004. When asked as to the shortcomings observed while checking the rosters and follow up action taken by the Ministry to remove the lacuna observed by the Liaison Officers in the implementation of reservation policy during their inspections, it was informed that after inspection is over, the Bank is asked to take remedial corrective action to remove the shortcomings, if any, found during the inspection.

**3.3 The Committee observe that Chief Liaison Officer assisted by other officials of Banking Division visits PSBs periodically for the purpose of checking the rosters and examining the implementation of reservation policy in PSBs. They however, note that Syndicate Bank was inspected only twice i.e in 2001 and in May, 2004. The Committee feel that the Banking Division should draw a schedule for all PSBs so that the Chief Liaison Officer with the assistance of officers of Banking Division could inspect the rosters maintained by these Banks once in a year. The Committee, therefore, recommend that the Banking Division should advise regular annual visits of Syndicate Bank by its Chief Liaison Officer as also of all PSBs, so that the purpose of checking the rosters and examining the implementation of reservation policy in all these banks could be observed.**

**B. Liaison Officer and SC/ST Cell in Syndicate Bank**

**3.4 The Committee have been informed that the Bank has established a special Cell for SCs/STs headed by a General Manager who also acts as Liaison Officer at the Head Office of the Bank to redress the grievances of individual employees, VIPs/Government Agencies and SC/ST Welfare Associations. Similar arrangement is also available in Zonal Offices/Regional Offices to redress the grievances of SC/ST employees.**

3.5 The Committee wanted to know whether any additional work has been assigned to the staff working in the Cells meant for SCs and STs. In reply it has been stated that at Head Office level, an officer in MMGS-III has been posted to the Cell. The officer is handling only matters relating to SC/ST employees and no other work is allotted to him. He directly reports to the Chief Liaison Officer at Head Office. However, at Zonal Office level, officers posted to SC/ST Cell are assigned with other work also depending upon the quantum of work relating to grievances of SC/ST employees. It has also been informed that out of the 9 Liaison Officers at Head Office and Zonal level, one belongs to SC category.

**3.6 The Committee note that in the SC/ST Cell at Head Office an officer in MMGS-III level has been deployed to handle only matters relating to SC/ST employees and that he directly reports to the Chief Liaison Officer. They, however, note that at Zonal Office level, officers posted to SC/ST Cell are assigned with other works depending upon the quantum of work relating to grievances of SC/ST employees. The Committee feel that at zonal/regional offices level too, the officers posted in SC/ST Cell should be engaged in matters exclusively relating to SCs and STs. Instead of assigning any other work, they can be assigned the task of monitoring the credit facilities given by the Bank to SCs and STs under various schemes. The Committee also desire that liaison officers posted at Head Office as well as Zonal/Regional Offices should possibly be appointed from people belonging to SC/ST categories.**

### **C. Complaints/Grievances of Scheduled Caste and Scheduled Tribe Employees**

3.7 The Committee have been informed that for the redressal of grievances of Scheduled Caste and Scheduled Tribe employees, complaint/grievance registers are maintained at Head Office/Zonal Office level by SC and ST Cells where complaints of individual SC and ST or their representatives are registered and follow up action is taken by the Chief Liaison Officer at Head Office / Liaison Officer at Zonal Office/Regional Offices. When asked as to the nature of complaints and the time taken for disposal of each complaint, the Committee were informed that the majority of the complaints were related to modification/cancellation of transfer orders while other complaints were about review of performance appraisal, absorption of temporary employees, promotion, duty free leave, non sanctioning of stagnation increment and on disciplinary matters. It was also stated that the bank took 3 to 60 days for disposal of complaints. The Syndicate Bank had received 64 complaints during 2000 and 87 complaints during 2001 and that all the complaints had been disposed of.

3.8 The details of complaints received by Syndicate Bank from SC/ST employees during the last three years are as under:-

<b>Sl.No.</b>	<b>Year</b>	<b>No. of complaints received</b>
1	2003	77
2	2004	114
3	2005	86

3.9 The details of pending complaints are as follows:-

Sl.No.	Period pending for	No. of complaints	Remarks
1.	18 months	1	Compassionate appointment to dependent of a missing employee, wherein application in prescribed format alongwith relevant court order is yet to be submitted.
2.	14 months	1	Sanction of extra ordinary leave on loss of pay applied for from 04.05.2004 to 20.11.2004 in whose case IR Section is contemplated in view of continuous unauthorised absence.
3.	08 months	3	Appeals from unsuccessful officers received in respect of promotion from MMGS-II to MMGS-III, which are placed before Appellate Authority.
	<b>Total</b>	<b>5</b>	

3.10 They further informed that the periodic meetings of the Management with Scheduled Caste and Scheduled Tribe Employees Association are held on quarterly basis to sort out the problems/grievances of Scheduled Caste and Scheduled Tribe employees and the outcome of such meetings is circulated.

**3.11 The Committee note that the Bank is maintaining Complaint/Grievance Register at Head Office/Zonal Offices for recording the complaints / grievances of SC/ST employees. Majority of complaints received from Scheduled Caste and Scheduled Tribe employees are reported to be related to modification/cancellation of transfer orders while other complaints were about review of performance appraisal, absorption of temporary employees, promotion, duty free leave, non sanctioning of stagnation increment and on disciplinary matters. The Committee note that**



the Bank takes only three to sixty days for disposal of a complaint. They would desire that the complaint received from Scheduled Caste and Scheduled Tribe employees should be gone into carefully and immediate corrective measures be taken as per prescribed rules. The Committee appreciate that the Syndicate Bank is holding periodic meetings with SC and ST Employees' Association on quarterly basis to sort out their problems/grievances. The Committee feel that it is a step in the right direction and would like the Syndicate Bank to continue the same in future also.

3.12 The Committee further note that five cases are pending as on date. The Committee, therefore, recommend that the Bank should make sincere efforts for early disposal of these pending cases and they may also be informed of the same.

#### **D. Rosters**

3.13 The Committee have been informed that the Rosters are being maintained separately for each category of posts as per guidelines in this regard. The Rosters are being inspected periodically by the Liaison Officer at Zonal Offices/Head Office. When asked as to how many times the rosters were inspected by the respective Liaison Officers during the last three years, the Committee were informed that the rosters have been inspected every year by the Chief Liaison Officer/Liaison Officers. The following minor discrepancies were

reported to have been observed during the inspection of the rosters and they were rectified immediately;

- i) Reservation Points not plotted correctly.
- ii) Mistakes in arriving at summary at the end of the Roster.
- iii) Distinct colouring are not used for differentiating each category.
- iv) Horizontal Reservation in respect of Physically Handicapped/Ex-Servicemen not indicated.

**3.14 The Committee note that in regard to inspection of rosters by the Chief Liaison Officer/Liaison Officers certain discrepancies like – Reservation points having not been plotted correctly, mistakes in arriving at summary at the end of the roster, distinct colouring having not been used for differentiating each category etc. were noted. These discrepancies cannot be ignored as plotting of reservation points and mistakes in arriving at summary at the end of the roster may have effect on overall reservation of posts for SC/ST employees. The Committee, therefore, emphasise that liaison officers and officers working in the SC/ST Cell should be given orientation training on reservation matters so that they may not be found wanting in proper maintenance of rosters and such discrepancies/irregularities do not recur in future.**

## **E. Training**

3.15 The Committee have been informed that the in-service training is being given to employees including Scheduled Caste and Scheduled Tribe employees of the Bank. SC/ST employees are given pre-promotion training to enable them to prepare for the Departmental Exams and the duration of such pre-promotion

training is minimum of six days. Details of Pre-Promotion Training Programmes for SCs/STs organised during the years 1.4.1999 to 31.3.2002 is as under:-

Year	Cadre	No. of Programmes	No. of Employees nominated	No. Attended	
				SCs	STs
01.04.1999 to 31.03.2000	Officers	--	--	--	--
	Clerks	44	2134	1325	308
	Sub Staff	--	--	--	--
01.04.2000 to 31.03.2001	Officers	--	--		
	Clerks	28	1921	1226	319
	Sub Staff	--	--	--	--
01.04.2001 to 31.03.2002	Officers	--	--	--	--
	Clerks	--	--	--	--
	Sub Staff	--	--	--	--

3.16 The details of the training given during the years 2003 to 2005 are as follows:-

Year	Cadre	No. of Programmes	No. of Employees nominated	No. Attended	
				SCs	STs
2003	Officers	249	5161	567	171
	Clerks	354	5426	1950	418
	Sub Staff	43	783	243	83
2004	Officers	251	5078	866	398
	Clerks	393	7161	2019	388
	Sub Staff	75	1448	402	99
2005	Officers	282	5765	1173	451
	Clerks	328	5420	1001	308
	Sub Staff	26	554	121	23

3.17 In respect of pre-recruitment training, the Committee have been informed that no direct recruitment has been made by the Bank since 1993. So, pre-recruitment training has not been given after that year.

**3.18 The Committee note that a minimum period of six days has been fixed for pre-promotion training to Scheduled Caste and Scheduled Tribe employees to enable them to prepare for the Departmental Exams. They are of the view that the minimum period of six days for training is too short a time for Scheduled Caste and Scheduled Tribe employees. The Committee, therefore, recommend that the duration of pre-promotion**

training should be increased and the training programmes be so drawn that maximum number of Scheduled Caste and Scheduled Tribe employees would be benefited by training and be able to pass departmental exam. The Committee note that since the Bank has started recruitment procedure it should also make provision for pre-recruitment training of SC/ST candidates. The Committee also appreciate that the Bank is sponsoring adequate number of SC/ST employees for training and hope it would continue to do so in future.

#### **F. False Caste Certificate**

3.19 The Committee have been informed that some employees have secured employment in the Bank on production of false caste certificate. The Bank had come across fifteen instances during the years 2000 to 2002 where employees had secured employment in the Bank on production of false caste certificates. The details of pending cases regarding number of complaints received are furnished here as below:-

Sl.No.	Stage	Officers	Workmen	Total
1.	Action initiated against employees who failed to produce necessary documents for forwarding the same to the authority for scrutiny	4	15	19
2.	Verification Stage	25	42	67
3.	Stay granted by the Social Welfare Department/Court for cancellation of caste certificate after scrutiny, pending for vacation of stay.	6	19	25
4.	Court ordered for re-verification when caste certificate was cancelled by the Competent Authority while disposing WP filed by the employees.	2	2	4
5.	RDA initiated but stay granted by the court	6	14	20
6.	Charge Sheet issued but ordered for fresh verification while disposing WP by the Court	1	7	8
	<b>Total</b>	<b>44</b>	<b>99</b>	<b>143</b>

3.20 The Committee have further been informed that no person obtained employment in the Bank on production of false caste certificate during the years 2003, 2004 and 2005. The Bank has terminated the services of three employees (i.e. 2 officers and 1 clerk) in 2004 and 2005 who had secured employment in the Bank in the past on production of false caste certificates. The FIRs have been lodged with the Police. The details of pending cases regarding number of complaints received during the above mentioned period is as follows:

<b>Officers</b>	<b>Workmen</b>	<b>Total</b>	<b>Stage</b>
04	11	15	Stay granted by the Court

3.21 During evidence CMD of the Bank informed that though a lot of effort was put in by the Bank, the courts are interfering. When asked whether FIR has been registered against those persons getting jobs on production of false caste certificates, the representative of the Bank stated that they have lodged the FIR when they had definite proof that they had violated the rules. In some cases, the court has stayed even the process of asking for clarification. When asked whether they have been given promotion it was replied that where they have become eligible, subject to verification, they have been given promotion.

3.22 It was also informed that the Bank has taken serious action against such employees who secured employment in the Bank on production of false caste certificates by terminating their services. The Disciplinary Authorities are also advised to lodge criminal cases against such guilty employees. Regarding the efforts which have been made by the Bank for the expeditious finalization of the Court cases and disciplinary action, the Committee have been informed that the Bank makes all out efforts for speedy disposal of false caste certificate cases by taking up the matter with the State Government Officials/ Caste Scrutiny

Committees and pursuing the case with the Banks' Lawyers to speed up the court cases.

3.23 Regarding the corrective measures taken to avoid recurrence of such cases, it has been informed that the Bank now verifies the caste certificates at the appointment stage itself. Till a final report about the authenticity of the certificate is not received, the candidature is treated as provisional.

**3.24 The Committee observe that during the years 2000 to 2002, 143 cases of false caste certificates were pending in the Syndicate Bank despite the claim that it did take all steps for speedy disposal of such cases by taking up the matter with the State Government officials/Caste Scrutiny Committee and pursuing the case with Banks' lawyers to speed up the court cases. The Committee were apprised that the Bank had made a lot of efforts to speed up the court cases but, the courts are reported to have stayed even the process of asking for clarification. The Committee have now been apprised that 15 cases were received during the years 2003 to 2005 and are pending due to stay granted by the Court. The Committee are of the view that genuine SC and ST employees should not suffer and these cases should be finalised in the earliest possible time. The Committee, therefore, recommend that the Bank should advise their lawyers to take up the cases of false caste certificates vigorously and to make it their primary objective to do everything to obtain early dates for vacation of stay etc. The Committee also recommend that the Bank should not hesitate to take immediate steps to terminate the services of officers and workmen, who have failed to produce the caste certificates within a stipulated time bearing in mind that the genuine Scheduled Caste and Scheduled Tribe employees would have no difficulty in producing the caste**

**certificates as these are issued by the Competent Authority when they seek admission in schools and colleges on the basis of which they avail themselves stipend and other facilities. They also recommend that the cases pending at verification stage should also be pursued vigorously with the concerned authorities for early disposal of pending cases within a time frame. The Committee also desire that the Bank should not allow promotion of such employees whose cases are pending in the courts.**

#### **G. Accommodation**

3.25 The Committee have been informed that the Bank is providing residential accommodation to all eligible Officers including SC and ST Officers on receipt of their applications for this facility. All Officers who do not have any house in his/her or his/her spouse name are eligible for an accommodation in lieu of House Rent Allowance given to them. It has been stated that there is no reservation in accommodation for Scheduled Castes and Scheduled Tribes. The banks have, however, been advised to provide 10% in allotment of quarters where available.

**3.26 The Committee note that there is no reservation in accommodation for Scheduled Caste and Scheduled Tribe Employees. The Banks have, however, been advised to provide 10% reservation in allotment of quarters where available. In view of the position the Committee desire that the reservation in accommodation should also be provided to the Scheduled Caste and Scheduled Tribe employees of all categories.**

## **PART II**

## **CHAPTER IV**

### **CREDIT FACILITIES**

#### **A. Credit Policy**

4.1 The Committee have been informed that the Government of India and State Governments have evolved various poverty alleviation and employment generation programmes, from time to time. The flow of credit to priority sector and flow of credit under various poverty alleviation programmes evolved by Central Government are reviewed/monitored by Reserve Bank of India (RBI). The Scheduled commercial banks are required to provide credit to Priority Sector to the extent of 40% of their Net Bank Credit (NBC) as per guidelines laid down by RBI. The Priority Sector includes Agriculture, Small Scale Industries (SSIs), Small Business and Service Sector. Within the overall target of 40%, banks have been advised to channelise 10% of their Net Bank Credit (NBC) to economically weaker sections, which inter-alia includes Scheduled Castes and Scheduled Tribes.

4.2 Under each of the centrally sponsored schemes for poverty alleviation and employment generation, there is significant reservation/relaxation for the members of the Scheduled Caste and Scheduled Tribe communities for the purpose of their rapid socio-economic development. With the above objective, RBI has issued necessary instructions from time to time to the commercial banks which have been consolidated in the Master Circular RPCD.SP.BC.17/9.9.2001/2002-03 dated the 12<sup>th</sup> September 2002. The extent of reservation to SCs/STs under various Government sponsored schemes is as under :

Relaxation including subsidy and quota extended to SC/ST borrowers in various Government sponsored programmes



Scheme	Reservation for SC/ST	Subsidy	Margin	Security
SGSY (No loan limit)	50%	50% of the project cost with a max. of Rs.10,000/- Groups : 50% of the project cost subject to per capita subsidy limit of Rs.10,000/- or Rs.1.25 lakhs whichever is less.	No margin money upto Rs.50,000/- in individual cases and group loan up to Rs.5.00 lakhs	For individual loans up to Rs.50,000/- and group loans upto Rs.5.00 lakhs, the assets created out of Bank Loan would be hypothecated to the Bank as primary security. In cases where moveable assets are not created mortgage of land/third party guarantee may be obtained at the discretion of the Bank. For individual loan above Rs.50,000/- and Group loan above Rs.5.00 lakhs suitable margin money/collateral may be obtained.
SJSRY (Project cost ceiling Rs.50,000/-)	To the extent of their proportion the population	15% of the project cost with a max. of Rs.7,500/- for groups : 50% of the project cost with a max. of Rs.1.25 lakhs	5% of the project cost.	The loan would not require any collateral security. Only assets created would be hypothecated/mortgaged/pledged to the Bank.
PMRY (Project cost ceiling Rs.1.00 lakh for business sector and Rs.2.00 lakh for other sectors)	22.5% Age limit relaxation by 10 years for SC/ST (i.e.18-25 years)	15% of the project cost with a max. of Rs.75,00/- (Rs.15,000 in North-East States)	5% to 16.25% of the project cost so as to make subsidy and margin money together equal to 20% of the project cost.	No collateral/Third party guarantee for projects up to Rs.1.00 lakh. In case of Partnership Firm, no collateral for project cost up to Rs.1.00 lakh per person. The total loan to Partnership firm not to exceed Rs.5.00 lakhs. In case of Industry, no collateral security for loans with project cost up to Rs.2.00 lakhs.

SLRS (Project cost ceiling Rs.50,000)	Mainly scavengers and dependants	50% of the project cost subject to a max. of Rs.10,000/-	Borrower can avail margin assistance at 15% of the project cost at 4% from State Scheduled Caste Development Corporation for assistance up to Rs.6,500/-	No collateral security. Only hypothecation of assets created out of the loan.
DRI (Loan limit Rs.6,500)	40%	No subsidy Reduced Rate of Interest (Interest Subsidy Scheme)	NIL	No collateral security. Only hypothecation of assets created out of the loan.

## **B. Organisational set up to monitor flow of credit to SCs and STs**

### **4.3 (i) Ministry of Finance**

The Committee have been informed that a separate Cell for monitoring the flow of credit to persons belonging to SC/ST categories is in existence in the Banking Division. The Cell is an integral part of Development Section. The section functions under the overall supervision of an Under Secretary who is assisted by 4 Assistants, 1 UDC, 3 LDCs and one Peon/Daftry. The Cell reviews the progress of credit flow to the weaker sections including SCs and STs through various returns received from RBI, public sector banks and also through agenda and minutes of the meetings of the State Level Bankers Committees (SLBCs). The official supervising

the Cell generally attends the SLBC meetings to supervise and monitor the flow of credit to the Scheduled Castes and Scheduled Tribes under Priority Sector as also the employment generation programmes.

(ii) Reserve Bank of India (RBI)

The Committee have been informed that the Rural Planning and Credit Department of Reserve Bank is monitoring the flow of credit to Priority Sectors by banks through half yearly returns received from them. The flow of credit is also monitored periodically at the State Level and District level through the SLBC and District Level Consultative Committee (DLCC) meetings respectively wherein RBI is also a member.

RBI has undertaken evaluation studies of the centrally sponsored poverty alleviation programmes. Evaluation studies on SGSY, SJSRY and PMRY schemes, wherein there is a reservation as sub-target for SC/ST borrowers (SGSY – 50%, PMRY – 22.5%, SJSRY – to the extent of their proportion in the population and DRI – 40%) have been conducted at periodic intervals through RBI's Regional Offices to ensure the implementation of guidelines issued to public sector banks for operationalisation of the schemes and also to review the progress in achieving the targets under these schemes.

With a view to assessing the impact of the SGSY schemes at the ground level and to assess whether this has resulted in social capital formation in terms of improved standards of living etc., a quick study was conducted under SGSY in 1999-2000. The study revealed that there was income generation from various activities to some extent, which was utilized for day-to-day needs such as food, clothing etc. of the beneficiaries. It has also been stated that the Government agencies did not take into account the reservation for SC/ST (50%) while sponsoring applications rendering achievement of the sub target difficult. A quick study on SJSRY scheme was also taken up and the findings of the study were communicated to banks vide RBI's circular dated the 14<sup>th</sup> March, 2000. The banks had not achieved the sub-targets under SC/ST. The sixth field study conducted under PMRY also revealed that sufficient applications from SC/ST/OBC were not being sponsored leading to non-achievement of SC/ST sub targets under the scheme. The major findings of the studies were advised to banks through circulars/instructions for initiating appropriate corrective measures.

In February, 2003, a quick sample study for reviewing credit flow to SCs and STs had been undertaken by RBI through their regional offices. The study revealed that the percentage of Priority Sector Advances of the branches of banks covered under the study was above the stipulated target of 40% of the total advances in all the three half years ended 30<sup>th</sup> September 2001, 31<sup>st</sup> March, 2002 and 30<sup>th</sup> September, 2002. It was also observed that there was a

rise in the percentage as well as the quantum of advances given to SCs and STs in the three half years under the study. The operational deficiencies observed at branch level were brought to the notice of the concerned banks including Syndicate Bank for taking corrective measures and ensuring effective implementation of the guidelines issued by them.

(iii) Syndicate Bank

The Committee have been informed that a separate officer is identified in the Priority Sector Credit Department to monitor the flow of credit to SC/ST beneficiaries apart from ensuring the implementation of Government of India/RBI guidelines. The Cell is also responsible for collection of relevant information/data, consolidation thereof and submission of requisite returns to RBI/Government of India.

When asked as to the impact of the Cell on the smooth flow of advances to SCs/STs, it was reported that the Cell has pointed out the salient requirements to enhance the flow of credit particularly to the weaker sections. The branches/offices of the Bank are advised to approach the sponsoring agencies so as to obtain adequate number of applications from SCs/STs under Government sponsored schemes. The importance of accelerating credit flow to SCs/STs is highlighted to the Managers and staff members during the course of various official meetings, training programmes.

When asked as to how does the Cell review the advances granted to SC/ST beneficiaries, the Committee were informed that the Bank has adopted Management of Information System (MIS) for obtaining feedback on various spheres of activities relating to credit delivery to the priority sector as follows:

A monthly return indicating the outstanding balance and disbursement sub-sector-wise under priority sector against the targets thereof has been put in place.

A quarterly statement on lending to priority sector, disbursements of credit outstanding balance, loans given under various Government sponsored schemes, Advances under 20 point economic programme, advances given to SC/ST categories etc. is being obtained and reviewed regularly.

A monthly statement on credit disbursement and outstanding balance under Syndicate Kisan Credit Cards(SKCC) scheme, educational loan scheme, housing finance, Government sponsored schemes, Self Help Groups, etc. has been put in place.

The progress under Priority Sector Advances, Lead Bank Scheme, Government Sponsored Schemes, Educational Loan Scheme, Housing Finance Scheme etc. are being placed before the Board of Directors for review at quarterly intervals. A similar report is submitted to RBI also.

**4.4 The Committee note that the credit policy for financing SCs and STs has been evolved over the years. They also note that relaxation including subsidy and quota have been extended to SC/ST borrowers in various Government schemes. They appreciate that arrangements have been made in the Ministry of Finance, RBI and Syndicate Bank to monitor the flow of credit to SC/ST beneficiaries under various poverty alleviation programmes. Despite the arrangements made to monitor the flow of credit to SC/ST at various levels, RBI in their evaluation studies of the Centrally Sponsored Poverty Alleviation Programmes like SGSY, SJSRY and PMRY Schemes had detected operational deficiencies. The Committee are concerned that the study conducted under SGSY in 1999-2000 had revealed that the Government Agencies did not take into account the reservation for SC/ST while sponsoring applications rendering achievement of the sub-targets difficult. In case of SJSRY and PMRY too, the study had revealed that sub-targets for SC/ST were not achieved. The Committee strongly recommend that these evaluation studies in SGSY, SJSRY and PMRY at the District and State Levels should be done more frequently so that deficiencies detected in the implementation of schemes are corrected timely and the objective of formulating separate credit policy for Scheduled Castes and Scheduled Tribes may not be lost.**

**C. Credit Flow**

**4.5 The Committee have been informed that Syndicate Bank has been in the forefront of implementing poverty alleviation programmes, promotion of social justice, efficient use of agricultural resources like land and water, improvement in**

the living conditions of weaker sections of society like Scheduled Castes, Scheduled Tribes etc.

4.6 The Schemes for the welfare of Scheduled Castes and Scheduled Tribes are being implemented through branches of the Bank spread all over the country. The Bank has taken various steps to increase the flow of credit to Scheduled Castes and Scheduled Tribes and the following are a few of the salient strategies:

- Giving special thrust to take care of credit requirements of weaker sections especially those belonging to Scheduled Castes and Scheduled Tribes during the preparation of Service Area Credit Plan.
- Bank is actively participating in the schemes launched by Central/State Governments for providing housing facilities especially to Scheduled Castes and Scheduled Tribes.
- All eligible Scheduled Caste and Scheduled Tribe applicants are given priority under government sponsored schemes.
- The bank has imparted free of cost training to 22,512 Scheduled Caste and Scheduled Tribe candidates for self employment through 18 Rural Development and Self Employment Training Institutes set up by the bank in association with other agencies.

4.7 The bank has also trained 1372 Scheduled Caste and Scheduled Tribe candidates free of cost through 5 Syndicate Institute of Rural Entrepreneurship Development set up by the Bank during the year 2000 to take up self employment.



4.8 The position in regard to credit facilities granted to Scheduled Castes and Scheduled Tribes by Syndicate Bank from 1997-98 to 2001-02 is stated to be as under:

(Rs.in lakh)

Year	Total Credit Outstanding		Share of Scheduled Castes		
	No. of A/Cs	Amount	No. of A/cs	Amount	% of Total Credit
1997-98	1461571	620385	196613	16320.88	2.63
1998-99	2114150	853714	252052	19088.72	2.24
1999-00	1630718	1009907	206760	22340.23	2.21
2000-01	1698506	1117486.6	154332	20197.60	1.81
2001-02	1738903	1267601	164758	24730.93	1.95

(Rs.in lakh)

Year	Share of Scheduled Tribes			Share of SCs/Scheduled Tribes		
	No. of A/Cs	Amount	% of Total Credit	No. of A/cs	Amount	% of Total Credit
1997-98	15669	1954.49	0.32	212282	18275.37	2.95
1998-99	57675	2501.92	0.29	309727	21590.64	2.53
1999-00	21805	3864.42	0.38	228565	26204.65	2.59
2000-01	38123	4851.51	0.43	192455	25049.11	2.24
2001-02	40258	6270.12	0.49	205016	31001.05	2.45

4.9 And the position of credit facilities granted to SCs/STs by the Bank during the years 2002-03, 2003-04 and 2004-05 is as under below:-

(Rs.in crore)

Year	Total Credit Outstanding		Share of Scheduled Castes		
	No. of A/Cs	Amount	No. of A/cs	Amount	% of Total Credit
2002-03	1868789	13967.23	166305	301.53	2.16
2003-04	2051386	17555.02	186102	397.11	2.26
2004-05	2282227	19801.02	194511	545.31	2.75

(Rs.in crore)

Year	Share of STs		Share of SCs/STs		
	No. of A/cs	Amount	No. of A/cs	Amount	% of Total Credit
2002-03	40196	76.73	206501	378.26	2.71
2003-04	45583	127.01	231685	524.12	2.99
2004-05	51935	133.60	246446	678.91	3.43

4.10 When the Committee pointed out decline in credit extended to Scheduled castes and Scheduled Tribes by the Bank from 2.95% in 1997-98 to 2.53% in 1998-99 and from 2.59% in 1999-2000 to 2.24% in 2000-01 respectively, they were informed that there was growth in share of SCs/STs in terms of absolute amount through the years from Rs 182.75 crore during 1997-98 to Rs 310.01 crore during 2001-02 while the rate of growth in total credit was in the order of 104.23% and the rate of growth in the shares of SC/ST advances is in the order of 69.63% . The reason for shortfall in credit was attributed to smaller size of the loan accounts of persons belonging to weaker sections.

**4.11 The Committee are constrained to note that the position of Syndicate Bank has not been satisfactory in respect of share of Scheduled Castes and Scheduled Tribes accounts. The credit facilities granted to Scheduled Castes and Scheduled Tribes by the Bank have declined from 2.95% in 1997-98 to 2.53% in 1998-99 and from 2.59% in 1999-2000 to 2.24% in 2000-2001 respectively and the position during the years 2002-03 to 2004-05 is not better. As such nothing has been mentioned about the percentage share of credit provided to STs during the period 2002-03 to 2004-05. The main reason attributed by the Bank is smaller size of the loan accounts of persons belonging to weaker sections. They are not satisfied with the view expressed by the Bank and the Committee, therefore, recommend that the Bank should review its lending procedure in the light of past performance in regard to credit facilities provided to Scheduled Castes and Scheduled Tribes and ensure that these people do not face any difficulty in getting the loans as per their requirements. Keeping in view the economic backwardness of these communities, the**

Committee also urge the Bank to take up the matter seriously. The Committee feel that SCs/STs are not fully aware of various schemes formulated for their welfare and upliftment. The Committee, therefore, desire that the initiative should be taken for generating awareness among them by distributing pamphlets and displaying hoardings at different public places, in English, Hindi and other regional languages, giving details of the schemes meant for them.

#### **D. Priority Sector Advances**

4.12 The position of the Bank in lending to weaker sections during the years 1999-2000, 2000-01 and 2001-02 is as under:-

A/cs in lakh)  
(Rs. In crore)

Year	Weaker Section Advances		Share of SC/ST		% of Weaker Section Advances	
	No.	Amt.	No.	Amt.	No.	Amt.
1999-2000	4.00	895.55	1.61	162.00	40.25	18.09
2000-2001	4.34	987.18	1.73	184.00	39.86	18.64
2001-2002	4.30	1173.00	1.46	204.00	33.95	17.39
2002-2003	5.17	1314.75	1.43	230.10	27.66	17.50
2003-2004	5.72	1692.13	1.65	295.27	28.85	17.45
2004-2005	5.75	2314.00	1.77	413.75	30.78	17.88

4.13 When the Committee desired to know the reasons for the decrease in lending to SCs and STs during the year ending 31.3.2002 and onwards, they were informed that the level of advances to total weaker section has increased by Rs 277.45 crore indicating a percentage increase of 30.98% and that the share of SC/ST advances had increased by Rs. 42 crore indicating percentage increase of 25.92%. The volume of advances to weaker sections as well as to SC and ST beneficiaries had grown in absolute terms. The percentage growth was affected due to smaller size of the loans.

4.14 According to the data available in Annual Reports of the Syndicate Bank, the outstanding advances under Priority Sector to weaker sections vis-à-vis Scheduled Castes and Scheduled Tribes from 2002-03 to 2004-05, are as under:

Annual Report for the Year	Advances to Weaker Sections (in Rs.)	Percentage of NBC	Share of SCs/STs beneficiaries rose from
2001-02	1095 cr	10.2%	Rs.262 cr to Rs.311 cr
2002-03	1315 cr	10.4%	Rs 311 cr to Rs 378.26 cr
2003-04	1692.13 cr	10.11%	Rs.230.11cr to Rs.295.27 cr
2004-05	2313 cr	10.12%	Rs 295.27 cr to Rs. 413.70 cr

4.15 The extent of credit made available to Scheduled Castes and Scheduled Tribes under different Government Sponsored Schemes such as SGSY,SJSRY and PMRY as also under DRI is as under:

(Rupees in Crores)

Name of the Scheme	Year	Total		Of which to SC/ST		% share of SC/ST A/cs to total A/Cs
		No. of A/Cs	Amount	No. of A/Cs	Amount	
Prime Minister's Rozgar Yojana (PMRY)	2002-03	34308	143.73	4446	13.22	13
	2003-04	37482	161.67	5623	15.00	15
	2004-05	38739	171.26	5896	16.36	15
Swarnjayanti Gram Swarozgar Yojana (SGSY)	2002-03	19244	42.21	4678	8.43	24
	2003-04	24311	65.42	5553	13.19	23
	2004-05	21362	60.95	5061	11.66	24
Swarnjayanti Sahari Swarozgar Yojana (SJSRY)	2002-03	9232	16.85	1485	2.34	16
	2003-04	10118	18.48	2225	2.52	22
	2004-05	9545	19.59	2373	2.71	24
National scheme for Liberation and Rehabilitation of Scavengers (SLRS)	2002-03	5943	5.56	5933	5.36	99
	2003-04	4700	3.86	4673	3.54	99
	2004-05	2743	6.15	2714	5.94	99
Differential Rate of Interest (DRI)	2002-03	1658	3.83	635	1.82	38
	2003-04	1452	2.71	395	1.18	27
	2004-05	1317	1.90	255	0.68	20

4.16 The Committee note that the banks are required to lend 40% of their Net Bank Credit (NBC) to priority sector out of which 10% credit should flow to economically weaker sections, which inter-alia include Scheduled Castes and Scheduled Tribes. They also note that there has been continuous increase in the share of advances given to the weaker sections over the years. In 2001-02, the advances to weaker sections stood at Rs. 1095 crore which in 2004-05, had reached the level of Rs 2313 crore as per the information given in the Annual Reports of the Bank for the years 2001-02 and 2004-05. The share of SC/ST was Rs 311 crore in the 2001-02 and in the year 2004-05, it stood at Rs. 413.70 crore as per the same reports. The Committee, however, note that as per the information given in the Annual Report, for the year 2002-03 that the credit outstanding of the weaker sections was Rs 1315 crore and the Bank's advances to SCs/STs is reported to have risen from Rs 311 crore to Rs 378.26 crore, whereas according to the Annual Report for the year 2003-04, the advances to weaker sections had reached Rs 1692.13 crore and advances to SCs/STs had risen from Rs 230.11 Crore to Rs 295.27 crore. The Committee, would, therefore, like to know why the share of SCs/STs during the year 2003-04 which had been achieved at R378.26 crore in the year 2002-03 has been shown to have risen from Rs 230.11 crore (instead of Rs 378.26 crore) to Rs. 295.27 crore making it difficult for them to know the exact amount that had actually been made available to SC/ST borrowers from 2001-02 onwards.

**4.17 The Committee also observe that there is no separate sub- target fixed for SCs/STs under the advances granted to weaker sections. They are of the view that atleast 22.5% of the overall 10% of Net Bank Credit fixed for weaker sections should be exclusively marked for Scheduled Caste and Scheduled Tribe beneficiaries.**

**4.18 The Committee also recommend that the Bank should include details of advances given to SC/ST beneficiaries separately as overall details given in their Annual Reports do not project the true picture as to advances given to each community.**

**4.19 The Committee are also constrained to note that the performance of the Syndicate Bank has not been satisfactory in providing prescribed shares to Scheduled Castes and Scheduled Tribes under different schemes as per details given for the years 2002-03 to 2004-05. As stated in para No.4.2 the prescribed share of PMRY is 22.5%, whereas the percentage share of SC/ST was only 13%, 15% and 15% respectively during the years 2002-03, 2003-04 and 2004-05. In case of SGSY, the percentage of reservation has been fixed at 50% but the Bank could provide only to 24%, 23% and 24% of SCs/STs during the same period. The Committee also find that the percentage share of SC/ST accounts to total accounts under DRI Scheme during the years 2002-03 and 2003-04 was 38% and 27% respectively, whereas during the year 2004-05 percentage share went down to 20% indicating a downward trend. The Committee, therefore, recommend that the Syndicate Bank should be more conscious in future about its social obligations towards Scheduled Castes and Scheduled Tribes in the matter of sanctioning of loans to them and should**

**endeavour to take all possible steps to cover atleast the prescribed targets for Scheduled Castes and Scheduled Tribes under various schemes of lending.**

**E. Agriculture and Allied Activities**

4.20 The percentage of total lending by the Bank under Agriculture and Allied Activities Sector provided to Small and Marginal Farmers and Landless Labourers and share of Scheduled Castes and Scheduled Tribes among them for the years 2000-01, 2001-02, 2002-03 are as under:-

Year	Agriculture and Allied Activities	Out of which to SF/MF/AL	Out of SF/MF/AL to SC/ST	% of financed to SC/ST out of SF/MF/AL
March –2001	1745.69	664.10	41.92	6.31
March – 2002	1944.74	725.74	48.33	6.65
March – 2003	2175.55	882.07	53.31	6.04

4.21 According to Annual Repots 2003-04 and 2004-05 the credit to Agriculture and Allied Activities was of the order of Rs.2724.37 crore and Rs.4138.15 crore respectively.

**4.22 The Committee note that under Agriculture and Allied Activities sector, proper attention has not been given by the Bank to small/marginal farmers and landless Scheduled Caste and Scheduled Tribe labourers. Out of total amount which has been advanced to small and marginal farmers and landless labourers during each of the above mentioned three years, only 6.31%, 6.65% and 6.04% have been financed to Scheduled Caste and Scheduled Tribe farmers and labourers. The Committee further note with concern that the position of Syndicate Bank in lending to Scheduled Castes and Scheduled Tribes has declined during the year 2002-03.**

**Unfortunately, most of the SCs/STs do not hold much of the agricultural land and they are the ones who need to be assisted. They are of the view that unless liberal and sympathetic attitude is adopted towards those small and marginal Scheduled Caste and Scheduled Tribe farmers, the situation will not improve. The Committee hardly need to point out that mere provision for lending funds in favour of Scheduled Castes and Scheduled Tribes will have no meaning unless some attractive package is made for them.**

#### **F. Differential Rate of Interest (DRI) Scheme**

4.23 DRI scheme was introduced in 1972. The eligibility criteria regarding family income was Rs.3000/- p.a. in urban and semi-urban areas and Rs.2000/- p.a in rural areas and this was subsequently revised in September 1986 to RS.7.200/- p.a in urban and semi-urban areas and Rs.6,400/- p.a. in rural areas.

4.24 The Committee have been informed that the Bank staff provide all necessary assistance and guidance to the Scheduled Caste and Scheduled Tribe beneficiaries in formulating viable schemes to get loans under DRI. The staff is trained by the Bank in identifying the various economically viable projects and keeps the key activities in mind which have good forward and backward linkages in the area of the operation of the Branch. Such activities are suggested to the beneficiary based on his skill level, experience in the line if any, family occupation and the intensity of his desire to improve his economic status. The Syndicate Institutes of Rural Entrepreneurship Development (SIRD) and Rural Development and self Employment Training Institutes (RUDSETIs) established by the Bank also train/assist the Scheduled Caste and Scheduled Tribe candidates in formulating viable schemes/projects to get loans. So far the



RUDSETIs have trained 1,32,418 candidates of whom 27,165 (approx.20%) belong to Scheduled Caste and Scheduled Tribe category and the SIRDs have trained 11,799 candidates of whom 2,123 (approx.20%) belong to Scheduled Caste and Scheduled Tribe category.

4.25 The amount disbursed under DRI Scheme and the total number of beneficiaries covered under the scheme are as under :-

(Amount : Rupees in Lakh)

Year	Total Amount Disbursed		Share of Scheduled Castes/STs		% of Share of SCs/STs	
	No. of A/cs	Amount	No. of A/cs	Amount	No. of A/cs	Amount
1999-2000	1476	584.47	240	508.93*	16.3	87.1
2000-2001	668	36.15	410	10.05	61.3	27.8
2001-2002	476	77.39	213	10.99	44.7	14.2
2002-03	1658	383.40	635	182.00	38	48
2003-04	1452	270.81	395	118.10	27	44
2004-05	1317	189.71	255	68.38	20	36

\* includes Rs.500 lakh disbursed to SC/ST Corporation Orissa.

**4.26 The Committee note that DRI scheme which was introduced in 1972 does not seem to be popular among the people as is apparent from the decline in the number of beneficiaries over the years. They feel that eligibility criteria fixed for family income at Rs. 7,200/- p.a. in urban and semi-urban areas and Rs. 6,400/- p.a. in rural areas and the loan limit fixed at a maximum of Rs. 6,500/- (as stated in para No.4.2) could be the reasons for its unpopularity. The Committee regret to note that the maximum limit of loan amounting to Rs. 6,500/- under DRI scheme was revised in September, 1996 and thereafter it has not been correspondingly revised in relation to price index. The Committee, therefore, recommend that the maximum limit of the amount at Rs.6,500/- and eligibility criteria regarding family income should be increased suitably so that more and more people of weaker sections, particularly, SC and ST families could continue to be benefitted from this scheme.**

## **G. Training Institutes**

4.27 Realising the need to create awareness of self employment opportunities and upgrade the skills, the Bank has co-sponsored Rural Development and Self Employment Training Institutes (RUDSETI) during the year 1982. The basic objective of setting up of such institutes is to impart training to unemployed youth preferably from remote rural areas so as to enable them to take up self employment instead of searching jobs. There are 20 such institutes spread across the country according to Annual Report 2004-05 of the Bank. These institutes have collectively reported to have trained 155841 youths since its inception.

4.28 The Committee have also been informed that the Bank has established Syndicate Rural Development Trust on the 2<sup>nd</sup> October, 2000 under the aegis of which six Syndicate Institutes of Rural Entrepreneurship Development (SIRD) have been set up. The institutes not only train the candidates but also provide escort and follow up services to them. Individual training profiles are maintained and the trainees are not only assisted in settlement but further follow up is done to evaluate their performance.

4.29 When the Committee enquired whether the Bank has undertaken any study regarding the Scheduled Caste and Scheduled Tribe candidates who have successfully used the training for their employment, it was informed that RUDSETI has proposed to take up a comprehensive evaluation study of all the candidates in major RUDSETIs and it is envisaged to get the same carried out through a professional institution. It was also stated that though an evaluation study is in the offing the following data indicates a positive trend:-

- Number of candidates trained till 31.3.2003

since inception

:

126722

- Number of SC/ST candidates trained : 25167
- Number of SC/ST candidates settled : 17614
- Settlement Rate : 70%

4.30 The year wise cumulative performance of 20 RUDSET Institutes for the years 2003-04 and 2004-05 is as follows:-

Sl.No.	Particulars	2003-04	2004-05
1.	Number of candidates trained since inception	140869	155841
2.	Number of SC/ST candidates trained	28190	31543
3.	Number of SC/ST candidates settled	20522	23627
4.	Settlement Rate (%)	73	75

**4.31 The Committee note that to create awareness on self- employment opportunities and upgrade the skills, the Bank has co-sponsored Rural Development and Self Employment Training Institutes during the year 1982. They have also established Syndicate Rural Development Trust under the aegis of which six SIRD have been set up to train and provide escort and follow up services to them. The Committee, however, feel that these institutes do not appear to be sufficient as the number of total candidates trained till 31.3.2003 since inception of these institutes is only 126722 while the number of Scheduled Caste and Scheduled Tribe candidates trained were 25167 which is about 19.86% of total trained and the number of Scheduled Caste and Scheduled Tribe candidates settled is only 17614. The Committee further note that 28190 and 31543 SC/ST candidates had**

been trained by the years 2003-04 and 2004-05, since inception which are only 20.01% and 20.24% of total trained candidates and that 20527 SC/ST candidates in the year 2003-04 and 23627 SC/ST candidates in the year 2004-05 had been settled. It should be kept in mind that many of the targeted groups living in rural and remote areas do not have access to newspapers or television/radio sets and hence are unaware of various training programmes and publicity campaign initiated by the banks and the government agencies. The Committee feel that such programmes should be popularised through personal interactions at the Panchayat level by showing films/film slides etc. The stress should be laid on training schemes depending upon the need of the people residing in that area. The Committee recommend that the all out efforts be made to provide sufficient training and infrastructure facilities in remote and rural areas so that the rural youths including the SC/ST youths could be well-equipped/trained for self-employment.

#### **H. Loan Applications**

4.32 The Committee have been informed that loan applications up to Rs.25,000/- are disposed of within a fortnight as per RBI guidelines. They have further been informed that the loan application forms for agricultural purposes are printed in English/Hindi and Regional languages. The Applications for other loans are printed in English/Hindi.

4.33 The Committee have further been informed that the applications are not rejected for the reasons that forms are not filled up. The Syndicate Bank has put in place a system wherein full assistance is given to the beneficiaries in filling up

the forms in view of the low literacy rates amongst the borrowers. It has further been informed that the forms and documents used for extension of loans and advances were simplified through a major rationalization exercises in 2001 to speed up credit availment. When asked whether the Bank proposes to make specific study to find out the grounds of rejection of loan applications of SCs and STs, it was informed that the rate of rejection of loan applications is very low and the main grounds for the rejections are absolute non-viability of the project or the beneficiary being a chronic defaulter either to the Bank or other financial institutions. However, they would make a specific study to find out the grounds of rejection of loan applications of Scheduled Castes and Scheduled Tribes.

4.34 The Committee have been provided with the following information in regard to details of loan applications received from persons belonging to SCs/STs and their disposal during the years 2000-01, 2001-02, 2002-03, 2003-04 and 2004-05:-

Year	Total No. of loan applications. received from SCs/STs	Out of which no. of applications sanctioned	Rejected	Pending
2000-01	42470	40199	2271	-
2001-02	47101	44622	2479	-
2002-03	78678	77323	1355	-
2003-04	92146	90184	1962	-
2004-05	116583	114967	1616	-

**4.35 The Committee note that the loan application forms for agricultural purposes are printed in English/Hindi and regional languages and that for other loans the forms are filled in English/Hindi only. They are of the view that the application forms for other loans too should also be printed in regional languages where Hindi is not the first language and where the weaker sections including the SCs/STs are not well versed in Hindi/English languages.**

**4.36 The Committee further note that the Bank has undertaken to make a specific study to find out the grounds of rejections of loan applications of SCs/STs. They would like to know the details and outcome of such a study undertaken by the Bank.**

#### **I. Educational Loan Scheme**

4.37 Under DRI Scheme, the Bank gives educational loans to indigent students of merit going for higher education who do not get scholarship/maintenance grants from Government or educational authorities. The loan amount given is Rs.5000/- repayable in 5 years. Under DRI Scheme, the Bank had extended following educational loans to Scheduled Caste and Scheduled Tribe during the years 1999-2000, 2000-01 and 2001-02:-

1999-2000		2000-2001		2001-2002	
Accounts	Amount	Accounts	Amount	Accounts	Amount
55	2.71	58	2.93	51	2.23

(Account Actual)  
(Amount – Rs. In lakh)

4.38 Educational loans disbursed by Syndicate Bank under DRI Scheme to SC/ST Students during last three years (2002-03, 2003-04 and 2004-05) are given below:

(Account Actual) (Amount – Rs. In lakh)					
2002-03		2003-04		2004-05	
Accounts	Amount	Accounts	Amount	Accounts	Amount
Nil		Nil		Nil	

4.39 The Committee have also been informed that the Bank extends general education loans to meritorious and deserving students pursuing educational course recognized by Government, University, AICTE up to Rs.7.5 Lakh for studies in India and Rs.15 Lakh for studies abroad. No collateral/margin is insisted upon for loans up to Rs. 4 Lakh. However, for loans above Rs.4 Lakh, collateral security and margin is insisted upon. The students belonging to Scheduled Caste and Scheduled Tribe are also extended educational loan under general educational loan scheme. Amount disbursed under the scheme is as under :-

(Amount in Crore)						
Particulars	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05
Total loans disbursed	24.0	25.0	40.0	37.92	90.55	142.41
Loans disbursed to SC/ST	0.67	1.1	1.1	0.56	1.68	2.78
% of loans to SC/ST	2.80	4.5	2.75	1.50%	1.90%	2.00%

4.40 When the Committee desired to know the reasons for decrease in flow of Education Loans to SCs/STs and corrective steps that have been taken/proposed to be taken to improve such situation in future, it was replied that there is a gradual increase in the quantum of loans disbursed for educational purposes. There is no decrease in actual amount of disbursements to Scheduled

Caste and Scheduled tribe borrowers. The branches have been advised to give priority in the matter of sanction of loans to Scheduled Castes and Scheduled Tribes.

**4.41 The Committee are constrained to note that the performance of the Syndicate Bank with regard to extending Educational Loans to Scheduled Castes and Scheduled Tribes under both DRI and General Educational Loan Schemes is very disappointing. They note that the number of SC/ST students who availed themselves of Education Loan under DRI Scheme was 55 in 1999-2000 which came down to 51 in 2001-02 and the loan amount disbursed was Rs. 2.23 lakh in 2001-02 as compared to Rs. 2.71 lakh in 1999-2000. However, the Committee note that during the years 2002-03, 2003-04 and 2004-05 the Bank did not disburse any Education Loan under the scheme. The Committee would like to know the reasons why no Education Loan under DRI scheme was disbursed to SC/ST students. The Committee also note that under General Education Loan Scheme, the total amount of loan disbursed to SC/ST students is not impressive. In 1999-2000, the share of SC/ST was 2.80% of total loan disbursed but in the year 2004-05 it has come down to 2%. In recent years, the total loan amount disbursed has increased but correspondingly there has not been much improvement in the loan disbursement to SC/ST students. In 2003-04, the total amount of loan disbursed was Rs. 90.55 crore which increased to Rs. 142.41 crore in 2004-05 whereas the amount of Education Loan extended to SC/ST students during the same period is Rs 2.78 crore only. As a result, the share of SC/ST in 2004-05 registered only 2.00 % of the total loan disbursed under the General Educational Loan Scheme, which is very disappointing. The Committee, therefore,**



**recommend the Bank to make all efforts to improve the performance of the Bank in regard to lending Educational Loan to SC/ST students under both DRI and General Education Loan Schemes so that more and more SC/ST students could avail the facility of loan. They like the Bank to review the Schemes periodically to meet the need of the students. The Committee also like the Bank to give wide publicity for both the Schemes so that meritorious and deserving SC/ST candidates could be benefitted.**

#### **J. Loans to Rural Artisans and Small Scale Industries**

4.42 The Committee have been informed that the Bank is playing a key role in providing financial/credit facilities to Scheduled Caste and Scheduled Tribe artisans for their rapid economic development. Subsidy linked credit schemes of the Central/State Governments meant for artisans are being implemented by the Bank for their rapid socio-economic development.

4.43 It has been further stated that the Syndicate Bank continued to participate effectively in implementing Government sponsored poverty alleviation and employment generation schemes. Special emphasis was laid on selecting SC/ST and women beneficiaries. The Bank organized training programmes for these participants for skill development through Syndicate Institute of Rural Entrepreneurship Development and Rural Development Self Employment Training Institutes. The total credit disbursed under these schemes, namely PMRY, SGSY, SJSRY and SLRS amounted to Rs.53.95 crore benefiting 12529 persons during the year 2004-2005. They also informed that the Regional Rural Banks sponsored by Syndicate Bank operate in 5 States, which are Andhra Pradesh, Karnataka, Kerala, Uttar Pradesh and Haryana covering 29 Districts with a branch network of 1163 branches. Several of these Banks continued to

occupy top positions among all the Regional Rural Banks in the country in terms of various key business parameters. Advances to weaker sections amounted to Rs.2049.78 crore (40.77% of total advances). The RRBs had financed 51293 Self-Help Groups with an outstanding credit of Rs.125.13 crore. They issued 7.50 lakh Kisan Credit Cards to farmers with outstanding credit of Rs.1897.25 crore.

4.44 When asked whether the benefits of the scheme have reached the SC/ST as expected and, if not, any suggestion the Ministry would like to make plan strategy more result oriented, it was informed that the benefits of the schemes have reached the targeted Scheduled Castes and Scheduled Tribes to the particular extent. However, there is scope for improving the same. They enumerated the following suggestions to make the plan strategy more result oriented :-

- (i) There is an immediate need to improve the infrastructure and also create forward as well as backward linkages for all the schemes being implemented for the benefit of weaker sections in general and SCs/STs in particular. Provision of motorable roads to carry the produce to market, provision of water facilities, steady supply of electricity, identified centres for provision of raw materials and buy back arrangements specially in case of rural artisans may make the plan strategy more result oriented.
- (ii) The rural youth hailing from the identified weaker sections who have a better educational background say upto 8<sup>th</sup> to 10<sup>th</sup> standard may be provided suitable training in the trades in which they are basically exposed to in their families. For example, many families are traditionally taking up handloom weaving/power looms, basket

making, broom making, carpentry etc. Youth of such families may be selected for training in new technologies of their training occupations as also related occupations for further economic development.

- (iii) It is observed that generally the beneficiaries do not own a pucca house. Provision of pucca house and also worksheds specially in case of leather, handloom weaving etc. may be beneficial to the SC/ST artisans. Similarly, on the same lines specific allocations of outlets in shopping complexes may be provided to the rural artisans.

4.45 When asked whether arrangements have been made for providing detailed information on facilities extended to Scheduled Caste and Scheduled Tribe artisans for setting up of trades and other economic activities, it was informed that the Bank has printed leaflets and pamphlets detailing the various loan schemes offered by it. Further, press releases are made from time to time on important aspects of banking and its schemes. The Bank has also set up training institutes for imparting skill upgradation for rural artisans under which not only training but also post training financial assistance, escort services and handholding facilities are provided.

4.46 The Committee have been informed that total advances given by the Syndicate Bank to Small Scale Industries and the share of Scheduled Castes and Scheduled Tribes is as under:-

No. of SSI borrowers

: 30013

Total Advances outstanding	: Rs.1085.21 crore
No. of SC/ST borrowers	: 2847
Amount Advanced to SC/ST borrowers under SSI	: Rs.6.50 crore

4.47 When asked as to why the share of Scheduled Caste and Scheduled Tribe borrowers under SSI advances was so low, it was informed through a written reply that over a five year period, the absolute figure of SSI advances of the Bank has moved up either marginally or has remained stagnant. Moreover, the shrinking opportunities for credit deployment in the Corporate sector constrained the Banks to shift their focus to retail credit. Syndicate Bank also witnessed retail led credit growth in the recent years. Thus, while the Bank's advances base has been growing on account of increased retail business, credit to SSI has gone up far too slowly or has stagnated. This has resulted in decrease in share of SSI advances and consequently this has given rise to a decrease in the number and share of Scheduled Caste and Scheduled Tribe borrowers. Further, the geographical pockets in which the Bank has concentration on SSI branches the advances have also not done too well in terms of credit absorption, contribution to a slow down in disbursements.

4.48 According to Annual Reports for the years 2002-03, 2003-04 and 2004-05 of the Bank, advances under SSI accounted for 8.3%, 7.35% and 6.96% of Net Credit respectively.

**4.49 The Committee observe that the Bank has made arrangements for imparting skill upgradation for rural artisans under which not only training but also post training financial assistance, escort services and handholding facilities are provided. The Committee feel that due publicity should be provided to all these schemes as also basic information, steady supply of raw material and easy marketability of their products. The**

Committee strongly recommend that the Bank should identify and adopt SC/ST areas/villages where youths engaged in traditional family trades are concentrated so that a large number could be financed for their economic development. Keeping in view that the SC/ST people living in backward and remote areas from where their access to those training institutes is difficult, the Committee would like the Bank to involve Panchayats/BDOs for dissemination of information regarding schemes and training programmes of the Bank so that more and more of the SC/ST youths could take advantage of the same.

4.50 The Committee note that the number of SC/ST borrowers given advances under SSI was 2847 out of the total borrowers numbering 30013. The amount advanced to SC/ST borrowers was only Rs.6.50 crore out of the total advances outstanding stood at Rs.1085.21 crore. The Committee find that very few SC/ST people have been given advances under SSI. They are also concerned by the fact that their share of advances under SSI over the years is also going down. SSI share was 8.3% of Net Bank Credit in 2002-03 which came down to 7.35% in 2003-04 and was only 6.96% in 2004-05. The Committee would, therefore, like the Bank to take steps to ensure that more and more people belonging to SCs/STs take advantage of these schemes.

#### **K. Lead Bank Scheme**

4.51 The Committee have been informed that Syndicate Bank has lead Bank responsibility in 24 Districts in the States of Karnataka, Andhra Pradesh, Kerala, Uttar Pradesh, Haryana and the Union Territory of Lakshadweep Islands. The

Bank has posted Lead District Managers in all the 24 Lead Districts who are engaged in preparation and effective implementation of District Credit Plans to ensure all round development of economy in the districts and also implementation of various poverty alleviation programmes. The Bank is also the Convenor of State Level Bankers Committee (SLBC) in Karnataka and Union Territory of Lakshadweep. The number of beneficiaries belonging to Scheduled Castes and Scheduled Tribes granted loans and their percentage to the total number of beneficiaries covered by the Syndicate Bank under Lead Bank Scheme is as under:-

Particulars	1999-2000	2000-01	2001-02	2002-03	2003-04	2004-05
Total no. of loans Disbursed	9346	10773	12173	422653	480588	540940
No. of loans to SC/ST	241	263	312	34789	38498	50919
% of loans to SC/Scheduled Tribe	2.6	2.5	2.6	8.23	8.01	9.41

4.52 Asked as to the reasons for the fall in the percentage share of loans to Scheduled Castes and Scheduled Tribes, it was replied that there is a gradual increase in the flow of credit under the Lead Bank Scheme during the period from 1999-2000 to 2001-2002. There is also an increase in the number of loans disbursed to Scheduled Caste and Scheduled Tribe beneficiaries which has increased from 241 accounts to 312 accounts. In terms of percentage, the share of Scheduled Caste and Scheduled Tribe has remained the same except for the marginal fall during 2000-01. Thus even though there is an increase in the number of loans disbursed to Scheduled Castes and Scheduled Tribes, because of the higher disbursement in the overall credit, the percentage of loans disbursed has not shown an increasing trend as the size of loan accounts in this category is generally small. However the variation is very marginal.

4.53 Asked whether the Syndicate Bank had arranged any credit camps in the Lead Districts, the Committee were informed that the Bank had organized awareness camps on Kisan Credit Card Scheme in all its 24 Lead Districts by involving the implementing officials, farmers, Government departments and other Banks. The details of total number of awareness camps organised and credit limit under Kisan Credit Card issued during the years 1999-2000 to 2001-2002 are as under:-

(Rs. in Crore)

Year	No. of Camps	Limit Sanctioned
1999-2000	4	2.83
2000-2001	18	23.72
2001-2002	4	6.42

4.54 When asked as to the reasons why there was decrease in the number of camps organised in the year 2001-2002, the Committee was informed that in the initial stages of launching of Kisan Credit Card Scheme, there was a need to organise more number of awareness camps. However, with the growing awareness and popularity of the scheme, the number of camps organised has come down.

4.55 The details of total number of awareness camps organized and credit limit under Kisan Credit Card issued during last three years (2002-03, 2003-04 and 2004-05) is furnished below:-

(Rs. in Crore)

Year	No. of Camps	Limit Sanctioned
2002-03	238	220
2003-04	384	308
2004-05	500	452

**4. 56 The Committee note that total number of loans disbursed during the year 2004-05 had increased to 540940 from 422653 in 2002-03 and the number of SC/ST beneficiaries had increased to 50919 in the year 2004-05 from 38498 in the year 2003-04. No doubt, there is a marginal increase in the number of Scheduled Caste and Scheduled Tribe beneficiaries, but compared to total number of loans disbursed it is only marginal. In view of RBI advice to step up advances to SCs/STs, the role of Principle Lead Bank has been well defined. The Committee, however, find that Syndicate Bank has failed in its basic obligation to sponsor more SC/ST beneficiaries. The Committee, therefore, recommend that the Bank in coordination with the developmental agencies should draw special bankable scheme for SC/ST people so that economic condition of SC/ST people living in all 24 districts could be improved to some extent by promoting their self-employed trades.**



**4.57 The Committee also recommend that awareness camps should be organised on regular basis especially in areas where the weaker sections including SC/ST people reside.**

**New Delhi**  
**2006**  
**,1927(S)**

**(RATILAL KALIDAS VARMA)**  
**CHAIRMAN**  
**COMMITTEE ON THE WELFARE**  
**OF SCHEDULED CASTES AND**  
**SCHEDULED TRIBES**

**MINUTES**

**COMMITTEE ON THE WELFARE OF SCHEDULED CASTES  
AND SCHEDULED TRIBES  
(2003-2004)**

**(THIRTEENTH LOK SABHA)**

**NINTH SITTING**

**(18.11.2003)**

**The Committee sat from 1130 hrs. to 1330 hrs. in Committee Room  
No. 'E', Parliament House Annexe, New Delhi**

**Present**

**Shri Ratilal Kalidas Varma - Chairman**

**MEMBERS**

**LOK SABHA**

2. Prof. Dukha Bhagat
3. Shri Shriram Chauhan
4. Shri Shamsheer Singh Dullo
5. Shri Thawar Chand Gehlot
6. Shri Jagannath Mallick
7. Shri Rajaiah Malyala
8. Shri Muni Lall
9. Shri Rupchand Murmu
10. Shri Pravin Rashtrapal
11. Shri Bajju Ban Riyan

**RAJYA SABHA**

12. Shri Anil Kumar
13. Dr. Faguni Ram
14. Shri Robert Kharshiing
15. Shri Sukhdev Singh Libra
16. Shri Raju Parmar
17. Shri V.V. Raghavan
18. Shri Birabhadra Singh
19. Prof. R.B.S. Varma

## **SECRETARIAT**

1. Shri Krishan Lal, Director
2. Shri Gopal Singh, Deputy Secretary
3. Shri K. Jena, Assistant Director
4. Smt. Maya Lingi, Committee Officer

## **WITNESSES**

### **MINISTRY OF FINANCE AND COMPANY AFFAIRS (DEPARTMENT OF ECONOMIC AFFAIRS - BANKING DIVISION)**

1. Shri N.S. Sisodia, Secretary (FS)

### **RESERVE BANK OF INDIA**

1. Shri Ajit Vasant Sardesai, Executive Director
2. Shri Varughese John, Chief General Manager

### **SYNDICATE BANK**

1. Shri Michael Bastian, Chairman & Managing Director
  2. Shri N.N. Reddy, General Manager
  3. Shri Allen C.A. Pereira, General Manager
2. At the outset, the Chairman welcomed the representatives of the Ministry of Finance and Company Affairs (Department of Economic Affairs - Banking Division) and those of Reserve Bank of India and Syndicate Bank
3. The Committee then took oral evidence of the representatives of the Ministry of Finance and Company Affairs (Department of Economic Affairs - Banking Division) and those of Syndicate Bank on the subject "Reservation for and Employment of Scheduled Castes and Scheduled Tribes in Syndicate Bank and credit facilities provided by the Bank to them".
4. The evidence was completed.
- (The witnesses then withdrew.)
5. A verbatim record of the proceedings was kept.

The Committee then adjourned.

## **APPENDIX – ‘B’**

### **MINUTES**

#### **COMMITTEE ON THE WELFARE OF SCHEDULED CASTES AND SCHEDULED TRIBES (2006-2007)**

#### **(FOURTEENTH LOK SABHA)**

#### **THIRD SITTING**

**(01.08.2006)**

The Committee sat from 1500 to 1600 hrs.

#### **PRESENT**

Shri Ratilal Kalidas Varma - Chairman

#### **MEMBERS**

#### **LOK SABHA**

2. Shri M. Appadurai
3. Shri Biren Singh Engti
4. Dr. P.P. Koya
5. Shri Rajesh Kumar Manjhi
6. Shri Rupchand Murmu
7. Shri Harikewal Prasad
8. Shri Bajju Ban Riyan
9. Shri Sugrib Singh
10. Shri Lalit Mohan Suklabaidya

#### **RAJYA SABHA**

11. Shri Sharad Anantrao Joshi
12. Shri Lalhming Liana
13. Dr. Radhakant Nayak
14. Shri Nabam Rebia

#### **SECRETARIAT**

1. Shri Gopal Singh, Director
2. Ms. J.C. Namchoy, Under Secretary

At the outset, the Hon'ble Chairman welcomed the Hon'ble Members of the Committee. The Committee then considered the draft reports on (i) Reservation for and Employment of Scheduled Castes and Scheduled Tribes in Central Board of Direct Taxes (CBDT), (ii) Provision of financial assistance and protection of traditional Scheduled Castes and Scheduled Tribes artisans; and (iii) Reservation for and employment of Scheduled Castes and Scheduled Tribes in Syndicate Bank and credit facilities provided by the Bank to them and adopted the same. The Hon'ble Chairman also requested the Members to send their suggestions, if any, to be incorporated in the three draft reports latest by 7<sup>th</sup> August, 2006.

2. The Committee also authorised the Chairman to finalise the reports in the light of consequential changes and present the same to both the Houses of Parliament.

The Committee then adjourned.

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APPENDIX - I

**PERCENTAGE OF RESERVATION FOR SC/ST  
RECRUITED TO CLERICAL, SUB-STAFF AND SWEEPERS CADRES**

State/Union Territory	Reservation	
	SC	ST
Andaman & Nicobar Islands	—	12
Andhra Pradesh	15	6
Arunachal Pradesh	1	44
Assam	6	11
Bihar	15	9
Chandigarh	14	—
Dadra and Nagar Haveli	2	43
Delhi	15	7.5
Goa, Daman and Diu	2	1
Gujarat	7	14
Haryana	19	—
Himachal Pradesh	25	5
Jammu and Kashmir	9	13
Karnataka	15	5
Kerala	10	1
Lakshadweep	—	45
Madhya Pradesh	14	23
Maharashtra	7	9
Manipur	1	27
Meghalaya	1	44
Mizoram	—	45
Nagaland	—	45
Orissa	15	23
Pondicherry	16	—
Punjab	27	—
Rajasthan	17	12
Sikkim	6	23
Tamil Nadu	19	1
Tripura	15	29
Uttar Pradesh	21	1
West Bengal	22	6



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APPENDIX-II

**RECRUITMENTS MADE DURING 1999, 2000 AND 2001**

Year	Category of Posts	Total No. of vacancies occurred	Total No. of vacancies actually filled	No. of vacancies reserved for Scheduled Castes			No. of vacancies reserved for Scheduled Tribes			No. of candidates filled		No. of vacancies carried forward	
				C/F from previous year	Reserved during the year	Total	C/F from previous year	Reserved during the year	Total	SC	ST	SC	ST
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1999	Officers	30	30	--	5	5	--	2	2	5	--	--	2
	Clerical	5	5	45	--	45	27	--	27	2	--	43	2
	Sub-staff	5	5	11	--	11	16	--	16	3	--	9	1
	Sweepers	4	4	4	--	4	19	--	19	2	--	2	1
													9

The Post Based Rosters were effective from 02.07.1997 and hence the shortfall and excess of reservation has been recalculated and As per the Post Based Roster the position is as follows:

Cadre	2000		2001	
	SC	ST	SC	ST
Officers	(+) 68	(-) 12	(+) 8	(-) 6
Clerical	(+)189	(-)184	(+) 483	(-) 15
Sub-staff	(+)570	(+) 56	(+) 503	(+) 78
Sweepers	(+) 506	(-) 8	(+) 472	(+) 9

In Officers Cadre, recruitment of some Specialist Officers was made during 2001. In case of Award Staff, there was no fresh recruitment in the Band since 1993, except appointment on compassionate grounds and regularisation of Temporary Attenders/Sweepers working in regular vacancies and absorption of personal drivers of Executives as driver-cum-Attender. Post Based Rosters have been maintained in place of Vacancy Based Roster and the position of shortfall(-) /excess(+) of reservation of posts is shown.



### APPENDIX - II

Category of posts	Total No. of vacancies occurred	No. of vacancies reserved for SCs			No. of vacancies reserved for STs			No. of SCs actually appointed	No. of STs actually appointed	No. of vacancies carried forward		Remarks
		Carried forward from previous year	Reserved during the year	Total	Carried forward from previous year	Reserved during the year out of actual recruitment	Total			SCs	STs	
1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Officers :</b>												
2003	---	---	---	---	04	---	04	---	---	---	04	
2004	---	---	---	---	04	---	04	---	---	---	04	
2005	179	---	23	23	04	13	17	23	12	---	05	
<b>Clerks :</b>												
2003	---	---	---	---	---	---	---	---	---	---	---	
2004	---	---	---	---	---	---	---	---	---	---	---	
2005	83	---	01	01	---	82*	82	01	82	---	---	
<b>Sub-Staff (excluding Sweepers) :</b>												
2003	12	---	04	04	---	01	01	04	01	---	---	
2004	---	---	---	---	---	---	---	---	---	---	---	
2005	38	---	08	08	---	---	---	08	---	---	---	
<b>Sweepers :</b>												
2003	13	---	05	05	---	---	---	05	---	---	---	
2004	---	---	---	---	---	---	---	---	---	---	---	
2005	02	---	---	---	---	---	---	---	---	---	---	

\* 82 Clerks belonging to ST category are recruited under Special Drive to clear the 'Shortfall' as on 01.07.2004 in terms of Govt. guidelines.



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APPENDIX—III

**ABSORPTION OF PART TIME EMPLOYEES AS ATTENDERS**

- a) 25% of the vacancies that arise in Attenders Cadre are earmarked to be filled by eligible Part Time Employees.
- b) Reservation provisions available to SC/ST are applied for absorption of Part Time Employees as Attenders with effect from 25.04.1989. The reservation percentage differs from State to State as per provisions.
- c) The following panels are prepared for absorption of Full-Time Employees.
  - i) Full Time Employees who satisfy the educational qualification for the post of Attenders and have put in 1 year of service.
  - ii) Full Time Employees who are able to read and write Hindi/English/Local language to be ascertained by a simple test and who have put in 5 years of service.

However, Part Time Sweepers on Scale wages shall also be eligible for such appointments/ conversions, subject to following principle for fulfilling length of service criteria.

- 1) Sweepers on 1/3 scale of wages will get one year's experience equal to full scale wage on completion of 3 years of service.
  - 2) Sweepers on 1/2 scale of wages will get one year's experience equal to full scale wages on completion of 2 years of service.
  - 3) Sweepers on 3/4 scale of wages will get 3 years experience equal to full scale wages for every 4 years of length of service.
- d) As per the guidelines, candidates from Panel c(i) are absorbed first and then from panel under c(ii), depending upon the number of vacancies. In case sufficient number of SC/ST candidates are not available in panel No.1, we would be drawing SC/ST candidates from panel No.2, so that the reservation for the post of SC/ST candidates is fulfilled.
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## PROMOTION POLICY FOR PROMOTION FROM SUB-STAFF TO CLERICAL CADRE

### a) Eligibility:

#### Category – A:

Employees in the Sub-staff Cadre who have passed matriculation or equivalent examination after joining the Bank service, with minimum service of 7 years in the Bank as on the cut-off date, are eligible for consideration for promotion under this category. 25% of the vacancies are earmarked for this category.

#### Category – B:

All employees in the Sub-staff Cadre who are not eligible under Category-A mentioned above and have completed a minimum of 7 years of service as on the cut-off date, are eligible for consideration for promotion under this category. 75% of the vacancies are earmarked for this category.

### b) Ranking for Promotion:

#### Category – A:

A merit list will be prepared on the basis of points secured under the following parameters.

Branch Report	25
Service	25

#### Category – B:

A merit list will be prepared of those who secure minimum of 20 points out of 50, and a final merit list will be prepared on the basis of points secured under the following parameters.

Written Test	50
Branch Report	25
Service	25

The required number of candidates to the extent of vacancies are promoted from the merit list.

### c) Reservation Provisions:

Government guidelines on reservations for SC/ST, as per Post Based Rosters, is followed.

### d) Automatic Promotion:

Employees in Sub-staff Cadre who pass graduation from a recognised university are promoted to Clerical Cadre without any further process.



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APPENDIX - V

**PROMOTION POLICY FOR PROMOTION OF  
CLERICAL CADRE EMPLOYEES TO OFFICERS CADRE**

1. As per the policy in vogue, there are 3 categories of Promotion Process.
2. The eligibility criteria, scheme of the test, points for seniority, educational & professional qualifications, interview and branch report are given herebelow:

Particulars	Category A	Category B	Category C
Eligibility	Employees in the Clerical Cadre who have completed 21 years of service including probationary service as on the cut off date.	Employees in the Clerical Cadre who have passed three consecutive Written Tests from 1.1.1989.	Employees in the Clerical Cadre who have completed 3 years of service including probationary service as on the cut off date, but less than 21 years.
Points for Written Test	No Written Test	No Written Test	100
Points for Service	25	--	25
Points for Educational & Professional Qualifications	25	25	25
Points for Interview	50	50	No interview.
Branch Report	25	25	25
Weightage for passing 2 Written Tests held from 1.1.1989, @ 7.5 per test	15	--	15
Vacancies	15%	20%	65%

Apart from the above, Clerical employees who acquire ICWA qualification as on the cut off date will be promoted to Officers Cadre without subjecting them to any promotion process. Such promotion will be outside the total vacancies declared by the Bank during the promotion process.

The candidates from all the categories in the order of merit to the extent of vacancies.

**Reservation:**

Reservation is provided to SC/ST as per the Post Based Rosters.

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### PROMOTION POLICY FOR PROMOTION OF OFFICERS FROM ONE SCALE TO ANOTHER WITHIN OFFICERS CADRE

1. The minimum eligibility service and factor weightage shall be as follows:

Movement from	Minimum eligibility service on 31 <sup>st</sup> December of previous year	Points for Educational Qualification	Points for Performance in the Scale	Points for Potential as identified in the Interview
JMGS-I to MMGS-II	7 years in JMGS-I	10	60	30
MMGS-II to MMGS-III	5 years in MMGS-II	10	60	30
MMGS-III to SMGS-IV	5 years in MMGS-III	--	60	40
SMGS-IV to SMGS-V	3 years in SMGS-IV	--	60	40
SMGS-V to TEGS-VI	2 years in SMGS-V	--	60	40
TEGS-VI to TEGS-VII	3 years in TEGS-VI	--	60	40

2. Government guidelines issued from time to time with regard to reservation/concession to SC/ST Officers are being followed meticulously.
3. There is no weightage for seniority.
4. The Zone of Consideration will include all the superseded Officers plus Officers equal to 3 to 4 times the number of vacancies, subject to their completing the minimum eligible service.

(Vide para 4 of Introduction)

**SUMMARY OF CONCLUSIONS/RECOMMENDATIONS  
CONTAINED IN THE REPORT**

Sl. No.	Para. No.	Conclusions/Recommendations
1	2	3
1.	1.5	<p>The Committee note that the Government have nominated one Director w.e.f. 24.9.2004 on the Board of the Bank who belongs to SC/ST category. The Banking Companies (Acquisition and Transfer of Undertakings) 1970/1980 and Scheme framed therein is reportedly do not provide reservation for SCs/STs on the Board of Directors of nationalised banks. The Committee regret to note that despite their repeated recommendations in their earlier Reports on various banks for appointment of a SC/ST member as Director on all nationalised banks, no effort seems to have been made to insert a provision of reservation in the Board of Directors in the Banking Companies (Acquisition and Transfer of Undertakings) 1970/1980 and Scheme framed thereunder. The Committee are unhappy to note the attitude of the Government for not giving a serious thought to this aspect. While, article 16 (4) of the Constitution has clearly enumerated that "Nothing in this article shall prevent the State from making any provision for the reservation of appointments or posts in favour of any backward class of citizens which, in the opinion of the State, is not adequately represented in the services under the State", the Committee fail to understand the reasons for Governments inaction. The Committee, therefore, recommend that appropriate action should be taken for making provision in the Banking Companies (Acquisition and Transfer of Undertaking) 1970/1980 and scheme framed thereunder for appointment of Directors belonging to the SC/ST community on the Board of Directors of the Banks.</p>
2.	2.12	<p>The Committee note that BSRBs which played the role of recruitment agency and provided candidates on the indents of the banks have since been abolished and as a result the Syndicate Bank is in the process of framing new recruitment policy. The Committee recommend that the new recruitment policy should be framed at the earliest and should take care of reservation orders issued by the Government for SCs/STs.</p>



1	2	3
3.	2.13	<p>The Committee have been apprised that since 1993 no recruitment has been made by the Syndicate Bank except for some limited number of posts in specialized officers cadre, on compassionate grounds and regularization of temporary employees working in regular vacancies. It has also been stated that the Bank had optimum staff strength and, therefore, no recruitment was made in the officers and clerical cadres after the abolition of BSRBs. The Committee note vide statement of recruitment at Appendix II that 82 clerks belonging to ST category have been recruited under special drive to clear the 'shortfall' as on 1<sup>st</sup> July, 2004. The Committee are of the view that the Bank should have filled up the SC/ST backlog vacancies after the abolition of BSRBs as there was no ban on recruitment for these vacancies. They would, therefore, recommend that special recruitment drive should be initiated to wipe out shortfall whenever it occurs in future.</p>
4.	2.14	<p>The Committee also note that under details of staff strength provided as on 31.7.2002 vide para No.2.7 total under each column, 2,3,4, has been shown as 27248, 5506 and 1503 whereas these should have been 25570, 4791 and 1410 respectively. They would like the Bank to be cautious while providing the information to the Committee.</p>
5.	2.21	<p>The Committee observe that there was shortfall of 43 SC and 27 ST vacancies in promotion from sub-staff to clerical cadre in 1999. The Committee further observe that only 3 ST candidates out of total of 30 employees were promoted from sub-staff to clerical cadre in 2000 and there was shortfall/ backlog vacancies of 184 ST candidates in that year. They are at a loss as to how these backlog posts have come down to 15 in 2001 when no promotion seems to have been given to ST candidates in that very year. The Committee, also observe that no promotion has been given to ST candidates in the year 1999 to 2000 despite the fact that the promotion was post based and a total of 617 and 419 employees had been promoted from clerical to officers cadre during the respective years. As stated in para No. 2.10 that the reason for the higher shortfall in respect of ST categories is that major part of Bank's Branch network is concentrated in the States like Karnataka, Kerala, Tamilnadu, Uttar Pradesh, Andhra Pradesh and Delhi where</p>

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the percentage of ST population is comparatively low and consequently the State-wise reservation provided/earmarked for ST candidates is also low and that the Bank could not get sufficient eligible ST candidates from these States during the earlier recruitment processes. It has also been stated that in every promotion process, efforts are made to bring down the shortfall. The Committee hope the Bank will continue their sincere efforts in this regard in future also.

6. 2.22 The Committee note that during the year 2003, 829 employees were reported to have been promoted from Special Assistant cadre to Officers cadre but only 51 SC and 2 ST employees were promoted. Whereas 103 SC and 77 ST have been shown as backlog vacancies and these posts are reported to have been filled up by promotion under Special Recruitment Drive in the year 2004. The Committee would like to know why these were not covered in 2003 itself when others were being promoted. Moreover, the post of Special Assistant has been projected in 2003 and in 2004 as distinct post to clerical cadre while nothing has been projected about the post in the previous year as well as during the year 2005. Factual position in this regard may also be communicated to the Committee.
7. 2.23 The Committee note that in the case of promotion from sub-staff to clerical cadre, clerical to officers' cadre and within officers' cadre where reservation/concession to SC/ST candidates is required to be provided the Bank is invariably associating a representative belonging to SC/ST category in the selection process. The Committee feel that association of a representative belonging to SC/ST category should not be confined only where reservation/concession to SC/ST candidates is required to be provided but keeping in view the fact that SC/ST officers have also to be considered or interviewed even against unreserved vacancies, SC/ST representative should be associated invariably in all the selection process in direct recruitment as well as promotions.

1	2	3
8.	3.3	<p>The Committee observe that Chief Liaison Officer assisted by other officials of Banking Division visits PSBs periodically for the purpose of checking the rosters and examining the implementation of reservation policy in PSBs. They however, note that Syndicate Bank was inspected only twice i.e in 2001 and in May, 2004. The Committee feel that the Banking Division should draw a schedule for all PSBs so that the Chief Liaison Officer with the assistance of officers of Banking Division could inspect the rosters maintained by these Banks once in a year. The Committee, therefore, recommend that the Banking Division should advise regular annual visits of Syndicate Bank by its Chief Liaison Officer as also of all PSBs, so that the purpose of checking the rosters and examining the implementation of reservation policy in all these banks could be observed.</p>
9.	3.6	<p>The Committee note that in the SC/ST Cell at Head Office an officer in MMGS-III level has been deployed to handle only matters relating to SC/ST employees and that he directly reports to the Chief Liaison Officer. They, however, note that at Zonal Office level, officers posted to SC/ST Cell are assigned with other works depending upon the quantum of work relating to grievances of SC/ST employees. The Committee feel that at zonal/regional offices level too, the officers posted in SC/ST Cell should be engaged in matters exclusively relating to SCs and STs. Instead of assigning any other work, they can be assigned the task of monitoring the credit facilities given by the Bank to SCs and STs under various schemes. The Committee also desire that liaison officers posted at Head Office as well as Zonal/Regional Offices should possibly be appointed from people belonging to SC/ST categories.</p>
10.	3.11	<p>The Committee note that the Bank is maintaining Complaint/ Grievance Register at Head Office/Zonal Offices for recording the complaints / grievances of SC/ST employees. Majority of complaints received from Scheduled Caste and Scheduled Tribe employees are reported to be related to modification/cancellation of transfer orders while other complaints were about review of performance appraisal, absorption of temporary employees, promotion, duty free leave, non sanctioning of stagnation increment and on disciplinary matters. The Committee note that the Bank takes only three to sixty days for disposal of a complaint. They would desire that the complaint received from Scheduled Caste and Scheduled Tribe employees</p>



should be gone into carefully and immediate corrective measures be taken as per prescribed rules. The Committee appreciate that the Syndicate Bank is holding periodic meetings with SC and ST Employees' Association on quarterly basis to sort out their problems/grievances. The Committee feel that it is a step in the right direction and would like the Syndicate Bank to continue the same in future also.

11. 3.12 The Committee further note that five cases are pending as on date. The Committee, therefore, recommend that the Bank should make sincere efforts for early disposal of these pending cases and they may also be informed of the same.
12. 3.14 The Committee note that in regard to inspection of rosters by the Chief Liaison Officer/Liaison Officers certain discrepancies like – Reservation points having not been plotted correctly, mistakes in arriving at summary at the end of the roster, distinct colouring having not been used for differentiating each category etc. were noted. These discrepancies cannot be ignored as plotting of reservation points and mistakes in arriving at summary at the end of the roster may have effect on overall reservation of posts for SC/ST employees. The Committee, therefore, emphasise that liaison officers and officers working in the SC/ST Cell should be given orientation training on reservation matters so that they may not be found wanting in proper maintenance of rosters and such discrepancies/irregularities do not recur in future.
13. 3.18 The Committee note that a minimum period of six days has been fixed for pre-promotion training to Scheduled Caste and Scheduled Tribe employees to enable them to prepare for the Departmental Exams. They are of the view that the minimum period of six days for training is too short a time for Scheduled Caste and Scheduled Tribe employees. The Committee, therefore, recommend that the duration of pre-promotion training should be increased and the training programmes be so drawn that maximum number of Scheduled Caste and Scheduled Tribe employees would be benefited by training and be able to pass departmental exam. The Committee note that since the Bank has started recruitment procedure it should also make provision for pre-recruitment training of SC/ST candidates. The Committee

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also appreciate that the Bank is sponsoring adequate number of SC/ST employees for training and hope it would continue to do so in future.

14. 3.24

The Committee observe that during the years 2000 to 2002, 143 cases of false caste certificates were pending in the Syndicate Bank despite the claim that it did take all steps for speedy disposal of such cases by taking up the matter with the State Government officials/Caste Scrutiny Committee and pursuing the case with Banks' lawyers to speed up the court cases. The Committee were apprised that the Bank had made a lot of efforts to speed up the court cases but, the courts are reported to have stayed even the process of asking for clarification. The Committee have now been apprised that 15 cases were received during the years 2003 to 2005 and are pending due to stay granted by the Court. The Committee are of the view that genuine SC and ST employees should not suffer and these cases should be finalised in the earliest possible time. The Committee, therefore, recommend that the Bank should advise their lawyers to take up the cases of false caste certificates vigorously and to make it their primary objective to do everything to obtain early dates for vacation of stay etc. The Committee also recommend that the Bank should not hesitate to take immediate steps to terminate the services of officers and workmen, who have failed to produce the caste certificates within a stipulated time bearing in mind that the genuine Scheduled Caste and Scheduled Tribe employees would have no difficulty in producing the caste certificates as these are issued by the Competent Authority when they seek admission in schools and colleges on the basis of which they avail themselves stipend and other facilities. They also recommend that the cases pending at verification stage should also be pursued vigorously with the concerned authorities for early disposal of pending cases within a time frame. The Committee also desire that the Bank should not allow promotion of such employees whose cases are pending in the courts.

1	2	3
15.	3.26	<p>The Committee note that there is no reservation in accommodation for Scheduled Caste and Scheduled Tribe Employees. The Banks have, however, been advised to provide 10% reservation in allotment of quarters where available. In view of the position the Committee desire that the reservation in accommodation should also be provided to the Scheduled Caste and Scheduled Tribe employees of all categories.</p>
16.	4.4	<p>The Committee note that the credit policy for financing SCs and STs has been evolved over the years. They also note that relaxation including subsidy and quota have been extended to SC/ST borrowers in various Government schemes. They appreciate that arrangements have been made in the Ministry of Finance, RBI and Syndicate Bank to monitor the flow of credit to SC/ST beneficiaries under various poverty alleviation programmes. Despite the arrangements made to monitor the flow of credit to SC/ST at various levels, RBI in their evaluation studies of the Centrally Sponsored Poverty Alleviation Programmes like SGSY, SJSRY and PMRY Schemes had detected operational deficiencies. The Committee are concerned that the study conducted under SGSY in 1999-2000 had revealed that the Government Agencies did not take into account the reservation for SC/ST while sponsoring applications rendering achievement of the sub-targets difficult. In case of SJSRY and PMRY too, the study had revealed that sub-targets for SC/ST were not achieved. The Committee strongly recommend that these evaluation studies in SGSY, SJSRY and PMRY at the District and State Levels should be done more frequently so that deficiencies detected in the implementation of schemes are corrected timely and the objective of formulating separate credit policy for Scheduled Castes and Scheduled Tribes may not be lost.</p>
17.	4.11	<p>The Committee are constrained to note that the position of Syndicate Bank has not been satisfactory in respect of share of Scheduled Castes and Scheduled Tribes accounts. The credit facilities granted to Scheduled Castes and Scheduled Tribes by the Bank have declined from 2.95% in 1997-98 to 2.53% in 1998-99 and from 2.59% in 1999-2000 to 2.24% in 2000-2001 respectively and the position during the years 2002-03 to 2004-05 is not better. As such nothing has been mentioned about the percentage share of credit provided to STs during the period 2002-03 to 2004-05. The main reason</p>

attributed by the Bank is smaller size of the loan accounts of persons belonging to weaker sections. They are not satisfied with the view expressed by the Bank and the Committee, therefore, recommend that the Bank should review its lending procedure in the light of past performance in regard to credit facilities provided to Scheduled Castes and Scheduled Tribes and ensure that these people do not face any difficulty in getting the loans as per their requirements. Keeping in view the economic backwardness of these communities, the Committee also urge the Bank to take up the matter seriously. The Committee feel that SCs/STs are not fully aware of various schemes formulated for their welfare and upliftment. The Committee, therefore, desire that the initiative should be taken for generating awareness among them by distributing pamphlets and displaying hoardings at different public places, in English, Hindi and other regional languages, giving details of the schemes meant for them.

18. 4.16

The Committee note that the banks are required to lend 40% of their Net Bank Credit (NBC) to priority sector out of which 10% credit should flow to economically weaker sections, which inter-alia include Scheduled Castes and Scheduled Tribes. They also note that there has been continuous increase in the share of advances given to the weaker sections over the years. In 2001-02, the advances to weaker sections stood at Rs. 1095 crore which in 2004-05, had reached the level of Rs 2313 crore as per the information given in the Annual Reports of the Bank for the years 2001-02 and 2004-05. The share of SC/ST was Rs 311 crore in the 2001-02 and in the year 2004-05, it stood at Rs. 413.70 crore as per the same reports. The Committee, however, note that as per the information given in the Annual Report, for the year 2002-03 that the credit outstanding of the weaker sections was Rs 1315 crore and the Bank's advances to SCs/STs is reported to have risen from Rs 311 crore to Rs 378.26 crore, whereas according to the Annual Report for the year 2003-04, the advances to weaker sections had reached Rs 1692.13 crore and advances to SCs/STs had risen from Rs 230.11 Crore to Rs 295.27 crore. The Committee, would, therefore, like to know why the share of SCs/STs during the year 2003-04 which had been achieved at Rs 378.26 crore in the year 2002-03 has been shown to have risen from Rs 230.11 crore (instead of Rs 378.26 crore) to Rs. 295.27 crore making it difficult for

them to know the exact amount that had actually been made available to SC/ST borrowers from 2001-02 onwards.

19. 4.17 The Committee also observe that there is no separate sub-target fixed for SCs/STs under the advances granted to weaker sections. They are of the view that atleast 22.5% of the overall 10% of Net Bank Credit fixed for weaker sections should be exclusively marked for Scheduled Caste and Scheduled Tribe beneficiaries.
20. 4.18 The Committee also recommend that the Bank should include details of advances given to SC/ST beneficiaries separately as overall details given in their Annual Reports do not project the true picture as to advances given to each community.
21. 4.19 The Committee are also constrained to note that the performance of the Syndicate Bank has not been satisfactory in providing prescribed shares to Scheduled Castes and Scheduled Tribes under different schemes as per details given for the years 2002-03 to 2004-05. As stated in para No.4.2 the prescribed share of PMRY is 22.5%, whereas the percentage share of SC/ST was only 13%, 15% and 15% respectively during the years 2002-03, 2003-04 and 2004-05. In case of SGSY, the percentage of reservation has been fixed at 50% but the Bank could provide only to 24%, 23% and 24% of SCs/STs during the same period. The Committee also find that the percentage share of SC/ST accounts to total accounts under DRI Scheme during the years 2002-03 and 2003-04 was 38% and 27% respectively, whereas during the year 2004-05 percentage share went down to 20% indicating a downward trend. The Committee, therefore, recommend that the Syndicate Bank should be more conscious in future about its social obligations towards Scheduled Castes and Scheduled Tribes in the matter of sanctioning of loans to them and should endeavour to take all possible steps to cover atleast the prescribed targets for Scheduled Castes and Scheduled Tribes under various schemes of lending.

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22. 4.22 The Committee note that under Agriculture and Allied Activities sector, proper attention has not been given by the Bank to small/marginal farmers and landless Scheduled Caste and Scheduled Tribe labourers. Out of total amount which has been advanced to small and marginal farmers and landless labourers during each of the above mentioned three years, only 6.31%, 6.65% and 6.04% have been financed to Scheduled Caste and Scheduled Tribe farmers and labourers. The Committee further note with concern that the position of Syndicate Bank in lending to Scheduled Castes and Scheduled Tribes has declined during the year 2002-03. Unfortunately, most of the SCs/STs do not hold much of the agricultural land and they are the ones who need to be assisted. They are of the view that unless liberal and sympathetic attitude is adopted towards those small and marginal Scheduled Caste and Scheduled Tribe farmers, the situation will not improve. The Committee hardly need to point out that mere provision for lending funds in favour of Scheduled Castes and Scheduled Tribes will have no meaning unless some attractive package is made for them.
23. 4.26 The Committee note that DRI scheme which was introduced in 1972 does not seem to be popular among the people as is apparent from the decline in the number of beneficiaries over the years. They feel that eligibility criteria fixed for family income at Rs. 7,200/- p.a. in urban and semi-urban areas and Rs. 6,400/- p.a. in rural areas and the loan limit fixed at a maximum of Rs. 6,500/- (as stated in para No.4.2) could be the reasons for its unpopularity. The Committee regret to note that the maximum limit of loan amounting to Rs. 6,500/- under DRI scheme was revised in September, 1996 and thereafter it has not been correspondingly revised in relation to price index. The Committee, therefore, recommend that the maximum limit of the amount at Rs.6,500/- and eligibility criteria regarding family income should be increased suitably so that more and more people of weaker sections, particularly, SC and ST families could continue to be benefitted from this scheme.

24. 4.31 The Committee note that to create awareness on self-employment opportunities and upgrade the skills, the Bank has co-sponsored Rural Development and Self Employment Training Institutes during the year 1982. They have also established Syndicate Rural Development Trust under the aegis of which six SIRD have been set up to train and provide escort and follow up services to them. The Committee, however, feel that these institutes do not appear to be sufficient as the number of total candidates trained till 31.3.2003 since inception of these institutes is only 126722 while the number of Scheduled Caste and Scheduled Tribe candidates trained were 25167 which is about 19.86% of total trained and the number of Scheduled Caste and Scheduled Tribe candidates settled is only 17614. The Committee further note that 28190 and 31543 SC/ST candidates had been trained by the years 2003-04 and 2004-05, since inception which are only 20.01% and 20.24% of total trained candidates and that 20527 SC/ST candidates in the year 2003-04 and 23627 SC/ST candidates in the year 2004-05 had been settled. It should be kept in mind that many of the targeted groups living in rural and remote areas do not have access to newspapers or television/radio sets and hence are unaware of various training programmes and publicity campaign initiated by the banks and the government agencies. The Committee feel that such programmes should be popularised through personal interactions at the Panchayat level by showing films/film slides etc. The stress should be laid on training schemes depending upon the need of the people residing in that area. The Committee recommend that the all out efforts be made to provide sufficient training and infrastructure facilities in remote and rural areas so that the rural youths including the SC/ST youths could be well-equipped/trained for self-employment.
25. 4.35 The Committee note that the loan application forms for agricultural purposes are printed in English/Hindi and regional languages and that for other loans the forms are filled in English/Hindi only. They are of the view that the application forms for other loans too should also be printed in regional languages where Hindi is not the first language and where the weaker sections including the SCs/STs are not well versed in Hindi/English languages.

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26.	4.36	<p>The Committee further note that the Bank has undertaken to make a specific study to find out the grounds of rejections of loan applications of SCs/STs. They would like to know the details and outcome of such a study undertaken by the Bank.</p>
27.	4.41	<p>The Committee are constrained to note that the performance of the Syndicate Bank with regard to extending Educational Loans to Scheduled Castes and Scheduled Tribes under both DRI and General Educational Loan Schemes is very disappointing. They note that the number of SC/ST students who availed themselves of Education Loan under DRI Scheme was 55 in 1999-2000 which came down to 51 in 2001-02 and the loan amount disbursed was Rs. 2.23 lakh in 2001-02 as compared to Rs, 2.71 lakh in 1999-2000. However, the Committee note that during the years 2002-03, 2003-04 and 2004-05 the Bank did not disburse any Education Loan under the scheme. The Committee would like to know the reasons why no Education Loan under DRI scheme was disbursed to SC/ST students. The Committee also note that under General Education Loan Scheme, the total amount of loan disbursed to SC/ST students is not impressive. In 1999-2000, the share of SC/ST was 2.80% of total loan disbursed but in the year 2004-05 it has come down to 2%. In recent years, the total loan amount disbursed has increased but correspondingly there has not been much improvement in the loan disbursement to SC/ST students. In 2003-04, the total amount of loan disbursed was Rs. 90.55 crore which increased to Rs. 142.41 crore in 2004-05 whereas the amount of Education Loan extended to SC/ST students during the same period is Rs 2.78 crore only. As a result, the share of SC/ST in 2004-05 registered only 2.00 % of the total loan disbursed under the General Educational Loan Scheme, which is very disappointing. The Committee, therefore, recommend the Bank to make all efforts to improve the performance of the Bank in regard to lending Educational Loan to SC/ST students under both DRI and General Education Loan Schemes so that more and more SC/ST students could avail the facility of loan. They like the Bank to review the Schemes periodically to meet the need of the students. The Committee also like the Bank to give wide publicity for both the Schemes so that meritorious and deserving SC/ST candidates could be benefitted.</p>



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28.	4.49	<p>The Committee observe that the Bank has made arrangements for imparting skill upgradation for rural artisans under which not only training but also post training financial assistance, escort services and handholding facilities are provided. The Committee feel that due publicity should be provided to all these schemes as also basic information, steady supply of raw material and easy marketability of their products. The Committee strongly recommend that the Bank should identify and adopt SC/ST areas/villages where youths engaged in traditional family trades are concentrated so that a large number could be financed for their economic development. Keeping in view that the SC/ST people living in backward and remote areas from where their access to those training institutes is difficult, the Committee would like the Bank to involve Panchayats/BDOs for dissemination of information regarding schemes and training programmes of the Bank so that more and more of the SC/ST youths could take advantage of the same.</p>
29.	4.50	<p>The Committee note that the number of SC/ST borrowers given advances under SSI was 2847 out of the total borrowers numbering 30013. The amount advanced to SC/ST borrowers was only Rs.6.50 crore out of the total advances outstanding stood at Rs.1085.21 crore. The Committee find that very few SC/ST people have been given advances under SSI. They are also concerned by the fact that their share of advances under SSI over the years is also going down. SSI share was 8.3% of Net Bank Credit in 2002-03 which came down to 7.35% in 2003-04 and was only 6.96% in 2004-05. The Committee would, therefore, like the Bank to take steps to ensure that more and more people belonging to SCs/STs take advantage of these schemes.</p>

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30.	4. 56	<p>The Committee note that total number of loans disbursed during the year 2004-05 had increased to 540940 from 422653 in 2002-03 and the number of SC/ST beneficiaries had increased to 50919 in the year 2004-05 from 38498 in the year 2003-04. No doubt, there is a marginal increase in the number of Scheduled Caste and Scheduled Tribe beneficiaries, but compared to total number of loans disbursed it is only marginal. In view of RBI advice to step up advances to SCs/STs, the role of Principle Lead Bank has been well defined. The Committee, however, find that Syndicate Bank has failed in its basic obligation to sponsor more SC/ST beneficiaries. The Committee, therefore, recommend that the Bank in coordination with the developmental agencies should draw special bankable scheme for SC/ST people so that economic condition of SC/ST people living in all 24 districts could be improved to some extent by promoting their self-employed trades.</p>
31.	4.57	<p>The Committee also recommend that awareness camps should be organised on regular basis especially in areas where the weaker sections including SC/ST people reside.</p>