

**COMMITTEE ON THE WELFARE  
OF SCHEDULED CASTES AND  
SCHEDULED TRIBES  
(1986-87)**

(EIGHTH LOK SABHA)

**TWENTY-SIXTH REPORT**

**MINISTRY OF FINANCE  
DEPARTMENT OF ECONOMIC AFFAIRS—  
BANKING DIVISION**

**Action Taken by Government on the recommendations contained in the Fourteenth Report of the Committee on the Welfare of Scheduled Castes and Scheduled Tribes (Eighth Lok Sabha) on the Ministry of Finance (Department of Economic Affairs—Banking Division) Reservations for and Employment of Scheduled Castes and Scheduled Tribes in Canara Bank and Credit Facilities provided by the Bank for Scheduled Castes and Scheduled Tribes.**



*Presented in Lok Sabha on 23-4-1987*

*Laid in Rajya Sabha on 23-4-1987*

**LOK SABHA SECRETARIAT  
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**CORRIGENDA**

to

26th Report of the Committee on the Welfare of SC/STs  
(1986-87) on the Ministry of Finance (Deptt. of Economic  
Affairs - Banking Division).

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## CONTENTS

|  |     | PAGE  |
|--|-----|-------|
| COMPOSITION OF THE COMMITTEE   | ... | (iii) |
| INTRODUCTION   | ... | (iv)  |
| CHAPTER I Report   | ... | 1     |
| CHAPTER II Recommendations/Observations which have been accepted by the Government   | ... | 6     |
| CHAPTER III Recommendations/Observations which the Committee do not desire to pursue in view of the Government replies,                                  | ... | 24    |
| CHAPTER IV Recommendations/Observations in respect of which replies of Government have not been accepted by the Committee and which require reiteration. | ... | 28    |
| CHAPTER V Recommendations/Observations on which final replies of the Government have not been received.  | ... | 34    |
| APPENDIX Analysis of the action taken by Government on the recommendations contained in the Fourteenth Report of the Committee.                          | ... | 44    |

**COMMITTEE ON THE WELFARE OF SCHEDULED CASTES AND  
SCHEDULED TRIBES (1986-87)**

**Shri K.D. Sultanpuri—Chairman**

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2. Shri M.G. Agrawal. Chief Legislative Committee Officer
3. Shri Kuldip Sahai. Senior Legislative Committee Officer.

## INTRODUCTION

1, the Chairman, Committee on the Welfare of Scheduled Castes and Scheduled Tribes, having been authorised by the Committee to submit the Report on their behalf, present this Twenty-sixth Report (Eighth Lok Sabha) on Action Taken by Government on the recommendations contained in the Fourteenth Report (Eighth Lok Sabha) on the Ministry of Finance (Department of Economic Affairs—Banking Division) Reservations for, and employment of, Scheduled Castes and Scheduled Tribes in Canara Bank and credit facilities provided by the bank to Scheduled Castes and Scheduled Tribes.

2. The Draft Report was considered and adopted by the Committee on the Welfare of Scheduled Castes and Scheduled Tribes at their sitting held on 2nd April, 1987.

3. The Report has been divided into the following Chapters :

I. Report.

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

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

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

V. Recommendations/Observations in respect of which final replies of Government have not been received.

4. It would be observed therefrom that out of 58 recommendations made in the Report, 31 recommendations i.e. 53.55 per cent have been accepted by the Government; the Committee do not desire to pursue 4 recommendations i.e. 6.80 per cent of their recommendations in view of Government replies, 7 recommendations i.e. 12.05 per cent of which replies

(vi)

of Government have not been accepted by the Committee and require reiteration and for 16 recommendations i.e. 27.60 per cent final replies of Government have not been received.

NEW DELHI ;  
22nd April 1987

K.D. SULTANPURI  
*Chairman,*  
*Committee on the Welfare of Scheduled*  
*Castes and Scheduled Tribes*

## CHAPTER I

### REPORT

This Report of the Committee deals with the action taken by Government on the recommendations contained in the 14th Report of the Committee on the Welfare of Scheduled Castes and Scheduled Tribes on the Ministry of Finance (Department of Economic Affairs—Banking Division)—Reservations for and employment of Scheduled Castes and Scheduled Tribes in Canara Bank and credit facilities provided by the Bank for Scheduled Castes and Scheduled Tribes.

1.2. In para 2.12 of the Report the Committee had recommended that in view of the limited staff available in Banking Division, they should select a few of the nationalised banks every year and officers of the Division should pay a visit to these selected banks to see the implementation of reservation orders.

1.3. In their reply dated 31st October, 1986, the Ministry of Finance have stated that the Government nominee directors have been asked to closely review and monitor the implementation of instructions regarding reservation in their Boards.

1.4. The reply of the Government is not satisfactory and is silent regarding the recommendation of the Committee that they should select a few of the nationalised banks every year and officers of the division should pay a visit to these selected banks to see the implementation of reservation orders.

The Committee reiterate their earlier recommendation that in view of the limited staff available in Banking Division, they should select a few of the nationalised banks every year and officers of the Division should pay a visit to these selected banks to see the implementation of reservation orders.

1.5. In para 2.36 of the Report, the Committee had recommended that Banking Division of the Ministry of Finance should issue instructions to Canara Bank to apply orders regarding reservation in promotions from 1.1.78 onwards when the orders were received in the Bank, calculate the backlog in promotion from that date and carry forward the unfilled reserv-



ed vacancies. The Committee had stressed that with the timely implementation of these orders, the promotion of eligible Scheduled Caste and Scheduled Tribe employees could have been effected much earlier and the employees would have gained monetarily to that extent.

1.6. In their reply dated 31st October, 1986, the Ministry of Finance have stated that the orders regarding reservation in promotions were received by Canara Bank in January, 1978. Since the promotion to clerical and officers cadre were governed by settlements with the recognised Employees' Union under Section 2P of the Industrial Disputes Act, the matter was discussed with the union for necessary changes in the settlement to provide for reservation for SC/STs. After much discussion the bank could get the matter cleared in the Joint Conference with the Union in February, 1980. The Bank has extended the scheme of reservation though retrospectively for the application of reservation order with effect from 1.7.1979 and thereafter. In view of the fact that the promotions were governed by the settlement with the Union, it will not be possible to extend the reservation as on 1.7.1978.

1.7. The Committee are not convinced of the reply of Government that since the promotions were governed by settlement with the Union, it will not be possible to extend the reservation as on 1-1-1978. as this argument had already been placed before the Committee by the representative of the Bank during evidence and no new point has been added in the reply. The Committee reiterate their earlier recommendation that the Bank Division of the Ministry of Finance should issue instructions to the bank to apply orders regarding reservation in promotion from 1-1-1978 onwards when the reservation orders in promotion were received in the Bank and calculate the backlog accordingly.

1.8. In para 3.16 of the Report, the Committee had recommended that to meet the shortfall of Scheduled Tribe candidates, it was necessary to give wide publicity about the vacancies reserved for Scheduled Tribe in tribal majority areas. The Committee had desired that copies of advertisements should also be sent to Welfare Associations in Tribal areas for the information of tribal candidates and Advertisements broadcast over AIR in programmes specially meant for tribal people and printed in local newspapers. The Committee had further recommended that BSRBs should open examination centres in all tribal areas.

1.9. In their reply dated 31st October, 1986, the Ministry of Finance have stated that the Bank discussed the matter with BSRB Bangalore. It

has also requested all other BSRBs to release the advertisement in all the local news papers and to forward copies of the advertisement to welfare associations in Tribal areas. The Finance Ministry (Banking Division) had taken up the matter with the Ministry of Information and Broadcasting which informed that as a matter of policy and because of the constraints of TV medium, Doordarshan does not telecast or advertise/publicise recruitment notices.

1.10. The reply of Government is silent regarding recommendation of the Committee on broadcast of advertisements regarding vacancies over AIR in programmes specially meant for tribal people and opening of examination centres by BSRBs in all tribal areas. The Committee therefore reiterate their earlier recommendation that to meet the shortfall of Scheduled Tribe candidates, it is necessary to give wide publicity about the vacancies reserved for Scheduled Tribe in tribal majority areas. Copies of advertisements should also be sent to Welfare Associations in tribal areas for the information of tribal candidates. Advertisements should also be broadcast over AIR in programmes specially meant for tribal people. They should also be printed in local newspapers. The Committee further recommend that BSRB should open examination centres in all tribal areas.

1.11. In para 4.13 of the Report, the Committee had recommended that posts in banking industry including Canara Bank should be reclassified on the lines of the classification of posts in Central Government services consistent with the job-requirements so as to provide more opportunities of promotions to Scheduled Castes/Scheduled Tribes candidates.

1.12. In their reply dated 31st October, 1986, the Ministry of Finance have stated that as already stated in reply to recommendation contained in para 2.58 of the 55th Report of the Committee on Union Bank of India, non-existence of a post equivalent to Group 'B' in the Central Government actually accelerates the process of elevation of the SC/ST clerks to the higher posts. It is also submitted that in the classification of posts in banks, which are commercial organisation there is no necessity of having another tier of post in between the clerical and the officer cadre.

1.13. The Committee are not satisfied with the reply of the Government as it is not clear that with the non-existence of a post in the bank equivalent to group 'B' in the Central Government. How the opportunities of promotion to SC/ST employees in the Bank could be at par with those working in Government offices. The Committee reiterate their earlier recommendation

that posts in Banking Industry including Canara Bank should be reclassified on the lines of the classification of posts in Central Government services so as to provide more opportunities of promotion to SC/ST candidates, as it is more beneficial monetarily for SC/ST employees to get quicker promotion from one grade to another rather than to get belated promotion in the officer's grade.

1.14. In para 5.5 of the Report the Committee had recommended that rosters should be maintained properly in the prescribed form and inspected by the Liaison Officer of the Bank at regular intervals. The Committee had also recommended that an officer of the Banking Division should also do random checking of the rosters.

1.15. In their reply dated 31st October, 1986 the Ministry of Finance have stated that Canara Bank has reported that the rosters are being maintained properly in the prescribed format and the same are being inspected by the Liaison Officer of the bank at regular intervals.

As regards the recommendation that an officer of the Banking Division should also do random checking of the rosters, it may be stated that in view of the constraints of staff strength, this has not been possible.

1.16. The Government have accepted the first part of the recommendation that rosters should be maintained properly in the prescribed form and inspected by the Liaison Officer of the Bank at regular intervals. However, as regards second part of the recommendation that there should be an officer of the Banking Division who should also do random checking of the rosters. The reply is unconvincing and is unacceptable to the Committee therefore reiterate their earlier recommendation that an officer of the Banking Division should also do random checking of the rosters.

1.17 In para 5.11 of the Report the Committee has desired that the Banking Division should make a thorough and analytical study of the yearly statements sent by Canara Bank regarding filling up of vacancies reserved for SCs/STs through recruitment and promotion and point out the shortfalls and deficiency, if any to the Bank and the bank should take prompt and effective measures to remove those deficiencies.

1.18. In their reply dated 31st October, 1986, the Ministry of Finance have stated that the statements received from the banks are already being examined in the Banking Division. However, these are only statistical returns and are used for the purpose of compilation of data.

1.19. The Committee are not satisfied with the reply of the Government which is contradictory and evasive in nature. It is not clear as to why the statements received from Banks are examined in the Banking Division of the Finance Ministry if these are to be used only for compilation of data. The Committee reiterate their earlier recommendation that the Banking Division should make a thorough and analytical study of these statements and point out the shortfalls and deficiency, if any, to the Bank. The bank should take prompt and effective measures to remove those deficiencies.

1.20. In para 6.53 of the Report, the Committee had recommended that as in the case of DRI Scheme and IRDP under which targets have been fixed for lending to Scheduled Castes/Scheduled Tribes, certain minimum percentage of the priority sector lending should be earmarked for Scheduled Castes/Scheduled Tribes.

1.21. In their reply dated 31st October, 1986, the Ministry of Finance have stated that the major objective of ongoing credit policy is to extend credit to hitherto deprived or neglected categories of borrowers including SC/ST. Banks have been asked from time to time to take various measures to enhance credit to borrowers belonging to these categories. Various targets in IRDP, DRI exclusively for SC/STs as well as for weaker sections in priority sector (which include apart from SC/STs other very vulnerable sections have been fixed up. It may be mentioned here that separate targets for SC/ST to priority sector may not be appropriate in view of the fact that it is not the shortage of credit but of viable and well thought out schemes which restricts flow of credit to SC/STs. Developmental agencies at various levels needs to adopt integrated incentive approach towards inducing SC/ST borrowers to take up really viable ventures to effectively push up their economic status.

1.22. The Committee are not satisfied with the reply of Government, and reiterate their earlier recommendation that as in the case of DRI Scheme and IRDP under which targets have been fixed for lending to Scheduled Castes/Scheduled Tribes, certain minimum percentage of the priority sector lending should be earmarked for Scheduled Castes and Scheduled Tribes.

## CHAPTER II

### RECOMMENDATIONS/OBSERVATIONS WHICH HAVE BEEN ACCEPTED BY GOVERNMENT

#### Recommendation No. 1 (Para No. 1.14)

The Committee note that the revised strength of Scheduled Caste/ Scheduled Tribe Cell in Banking Division of the Ministry of Finance after assessment by the Work Study Unit is one section officer, two Assistants and one L.D.C. as against the previous strength of one section officer, one U.D.C. and one L.D.C. The Under Secretary is in charge of the Cell. Deputy Secretary, Joint Secretary and Additional Secretary are actively involved in policy decisions. In this connection, the Committee would like to draw attention to instructions contained in Ministry of Home Affairs O.M. No. 27/22/68-Estt. (SCT) dated 19th April, 1969 according to which an officer at least of the rank of Deputy Secretary should be appointed as Liaison Officer in respect of matters relating to representation of Scheduled Castes and Scheduled Tribes. The Committee recommend that instead of Under Secretary, an officer of the rank of Deputy-Secretary should be made Liaison Officer in the Banking Division and SC/ST Cell should be directly under him. The Liaison Officer should as far as possible belong to SC/ST category

#### Reply of the Government

The recommendation of the Committee has been accepted. The Deputy Secretary in-charge of the SC & ST Cell is already functioning as Liaison Officer in respect of the matters relating to representation of SC/STs in Banking Division. The SC/ST Cell of the Banking Division will however, be under the administrative control of an Under Secretary for administrative convenience.

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT (B) dated 31st October, 1986]

#### Recommendation No. 2 (Para No. 1.15)

The Committee note that an Assistant General Manager not connected with the personnel functions has been nominated as Chief

Liaison Officer at the Head Office of Canara Bank. A Cell is working under the overall charge of Chief Liaison Officer who is responsible for overseeing the implementation of Government orders regarding reservations for Scheduled Castes and Scheduled Tribes. Assistant General Managers at Circle offices of the bank have been designated as Liaison Officers. Scheduled Caste/Scheduled Tribe Cells are being set up at Circle Offices under the charge of a Liaison Officer. The Committee recommend that these Cells with adequate staff should be set up at all Circle offices without further delay so that matters relating to reservation in services and other welfare measures for Scheduled Caste/Scheduled Tribe employees are dealt with effectively. The Committee also recommend that as soon as officers of the level of Assistant General Manager belonging to Scheduled Caste/Scheduled Tribe categories become available, they should be appointed as Chief Liaison Officer/Liaison Officer.

#### **Reply of Government**

Scheduled Caste/Scheduled Tribe Cells have been set up at all Circles and they have been provided with adequate staff. The bank has noted for compliance the recommendations of the Committee to appoint an Officer of the level of Assistant General Manager belonging to SC/ST as Chief Liaison Officer/Liaison Officer as and when suitable officers are available.

[Ministry of Finance - (Department of Economic Affairs—Banking Division) O.M. No. 5/10/86--SCT (B) dated 31st October, 1986]

#### **Recommendation No. 4 (Para No. 2.10)**

The Committee note that reservations for Scheduled Castes and Scheduled Tribes in direct recruitment have been in force in Canara Bank since 19.7.1969, the date of nationalisation of the bank. The reservations are applicable for recruitment to the posts in officers, clerical and sub-staff cadres.

#### **Reply of Government**

No comments.

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT (B) dated 31st October, 1986]

**Recommendation No. 5 (Para No. 2.11)**

The Committee feel unhappy that implementation of reservation orders by Canara Bank is not satisfactory and leaves much scope for improvement. According to information sent by the bank to the Banking Division of Ministry of Finance regarding recruitment of Scheduled Castes/Scheduled Tribes during 1984 there was backlog of 64 Scheduled Castes and 76 Scheduled Tribes in officers category, 291 Scheduled Caste and 565 Scheduled Tribes in clerical cadre and 33 Scheduled Caste and 300 Scheduled Tribe in sub-staff cadre as on 1.1.1985. The Committee recommend that special recruitment should be held through B.S R.Bs to clear the backlog of reserved vacancies. The Committee find that there is huge backlog in Scheduled Tribe category in clerical cadre. The Committee suggest that the question of making special recruitment for Scheduled Tribes in clerical cadre in areas of tribal concentration to clear the backlog may also be considered. While resorting to special recruitment sufficient publicity of vacancies should be given so that Scheduled Caste/Scheduled Tribe candidates are attracted in large number.

**Reply of Government**

The bank has placed indent on the following Banking Service Recruitment Boards for Scheduled Tribe candidates for the States mentioned against their names under the Special Recruitment Programme :

| Name of the Board   | State  | Indent      |
|---|--|-------------|
| 1. Banking Service Recruitment Board<br>(Southern Region), Bangalore. | Karnataka                                    | 42          |
| 2. Banking Service Recruitment Board,<br>Delhi.                       | Union<br>Territory of<br>Delhi               | 39          |
| 3. Banking Service Recruitment Board<br>(Western Group) Bombay.       | Maharashtra<br>Union<br>Territory of<br>Goa. | 37<br><br>5 |

Further, the bank requested Banking Service Recruitment Board Trivandrum, Madras and Bhopal to conduct special Recruitment Programme, exclusively for SC/STs, for the State of Kerala, Tamil Nadu and Madhya Pradesh as there is backlog of SC/STs in these States. The bank is writing to Banking Service Recruitment Boards to give wide publicity in

tribal areas whenever any advertisements are released under Special Recruitment Programme.

The Bank had also discussed with Banking Service Recruitment Board (Southern Region), Bangalore for which it is the co-ordinating bank, the matter of giving wide publicity, whenever Special Recruitment Programme is conducted. The Bank had further requested them to give wide publicity regarding recruitment and conduct of pre-recruitment training by arranging for Broadcast over AIR/Doordarshan news bulletins. The bank has also noted to give wide publicity for such recruitments through its branches/offices.

[Ministry of Finance—Department of Economic Affairs-Banking Division) O.M. No. 5/10/86—SCT (B) dated 31st October, 1986]

**Recommendation No. 7 (Para No. 2.33)**

The Committee have been informed that promotions to clerical cadre and to Junior Management Grade Scale I are governed by settlement entered into with the recognised employees Union under Section 2(p) of the Industrial Dispute Act. Under this settlement, 20 per cent of vacancies in Junior Officers Grade scale I are filled up by direct recruitment and 80 per cent by promotion from the clerical cadre. Reservations in promotions are provided as per instructions issued by Government i. e. 15 per cent for Scheduled Castes and 7½ per cent for Scheduled Tribes.

**Reply of Government**

**No Comments**

[Ministry of Finance—(Department of Economic Affairs-Banking Division O.M. No. 5/10/86—SCT (B) dated 31st October, 1986]

**Recommendation No. 8 (Para<sup>o</sup> No. 2.34)**

In terms of settlement reached with the Unions on 3rd December, 1983 30 posts in clerical cadre in each calendar year are filled up by promotion exclusively from sub-staff completing 20 years or more of service in the bank. Similarly 30 posts in Junior Management Grade Scale I in each Calendar year are filled up by promotion of employees in clerical cadre who have completed 20 or more years of service in that cadre. There is however, no mention in the settlement about reservations for Scheduled Castes and Scheduled Tribes in promotions under this category. The Committee recommend that suitable provision should be made for reservation



of Scheduled Caste/Scheduled Tribe employees for promotions on the basis of 20 years total service.

### **Reply of Government**

The Bank has noted the recommendation of the Committee to provide for reservation for SC/ST employees in promotion from clerical to the JM Grade Scale I on the basis of 20 years of total service by amending the relevant settlement to this effect. However since direct recruitment to the clerical cadre in the bank exceeds 66 2/3%, no reservations are available for sub-staff for promotion to the clerical cadre.

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT(B) dated 31st October, 1986].

### **Recommendation No. 9 (Para No. 2.35)**

The Committee note that reservations in promotions have been made applicable in Canara Bank w.e.f. 1-7-1979 for the officers cadre and from 1-1-1980 for clerical cadre. Asked about the reasons for delay in implementing the orders regarding reservations in promotion, the Committee have been informed that the orders of the Home Ministry were issued in November, 1972. They were received in the Ministry of Finance through the Bureau of Public Enterprises in April, 1973 and were issued to nationalised banks on 31 December 1977. The main reason for the delay was that after receipt of the orders of the Ministry of Home Affairs, discussions started with the Reserve Bank of India and the nationalised banks for giving effect to the orders as promotions in Banking Industry were part of agreements entered into by the Management with the Unions. Final decision was taken only in December, 1977. The Committee are not convinced of the reasons advanced by the Ministry for the delay of 5 years in coming to final decision. The Committee express their unhappiness at the undue delay on the part of the Ministry of Finance in circulating orders regarding reservations in promotion to nationalised banks as a result of which SC/ST employees were deprived of the benefits of reservation.

### **Reply of Government**

No comments.

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT(B) dated 31st October, 1986].

### Recommendation No. 11 (Para No. 3.13)

The Committee note that as on 31st March, 1985, the percentage of Scheduled Castes and Scheduled Tribes in the services of Canara Bank was 7.64 per cent and 2.72 per cent in officers cadre, 13.49 per cent and 3.97 per cent in Clerical cadre and 18.92 per cent and 2.15 per cent in sub-staff. This shows that except for representation of Scheduled Castes in sub-staff category, there is shortfall of Scheduled Castes/Scheduled Tribes in all the three cadres in the Bank. The Committee regret to note that the Banking Services Recruitment Boards who are at present making recruitment of officers and clerks for the nationalised banks have failed to provide sufficient number of candidates belonging to these communities to the Canara Bank.

#### Reply of Government

No. comments.

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT(B) dated 31st October, 1986].

#### Comments of the Committee

“It is unfortunate that there is no improvement in the matter of selecting and supplying to Canara Bank the sufficient number of SC/ST candidates by BSRB. The Committee may be apprised of the remedial steps taken by the Government in this direction.”

### Recommendation No. 12 (Para No. 3.14)

The Committee have been informed that some of the Banking Service Recruitment Boards held special recruitment exclusively for Scheduled Castes/Scheduled Tribes and were thereby able to meet the Banks' indents almost fully in certain States. The Committee recommend that B.S.R.Bs in other regions should also conduct special recruitment for Scheduled Castes/Scheduled Tribes so that backlog in reserved vacancies in those areas is also cleared.

#### Reply of Government

The Public Sector Banks have been advised to approach the BSRB concerned for holding special tests exclusively for SC/STs. The BSRBs have also been clearly told to clear the backlog if necessary by conducting pre-recruitment training programmes through sponsored banks (Please see Annexures I to III).

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. 5/10/86—SCT(B) dated 31st October, 1986].

### **Comments of the Committee**

**The Committee may be informed of the details of action taken by BSRBs regarding holding of tests exclusively for SC/ST."**

#### **Recommendation No. 13 (Para No. 3.15)**

The representative of the Bank informed the Committee during evidence that one of the suggestions considered at the meeting of Chairman of BSRBs was to relax the present standard of performance for Scheduled Castes/Scheduled Tribes with a view to wipe out the shortfall but it has not been implemented so far. The Committee recommend that decision taken in the matter should be implemented at an early date.

#### **Reply of Government**

The decision of the Government in regard to relaxation of educational qualification and education standards prescribed for SC/ST in recruitment rules have been intimated for implementation to all Banking Service Recruitment Boards. A copy of the orders issued in this regard is appended as Annexure IV.

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT(B) dated 31st October, 1986].

#### **Recommendation No. 17 (Para No. 3.28)**

The Committee note that pre-promotion training programme for employees belonging to Scheduled Caste/Scheduled Tribe categories are being conducted by Canara Bank. The Committee would like to stress that the aim of the training should be to bring Scheduled Caste/Scheduled Tribe candidates who might have been selected by relaxed standards to the level of the general candidates. The Committee are happy to note that the number of Scheduled Caste/Scheduled Tribe pass candidates has considerably improved as a result of these training courses. The Committee recommend that pre-promotion training programmes should be introduced in all nationalised banks on a uniform basis. Banking Division of the Minister of Finance should issue necessary instructions in this regard and bring to the notice of all banks the details of training programme devised and successfully implemented by Canara Bank.

### Reply of Government

Many Public Sector Banks are already conducting pre-promotion Training Programmes. However, IBA has been asked to examine the recommendation in consultation with banks and Banking Service Recruitment Boards.

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M., No. 5/10/86—SCT(B) dated 31st October, 1986].

### Comments of the Committee

The Committee may be apprised of the present position of the matter.

#### Recommendation No. 19 (Para No. 4.14)

The Committee are concerned to note that in 1984 as many as 13 SC and 7 ST candidates who were offered appointment in 1984 did not join the bank. The representative of the bank informed the Committee during evidence that they indented their requirement of candidates for the whole year and sent the appointment letters to the selected candidates as and when they needed them. The Committee would like to point out that under this procedure the candidates though selected by BSRB remain in the dark about the selection till the time they receive appointment letter from the bank and so try to find out employment elsewhere. The purpose of pre-recruitment training if imparted to such candidates is also forfeited. The Committee recommend that soon after receiving the list of selected candidates from the BSRB, those candidates who are not offered immediate appointment should be suitably informed about their having qualified for appointment and efforts to issue appointment orders soon there-after should be made. The Committee hope this will reduce the number of candidates who do not join the bank after receipt of appointment letters and improve the representation of Scheduled Castes/Scheduled Tribes in the services of the bank,

### Reply of Government

Canara Bank has reported that it has been sending intimation letters to all the candidates including SC/STs immediately after allotment of candidates by BSRBs. The Banking Division has also instructed all Public Sector Banks that offers of appointment to the selected candidates should invariably be sent to them by registered post and the time lag bet-

ween the date of examination and sending of offer of appointment should be reduced to the minimum. (See Annexure VI)

[Ministry of Finance—Department of Economic Affairs-Banking Division) O.M. No. 5/10/86- SCT (B) dated 31st October, 1986]

#### Comments of the Committee

“The Committee desire that as soon as the candidates are selected, BSRB may also intimate directly the candidates about their selection the name of bank to which they are earmarked and from which they would receive appointment letter.”

#### Recommendation No. 21 (Para No. 4.16)

The Committee note that after review of the working of the Banking Service Recruitment Boards, Central Recruitment Board and Regional Recruitment Boards, Government have decided to set up a separate Banking Service Commission to recruit officers for the 28 nationalised banks and to reorganise the Recruitment Boards so as to have 15 Banking Service Recruitment Boards for recruitment of clerical staff for all the public sector banks in major State Capitals. The Committee recommend that necessary action to implement these decisions should be taken without any loss of time with a view to expedite the process of selection of candidates and to improve the representation of Scheduled Castes/ Scheduled Tribes in the services of banks.

#### Reply of Government

All Banking Service Recruitment Boards except at Patna, have since been set up. The date for setting up of Banking Service Commission has not yet been finalised.

[Ministry of Finance—(Department of Economic Affairs-Banking Division) O.M. No. 5/10/86—SCT (B) dated 31st October, 1986]

#### Comments of the Committee

“The Committee may be informed of the latest position and also whether Banking Service Commission has since been set up.”

#### Recommendation No. 22 (Para No. 4.17)

The Committee have been informed that 5 cases had so far come to the notice of the bank in which the employees had furnished false

caste certificates for getting employment against reserved vacancies. The Committee note that the services of the five employees concerned have been terminated. The Committee consider that securing employment by production of a false caste certificate of being a Scheduled Caste or Scheduled Tribe is a serious offence and such cases should be dealt with promptly and severely. The Committee recommend that besides termination of services, in appropriate cases criminal proceedings should also be initiated under the appropriate provisions of Indian Penal Code. The Committee also recommend that the District authorities who issue Caste Certificates should be more careful in future and make proper enquiries before issuing such certificates.

#### **Reply of Government**

The Bank has noted the recommendation of the Committee for compliance. The Government has also issued instructions to all Public Sector Banks in this regard. (Please see Annexures VII and VII-A).

[Ministry of Finance -(Department of Economic Affairs-Banking Division) O.M. No. 5/10/86—SCT (B) dated 31st October, 1986]

#### **Recommendation No. 23 (Para No. 4.18)**

The Committee note that as a measure to ensure that cases of use of false caste certificates do not recur, the Banking Service Recruitment Boards and the banks have been advised that while making appointments, the candidates be specifically told that if after verification, their claims of belonging to Scheduled Caste or Scheduled Tribe are found to be false, their services are liable to be terminated without any further notice. The Committee recommend that the candidates should also be told that besides termination of service action can also be taken against them under the provisions of Indian Penal Code. This, the Committee hope, will have a deterrent effect on those using false caste certificates.

#### **Reply of Government**

All Public Sector Banks have been clearly instructed to take penal action, besides termination of service, against persons found guilty of submitting false caste certificates.

Canara Bank has noted the recommendation of the Committee for inclusion of the stipulation in this regard in the letters of offers of appointment.

[Ministry of Finance—Department of Economic Affairs-Banking Division) O.M. No. 5/10/85—SCT (B) dated 31st October, 1986.]

**Recommendation No. 24 (Para No. 4.21)**

The Committee are gratified to note that the various concessions relaxations prescribed by the Government for recruitment and promotion of Scheduled Caste/Scheduled Tribe employees are being made available by the Bank.

**Reply of Government**

No comments.

[Ministry of Finance—(Department of Economic Affairs-Banking Division) O.M. No. 5/10/86—SCT (B) dated 31st October, 1986]

**Recommendation No. 25 (Para No. 4.25)**

The Committee have been informed that an officer belonging to Scheduled Caste/Scheduled Tribe category is being included in the interview panel for interviewing all eligible candidates for promotion to Junior Management Grade Scale I. During evidence the representative of the bank has stated that for selection of executive at higher levels, the Interview Committee is constituted by designation and if no body of that designation is available from Scheduled Caste/Scheduled Tribes he is not included in the Interview Committee. The Committee regret to point out that this is acting against specific instructions of Government in this regard. The Committee recommend that if Scheduled Castes/Scheduled Tribe officer of appropriate rank is not available in Canara Bank for inclusion in the Selection Committee they may borrow Scheduled Caste/Scheduled Tribe officer of requisite level from other public undertakings or seek the help of Banking Service Recruitment Boards in this regard. The Committee recommend that a panel of such officers of appropriate status should be maintained in the bank.

**Reply of Government**

The Government has since issued instructions in this regard *vide* Annexure VIII.

[Ministry of Finance—Department of Economic Affairs-Banking Division) O.M. No. 5/10/86—SCT (B) dated 31st October, 1986].

**Recommendation No. 26 (Para No. 4.26)**

The Committee find that for posts in sub-staff cadre for which recruitments are made by Circle Officers, no instructions have been issued regarding inclusion of a Scheduled Caste/Scheduled Tribe officer in the Selection Committee. The Committee recommend that a representative of the Scheduled Castes/Scheduled Tribes should invariably be included in the Selection Committee for recruitment of sub-staff and suitable instructions in this regard should be issued to all concerned.

**Reply of Government**

The Bank has reported that it has noted the recommendation of the Committee and issued necessary instructions to all its concerned offices.

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT(B) dated 31st October, 1986].

**Recommendation No. 27 (Para No. 4.27)**

The Committee have been informed that Scheduled Castes/Scheduled Tribe candidates are interviewed alongwith others. The Committee regret to point out that it is against the existing instructions on the subject. The Committee recommend that interview of Scheduled Caste/Scheduled Tribe candidates should be held at a sitting separate from that fixed for interview of general candidates so that Scheduled Caste/Scheduled Tribe candidates may be adjudged according to relaxed standards. The reply of the representative of the Bank on this point is not acceptable to the Committee.

**Reply of Government**

The Bank has noted the recommendation for compliance.

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT(B) dated 31st October, 1986].

**Recommendation No. 28 (Para No. 4.33)**

The Committee regret to note that a large number of vacancies reserved for Scheduled Castes and Scheduled Tribes are being dereserved in Canara Bank every year both in recruitment and promotion in officers, clerical and sub-staff cadres. Dereservation of a total number of 594



vacancies during the years 1982, 1983, and 1984 amounts to depriving Scheduled Castes and Scheduled Tribes of their due share in appointments and promotions. The Committee recommend that all out efforts including special recruitment should be made to fill the reserved vacancies with SC/ST candidates before resorting to dereservation. The Committee would again stress that proper facilities should be provided for in service training to Scheduled Caste/Scheduled Tribe employees at various levels so that they come upto the desire standard for purpose of promotion to higher grade and de-reservation in promotions is avoided.

#### **Reply of Government**

Canara Bank has noted the recommendation of the Committee for compliance.

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—STC(B) dated 31st October, 1986].

#### **Recommendation No. 29 (Para No. 4.34) .**

The Committee have been informed that filling up of reserved vacancies by general candidates is brought to the notice of the Board of Directors every quarter. The representative of the bank also stated during evidence that the fact of dereservation had not been intimated to Government and the Commissioner for Scheduled Castes and Scheduled Tribes. The Committee would like to point out that according to Government guidelines, prior approval of the Board of Directors for the posts of officers and that of the Chairman and Managing Director for clerical posts has to be obtained, before filling any reserved vacancy by a general candidate. It should also be specifically mentioned in the note sent to the Board/Chairman that the proposal for dereservation is being made with the full knowledge and concurrence of Liaison Officer. The Committee recommend that the bank should follow this procedure scrupulously. The Committee also recommend that timely intimation about the dereservation should be sent to the Government and the Commissioner for Scheduled Castes and Scheduled Tribes in future.

#### **Reply of Government**

Canara Bank has noted the recommendation of the Committee for compliance.

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT(B) dated 31st October, 1986].

**Recommendation No. 30 (Para No. 4.47)**

The Committee note that a register is being maintained in Canara Bank for recording complaints/representations received from Scheduled Caste/Scheduled Tribe employees or their Associations. The Committee recommend that complaint registers should be kept both at the Head Office as well as the Circle Offices of the bank. Action taken on the complaints should be indicated in the register for the information of the complainants. The Committee also recommend that a record of complaints received in the Banking Division from SC/ST employees or their Associations should be maintained irrespective of the fact that the complaints are forwarded to bank concerned for disposal or action on them is taken in the Banking Division itself.

**Reply of Government**

The Bank is maintaining a Register for recording complaints received from the SC/ST employees, at its Head Office and all Circle offices. The Liaison Officers are also scrutinising the same periodically.

As regards maintenance of Complaint Register in Banking Division, a diary register is being maintained for making entries of the receipt of representations from all the SC/ST employees' Associations and individual employees of the banks. All the complaints received from the Associations/individual employees are being attended to by the Banking Division.

(Ministry of Finance -Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT(B) dated 31st. October, 1986).

**Recommendation No. 31 (Para No. 4.48)**

The Committee note that Liaison Officers of the bank have been advised to meet informally the Scheduled Caste/Scheduled Tribe employees including their representatives to hear their grievances in respect of matters arising out of the policy of reservation. The Committee desire that a brief record of the points discussed and decisions reached, if any, should be maintained of the bank to avoid any misunderstanding at a later stage.

**Reply of Government**

The bank has noted the recommendation of the Committee for implementation.

(Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT(B) dated 31st October, 1986).

### Comments of the Committee

"The Committee desire that the record of points discussed and decisions reached may be passed on to the Association."

#### Recommendation No. 32 (Para No. 4.49)

In regard to recognition of SC/ST Associations, the representative of the Ministry of Finance stated during evidence that there were two types of recognition. One was recognition of a Union under Labour practices. Industrial Dispute Act etc. The second was in regard to Associations of Scheduled Castes and Scheduled Tribes which were formed essentially to ventilate grievances. That Association was recognised in the sense that the Chairman and the Association continued to have dialogue. The Committee recommend that apart from a dialogue with the Scheduled Caste/Scheduled Tribe employees, Association, replies should also be sent to letters received from the Association in regard to grievances relating to service matters or arising out of the policy of reservation.

#### Reply of Government

The Bank has reported that they have been replying to the representations received from the SC/ST employees' Welfare Associations.

[Ministry of Finance—(Department of Economic Affairs - Banking Division) O.M. No. 5/10/86 - SCT(B) dated 31st October, 1986].

#### Recommendation No. 34 (Para No. 5.4)

The Committee note that rosters for posts filled up by direct recruitment are being maintained in Canara Bank w.e.f. 19-7-1969. Rosters for reservations in promotions are being maintained w.e.f. 1-7-79 for officers cadre and from 1-1-1980 for clerical cadre. Rosters kept at Circle Offices are checked and verified by the respective Liaison Officers. When received at Head Office, the rosters are checked by Chief Liaison Officer. The representative of the bank informed the Committee during evidence that minor mistakes were detected in rosters by Chief Liaison Officer. Those were corrected there and then.

#### Reply of Government

No Comments.

[Ministry of Finance—(Department of Economic Affairs— Banking Division) O.M. No. 5/10/86—SCT(B) dated 31 October, 1986].

### **Recommendation No. 38 (Para No. 5.12)**

The Committee regret to point out that information given in Annual Report of Canara Bank for 1984 regarding representation of Scheduled Castes and Scheduled Tribes in the services of the bank and credit facilities provided by the bank to Scheduled Castes/Scheduled Tribes is scanty. The Committee recommend that Annual Report of the Bank should show separately the percentage of Scheduled Castes/Scheduled Tribes in various cadres and the steps taken to reduce the backlog as existing at the end of the previous year. As regards credit facilities, the Report should give the targets fixed for Scheduled Castes/Scheduled Tribes under various schemes and the achievement of the bank under different schemes in terms of the amount disbursed and the number of Scheduled Caste/Scheduled Tribe beneficiaries.

#### **Reply of Government**

The Bank has noted the recommendation of Committee for implementation.

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT(B) dated 31st October, 1986].

### **Recommendation No. 40 (Para No. 6.5)**

The Committee note that a Special Cell has been created in Banking Division of the Ministry of Finance to monitor the flow of credit to person belonging to Scheduled Castes/Scheduled Tribes. The Committee have been informed that presently one Assistant and one Lower Division Clerk have been transferred from the existing SC/ST Cell to the new Cell. The Committee feel that the staff strength of one Assistant and one LDC is not at all sufficient to look after the work relating to credit facilities provided by 28 nationalised banks to Scheduled Castes/Scheduled Tribes. The Committee recommend that strength of the Cell should be suitably augmented keeping in view the volume of work expected to be done in the Cell. The Committee also recommend that the Cell should be headed by an officer belonging to Scheduled Caste/Scheduled Tribe.

#### **Reply of Government**

The recommendation of Committee has been noted. Necessary steps to provide additional staff are being considered in consultation with Internal Work Study Unit (IWSU).

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT(B) dated 31st October, 1986].

### Comments of the Committee

“The Committee may be informed of the outcome of the action taken in the matter.”

#### Recommendation No. 52 (Para No. 65.4)

The Committee also note that under IRDP, 30 per cent of the beneficiaries have to be persons belonging to Scheduled Castes/Scheduled Tribe and at least 30 per cent of the resources invested should go to Scheduled Castes/Scheduled Tribes. While the Committee appreciate that Canara Bank has achieved 30.4 per cent as against the target of 30 per cent Scheduled Caste/Scheduled Tribe beneficiaries, the Committee desire that the bank should not feel contented with the achievement of the target but make all out efforts to increase their lending to Scheduled Castes/Scheduled Tribes.

#### Reply of Government

Canara Bank has reported that it has issued instructions to its branches to increase lending to SC/ST under IRDP.

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O M. No. 5/10/86—SCT(B) dated 31st October, 1986].

#### Recommendation No. 53 (Para No. 6.66)

The Committee note that a Register is maintained by the branches of Canara Bank in which all loan applications are entered. Applications received from Scheduled Castes/Scheduled Tribes are marked in red ink. Date of disposal is also indicated in this register. The Committee desire that information regarding loan applications received from Scheduled Castes/Scheduled Tribes, number of them rejected and sanctioned and amount sanctioned should be maintained at the Head Office of the bank. The Committee feel that the Head Office can monitor the flow of credit of weaker sections more effectively if such basic data is available to them.

#### Reply of Government

The Bank has intimated that an information system would be introduced shortly to collect and compile this information at its Head Office level.

[Ministry of Finance—(Department of Economic Affairs-Banking Division) O.M. No. 5/10/86—SCT (B) dated 31st October, 1986]

### Comments of the Committee

"The Committee may be informed regarding the details of the information system when in produced by the bank at its head office level.

#### Recommendation No. 55 (Para No. 6.68)

The Committee would like to stress that a sympathetic and a positive approach on the part of bank officials while dealing with loan applications of SCs/STs is of paramount importance as it can go a long way in increasing their share in the total lending of the bank.

#### Reply of Government

The Bank has been advised to note the recommendation of the Committee for compliance.

[Ministry of Finance—(Department of Economic Affairs-Banking Division) O.M. No. 5/10/86—SCT (B) dated 31st October, 1986]

#### Recommendation No. 57 (Para No. 6.80)

The Committee note that under the present data collection system in respect of recovery of loans no separate data of recovery from Scheduled Caste/Scheduled Tribe beneficiaries is kept. However, in respect of DRI lendings the percentage of recovery for all borrowers is 55.47 per cent in 1984 whereas it is 52.22 per cent for Scheduled Caste/Scheduled Tribe borrowers. The Committee note that recovery percentage for Scheduled Castes/Scheduled Tribes is less than the overall recovery percentage and desire that the bank should make efforts to improve recovery position by all possible efforts.

#### Reply of Government

The Government accept the suggestion contained in the recommendation and have noted for its compliance.

[Ministry of Finance—(Department of Economic Affairs-Banking Division) O.M. No. 5/10/86—SCT (B) dated 31st October, 1986]

### CHAPTER III

## RECOMMENDATIONS/OBSERVATIONS WHICH THE COMMITTEE DO NOT DESIRE TO PURSUE IN VIEW OF THE GOVERNMENT REPLIES

### Recommendation No. 3 (Para No. 1.25)

The Committee are concerned to note that while it is the policy of the Government that one member belonging to Scheduled Caste/Scheduled Tribe should be on the Board of Directors of all nationalised banks, presently on Director belonging to Scheduled Caste/Scheduled Tribe is on the Board of Canara Bank for the last more than one year. While the total membership of the Board is 15, the present Board of the Bank consists of Chairman and Managing Director, The Executive Director, a representative of the employees of the bank, one R.B.I. nominee and one officer of the Banking Division. There are ten vacancies in the Board. The Committee desire that the vacancies in the Board should be filled up immediately and at least one member belonging to Scheduled Castes/Scheduled Tribes should be nominated on the Board.

### Reply of Government

In terms of provisions of Nationalised Banks (Management and Miscellaneous Provisions) Schemes, 1970 such of those non-official directors as have completed 3 years as directors had been notified as having ceased to hold office from the date they completed 3 years as directors. Resultant vacancies have not yet been filled up. The process of selecting suitable persons for such vacancies has already been initiated by the Government.

It has been the endeavour of the Government to include representative of SC/ST among the non-official directors nominated on the Boards of nationalised banks. A representative of Scheduled Caste was functioning as a director on the Board of Canara Bank until he, alongwith other non-official directors ceased to hold office after completion of 3 years term as director.

[Ministry of Finance—(Department of Economic Affairs-Banking Division) O.M. No. 5/10/86—SCT (B) dated 31st October, 1986]

### Comments of the Committee

"The Committee may please be supplied with a list of Directors on the Board as soon as the vacancies on the Board are filled up. It is hoped that at least one representative of SC/ST will be taken on the Board while filling up the vacancies."

### Recommendation No. 20 (Para No. 4.15)

The Committee are surprised to note that various categories of posts including those of Stenographers, Head Clerks, Head Cashier etc. having different nature of duties have been included in the same cadre i.e. the clerical cadre with special allowances attached to each post. The representative of the Ministry of Finance explained during evidence that in 1953 Shastri Panel had gone into various problems of bank employees and one of the demands of the employees was that there should not be too many scales in the clerical cadre and if need be, special allowances might be paid. He further said that since this system had existed for such a long time, it was not possible now to make changes and introduce different grades. The Committee feel that this scheme is against the interests of Scheduled Castes and Scheduled Tribes in as much as their chances of recruitment and promotion have been restricted by the introduction of the same scale for various categories of posts. The Committee recommend that there should either be reservation for Scheduled Castes/Scheduled Tribes in appointments to allowance carrying posts or the scheme of special allowances should be scrapped, particularly in respect of posts carrying duties of supervisory nature e.g. Head Clerk, Head Cashier and Special Assistants and separate suitable scales of pay should be introduced for such categories of posts.

### Reply of Government

The recommendation involves an industry level issue and its repercussions have to be studied carefully. As stated at the time of oral evidence before the Committee the Special allowances sanctioned to various appointments instead of prescribing different pay scales is the result of the Shastri Award. The intention is not to deny any benefits to the SC/ST but to avoid multiplication of pay scales. It may be stated here that the Brochure on reservation for SC/ST in services lays down the procedure for making reservations in promotion/recruitment but no where it is stipulated how to classify the posts to afford more reservations for the SC/ST. In



the spirit of the brochure the banks are implementing the reservation policy of the Government.

[Ministry of Finance—(Department of Economic Affairs-Banking Division) O.M. No. 5/10/86—SCT (B) dated 31st October, 1986]

#### **Recommendation No. 33 (Para No. 4.50)**

The Committee recommend that an Association of Scheduled Castes/Scheduled Tribes should also be formally recognised by the bank so that they are able to represent the grievances and suggestions of the Scheduled Castes/Scheduled Tribe employees in an effective manner.

#### **Reply of Government**

The Department of Personnel & Training are against recognition being accorded to the Associations formed on caste basis. In view of this Government regrets its inability to advise the bank to implement this recommendation.

[Ministry of Finance—(Department of Economic Affairs-Banking Division) O.M. No. 5/10/86—SCT (B) dated 31st October, 1986]

#### **Recommendation No 49 (Para No.6.51)**

The Committee note that the share of Scheduled Castes/Scheduled Tribes in priority sector lendings by Canara Bank was 3.50 per cent at the end of 1983, 3.99 per cent at the end of 1984 and 4.02 per cent at the end of September, 1985. While the Committee appreciate that the share of Scheduled Castes/Scheduled Tribes has been increasing during the last 3 years, they are constrained to point out that it is much less than the average of 6.1 per cent for the Public Sector Banks taken as a whole although Scheduled Castes/Scheduled Tribes constitute roughly about 23 per cent of the country's population. The Committee recommend that special efforts should be made to increase the share of Scheduled Castes/Scheduled Tribes in the Priority Sector advances.

#### **Reply of Government**

From time to time Public Sector Banks are instructed to augment the share of credit flowing to people belonging to weaker section

including SC/STs to enable lending by Banks to be in tune with the social objectives laid down by Government. For instance banks have been asked to work towards achieving and maintaining targets laid down exclusively for SC/ST in D.R.I. and I R.D. Ps etc. apart from the lending to SC/ST persons by Public Sector Banks being reviewed periodically by Government.

[Ministry of Finance—(Department of Economic Affairs-Banking Division) O.M. No. 5/10/86—SCT (B) dated 31st October, 1986]

## CHAPTER IV

### RECOMMENDATIONS/OBSERVATIONS IN RESPECT OF WHICH REPLY OF GOVERNMENT HAS NOT BEEN ACCEPTED BY THE COMMITTEE AND WHICH REQUIRE REITERATION

#### Recommendation No. 6 (Para No. 2.12.)

During evidence the representative of the Ministry of Finance stated that no one from the Banking Division visited the banks periodically to see the implementation of instructions regarding reservations for Scheduled Castes and Scheduled Tribes. He further said that since the banks were 28 in number, it would be difficult for officers from Banking Division to visit each bank. The Committee recommend that in view of the limited staff available in Banking Division, they should select a few of the nationalised banks every year and officers of the Division should pay a visit to these selected banks to see the implementation of reservation orders. The Committee hope that this will have a salutary effect in improving the representation of Scheduled Castes and Scheduled Tribes in the banks.

#### Reply of Government

The recommendation of the Committee has been noted. Government nominee directors have been asked to closely review and monitor the implementation of instructions regarding reservation in their Boards.

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT (B) dated 31st October, 1986]

#### Comments of the Committee

(Please see Chapter I Para 1-4)

#### Recommendation No. 10 (Para No. 2.36)

Regarding delay in enforcing orders by the bank, the Committee were informed during evidence that the orders regarding reservations in

promotions were received in January, 1978. Since the promotion to clerical and officers cadre were governed by settlements with the recognised Union the matter was discussed with the Union for necessary changes in the settlement to provide for reservation. The matter was finalised in February, 1980. The representative of the bank also stated during evidence that whatever backlog was there from 1.1.1979 onwards was filled up later. The Committee were subsequently informed that since the scheme of reservations in promotions to Junior Management Grade Scale I was enforced w.e.f. 1.7.1979, the reservation scheme was not made applicable for the promotions as on 1.7.78 and hence no backlog was arrived at and carried forward. The Committee feel that there is hardly any justification for not giving reservations in promotions to Scheduled Caste/Scheduled Tribe employees at least from 1.1.1978 onwards when the orders were received in the Bank. The Committee recommend that Banking Division of the Ministry of Finance should issue instructions to Canara Bank to apply orders regarding reservation in promotions from 1.1.1978 onwards, calculate the backlog in promotion from that date and carry forward the unfilled reserved vacancies. The Committee need hardly stress that had there been timely implementation of these orders, the promotion of eligible Scheduled Castes and Scheduled Tribe employees could have been effected much earlier and the employees would have gained monetarily to that extent.

#### Reply of Government

The orders regarding reservation in promotions were received by Canara Bank in January 1978. Since the promotions to clerical and officers cadre were governed by settlements with the recognised Employees' Union under Section 2 P of the Industrial Disputes Act, the matter was discussed with the union for necessary changes in the settlement to provide for reservation for SC/STs. After much discussion the bank could get the matter cleared in the Joint Conference with the Union in February 1980. However, for the application as on 1.7.1979 for promotion to officers cadre, the written test was conducted after February, 1980. The bank has extended the scheme of reservation though retrospectively for the application as on 1.7.1979 and thereafter. In view of the fact that the promotions were governed by the settlement with the Union, it will not be possible to extend the reservation as on 1.7.1978.

In the case of promotion from sub-staff to clerical cadre, since the element of direct recruitment in clerical cadre exceeds 66 $\frac{2}{3}$ % of the vacancies, reservation scheme is not applicable.

However, the bank on its own extended the reservation from 1.1.1980 onwards. Hence, it will not be possible to extend the benefit of Reservation from retrospective date.

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT (B) dated 31st October, 1986]

#### Comments of the Committee

(Pl. Chapter I Para 1-7)

#### Recommendation No. 14 (Para No. 3.16)

The Committee have been informed that backlog in the bank is more in the case of Scheduled Tribe category as candidates belonging to Scheduled Tribe are not available for recruitment. The Committee recommend that to meet the shortfall of Scheduled Tribe candidates, it is necessary to give wide publicity about the vacancies reserved for Scheduled Tribe in tribal majority areas. Copies of advertisements should also be sent to Welfare Associations in Tribal areas for the information of tribal candidates. Advertisements should also be broadcast over AIR in programmes specially meant for tribal people. They should also be printed in local newspapers. The Committee further recommend that BSRBs should open examination centres in all tribal areas.

#### Reply of Government

The Bank discussed the matter with BSRB Bangalore. It has also requested all other BSRBs to release the advertisement in all the local news papers and to forward copies of the advertisement to welfare associations in tribal areas.

The Finance Ministry (Banking Division) had taken up the matter with the Ministry of Information and Broadcasting which informed that as a matter of policy and because of the constraints of T.V. medium, Doordarshan does not telecast or advertise/publicise recruitment notices. (See Annexure V)

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT (B) dated 31st October, 1986]

#### Comments of the Committee

(Pl. see Chapter I Para 1.10)

**Recommendation No. 18 (Para No. 4.13)**

In Central Government services, posts have been classified in 4 Groups, namely, Group 'A', Group 'B', Group 'C' and Group 'D'. Accordingly, the Brochure on Reservations for Scheduled Castes and Scheduled Tribes in posts/services under the Public Enterprises issued by Bureau of Public Enterprises provides that posts may be treated as Group 'A', 'B', 'C' and 'D' for the purpose of implementing reservation orders. The Committee however, find that in Canara Bank there are only 3 cadres of posts viz. Officers, clerical and sub-staff which are analogous to Group 'A', 'C' and 'D' in the Government of India. There is no Group 'B' or category of posts equivalent to Group 'B' in the services of the bank as a result of which Scheduled Caste/Scheduled Tribe employees have been deprived of the benefit of reservation in recruitment/promotion to that category if it had been in existence in the bank. In the action taken reply on recommendation made by the Committee in para No. 2.58 of their 55th Report on Union Bank of India, the Ministry of Finance have stated that since a category in between clerical cadre and officers cadre is not in existence in the public sector banks, the chances of the Scheduled Caste/Scheduled Tribe candidates for promotion from clerical to the officers cadre are quick. The Committee do not agree with this view of the Government and recommend that posts in banking industry including Canara Bank should be reclassified on the lines of the classification of posts in Central Government services consistent with the job requirements so as to provide more opportunities of promotions to Scheduled Caste/Scheduled Tribe candidates.

**Reply of Government**

As already stated in reply to recommendation contained in para 2.58 of the 55th Report of the Committee on Union Bank of India, non existence of a post equivalent to Group 'B' in the Central Government actually accelerates the process of elevation of the SC/ST clerks to the higher posts. It is also submitted that in the classification of posts in banks, which are commercial organisations there is no necessity of having another tier of post in between the clerical and the officer cadre

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86 · SCT (B) dated 31st October, 1986]

**Comments of the Committee**

(Pl. see Chapter I Para 1.13)

**Recommendation No. 35 (Para No. 5.5)**

The Committee need hardly stress that roster is the only mechanism to keep a watch on the implementation of the policy of reservation. The Committee therefore recommend that rosters should be maintained properly in the prescribed form and inspected by the Liaison Officer of the Bank at regular intervals. The Committee also recommend that an officer of the Banking Division should also do random checking of the rosters.

**Reply of Government**

Canara Bank has reported that the rosters are being maintained properly in the prescribed format and the same are being inspected by the Liaison Officer of the bank at regular intervals.

As regards the recommendation that an officer of the Banking Division should also do random checking of the rosters, it may be stated that in view of the constraints on staff strength, this has not been possible.

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT (B) dated 31st October, 1986]

**Comments of the Committee**

(Please see Chapter I Para 1.16)

**Recommendation No. 37 (Para No. 5.11)**

The Committee note that Canara Bank has been sending yearly statements to Banking Division regarding filling up of vacancies reserved for Scheduled Castes and Scheduled Tribes through recruitment and promotion. The Committee desire that the Banking Division should make a thorough and analytical study of these statements and point out the short-falls and deficiency, if any, to the bank. The bank should take prompt and effective measures to remove those deficiencies.

**Reply of Government**

The statements received from the banks are already being examined in the Banking Division. However, these are only statistical returns and are used for the purpose of compilation of data.

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT(B) dated 31st October, 1986].

### Comments of the Committee

(Please see Chapter I Para 1.19)

#### Recommendation No. 51 (Para No. 6.53)

The Committee note that under guidelines of Reserve Bank of India, 25 per cent of the priority sector advances or 10 per cent of the total advances are to be given to weaker sections category which includes Scheduled Caste/Scheduled Tribe borrowers, landless labourers, small and marginal farmers, tenant farmers/share croppers, artisans, village and cottage industries and I.R.D.P. beneficiaries. The Committee regret to note that no separate norms have been prescribed regarding share of Scheduled Castes/Scheduled Tribes in the total priority sector advances. The Committee recommend that in the case of DRI Scheme and IRDP under which targets have been fixed for lending to Scheduled Castes/Scheduled Tribes, certain minimum percentage of the priority sector lending should be earmarked for Scheduled Castes/Scheduled Tribes.

#### Reply of Government

The major objective of ongoing credit policy is to extend credit to hitherto deprived or neglected categories of borrowers including SC/ST Banks have been asked from time to time to take various measures to enhance credit to borrowers belonging to these categories. Various targets in I.R.D.P., D.R.I. exclusively for SC/STs as well as for weaker sections in Priority Sector (which include apart from SC/STs other very vulnerable sections) have been fixed up. It may be mentioned here that separate targets for SC/ST to priority sector may not be appropriate in view of the fact that it is not the shortage of credit but of viable and well thought out schemes which restricts flow of credit to SC/STs. Developmental agencies at various levels needs to adopt integrated incentive approach towards inducing SC/ST borrowers to take up really viable ventures to effectively push up their Economic Status.

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT(B) dated 31st October, 1986].

### Comments of the Committee

(Please see Chapter I Para 1.22)



## CHAPTER V

### RECOMMENDATIONS/OBSERVATIONS REGARDING WHICH FINAL REPLIES OF GOVERNMENT HAVE NOT BEEN RECEIVED

#### Recommendation No. 15 (Para No. 3.22)

The Committee note that Canara Bank is conducting pre-recruitment training for Scheduled Caste/Scheduled Tribe candidates prepare them for the written tests conducted by BSRBs. The training is given for a period of one week and the trainees are paid a stipend of Rs. 50. The Committee feel that training for a period of one week in the techniques of objective type tests conducted by Recruitment Boards is not at all sufficient. This is evident from the fact that out of 30 Scheduled Caste and 53 Scheduled Tribe trainees at Bangalore, only one Scheduled Caste and 5 Scheduled Tribe trainees qualified and were finally selected for Bank service. Similarly, at Trivandrum one Scheduled Caste out of 115 trainees was selected. It is clear from this that training imparted was not sufficient. The Committee recommend that training period for Scheduled Castes/Scheduled Tribes should be increased at least to one month. Stipend of Rs. 50, which is being paid to the trainees now should also be increased to Rs. 100.

#### Reply of Government

The IBA has been asked to examine the recommendation in consultation with banks and Banking Service Recruitment Boards.

[Ministry of Finance—(Department of Economic Affairs- Banking Division) O.M. No. 5/10/86—SCT(B) dated 31st October, 1986].

#### Comments of the Committee

The Committee may be apprised of the conclusion reached at by IBA in the matter and decision taken by the Government thereon with proportionate increase in the stipend.

**Recommendation No. 16 (Para No. 3.23)**

The Committee note that in 1971 the then Deptt. of Social Welfare had issued a circular regarding training of SC/ST candidates by Pre-examination Training Centres in States. This was followed after a gap of 15 years by another Circular issued by the Banking Division to BSRBs and Nationalised banks regarding organisation of pre-recruitment training by BSRBs in consultation with the Banks in the area. The Committee feel that Banking Division had made no sincere efforts to organise pre-recruitment training for Scheduled Caste/Scheduled Tribe candidates who aspire for a career in Banking Industry. This is evident from the fact that most of the banks were nationalised in 1969 but the circular was issued by Banking Division in 1985. The Committee recommend that the Banking Division in consultation with BSRBs and nationalised Banks should initiate steps for organising pre-recruitment training programmes by all nationalised banks on a uniform pattern and make this a regular programme in future till the backlog of reserved vacancies is completely wiped off in all nationalised banks.

**Reply of Government**

The IBA has been asked to examine the recommendation in consultation with banks and Banking Service Recruitment Boards.

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT(B) dated 31st October, 1986].

**Comments of the Committee**

“The Committee may be apprised of the final position regarding implementation of the recommendation.”

**Recommendation No. 36 (Para No. 5.6)**

The Committee desire that rosters should be open for inspection by the employees of the bank and recommend that a circular to this effect should be issued for the information of the employees. A copy of the circular should also be sent to the Committee for their information.

**Reply of Government**

Canara Bank has informed that they are taking steps to implement the recommendation. Further, as recommended by the Committee,

the Bank has intimated that it shall be issuing a circular for the information of the employees and have noted to send a copy of the Committee.

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT(B) dated 31st October, 1986].

#### Comments of the Committee

“The Committee may be furnished with a copy of the circular issued to the employees as early as possible.”

#### Recommendation No. 39 (Para No. 5.13)

The Committee further recommend that the loans given at 4 per cent interest to Scheduled Caste/Scheduled Tribe applicants under DRI Scheme during the year should also be highlighted in the Annual Report of the bank.

#### Reply of Government

The recommendation is under examination of the Government in consultation with the Reserve Bank of India.

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT(B) dated 31st October, 1986].

#### Comments of the Committee

“The Committee would like to be apprised of the decision taken in the matter.”

#### Recommendation No. 41 (Para No. 6.28)

The Committee note that Canara Bank is providing credit facilities to Scheduled Castes and Scheduled Tribes under various schemes drawn up under Priority Sector, agriculture and allied activities like dairy, poultry etc., small scale business and industry etc., DRI Scheme, IRDP and the new 20 Point Programme.

Under DRI Scheme, family income of a borrower from all sources should not exceed Rs. 3000/- per annum in urban and semi-urban areas and Rs. 2000/- in rural areas. Under these eligibility conditions, families living

below the poverty line i.e. income of Rs. 3,500/- in rural areas will not be entitled to get loans under DRI Scheme. The Committee, therefore, recommend that income limits under DRI Scheme should be raised so that it corresponds to the income limit of poverty line in rural areas.

#### **Reply of Government**

The recommendation is under examination of the Government in consultation with the Reserve Bank of India.

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT(B) dated 31st October, 1986].

#### **Comments of the Committee**

“The Committee may be apprised of the decision taken in the matter.”

#### **Recommendation No. 42 (Para No. 6.29)**

The Committee appreciate that in 1984 share of DRI advances by Canara Bank to SC/STs was 44.80 per cent of total DRI advances as against the stipulation of 40 per cent minimum under the guidelines of RBI. This constituted 1.14 per cent of total advances by the bank during the last year. The Committee would however, like the Canara Bank to find out whether there are any states or regions where the percentage of DRI advances to total advances has been less than 1 per cent and DRI advances to SCs/STs have been less than 40 per cent of total DRI advances. The Committee desire that the bank should make concerted efforts to see the prescribed targets are reached in each States/regions of its operation.

#### **Reply of Government**

The recommendation is under examination of the Government in consultation with the Reserve Bank of India.

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT(B) dated 31st October, 1986.]

#### **Comments of the Committee**

“The Committee may be informed of the outcome of the examination of the recommendation.”

**Recommendation No. 43. (Para No. 6.30)**

Under the guidelines regarding DRI scheme, banks may route credit through Co-operative Societies/LAMPS organised specially for the benefit of tribal population in areas identified by Government. The Committee recommend that in order to give benefit of DRI Scheme to an increasing number of persons belonging to Scheduled Tribes, Canara Bank should route DRI advances through Co-operative Societies/LAMPS, in addition to RRBs.

**Reply of Government**

The recommendation is under examination of the Government in consultation with the Reserve Bank of India.

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT (B) dated 31st October, 1986]

**Comments of the Committee**

“The Committee may be apprised of the final decision taken in the matter.”

**Recommendation No 44 (Para No. 6.31)**

The Committee have been informed that the Task Force which was constituted by Government to review the working of DRI Schemes has submitted its Report in March, 1985 and the Report is at present under examination by Government. The Committee regret to point out that Government have already taken one year in examining the Report and desire that an early decision should be taken in the matter so that changes, if any, to be made in the DRI Scheme should be carried out expeditiously.

**Reply of Government**

The recommendation is under examination of the Government in consultation with the Reserve Bank of India,

[Ministry of Finance—(Department of Economic Affairs-Banking Division) O.M. No. 5/10/86—SCT (B) dated 31st October, 1986]

**Comments of the Committee**

“The Committee may be informed of the decision taken in the matter.”

### **Recommendation No 45 (Para No. 6.32)**

The Committee note that loans upto Rs. 5000/- each for construction of houses are granted by the bank to Scheduled Castes and Scheduled Tribes at 4 per cent rate of interest. Loans above Rs. 5000/- carry interest at 13.5 per cent per annum. The Committee consider that an amount of Rs. 5000/- is not at all sufficient for construction of houses particularly in view of the escalation in prices of building material. The Committee recommend that the amount of loan at 4 per cent should be increased at least to Rs. 7500/-.

#### **Reply of Government**

The recommendation is under examination of the Government in consultation with Reserve Bank of India.

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT (B) dated 31st October, 1986]

#### **Comments of the Committee**

“The Committee may be apprised of the final decision taken in the matter.”

### **Recommendation No. 46 (Para No 6.33)**

The Committee regret to note that under Direct Housing Finance to Scheduled Castes/Scheduled Tribes and weaker sections, the share of SC/STs is a meagre amount of Rs. 3.94 lacs in 1983, 7.81 lacs in 1984 and 6.23 lacs in 1985 upto June out of target of Rs 138 30 lacs. The Committee express their unhappiness at the unsatisfactory performance of the bank in the matter of providing housing credit to SCs/STs.

#### **Reply of Government**

The recommendation is under examination of the Government in consultation with Reserve Bank of India.

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT(B) dated 31st October, 1986.]

#### **Comments of the Committee**

“The Committee may be apprised of the decision taken in the matter.”

**Recommendation No. 47 (Para No. 6.34)**

The Committee have been informed that at present Canara Bank is not channelising housing finance through Regional Rural Banks, Village Co-operatives or SC/ST Development Corporations. The Committee recommend that with a View to increase the share of Scheduled Castes/Scheduled Tribes in housing loans Canara Bank should start extending housing loans through SC/ST Developmet Corporations.

**Reply of Government**

The recommendation is under examination of the Government in consultation with Reserve Bank of India,

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT dated 31st October, 1986].

**Comments of the Committee**

“The Committee may be informed of the outcome of the decision taken in the matter.”

**Recommendation No. 48 (Para No. 6.35)**

The Committee note that educational loans are granted under DRI Scheme at concessional rate of 4 per cent to those students who are getting any scholarship/maintenance grants from Government or educational authorities. The Committee are unable to understand the rational behind the condition that the student should not be in receipt of scholarship before getting educational loan at concessional rate. The Committee feel that in case the scholarship amount is insufficient the student should be able to obtain loan at 4 per cent interest to meet his requirement. The Committee recommend that the scheme may be amended accordingly.

The Committee note that the share of Scheduled Castes/Scheduled Tribes in educational loans as in June 1985 was 6.06 per cent as regards the number of accounts and 2.5 per cent in terms of amount. The Committee desire that Canara Bank should make efforts to increase the share of Scheduled Castes/Scheduled Tribes in educational loans and issue necessary instructions in this regard to all its branches.

### Reply of Government

The recommendation is under examination of the Government in consultation with Reserve Bank of India.

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT(B) dated 31st October, 1986.]

### Comments of the Committee

“The Committee may be informed of the final decision taken in the matter.”

### Recommendation No. 50 (Para No. 6.52)

At present data on priority sector lendings of banks are not available separately for Scheduled Castes and Scheduled Tribes. In the absence of separate data it is difficult to say whether Scheduled Tribes are getting their due share in total bank credit given to Scheduled Castes/Scheduled Tribes. The Committee therefore, recommend that separate data should be maintained by Canara Bank regarding their priority sector advances to Scheduled Castes and Scheduled Tribes. The Committee further recommend that Banking Division should issue necessary instructions to all the nationalised banks in this regard.

### Reply of Government

Regarding recommendations to maintain separate data on SC/ST has already been pointed out that it would involve alteration of existing circulars and returns etc. The Reserve Bank of India has been requested to examine this suggestion. Thereafter, issuing of Instructions to all nationalised banks in this regard would be considered.

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT (B) dated 31st October, 1986]

### Comments of the Committee

“The Committee may be apprised of the final position in this regard”.

### Recommendation No. 54 (Para No. 6.67)

The Committee have been informed that among the main reasons for rejection of loan applications are (i) falling beyond the area of opera-



tion and (ii) Project considered not feasible/not viable. The Committee desire that in such cases the bank officials should give necessary guidance to the applicants as to which branch they should apply or the changes that should be made in the project to make it feasible/viable.

#### **Reply of Government**

The recommendation is under examination of the Government in consultation with Reserve Bank of India.

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT (B) dated 31st October, 1986]

#### **Comments of the Committee**

“The Committee may be informed of the action taken in the matter”

#### **Recommendation No. 56 (Para No. 6.69)**

The Committee have been informed that Senior Executives and Controlling officers ensure that the branches comply with the directions given by Reserve Bank of India regarding margin and guarantee etc. The Committee, however, regret to point out that during tours by Study Groups of the Committee, complaints continue to be received regarding surety being insisted upon by banks for securing DRI loans by Scheduled Caste/Scheduled Tribe people. The Committee desire that bank Managers should be instructed not to insist on surety etc. for small loans upto Rs. 5000./—and follow the guidelines of the Reserve Bank of India meticulously.

#### **Reply of Government**

The recommendation is under examination of the Government in consultation with Reserve Bank of India.

[Ministry of Finance—(Department of Economic Affairs—Banking Division) O.M. No. 5/10/86—SCT (B) dated 31st October, 1986]

#### **Comments of the Committee**

“The Committee may be informed of the final decision taken by Government in the matter”

**Recommendation No. 58 (Para No. 6.81)**

The Committee regret to point out that the assistance forthcoming from Governmental agencies and Scheduled Caste/Scheduled Tribe Development Corporations for recovery of overdues is not satisfactory. The Committee desire that the bank should take up the matter with the authorities concerned at block and district levels and sort out the problems they are facing in recovery of loans. As timely recovery of loans is essential for recycling of funds, the Committee recommend that the bank personnel should have a close liaison with Scheduled Caste/Scheduled Tribe Development Corporations and various Departments of State Governments in identification of beneficiaries, selection of scheme for them and recovery of overdues. The bank should also extend all possible guidance and advice to Scheduled Caste/Scheduled Tribe beneficiaries so as to avoid failure of schemes and rather to improve upon their performance with a view to generate profits. This will make recovery of loans easier.

**Reply of Government**

Committee has recommended that close liaison should be maintained by bank personnel with SC/ST Development Corporation and various Departments of State Government in identification of beneficiaries, selection of scheme and more significantly in the recovery of overdues. It may be mentioned in this context that whole question of recovery by Public Sector Banks is under active consideration of Government in view of forthcoming legislation on recovery of overdues. It would be prudent to await enactment of the above legislation to make overall recovery position more effective including recovery of overdues from SC/ST borrowers.

**Comments of the Committee**

"The Committee may be apprised of the final position of the matter".

**K.D. SULTANPURI**

Chairman

NEW DELHI  
22nd April 1987

Committee on the Welfare of  
Scheduled Castes and Scheduled Tribe

## APPENDIX

(*vide* Para 4 of the Introduction)

Analysis of the Action Taken by Government on the recommendations contained in the Fourteenth Report of the Committee.

|   |      |       |
|---|------|-------|
| 1. Total number of Recommendations  | ...  | 58    |
| 2. Recommendations which have been accepted by Government ( <i>vide</i> recommendations at Sl. Nos. 1,2,4,5,7,8,9,11,12,13,17,19,21,22,23,24,25,26,27,28, 29,30,31,32,34,38,40,52,53,55, and 57).<br>Number     | ...  | 31    |
| Percentage of Total   | ...  | 53.55 |
| 3. Recommendations which the Committee do not desire to pursue in view of the Government's reply ( <i>vide</i> recommendations at Sl. Nos. 3,20,33, and 49)<br>Number   | ...  | 4     |
| Percentage of Total   | ...  | 6.80  |
| 4. Recommendations in respect of which replies of Government have not been accepted by the Committee and which require reiteration ( <i>vide</i> recommendations at Sl. Nos. 6,10,14,18,35,37 and 51)<br>Number | .... | 7     |
| Percentage of Total   | ...  | 12.05 |
| 5. Recommendations in respect of which replies of Government have not been received ( <i>vide</i> recommendations at Sl. Nos. 15,16,36,39,41,42,43,44,45,46 47,48,50,54,56 and 58).<br>Number                   | ...  | 16    |
| Percentage of Total   | ...  | 27.60 |

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