

**COMMITTEE ON THE WORKING OF**  
**SCHEDULED CASTES AND SCHEDULED TRIBES**

(TWELFTH LOK SABHA)

**FOURTH REPORT**

**ON**

**MINISTRY OF FINANCE**  
**DEPARTMENT OF ECONOMIC AFFAIRS**  
**(BANKING DIVISION)**

(Reservation for and Employment of Scheduled Castes and Scheduled Tribes in Canara Bank and Credit Facilities provided by the Bank to them)



*Presented to Lok Sabha on 4 December, 1998*  
*Laid in Rajya Sabha on 4 December, 1998*

**LOK SABHA SECRETARIAT**  
**NEW DELHI**

*December 1998/Agrahayana 1920(s)*

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AGENDA

Fourth Report on Ministry of Finance on Reservation for  
and Employment of Scheduled Castes and Scheduled Tribes in  
Canara Bank and credit facilities provided by the Bank to them  
(1998-99). (Twelfth Lok Sabha).

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COMPOSITION OF THE COMMITTEE ON THE WELFARE OF  
SCHEDULED CASTES AND SCHEDULED TRIBES (1998-99)

Shri Kariya Munda—*Chairman*

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1. Shri J.P. Ratnesh — *Additional Secretary*
2. Shri B.R. Kanathia — *Director*

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## INTRODUCTION

1. 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 Fourth Report on Reservation for and employment of Scheduled Castes and Scheduled Tribes in Canara Bank and credit facilities provided by the Bank to them.

2. The Committee took evidence of the representatives of the Ministry of Finance (Deptt. of Economic Affairs—Banking Division) and Canara Bank on 8 April, 1997. The Committee wish to express their thanks to the officers of the Ministry of Finance (Deptt. of Economic Affairs—Banking Division) and Canara Bank for placing before the Committee material and information the Committee desired in connection with the examination of the subject.

3. The Report was considered and adopted by the Committee on 26 August, 1998.

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

NEW DELHI;  
4 December, 1998  

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Agrahayana, 1920 (Saka)

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

**PART I**  
**CHAPTER I**

**RESERVATION ON THE BOARD OF DIRECTORS**

**A. Organisational set up of Canara Bank**

1.1 The Committee have been informed that the overall management of the Bank is with the Board of Directors, which is headed by a Chairman & Managing Director. The CMD is assisted by one Executive Director and 16 General Managers. Apart from the above there are 22 Deputy General Managers and 85 Assistant General Managers in the Top Management level.

1.2 The Bank has 8 functional wings at Head Office and a zone headed by General Managers. Further the Bank has 13 Circles, 21 Regional Offices and 23 Divisional Offices and 2226 branches in India including an overseas branch at London. The organisational structure of the Head Office has been so designed as to enable it to exercise effective control over the Circle Offices directly, Regional Offices/Divisional Offices through Circle Offices and branches through Divisional Offices/Regional Offices/Circle Offices.

**B. Board of Directors**

1.3 It is stated that the Directors in the Board of the Bank are nominated by Central Government in exercise of the power conferred by Sub-Section (3) of Section 9 of the Banking Companies (Acquisition and Transfer of Undertakings) Act 1970 and as amended in 1994 read with Sub-Clause (1) of Clause (3) of the Nationalised Banks (Management and Miscellaneous Provisions) Scheme 1970/1995 after consultation with Reserve Bank of India.

1.4 The Committee have been informed that there are provisions for appointment of one officer and one award staff member as directors on the Board of Directors and in terms of this Scheme, these appointments are to be made by the representatives union/association. It is the endeavour of the Government to appoint atleast one member belonging to SC/ST community on the Board of Directors of each bank, if not from within, atleast from outside.

1.5 When asked whether there is any member from Scheduled Castes/Scheduled Tribes on the Board, it has been stated in a written note furnished to the Committee that presently, there is no member from Scheduled Castes/Scheduled Tribes represented on the Board.

1.6 The Committee further desired to know whether the Board of Directors made periodical review of the implementation of reservation orders in favour of Scheduled Castes and Scheduled Tribes. The Committee have been informed that as per the Instruction of the Government, the Board of Directors is to make annual review of the implementation of reservation orders in favour of Scheduled Castes and Scheduled Tribes in the services of the Bank. With effect from 1995, it has been advised to make the periodical review on half-yearly frequencies.

1.7 The Committee regret to note that despite their recommendations in their earlier Reports on various Banks for appointment of an SC/ST member as Director on all nationalised Banks, there is no member belonging to Scheduled Caste/Scheduled Tribe on the Board of Directors of Canara Bank. The Committee are of the view that the Ministry has not made serious efforts in this regard. The Committee, therefore, recommend that the Government should make earnest efforts to appoint at least one person each belonging to SC and ST community as Director on the Board of Directors of Canara Bank.



## 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 and Scheduled Tribes in Canara bank is being maintained as under:—

##### (i) Posts filled by direct recruitment

Posts	Percentage of reservation SC	ST
(a) Officers	15%	7½%
(b) Clerks	State-wise reservation as prescribed by the	
(c) Sub-staff	Government depending on the population of SCs/STs in each State/Union Territory	

##### (ii) Posts filled by promotion

	Percentage of reservation SC	ST
In promotion from Sub- staff to Clerical cadre and from Clerical cadre to lowest rung	15%	7½%
In Officers cadre <i>i.e.</i> Junior Management Grade Scale I.		

2.2 In reply to a question it has been stated that reservation orders are applicable to all appointments made by direct recruitment to all cadres of the bank. The rule of reservation is also applicable in promotions from one cadre to another cadre to which the element of direct recruitment does not exceed 75% except in the case of promotions within the Officers' cadre based on selection method. As per the existing instructions of the government, the rule of reservation, however, does not apply to —

- (i) Vacancies filled by transfer or deputation;
- (ii) Vacancies filled by promotion in the Officers' cadre on selection basis;
- (iii) Temporary appointments of less than 45 days' duration.

2.3 The following Table gives the picture regarding recruitment made in the Canara Bank during the years from 1993 to 1995.

Category of posts	Total No. of vacancies reserved for Scheduled Castes		Total Carried Reserved forward during the year		Total Carried Reserved forward during the year		Total Scheduled Tribes		Cases actually/Tribes actually		No. of Scheduled Tribes		No. of vacancies carried forward		Remarks
	No. of vacancies occurred	Carried forward from the previous year	Carried forward from the previous year	from the previous year	from the previous year	from the previous year	Appointed	Appointed	Appointed	Appointed	SCs	STs			
	1	2	3	4	5	6	7	8	9	10	11	12	13		
<b>Officers</b>															
1993	4*	11	—	—	11	4	1	5	1	—	10	5			
1994	87	10	13	13	23	5	6	11	17	9	6	2			
1995	74	6	12	12	18	2	6	8	10	5	8	3			
<b>Clerical</b>															
1993	652	34	91	91	125	23	34	57	105	35	24+4	22			
1994	674	24	111	111	135	22	39	61	110	49	28+3	16+4			
1995	738	28	110	110	138	16	43	59	121	40	17	19			
<b>Sub-staff</b>															
1993	452	1	72	72	73	7	23	30	105	19	2+34	12+1			
1994	346	2	62	62	64	12	31	43	77	31	3+16	17+5			
1995	436	3	65	65	68	17	21	38	93	20	+25	18			

+ denotes the excess recruitments made in certain states which cannot be adjusted towards the backlog in other states.

\* The recruitment is by way of dropout papers for the previous year i.e. 1991-992 supplied by BSRB. The indent for 1992-93 was provided late in 1993 and recruited in 1994.

BSRB provided full indent of SC/ST i.e. 16 and 8 candidates for the year 1991-92. However only 5 SCs and 4 STs joined. This resulted in the backlog.

## B. Staff Strength and Shortfalls

The total number of employees and the number of Scheduled Castes and Scheduled Tribes among them in Group 'A', 'B' 'C' and 'D' posts in Canara Bank as on 1.6.1996 is stated to be as under:—

Category of posts	Total No. of employees in position as on 1.6.1996	Number of		Percentage of Total		Shortfalls		% of Shortfall	
		SCs	STs	SCs	STs	SCs	STs	SCs	STs
Officers	14971	1855	737	12.39	4.92	19*	73	1.02	9.90
Clerks	27864	4132	1161	14.82	4.16	16	26	1.12	2.24
Sub-staff	9154	2026	369	22.13	4.03	13	30	0.64	8.13
Sweepers	2060	640	59	31.06	2.86	—	10	—	16.95

\* The total backlog recruitment and promotion

Backlog position is here under:

	SCs	STs	SCs	STs	SCs	STs	SCs	STs
	Officer	Clerical	Sub-staff	Sweepers	Officer	Clerical	Sub-staff	Sweepers
Recruitment	9	2	16	22	13	30	—	10
Promotions	10	71	0	4	—	—	—	—
Total	19	73	16	26	13	30	—	10

2.5 It has been observed from the above statement that there is a huge shortfall of SCs and STs in all the categories of posts except in Sweepers post. The reason for shortfall is stated to be that eligible SC/ST candidates have not been made available by the BSRBs for their appointment in the Bank. It has also been stated that the bank is conducting a Special Drive for clearing the backlog against the identified vacancies in the above cadre and it is expected that the backlog will be wiped out to the maximum extent during the Drive.

2.6 During the evidence when the representative of the Bank was asked to state the efforts made to fill up these backlogs specially of the ST vacancies, he submitted:

"All out efforts will be made to clear the backlogs, Sir. But in case of ST we have some problem. We are not getting the ST candidates.

2.7 As regards the reasons for the backlog even in the sub-staff cadre, the Committee have been informed:—

"The recruitment in sub-staff cadre is being made by absorbing the daily wagers who are kept in the panel. In some States the candidates belonging to SC/ST were not available in the panel. In such States backlog have arisen. The bank has since taken steps to wipe out the backlog by placing indent with employment exchange for the recruitment of SC/ST candidates."

2.8 In reply to a question as to how many times the BSRB, Bangalore has held special recruitment drive exclusively for SCs/STs to wipe out the backlog in officers cadre and with what results, it is submitted:

BSRB, Bangalore has conducted 5 times special recruitment drive exclusively for SC/ST to wipe out the backlog in officers cadre in the bank.

The details are furnished here below:

Year	Indent				Candidates allotted by BSRB			
	Officers		Clerical		Officers		Clerical	
	SC	ST	SC	ST	SC	ST	SC	ST
1989	56	21	303	163	56	21	294	152
1990	20	10	35	14	20	10	35	14
1992	—	—	4	—	—	—	1	—
1995	—	—	8	4	—	—	8*	4*
1996	9	2	10	15	—	—	1	1

\* 3 Candidates failed to join the Bank.

Under Special Recruitment Drive for the backlog under officer cadre 1996, BSRB is yet to allot 9 SC and 2 ST candidates.

In respect of clerks, the Bank has placed indent with various BSRBs. While some BSRBs have allotted the candidates, others are yet to do so. Once the BSRBs fully meet the pending indent, the indentified backlog will be wiped out.

2.9 The Committee find that the statement showing the year-wise recruitment made by the Bank during 1993, 1994 and 1995 indicates considerable shortfall in the representation of Scheduled Castes and Scheduled Tribes in Officers, Clerical and Sub-staff categories. While in 1993, 11 posts for SCs and 5 posts for STs were reserved in officer category only 1 SC and no ST was appointed against these posts and thus 15 posts reserved for them remained unfilled. Similarly 8 posts in 1994 and 11 posts in 1995 in officer category remained unfilled. In clerical category during the year 1993, 22 posts and in 1995, 36 posts reserved for SCs/STs remained unfilled. And in sub-staff category 18 posts reserved for STs remained unfilled in 1995.

2.10 The Committee are constrained to note that the representation of SC/ST candidates against the posts reserved for them is not satisfactory. Considering the heavy shortfall in all the categories of posts in the Bank, the Committee are led to believe that the Bank authorities are not sincere in implementing the reservation orders/instructions properly and adequate attention is not given to improve the intake of SC/ST candidates in the Bank. The Committee desire that responsibility for non-implementation of reservation orders should be fixed on the officers concerned.

2.11 The Committee regret to note from figures furnished to them that the representation of Scheduled Castes and Scheduled Tribes in officers and clerks categories is very low. Out of 14971 employees in officer category, the number of Scheduled Castes employees is 1855 and that of the Scheduled Tribe employees is 737 only. The percentage of SC/ST employees in this category of posts come to 12.39% and 4.92% respectively. Similarly in clerks category out of 27864 employees the number of Scheduled Castes employees is 432 and that of Scheduled Tribe employees is 1161. Thus the percentage of SC and ST employees in this category is only 14.82 and 4.16 respectively. There is also huge shortfall of STs in sub-staff and sweepers categories. While giving reasons for such meagre representation of Scheduled Castes and Scheduled Tribes and also the efforts to clear backlog of SC/ST employees in the bank, the Committee have been informed that the shortage of Scheduled Castes/Scheduled Tribes in all the categories of posts except in sweepers post is due to non-availability of SC/ST candidates. To overcome this difficulty the bank is conducting a special drive for clearing the backlog against the identified vacancies and backlog in respect of the sub-staff category will be cleared shortly as they have asked their Zonal Officers to recruit the staff. Backlog in the clerical and officers category will be cleared by December, 1997.

2.12 The Committee have a feeling that the above measure in itself may not result in wiping out completely the backlog in filling up the posts reserved for Scheduled Castes/Scheduled Tribes unless and until frequent inter-zonal recruitment are resorted to. The Committee therefore, recommend that the Canara Bank should explore the possibility of introducing inter-zonal recruitment of SC/ST candidates in Clerical and sub-staff cadre.

**2.13 The Committee strongly recommend that the Canara Bank should clear the backlog in all the category expeditiously and they may be apprised of the latest position.**

### **C. Promotion**

**2.14 The Committee have been informed that the procedure followed for promotion in different categories of posts in Canara Bank is as under:**

**(i) *Promotion from Subordinate to Non-subordinate cadre:***

The vacancies for promotion from Subordinate cadre to Non-Subordinate cadre constitute at 15% of the recruitment in Clerical cadre during the previous recruitment year subject to a minimum of 120 vacancies per year.

Selection is on All India basis. No provision for maintaining a waiting list.

**(ii) *Promotion from Clerical to Officer Cadre in Junior Management Grade Scale-I:***

Promotion from Clerical Cadre to Officer Cadre in JM Grade Scale-I is made on the basis of requirements identified in the Manpower Plan of the Bank.

There are two channels for promotion:

(A) Interview Channel

(B) Test-cum-Interview Channel

**(iii) *Within Officers' Cadre:***

As per the present policy there is not reservation for officers belonging to SC/ST category for promotion within officers' cadre by selection method. However, certain concessions are available upto Scale III in promotion by selection method. The SC/ST officers who are senior enough in the Zone of consideration for promotion so as to be within the number of vacancies for promotion or selected provided they are not considered unfit for promotion. (As per the Government of India directives [F.6/12/86-Sct (B) dated 25.3.1987]. In respect of promotions from JMGS-I to MMGS-II & MMGS-III, Bank is following the above Government directives strictly.

**2.15 Promotion Policy of Canara Bank is as under:**

**(i) *Promotion from JMGS-I to MMGS-II:***

There are two channels of promotion under this category. One is the test Channel and other is the interview channel. Separate ranking lists are drawn under each channel taking into account the marks for performance and other traits to be given under each channel.

**(ii) Promotion for MMGS-II to MMGS-III:**

Depending upon the vacancies and the number of candidates available, the eligibility zone is decided. The officers are ranked on the basis of marks secured for performance, leave and interview. There is no written test.

**(iii) Promotion from MMGS-III to SMGS-IV:**

Minimum 5 years of satisfactory service in Scale-III is required for consideration for promotion. The ranking list is drawn on the basis of marks for performance, qualification and potential. There is no concession available for SC/ST officers.

**(iv) Promotion from SMGS-IV to SMGS-V:**

3 years of satisfactory service in SMGS-IV is required. The ranking list is drawn by the DPC on the basis of marks for knowledge, performance and potential. There is no concession available for SC/ST officers.

**(v) Promotion from SMGS-V to TEGS-VI:**

2 years of satisfactory service in SMGS-V is required. The ranking list is drawn by the DPC on the basis of marks for knowledge, performance and potential. There is no concession available for SC/ST officers.

**(vi) Promotion from TEGS-VI to TEGS-VII:**

3 years of satisfactory service in TEGS-VI is required. The ranking list is drawn by the DPC on the basis of marks for knowledge, performance and potential. There is no concession available for SC/ST officers.

In case of promotion based on seniority, the rule of reservation is applicable.

2.16 The following statement has been furnished to the Committee showing the total number of award staff employees promoted during the last three years in various categories and also the number of SCST employees among them:

Category/ Designation of posts	Total No. of employees promoted	No. of posts filled		Percentage		No. of backlog		Remarks
		SC	ST	SC	ST	SC	ST	
1	2	3	4	5	6	7	8	9
Sub-staff to Clerical Cadre 1994	121	30	08	24.8	6.6	—	6*	*Non- availability of candidates under 20 years category
1995	118	20	11	16.9	9.3	—	4	
1996	119	18	11	15.1	9.2	—	4	
Clerical to Officer Cadre JMG, Scale-I 1993	739	112	49	15.2	6.6	02	71	In respect of SC, the backlog is on account of disciplinary action and court cases
1994	744	110	54	14.8	7.3	04	69	
1995	811	128	68	15.8	8.4	10	71	

\*NOTE: After having effected promotions under a separate promotion process, 57 employees have since been promoted under ST category and promotions in respect of 7 ST candidates has been withheld on account of pending disciplinary action and court cases.

2.17 From the above statement it is observed that there is backlog of 10SCs and 71STs in promotion from Clerical to Officer Cadre JMG Scale-I in 1995 and in promotions from Sub-staff to Clerical Cadre backlog is of 4STs in 1996. The reasons for backlog in Officers cadre stated to be due to disciplinary action and court cases whereas in case of clerical cadre, the reason stated to be non-availability of ST candidates.

2.18 When the Committee enquired about the efforts made by the bank to make available ST candidates in the feeder cadre of sub-staff, it was stated:

“At present sufficient number of candidates who are satisfying the eligibility norms are available under ST category. the backlog of 4 under ST in promotion from sub-staff to clerical cadre is on account



of non-availability of ST candidates under 20 years or more channels”.

### *Posting on Promotions*

2.19 In regard to the postings on promotion it has been stated that as a matter of policy, the employees on promotion are not retained at the same place. In the case of officers they are liable for transfer any where in India, depending upon the administrative need and exigencies. In respect of promotion from sub-staff to clerical cadre the posting on promotions are made within the state only.

2.20 All the employees in the Bank except those belonging to the subordinate cadre are given periodical change of placement after completion of 3 to 5 years at a place in tune with the guidelines issued by the Government in this regard.

2.21 On being questioned whether SC and ST employees treated at par with the other employees, it is stated that:

“As per the practice the bank is required to transfer all employees on promotion to provide change in placement. While transferring due care is taken to avoid hardship to the employees belonging to SC/ST category and as much as possible they are given a placement where good infrastructural facilities are available.

2.22 When asked to state the total number of employees posted in branches of Canara Bank in foreign countries and the number of SC/ST among them, the Committee have been informed that the total number of officers deputed abroad are 34 and among them 2 officers belong to SC/ST.

2.23 The Committee note that 6 posts in the year 1994, 4 posts in 1995 and 4 posts in 1996 reserved for Scheduled Tribes, to be filled through promotions from sub-staff to clerical cadre could not be filled as the requisite number of employees belonging to this community were not available in the feeder cadre. Similarly, 71 posts in 1993, 69 posts in 1994 and 71 posts in 1995 reserved for SC employees could not be filled through promotions from clerical to officer cadre-JMG, Scale-I.

2.24 The Committee are of the view that unless the liberal and sympathetic attitude is adopted towards Scheduled Caste/Tribe employees, the situation is not likely to improve. The Committee hardly need to point out that mere provision of reservation in promotions in favour of Scheduled Castes and Scheduled Tribes will have no meaning unless all the vacancies reserved for them are actually filled by them if necessary, by giving them special concessions/relaxations in experience etc.

2.25 In view of heavy shortfalls in the representation of Scheduled Castes and Scheduled Tribes in promotional posts. The Committee recommend that SCST employees should be given promotion by giving them concession/relaxation in the criteria determined for promotion so that SCST shortfall could be wiped out at the earliest.

2.26 The Committee also recommend that to overcome the problem of non-availability of eligible ST candidates, in the feeder cadre the promotional posts should temporarily be diverted to direct recruitment of SCST candidates.

2.27 The Committee are surprised to note that out of 34 employees posted abroad by the Bank, only 2 belonged to Scheduled Castes/Tribes. The Committee recommend that the claims of Scheduled Castes and Scheduled Tribes should be considered favourably at the time of making postings in foreign countries to give them a fair share in such postings and also to enable them to familiarise with the work culture of other countries. The Committee feel that a stay in a foreign country will be a useful experience for the Scheduled Caste/Scheduled Tribe employees to enhance their efficiency.

## CHAPTER III

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

#### A. Pre-recruitment & Pre-promotional Training

3.1 It has been stated that recruitment in Officer and Clerical posts of the Bank is conducted by BSRBs. Whenever the BSRBs seek assistance for imparting pre-recruitment training to the SC/ST candidates in Officers and Clerical posts, the Bank extend necessary assistance to them by conducting pre-recruitment training. Such pre-recruitment training is generally imparted for a minimum duration of six days.

3.2 The number of persons trained during the last three years is as under:—

#### Pre-Recruitment Training for Recruitment to:

	SC	ST	Total
1993	1532	169	1701
1994	1178	439	1617
1995	854	100	954

3.3 The Committee have been informed that in pre-recruitment training, the candidates are being trained as per the syllabus of BSRB. For the selection of clerical post, BSRB conducts written test which consists of Objective Test and Descriptive Test. The Objective Test consists of:

1. Reasoning ability
2. Numerical ability
3. Clerical aptitude
4. English language

The descriptive test is of short essay type.

3.4 It is further stated that the training is designed taking into account all aspects of the BSRB test and accordingly the candidates are being trained to equip themselves for appearing for Written Test. Study materials & coffee/tea are provided at the training venues.

3.5 The Committee desired to know the nature of pre-recruitment training for SC/ST candidates who aspire to appear in officers and clerical cadres. In a written reply it has been stated that 6 days pre-recruitment training programme is sufficient to enable the candidates to equip themselves to appear for the written test as well as interview.

3.6 As regards the pre-promotional training it has been stated in a post-evidence reply that the extensive pre-promotion training is being imparted to SC/ST employees so as to bring them on par with the general candidates in departmental promotions/interviews from sub-staff to

clerical, from clerical to Officers and from 1997 for the Promotion of JMG scale I to MMG scale II also.

3.7 It has been further stated that during the last three years, Bank has conducted Pre-promotion training for SCST 7 times.

3.8 The year-wise figure is furnished hereunder:

Year	Sub-Staff to Clerical		Clerical to Officers	
	SC	ST	SC	ST
1994-95	370	36	1416	305
1995-96	279	32	1414	198
1996-97	285	92	1222	820

3.9 The Committee have been informed that a good number of employees have been benefitted out of pre-promotion training and have been promoted to higher cadre/grade.

#### B. In-service training

3.10 The number of SCST employees trained during the last three years is as under:—

Year	Total number of persons trained	General	SCs/STs	Percentage of SCST
1993-94	20770	15457	5315	26%
1994-95	16368	11580	4788	29%
1995-96	16899	12383	4516	27%

3.11 It is observed from the above statement that during 1993-94, 1994-95 and 1995-96 the number of SCST employees trained is 5315, 4788 and 4516 respectively. There has been a decreasing trend in the total number of persons trained during the last three years. When asked whether the number of SCST employees imparted in-service training is in consonance with their requirements, it is stated that training needs of employees are identified by the Bank at the grass root level by heads of the Branches/Offices. This is an annual exercise and takes into account the training requirement of all the employees. Since the whole exercise is based on actual training needs and since the employees are posted for training on the basis of this assessment, the training provided is largely in consonance with their requirements.

3.12 The Committee desired to know the nature and period of the in-service training given to all employees including SC/ST employees of the Bank. In a post evidence reply the Committee were informed that training programme cover all the vital functional areas like credit

(agricultural, industrial and SSI), foreign exchange, computer operations, general banking practices etc. The Bank has training courses in behavioural areas.

3.13 The methods of training adopted are classroom lectures, group discussions, stimulated role plays and games aided by audio-visual films and other teaching aids. The Bank invites expert guest faculty to cover specialised technical topics. Normal duration of our programmes is generally 6 days each. However, some programmes like Induction Programmes, Pre-promotion training programmes are spread over two weeks.

3.14 The Committee note that the Bank provides pre-recruitment training to prepare the candidates to acquaint themselves with the written examination. In view of the Committee this is not a Special Recruitment Training for SC and ST people exclusively. This is a training given to everybody. The Committee would like the Bank to make sincere and serious efforts to make provision for imparting pre-recruitment training exclusively for SC and ST candidates on regular basis to help the candidates to come up to the required standard.

3.15 The Committee also note that extensive pre-promotion training is being imparted to SC/ST employees so as to bring them at par with the general candidates. The Committee have no doubt that the pre-promotion training will improve the promotional prospects of SC/ST candidates to a great extent and benefit them immensely.

3.16 The Committee also recommend that in view of the directives of the Reserve Bank of India, the SCs and STs should be imparted pre-promotion training to make them fit for promotion. The result of such training should be reflected in the number of persons promoted.

#### C. False caste certificate

3.17 It has been stated that the Bank has come across only one case where a person obtained employment on production of false caste certificate during the last five years.

3.18 However in respect of cases reported earlier than 5 years, the Bank has initiated disciplinary action against 17 Officers and 61 workmen who have obtained employment on production of false caste certificate in the Bank as at present. Out of 78 cases, 53 cases are pending before the Court. In about 37 cases (few cases including the ones before the court) matter is also referred to concerned District Commissioner for cancellation of caste certificate. The matter is actively followed up. In a few of the cases, SC/ST employees have filed writs against the District Authorities against the orders for cancellation of the Caste Certificate submitted by them at the time of their joining the services of the Bank and Bank has also been made a party in those cases.

3.19 In reply to a question, it has been stated in a note of the Ministry that as soon as an instance of production of false caste certificate and obtaining employment is reported on the part of any of the employees/officers, the Bank is referring their certificates to the competent authority for verification. If it is established that the caste has been wrongly declared the matter is referred to the concerned Deputy Commissioner along with the reports received after verification for cancellation of caste certificate for enabling the bank to proceed with the departmental enquiries.

3.20 As regards the corrective measures to avoid recurrence of such cases, it has been stated that efforts are made properly to scrutinise verification of caste certificates at the time of entry into the Bank.

3.21 The Committee observe that the initiation of stringent action against those who secured employment in the Canara Bank by production of false caste certificate has been delayed in 37 cases out of a total of 78 cases owing to the non-receipt of cancellation of caste certificate. The Committee desire that the Canara Bank authorities should pursue the matter vigorously with the District Authorities so that criminal case could be lodged by the Canara Bank against the persons found guilty for furnishing false caste certificates. They also recommend that penal action should be taken against the culprits so that genuine SCs/STs are not deprived of their constitutional rights.

• D. Allotment of accommodation

3.22 The Committee have been informed that the Bank has been providing priority in allotting the quarters owned by the Bank to the officers belonging to SC/ST category. However, the Bank has noted to give adequate representation to SC/ST Officers while allotting the Bank owned quarters. It is further stated that in respect of clerical and Sub-staff cadres, Bank's quarters are not provided. However they are paid House Rent Allowance.

3.23 When the Committee desired to know the reasons for not allotting quarters to clerical and sub-staff cadre, it was stated that in Canara Bank the employees in clerical and subordinate cadre are governed by service conditions as per bipartite settlements prevailing in the Banking Industry. However, in the Project areas wherever accommodation is available. Award staff of the Bank are also provided with residential accommodations.

3.24 When asked whether in SC/ST clerk could discharge his duties properly in the absence of housing accommodation especially when he is transferred from one place to another, the Ministry in a written note has stated as under:—

“No accommodation is provided to any award staff. HRA is paid depending upon the population and category of the place as described under Bipartite Settlement which is considered to be, adequate to compensate the rent prevailing in the area”.

3.25 The Committee note that according to the present policy of the Canara Bank, bank quarters are not provided to clerical and sub-staff cadres. However they are paid House Rent Allowance. Keeping in view the social status of SCs/STs it is very difficult for a SC/ST employees to discharge their duties properly in the absence of housing accommodation especially when they are transferred from one place to another, as they do not get the house on rent easily the Committee recommend that instead of paying the House Rent Allowance, the Bank should hire suitable accommodation for the SC/ST employees in all categories and allot the same quarters to them on usual terms and conditions.

**CHAPTER IV**  
**ORGANISATIONAL MATTERS**

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

4.1 A Cell named Scheduled Caste and Scheduled Tribes Cell exists in the Banking Division of the Ministry of Finance, consists of one Section Officer, three Assistants and two Lower Division Clerks. The Cell is working under the charge of the Joint Secretary who is assisted by a Deputy Secretary and an Under Secretary.

4.2 It is responsible for watching the implementation of Government Orders regarding reservation for and employment of Scheduled Castes/Scheduled Tribes in Public Sector Banks/Financial Institutions including Canara Bank. Besides, it also deals with the implementation of reservation in services in the Public Sector Banks and Financial Institutions for OBCs, physically handicapped persons and ex-servicemen.

**B. Liaison Officer and SC/ST cell in Canara Bank**

4.3 A separate cell for SCs/STs has been set-up at Head Office/Zonal/Divisional and Regional Offices under control of the Chief Liaison Officer/Liaison Officer so as to ensure due compliance of the instructions of the appointing authorities and orders and instructions pertaining to reservation in favour of SCs/STs and other concessions admissible to them and look after the interest of Scheduled Castes and Scheduled Tribes.

4.4 The SCST cell in the Head Office, which was set-up in 1978, consists of one officer (Scale-IV/III) assisted by one Officer in Scale-I and one Clerk and it remains under the direct control of the Liaison Officer who is the rank of Assistant General Manager.

4.5 The Cells set-up at the Circle Offices/Regional Offices generally consist of one Officer and one clerk and it remains under the control of Circle/Regional Liaison Officer who is generally in the rank of Divisional Manager or Assistant General Manager.

4.6 The Chief Liaison Officer/Liaison Officers may meet informally the SCST employees including their representatives and hear their grievances in respect of matters arising out of the policy regarding reservation.

4.7 The Committee wanted to know the frequency of the meetings held by the Chief Liaison Officer/Liaison Officer with the SCST employees and the number of Liaison Officers belonging to SCST community at zonal, Regional offices. In reply, it is stated that the monthly meeting is held with the representative of the SCST Association at HO and Circle Offices.



However, the employees are free to approach the Chief Liaison Officer or the Liaison Officer at the Circle Level in case they have any grievances/complaints at any time. Presently the Bank has one executive in SCST cadre in Divisional Office, Guwahati working as Liaison Officer.

4.8 As regards the details of various Branches and divisional offices of the Canara Bank inspected by Liaison Officer during 1995 and 1996 and follow up action taken by the Ministry to remove the lacuna observed by the Liaison Officer in the implementation of reservation policy during their inspection, the Committee have been informed that the visits to Circle Office/Divisional Offices conducted by the Chief Liaison Officer for verification of Rosters during 1995 and 1996 are as follows:

Circle	Date Inspected
Mangalore	18.03.1995
Mumbai	25.05.1995
Delhi	14.06.1995
Madras	12.08.1995
Calcutta	09.11.1995
Delhi	29.10.1996
Hyderabad	25.03.1997

4.9 The deficiencies observed by the Liaison Officer are rectified then and there by the Bank. In case of need the Head Office of the Bank provides guidance/clarification on the matters to subordinate offices for compliance of the reservation norms.

4.10 The Committee note that the Chief Liaison Officer for SCs/STs at Head Office and Liaison Officers for SCs/STs at its Circle, Divisional and Regional offices to look after the interest of SCs and STs have been appointed. The Committee also note that the visits to Circle Offices/Divisional Offices are conducted by the Chief Liaison Officer to keep a watch over the implementation of Reservation orders in favour of SCs/STs. The Committee need hardly to stress that the Liaison Officer has to ensure due compliance by the subordinate appointing authorities of the orders and instructions pertaining to reservation in favour of SCs and STs and other benefits admissible to them. The Committee suggest that the inspections by the Liaison Officers should be done more frequently so that inadequacies detected in the functioning of the cell are corrected timely.

4.11 The Committee also recommend that Liaison Officer should be appointed from amongst the Scheduled Caste/Tribe Officers working in the Bank and the Committee may be apprised of the progress made.

### C. Rosters

4.12 As regards maintenance of Rosters, it has been stated that the Bank is maintaining separate rosters for recruitment of Officers, Clerks, Sub-Staff, Part time Employees on fractional wages. In the Bank, the rosters for Officers cadres recruitment are maintained at Head Office.

Rosters for recruitment in clerical, sub-staff and Part Time Employees are maintained at Circle Offices State-wise.

#### (i) Rosters for recruitment in Officers Cadres

Head Office is maintaining 200-Point roster for direct recruitment of Officers on All India Basis with effect from 08.09.1993. Prior to that 40-Point Roster was maintained.

#### (ii) Rosters for recruitment of Clerical, Sub-staff Cadres

4.13 Separate 100-Point revised Rosters are maintained for recruitment in clerical sub-staff and Part Time Employees for each State/Union Territory by the respective Circle Offices. However, for the Union Territory of Delhi 200-Point revised Rosters are maintained.

4.14 It is also stated that for promotion from Sub Staff to clerical cadre and Clerical to Officers cadre in JMG Scale-I, 40-point roster is maintained at Head Office on All India basis.

4.15 The Committee have also been informed that the Roster maintained at different levels are periodically inspected by respective Liaison Officers. The Chief Officers of the Bank conduct annual inspection of rosters maintained at Head Office and other subordinate Offices. The representatives of the National Commission for SCs/STs as well as officials from Banking Division, Ministry of Finance, Government of India also inspect the Rosters maintained at different levels from time to time.

4.16 In regard to inspection of rosters by respective Liaison Officers during the last three years, the Committee have been informed as under:—

“Rosters are being inspected periodically by the respective liaison officers in the Circle Offices of the Bank. The periodicity of inspection is every month after entering of the rosters regarding recruitment made during that particular month”.

4.17 It has further been stated that the discrepancies generally observed were:

1. The word “SC”, “ST”, “OBC”, etc., were not written in separate inks as prescribed.
2. Gaps were not maintained against the unfilled reserved vacancies in direct recruitment.

4.18 The Committee are of the view that rosters are the only mechanism to watch the proper placement of Scheduled Castes and Scheduled Tribes in services as per the points reserved for them in the rosters and that these would cease to have any significance if they are not maintained properly.

The Committee would, therefore, like to emphasise that the rosters should be maintained by the authorities concerned in accordance with the existing orders on the subject and checked regularly by the competent authorities. Discrepancies noticed during the inspection of rosters should be rectified immediately and also brought to the notice of the concerned Head of the Department.

#### D. Grievances of SCST Employees

4.19 The Committee have been informed that the redressal of grievances of the SCST employees is looked into by the SCST cells of Head Office, Circle Offices, Divisional Offices and Regional Offices under the control of the Liaison Officers for SCST etc. In such Cells SCST Officers have been posted to monitor the effective functioning of the cell. The Liaison Officers meet the SCST employees from time to time, hear their grievances and take necessary redressal measures wherever warranted.

4.20 In reply to a question, it has been stated in a note to the Committee that, the total number of grievances/complaints and representations received from SCST employees for the last 3 years are 185. The details are as follows:

Sources of complaints	1994	1995	1996
1. VIP	40	49	01
2. Assn./Union	10	36	04
3. Individuals	08	13	02
4. Others	20	02	—

4.21 The Committee also desired to know the nature of complaints and usual time taken for their disposal. The Committee have been informed that the nature of complaints are harrasment, transfer and other miscellaneous matters. The Bank has taken steps to redress all complaints within a month.

4.22 In reply to a question, it has been stated that the Bank is maintaining Complaint Register giving serial number for every complaint received. The final action taken is recorded in the register. The Chief Liaison Officer Manager is the competent authority to check the register and to ensure that complaints are disposed of within the stipulated time.

4.23 The Committee note that the Bank has been maintaining the complaint register and all complaints received from the Scheduled Caste/Scheduled Tribes employees are registered therein. The Committee recommend that the register should be checked at regular intervals by a Senior Competent Officer/Chief Liaison Officer to ensure that complaints received from the Scheduled Caste/Scheduled Tribes are disposed of promptly and judiciously.

4.24 The Committee also note that grievances of SCST employees are looked into at various levels and necessary redressal measures are taken wherever warranted. It has been stated that during the last three years 78 in 1994, 100 in 1995 and 7 in 1996 complaints were received from Scheduled Caste/Scheduled Tribe employees. The complaints are mostly pertaining to transfer and harrassment. The Committee recommend that the bank should take prompt corrective measures so that the complaints of SCST candidates are reduced to the minimum especially in respect of transfers and harrassment cases.

**PART II**  
**CHAPTER V**  
**CREDIT FACILITIES**

**A. Credit Policy**

5.1 The Government has taken a number of steps to uplift the weaker sections of society and to reduce inequalities in income, status and opportunities for such section of society which include SCs/STs. Towards this aim, several poverty alleviation programmes have been introduced. The main thrust of the various poverty alleviation programmes is to provide credit linked self-employment schemes to weaker sections of the society including SCs/STs and to provide them opportunities to improve their economic condition.

5.2 The first such programme with a specific provision for SCs/STs was introduced in 1972 when DRI scheme was launched. On going anti-poverty and employment programmes like IRDP, SUME and PMRY with specific sub-targets for SCs/STs have been strengthened to ensure generation of more employment, creation of productive assets, imparting of technical entrepreneurial skills and raising the income level of the very poor. The present target for weaker sections (which include SCs/STs) in the priority sector advances (10% of total bank credit or 25% of the priority sector advances of banks) was stipulated on the basis of recommendations of a working group which was constituted by RBI in 1982.

5.3 The objective of providing separate sub-targets for assistance to SCs/STs in various poverty alleviation programmes is to ensure that the Banks give adequate importance to the needs of these categories in the matter of financial assistance. For this purpose, the Government has formulated several subsidy-linked programmes also. The Banks have been making efforts to enlarge the credit dispensation to the weaker sections (which include SCs/STs) with the assistance of Government machinery, SCST Development Corporations, etc. However, certain factors such as inappropriate activity selection, inadequate availability of proper infrastructure, lack of marketing facilities, mis-utilisation of credit, etc., had an impact on the effectiveness of the programme. Several steps have already been taken for improving the efficacy of programmes based on concurrent evaluation of IRDP and programme specific special studies.

**B. Organisation set up to monitor the flow of credit to Scheduled Castes and Scheduled Tribes**

**(i) Ministry of Finance**

5.4 The Committee have been informed that a separate cell for monitoring the flow of credit to persons belonging to Scheduled

Caste/Scheduled Tribe categories is in existence in the Banking Division (Deptt. of Economic Affairs). This Cell is now a part of Development Section in the Banking Division.

5.5 It has been stated that the Banking Division holds half-yearly meetings with the Senior Executives of public sector banks, where the performance of public sector banks in the matter of extending credit assistance to priority sector, weaker sections, SCST beneficiaries, etc., is reviewed. The credit cell in the Banking Division prepares necessary information with regard to performance of public sector banks, on the basis of feed back received from them, regarding credit facilities provided to SCsSTs and same is reviewed and discussed in the above meeting alongwith other matters referred to above.

“The Committee have been informed that the last such meeting by the Banking Division with the public sector banks including Canara Bank was held 19.5.97 for reviewing, among other issues, the flow of credit to priority which, *inter alia*, includes credit flow to weaker sections including to SCST beneficiaries.”

5.6 In response to a query by the Committee that the Scheduled Tribe people living in the remote areas do not get their due share of credit it is submitted as under:—

“Bank credit is only one of the inputs for upliftment of weaker sections including SCsSTs. The flow of bank credit to weaker sections including SCsSTs within the priority sector has been showing a steady increase in the last three years. However, availability of bank credit alone in the absence of adequate infrastructure, marketing and extension facilities will not yield results to the desired extent.”

(ii) Canara Bank

5.7 It has been stated that to facilitate smooth sanctioning and delivery of credit, the Bank is operating under a five-tier structural system as under:

Head Office  
Zonal Offices  
Circle Offices  
Regional/Divisional Offices  
Branches in India

5.8 The lending programmes of the Bank are effectively implemented by the Branches at grass root level. The branches are headed by the Managers/Senior Managers/Chief Managers. Under the Service Area Approach Programme, the Branches involve themselves in the preparation of village level credit plan for the villages allotted to the respective

branches and these plans form the basis for lending activities in that region.

5.9 In respect of review by the Cell of the advances granted to SC/ST beneficiaries the Committee have been informed that the progress made in financing to SCs/STs is regularly monitored. The advances granted to SCs/STs is monitored through the monthly flash report. Apart from the above, based on the basic statistical return quarterly information on the progress made in lending to SCs/STs is placed before the Managing Director/Board of Directors. Also, based on the special return on advances to agriculture, other priority sectors and weaker sections, the disbursement made to SCs/STs are reviewed on a yearly basis.

5.10 Wherever shortcomings are noticed the concerned offices/branches are advised to accelerate the lending to SCs/STs. The total number of beneficiaries, total loan amount, per capita loan, region-wise growth are the areas where particular attention is drawn to improve the performance.

5.11 When the Committee desired to know the impact of the Cell on the smooth flow of advances to SCs/STs it is stated that the Priority Credit Section at HO of the Bank has been monitoring the flow of credit to SCs/STs at regular intervals and the guidelines issued regarding credit assistance to SCs/STs by Govt. of India/RBI are being reiterated so that more and more SCs/STs are benefitted under the various schemes and the following statistics reveal the same.

Disbursement made to SCs/STs:

(A/cs. in actual Amt. in crores)

June '94		June '95		June '96	
Accounts	Amount	Accounts	Amount	Accounts	Amount
114672	67.52	118102	87.95	135453	117.88

There has been improvement in disbursement over the years.

(iii) *Monitoring of flow of credit to SCs/STs by RBI*

5.12 It has been stated that though there is no special cell in RBI, a separate section has been formed in RBI, RPCD, to monitor/review the progress made by Banks in the implementation of various poverty alleviation programmes of the Govt. of India, which includes flow of credit to SCs/STs also.

5.13 When asked as to how many times did the officials of the RBI inspect the Canara Bank during the last three years, it is informed that the separate section in RBI which is monitoring implementation of Poverty Alleviation Programmes and flow of credit to SCs/STs does not carry out inspection of any Bank. This is, however, monitored through Special studies conducted from time to time.

5.14 The Committee take note of the reply by the Ministry of Finance, Deptt. of Economic Affairs (Banking Division) that bank credit is only one of the inputs for upliftment of weaker sections including SCs/STs. However availability of bank credit alone in the absence of adequate infrastructure marketing and extension facilities will not yield results to the desired extent. The Committee would, therefore, urge the Government to set up a body consisting of representatives of the Ministry of Finance, Reserve Bank of India and State Government concerned to identify the schemes which could be taken up in a particular area depending upon the resources and skills of the people inhabiting that area to lay down the financial targets for providing credit facilities and for proper coordination among the Centre, State Banking Institutions helping in the operation of lending schemes for the SCs and STs.

5.15 The Committee would urge that consicious efforts should be made by the Bank staff to periodically contact illiterate borrowers and explain the salient features of the existing schemes available for the SC/ST category. The Committee consider the Bank branches also can play a vital role by educating the prospective beneficiaries about various aspects of bank finance and assessing potential in their area of operation and ensuring the end-use funds by close post-credit supervision and monitoring. This will help both the beneficiaries in increasing the production and enhancement in their income and the banks in the recovery of finance provided by them. The Committee recommend that the Canara Bank should take prompt and effective measures to remove the deficiencies.

5.16 The Committee are also concerned to find that the officials of the RBI do not carry out inspection of any Bank and have thus failed to monitor properly the progress of the expansion of credit facilities to SCs/STs are envisaged. The Committee, therefore, recommend the RBI to issue suitable instruction to the section meant for monitoring/review to inspect maximum number of branches of all the Banks including Canara Bank to ensure compliance of RBI guidelines on flow of credit and other facilities to SCs/STs.

### C. Priority Sector Advances

5.17 The Committee have been informed that SC/ST group forms part of weaker sections. 10% of net credit is earmarked for Weaker Section advances. However, there is no specific norm prescribed for financing SC/ST.



5.18 The details of total priority sector advances and the share of SC/ST under priority sector advances are as under:

(A/cs. in actuals)  
(Rs. in lakhs)

Year	Total priority credit (Bank as a whole)		Out of which to SC/ST		% Share	
	No. of Borrowal Accounts	Amt.	No. of Borrowal Accounts	Amt.	No. of Borrowal Accounts	Amt.
Dec. 92	2301556	298423	478846	18181	20.81	6.09
Dec. 93	2146893	308620	474236	20415	22.08	6.61
Dec. 94	1937544	360449	440096	23342	22.71	6.48

5.19 Under the above norms Canara Bank's assistance to weaker sections as on June 1996 is 10.38% of Net Credit against the stipulated norm of 10% and out of the Total Priority Credit as on September, 1996 5.5% of the advances have gone to SCs/STs.

5.20 It may be seen from the above data that the percentage of advances to SCs/STs in priority sector is too low. The Committee note that amount disbursed under total priority sector advances to SCs/STs has increased from 1993 to 1994 but it has decreased during 1996. The reasons for this decrease are stated to be due to the Agriculture & Rural Debt Relief Scheme which was announced by the Government during the year 1990 to provide debt relief to borrowers. As a result of this debt relief measures many small loan accounts were closed.

5.21 The Committee note that the Canara Bank has not achieved the target of 10% of the total Bank credit to be given to weaker sections under priority sector. Secondly, no separate norms have been prescribed by Government/Reserve Bank of India regarding share of Scheduled Castes/Scheduled Tribes in the total priority advances. The Committee recommend that certain minimum percentage of the priority sector lending should be earmarked for Scheduled Castes/Scheduled Tribes. As at the end of June, 1996 the bank has extended credit to the extent of 10.38% to weaker sections under priority sector advances. The share of Scheduled Castes/Scheduled Tribes at the end of September, 1996 in this credit is only 5.5% which is very disappointing.

5.22 The Committee, therefore, recommend that the Bank should take immediate necessary measures to enhance its lendings to persons belonging to Scheduled Castes/Scheduled Tribes so that they get a substantial portion of the credit earmarked for weaker sections under priority sector.

#### D. DRI Scheme

5.23 The Committee have been informed that DRI scheme was introduced in 1972 and is being implemented by Scheduled Commercial Banks.

5.24 Under the scheme bank finance is provided at a concessional rate of interest of 4 per cent p.a. to the weaker sections of the community for engaging in productive and gainful activities so that they could improve their economic conditions.

5.25 The income ceiling for eligibility is annual income of Rs. 7200/- per family in urban or semi-urban areas and Rs. 6,400/- per family in rural areas.

- (i) The applicant should not be a defaulter to the Banks/to any other Bank.
- (ii) The beneficiary should come from the service area village.
- (iii) Should undertake an economically viable activity to service the debt.
- (iv) He should have title to the property to be eligible for housing loan.
- (v) He should be an owner cultivator, tenant, share cropper to be eligible for agriculture loan.

5.26 Similarly, members of SCs/STs satisfying the income criteria of the scheme can also avail of housing loan upto Rs. 5,000/- per beneficiary over and above the loan of Rs. 6500/- available under the scheme.

5.27 The maximum assistance per beneficiary has been fixed at Rs. 6,500/- for productive purposes.

5.28 The banks are required to ensure that atleast 40 per cent of their DRI advances flow to SCs/STs.

5.29 The Committee enquired whether uniform norms have been prescribed for the people in plains and hilly areas for sanctioning loans. The Committee have been informed in a note that in respect of people in hilly areas norms are not strictly adhered to, to help the needy borrowers from far off unbanked areas. Relaxations are permitted, in case no other bank branch is available to take care of their credit requirements.

5.30 When the Committee enquired as to whether any assistance/guidance is rendered by the bank to SC/ST beneficiaries in formulating viable schemes/projects to get loans under DRI scheme, the Committee have been informed that the SC/ST beneficiaries are helped by the Bank officials in filling up the application forms. Also, the Extension officers at the branch level help the beneficiaries in selection of viable schemes/projects looking to the potential in the area.

5.31 The amount disbursed under DRI Scheme and the total number and share of SC/ST beneficiaries is as under:—

(A/cs. in actuals)  
(Rs. in lakhs)

Year	Disbursement under DRI scheme					
	Total for Bank as a whole		Out of which SC/ST		Share of SC/ST (%)	
	No. of Borrowal Accounts	Amt.	No. of Borrowal Accounts	Amt.	No. of Borrowal Accounts	Amt.
Mar. 94	146351	2194	109954	985	75.13	44.89
Mar. 95	38613	1947	15856	1146	41.06	58.86
Mar. 96	24558	815	9707	252	39.53	30.92

5.32 It has been observed that there is a decrease in the percentages of loans to SCs/STs under DRI from 75.13% in 1994 to 41.06% in 1995 to 39.53% in 1996 respectively. The reasons for the decline of amount disbursed under DRI Scheme are stated to be as under:—

“During the year 1993-94, disbursements were made through State Corporations for the welfare of SCs/STs in Uttar Pradesh, Andhra Pradesh and Delhi to the tune of Rs. 8.31 crores which has inturn been disbursed to the eligible beneficiaries. Hence, there is a wide variation in the disbursement level during 1993-94, compared to 1994-95 and 1995-96. However, in the years 1995 and 1996, there were no sanctions to Corporations which otherwise would have covered large number of beneficiaries. Moreover, in view of the special recovery drive undertaken by the bank for small loans, substantial number of small loan accounts have been closed in 1995 and 1996.”

5.33 Under the guidelines regarding DRI Scheme, credit may be routed through the State Corporations for the Welfare of Scheduled Castes and Scheduled Tribes. The Committee regret to note that the Canara Bank has not extended any finance through State Corporations under DRI Scheme during the year 1994-95 and 1995-96. Hence, there is a wide variation in the disbursement level of loans under DRI Scheme during 1993-94 as compared to 1994-95 and 1995-96. The Committee, therefore, recommend that in order to give benefits of DRI scheme to a large number of SC/ST persons the Canara Bank should grant sanction to State Corporations.

5.34 The Committee note that the maximum assistance to a beneficiary under DRI scheme had been fixed at Rs. 65,000/- for productive purposes

in 1972. The Committee feel that in view of the decrease in the value of money this amount is insufficient for starting a productive and gainful project and in most of the cases it is practically converted into a consumption loan thus defeating the very purpose of DRI scheme. The Committee, therefore, recommend that the limits of loan under DRI scheme should be increased upto 5 lakhs so that the real purpose of the scheme could be served.

5.35 The Committee need hardly to point out that the conditions in hilly areas are totally different from plain areas and various development programmes for Scheduled Castes/Scheduled Tribes cannot be implemented properly in hilly areas. The Committee feel that there is a need for relaxation in the norms fixed for hilly areas. The Committee, therefore, urge upon the Government to be more practical and formulate different liberalised norms in respect of people living in difficult and inaccessible hilly areas for their prompt and proper development.

#### E. Integrated Rural Development Programme (IRDP)

5.36 The Committee have been informed that under IRDP, assistance is given to target group which consists of families of small and marginal farmers, agricultural labourers, rural artisans, etc. whose family income is below Rs. 11,000/- per annum.

5.37 It has also been stated that under IRDP Scheme, the applicant:—

- (a) is identified in the Grama Sabha and sponsored by Block Level Officials;
- (b) belongs to the poorest of the poor as per the income criteria in vogue;
- (c) comes from the service area village; and
- (d) undertakes an economically viable activity to service the debt.

5.38 In addition to the existing three categories namely (i) small farmers, (ii) marginal farmers and agricultural labourer and (iii) SC/ST and physically handicapped people who are entitled to a subsidy of 25%, 33½% and 50% of the project cost respectively subject to a ceiling of Rs. 4000/- in non-DPAP/DDP areas, Rs. 5000/- in DPAP and DDP areas and Rs. 6000/- for SC/ST and physically handicapped persons, it is decided to include another category of educated unemployed rural youth belonging to families below the poverty level who have read upto Class VIII (pass or fail). They will be entitled to a subsidy of Rs. 7500/- or 50% of the project cost whichever is less.

5.39 The total number of beneficiaries and the number of SC/ST among them, category-wise with details of the amount disbursed during the last three years under IRDP Scheme is as under:—

(Rs. in lakhs)

	Total disbursements		Of which to SC/ST	
	A/cs.	Amt.	A/cs.	Amt.
1993-94	55594	2287	17767	661
1994-95	55919	2735	20428	892
1995-96	53577	3122	19416	954

5.40 It may be observed from the above data that the total number of SC/ST beneficiaries has declined from 1994-95 to 1995-96. According to guidelines issued by the RBI, share of SCs/STs under the programme is stipulated at 50% and the achievement by Canara Bank is 29% during 1993-94, 33% during 1994-95 and 31% during 1995-96 respectively.

5.41 The Committee note that the performance of Canara Bank under the IRDP has not been satisfactory during 1993 to 1995. The percentage of credit for SCs and STs was 29%, in 1993, 33% in 1994 and 31% in 1995 against the norm of 50% which is very disappointing. The Committee, therefore, recommend the Canara Bank to make all out efforts to accomplish stipulated targets for SCs and STs under IRDP and also fix responsibility for not achieving the stipulated targets.

5.42 The Committee also feel that ceiling of Rs. 6000/- for SC/ST as loan under the IRDP is to low keeping in view the Continuous increase in prices. The Committee recommend that the ceiling of loan under IRDP should be suitably enhanced.

#### F. Performance of Canara Bank in lending to SCs and STs under other schemes

5.43 The Committee have been informed that Canara Bank has formulated and implemented a number of Schemes for the socio-economic development of SCs/STs.

5.44 In reply to a question whether the Government/RBI have reviewed the performance of Canara Bank under different schemes during the last three years and the areas identified for improvement, it has been stated that the performance of the Banks in implementation of Poverty Alleviation Programmes has been reviewed in the past and the Banks were advised to take steps for improving their performance.

5.45 In reply to a question, the Committee have been informed that under the Government sponsored schemes, the Bank has not received adequate number of applications from SCs/STs and this has been one of

the main reasons for the Bank not achieving the target under SC/ST lending.

5.46 It has further been stated that all Circle/Regional Offices have not been able to achieve the set targets under SC/ST lending, fully. The performance of the Circle/Regional Offices is being monitored closely at regular intervals and Circle/Regional Offices have been requested to be in constant touch with the respective State SC/ST Development Corporations for sponsoring sufficient number of SC/ST applications so that the targets are achieved. The Bank also brings out an informative brochure "Priority Campaign" every month, covering the various aspects of Priority Sector lending. The brochure brought out during April and October every year highlights the action points for increasing SC/ST lending by the Bank.

5.47 The Committee are surprised to note that the Canara Bank has made tie-arrangements with some of these corporations only recently. The Committee recommend that with a view to increase the flow of credit to Scheduled Castes/Scheduled Tribes, the Bank should establish contacts with all the existing Scheduled Castes/Scheduled Tribes corporations and participate in financing the viable scheme framed by these corporations.

5.48 The Committee regret to note that the performance of the Banks including Canara Bank in implementation of Poverty Alleviation Programme has not been reviewed by the Government/RBI during the last three years. The Committee feel that such review was very essential for improving the performance of the Banks. The Committee, therefore, recommend that review of the performance of the Banks in poverty alleviation Programme should be made every year and all possible steps should be taken to achieve the prescribed targets under SC/ST lending.

#### G. Lead Bank Scheme

5.49 It has been stated that all the 20 lead districts allotted to Canara Bank have successfully launched the Service Area Credit Plan for the year 1996-97 well ahead of the time schedule.

5.50 The Service Area Approach (SAA) was made operational from 1.4.1989. The objectives of the SAA is to ensure increase in production, productivity and income levels of the people, especially living in rural areas. Canara Bank has been allotted 16,080 villages, through 1,340 rural/semi-urban branches.

5.51 In reply to a question whether the Bank has arranged any credit camps in the lead districts it has been stated that the lead Bank Offices of the Bank have conducted Training Programmes, in their lead districts for

the benefit of IRDP beneficiaries and are actively involved in effective implementation of IRD Programme. However, no credit camps (Gram Sabha) meetings are under IRDP for identification of beneficiaries.

No. of Lead Districts	No. of Training Programmes	
	1994-95	1995-96
20	172	202

5.52 Asked about the number of SCs/STs benefitted under Service Area Credit Plan alongwith the amount of loan and the percentage of loans granted to SCs/STs out of the total loans, the Committee have been informed that the data on assistance to SC/ST in the Service Area Credit Plan is not readily available separately.

5.53 The Committee have been informed that no credit camps meetings are held under IRDP for identification of beneficiaries. In the opinion of the Committee Credit Camps (Grama Sabha) meeting should be held for identification of SC/ST beneficiaries and Bank Managers should be made responsible to select and provide credit to more persons from SC/ST community under this scheme.

5.54 The Committee regret to note that the date on assistance to SC/ST in the Service Area Credit Plan is not readily available separately. The Committee feel in the absence of separate data it is difficult to say whether Scheduled Caste/Tribes are getting their due share in total service area credit plan given to SCs/STs. The Committee, therefore, recommend that separate data should be maintained by Canara Bank in respect of SCs/STs the Service Area Credit Plan. The Committee further recommend that the Banking Division of the Ministry of Finance should issue necessary instructions to all the nationalised banks in this regard to make it mandatory on their part.

#### H. Educational Loans

5.55 The Committee have been informed that a student to be eligible for educational loan should satisfy the DRI eligibility criteria of income.

Meritorious students are given educational loans. There is no restriction in the loan component. Need based finance upto a maximum of Rs. 5.00 lakhs for inland students and Rs. 10.00 lakhs for foreign studies is given.

The details of assistance to SC/ST under Educational loan are as follows:  
(Rs. in lakhs)

Year	Disbursement		Outstanding	
	No.	Amount (July—June)	No.	Amount (as at Mar. 96)
1993	256	18.68	1524	120.65
1994	293	19.04	1510	145.74
1995	358	48.20	1635	183.34

As at Mar. 96, the Bank's outstanding advances under Educational Loans to SC/STs have gone up to a level of Rs. 246.28 lakhs.

5.56 When the Committee desired to know the number of SC/ST students granted loans for pursuing higher studies in Foreign countries during the last three years as indicated below:—

(Rs. in lakhs)

Year	Total Loan		Studies abroad			
	No.	Amt.	Abroad total A/C. Amt.		SC/ST A/C.	Amt.
1993-94	4054	1196.15	Not available		Not available	
1994-95	6352	2024.49	—	—	—	—
1995-96	9727	2823.53	1166	1212.89	49	55.00

5.57 The Committee note with regret that the number of SC/ST students which have been given loan for studies abroad by the Canara Bank, is almost negligible. During the year 1995-96, out of 1166 students granted loan for pursuing higher studies in foreign countries number of SC/ST students was 49 only. The Committee recommend that Canara Bank should give wide and intensive publicity to its educational loan scheme so as to ensure that it reaches to the SC/ST masses and they get their due share in facility available.

5.58 The Committee regret to note that data for the year 1993-94 and 1994-95 regarding the number of SC/ST students granted loan for higher studies have not been furnished to the Committee. The reason stated to be that the same is not available. The Committee take a serious note and recommend that in future data regarding Scheduled Caste/Scheduled Tribe



beneficiaries should be maintained by the Bank separately and it must also be ensured that SCs/STs are not deprived of this benefit in future.

### I. Housing Loans to SCs/STs

5.59 It has been stated that according to RBI guidelines housing finance falling under the following categories is treated as priority sector lending.

#### (a) Direct Finance

Loans upto Rs. 2.00 lakhs each granted to SC/ST and other sections of the Society.

#### (b) Indirect Finance

- (i) Assistance given to any Govt. agency for the purpose of constructing houses exclusively for the benefit of SC/ST and economically weaker section where the loan component does not exceed Rs. 2.00 lakhs per unit.
- (ii) Assistance to any Govt. agency for slum clearance and rehabilitation of slum dwellers subject to other conditions specified above.
- (iii) Loans upto Rs. 5000/- granted for construction of houses and for repairs to damaged houses to SC/ST conforming DRI norms are treated as housing loan under DRI Scheme and interest charged is 4%.

The details of Direct Housing loan granted to SC/ST are as under:

Year	No. of accounts (in actuals)	Amount disbursed (Rs. in lakhs)
June 93	165	6.82
June 94	145	8.67
June 95	101	14.54

5.60 The Committee have been informed since there are many schemes in the State Governments for providing shelter to SC/STs, there is not much demand for Bank Loans.

5.61 The Committee note that housing advances upto Rs. 5000 are granted by the bank to Scheduled Castes/Scheduled Tribes at the concessional rate of interest of 4 percent. The Committee do not consider the amount of Rs. 5000/- as sufficient for construction of a house keeping in view the escalation in the prices of the various building materials and higher labour charges involved. The Committee, therefore, recommend that the Ministry should take up with the RBI the matter of upward revision of housing loans under DRI scheme.

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

5.62 The Committee have been informed that under DRI scheme maximum permissible loan for any productive venture undertaken for

setting up small units is Rs. 6500/- either as working capital or term loan carrying 4% interest.

5.63 It has been stated that the total advance given by the Bank to SSI and the share of SC/ST entrepreneurs and also the total number of borrowers under SSI and the number of SCs/STs availing them during each of the last three years are as under:—

(Rs. in lakhs)

Year	Total outstanding under SSI			
	Bank as a whole		Share of SC/ST	
	No. of Borrowal Accounts	Amt.	No. of Borrowal Accounts	Amt.
Mar 94	97551	129299	14397	1096
Mar 95	93591	163146	13402	1356
Mar 96	93138	196645	12557	1445

5.64 It is seen from the above data that there is a steady decline in the number of borrowers account of SC/ST beneficiaries. The Committee desired to know the reasons and the steps Canara Bank planned to take care of it. It is submitted that the reduction in the borrowal accounts under SSI is observed both under SC/ST category and others, which is mainly on account of large scale closure of small loan accounts. However, there has been a steady increase in the level of assistance of SCs/STs in terms of the amount outstanding. In view of the escalation in costs, per capital loan is increasing.

5.65 The Bank has been conducting special training programmes to sensitize the managers towards SSI lending and it is hoped that there will be improvement in the performance under SSI lending. Adequate care would also be taken by the Bank to ensure that more SC/ST beneficiaries are assisted under SSI.

5.66 The Committee are constrained to note that the performance of Canara Bank has not been satisfactory in respect of share of SCs/STs borrowal accounts. Against the no. of borrowal accounts held by SC/ST people, number of borrowal accounts in favour of them are declining and indicative of treatment being met out to the SC/ST people approaching to Canara Bank for loans. The Committee recommend that Canara Bank should be more conscious in future about its social obligation towards SCs/STs in the matter of disbursement of loans to them and efforts should be

well directed so that these downtrodden sections may get a chance to come upto certain level.

5.67 The Committee further recommend that before disbursing loans to Rural Artisans and Small Scale industries, the Bank should arrange some sort of training for the prospective borrowers so as to make them proficient in handling the job.

**CHAPTER VI**  
**OTHER MATTERS**

**A. Loan Applications**

6.1 In a note furnished to the Committee, it has been stated that all branches of Canara Bank have been advised to consider the applications from SC/ST on priority. Branch Managers do not have powers to reject the loan applications and the rejection should be invariably permitted by the next higher authority.

6.2 In respect of loans upto Rs. 25,000, an average time of 15 days is taken by the Bank for disposal of the same. In respect of loans above Rs. 25,000 maximum time of 8-9 weeks is taken.

6.3 According to information furnished to the Committee in Canara Bank a separate register is maintained to record the receipt and disposal of all priority sector applications received from all category of borrowers including SCs/STs. The loan applications are being printed in English/Regional language.

6.4 The main reasons for rejection of loan application during the period April, 1994 to March, 1995 are stated as follows:—

Reasons for rejection	No. of applications	Percentage in total
1	2	3
1. Past dealings not satisfactory defaulters	766	15.46
2. Projects considered not feasible	1077	20.32
3. Party's experience in business does no inspire confidence	378	7.63
4. Applicants having credit facilities with other Banks	257	5.19
5. Outside Service Area/Command Area	677	13.66
6. Non-viable project	163	3.29
7. Party did not turn up	280	5.65
8. Necessary papers not submitted	19	0.38
9. Exceeds income group	71	1.43
10. Party already financed under other subsidy programme	2	0.04

	1	2	3
11. Party not interested in implementing the project		28	0.57
12. Others		1307	26.38
<b>Total</b>		<b>4955</b>	<b>100.00</b>

6.5 The Committee have observed that the generally loan applications are rejected on the grounds "Necessary papers/documents not submitted." The Committee enquired whether there is any mechanism whereby the illiterate loanees are given proper guidance/assistance so as to avoid rejection of their loan application, it has been stated in a note furnished to the Committee that wherever the illiterate beneficiaries are required to submit documents/other necessary papers, the branch officials guide the borrowers and are referred to the concerned agencies. If the officers are situated locally, the officials are requested to expedite the submission of necessary papers.

6.6 In reply to a question by the Committee whether viability of the project is decided on the basis of survey after getting application or it is decided on the basis of pre-experience, it is informed that the viability of the project is decided by the bank on the basis of detailed survey conducted in this regard subsequent to receipt of applications from the applicants.

6.7 In respect of specific study to find out the grounds of rejections of loan applications of SCs/STs the Committee have been informed that the Bank has been conducting studies to ascertain the reasons for rejection of SC/ST applications from time to time. It has been observed that due care is taken at higher level to make a detailed scrutiny. Suitable instructions have also been issued to all our offices to consider the loan applications of SCs/STs on merits and not to reject the applications as a matter of routine.

6.8 The Committee note that in respect of loans upto Rs. 25,000 an average time of 15 days is taken by the bank for disposal of the same and in respect of loans above Rs. 25,000 maximum time of 8-9 weeks is taken. The Committee regret to note that in spite of these instructions complaints are some-times received regarding delay in sanctioning of loans. The Committee recommend that whenever cases of delay in sanctioning of loans by branches come to the notice of bank authorities immediate action should be taken against persons responsible for the delay.

6.9 The Committee have been informed that one main reason of rejection of loan applications for SCs/STs in non-feasibility and non-viability of projects. The Committee are of the view that to help the SC/ST beneficiaries

under the credit schemes there should be subjective assessment to determine the viability of a particular scheme for which loan is sought. The Committee recommend that the SCST beneficiaries should be helped to prepare the viable project.

## **B. Sanction of Loan**

6.10 The Committee have been informed that to ensure the end use of loan by the beneficiaries, there is a system of post sanction inspection of the assets created out of Bank finance at periodical intervals. To prevent exploitation by middlemen/others the loan proceeds are directly issued in the name of the vendors towards purchase of assets. In case of Govt. sponsored schemes loans are disbursed in the presence of certain Committee Members or purchases are made through Purchase Committee.

6.11 When the Committee desired to know whether any cases of malpractices in disbursement of loans come to Bank's notice during the last 3 years, it is submitted that a report on the lapses committed by Bank employees while implementing the poverty alleviation schemes was collected by the Bank.

6.12 The Committee further enquired whether any middlemen or Bank officials were involved in such cases and the action taken by the Bank against erring officials involved in such cases. In the written information furnished to the Committee, it has been stated that there are 4 cases of malpractice by the bank employees in disbursement of loans. In respect of 3 officials charge sheets have been issued and one officer has been kept under suspension. Enquiries are being conducted in all the cases.

6.13 The Committee regret to note that instead of giving bank loans for various purposes to borrowers themselves the loan proceeds are directly issued in the name of vendors towards purchase of assets on the plea that such payments prevent exploitation by middlemen/others. The Committee are of the view that such a practice is fraught with the danger of forcing the poor SCST borrower to take delivery of goods from a particular supplier without exploring the possibility of getting goods cheaper from another source. The Committee are not in favour of present procedure. They, therefore, recommend that such practice should be discontinued forthwith and loans should be disbursed to the poor SCST borrowers on cash basis.

6.14 It is within the knowledge of the Committee that sometimes because of collusion between the bank officials and the middlemen a big chunk of the loans sanctioned to illiterate persons including those belonging to SC/STs is taken away by such persons. The Committee recommend that whenever instances of this sort come to the notice of the bank authorities, deterrent action should be taken against the culprits and defaulting bank employee.

**(C) Branches**

6.15 It has been stated that the composition of the Bank branch network area-wise as on 01.06.95 and 30.09.96 is as under:

	As on 30.09.96		As on 01.06.95	
	Number	% to Total	Number	% to Total
Rural	744	33.67	786	36.80
Semi-Urban	605	27.38	573	26.83
Urban	454	20.54	420	19.66
Metropolitan	407	18.41	357	16.71
<b>Total</b>	<b>2210</b>	<b>100.00</b>	<b>2136</b>	<b>100.00</b>

State-wise total number of Branches, Circle offices, Regional offices and Divisional offices as on 1.6.95 in Assam, Himachal Pradesh, Madhya Pradesh and Rajasthan is stated as below:

State	Number of Branches				Total	CO	RO/DO
	Rural	Semi Urban	Urban	Metro politan			
Assam	4	5	5	—	14	—	1
Himachal Pradesh	4	6	—	—	10	—	—
Madhya Pradesh	3	9	12	7	31	—	1
Rajasthan	1	3	14	3	21	—	1

The area-wise composition as on 30.09.96 is as under:

Area	No. of Branches
Rural	744
Semi-urban	605
Urban	454
Metropolitan	407
	<b>2210</b>

6.16 When the Committee asked as to the reasons for such a less number of Bank Branches in Assam, Himachal Pradesh, Madhya Pradesh and Rajasthan, it is stated that since Canara Bank is south based Bank, branch expansion in Northern Region took place in the seventies only. Due to various administrative exigencies, the Bank could not open a good

number of branches in these States and as a result in the rural areas of these States.

6.17 In a subsequent note furnished to the Committee by the Ministry, it has been stated that the Bank has not opened any rural branch in areas predominantly inhabited by SCs/STs during the last 3 years. However, the rural/semi-urban branches opened earlier by the Bank have been catering to the needs of SCs/STs. The Bank has drawn up many innovative schemes for rural upliftment and has also devised specific and individual projects for the benefit of SCs/STs. It is further stated that the Bank is not operating any mobile branches in remote areas. The Bank does not have any proposal also in this regard.

6.18 The Committee have been informed that the Bank branches are also given targets for lending to SCs/STs and the progress in achievement of these targets is monitored regularly. For intensive lending to SCST groups, all the branches observe April and October months of every year as 'SCST Months' as a part of the Bank's Priority Campaign programme.

6.19 It is further stated that under certain Govt. Sponsored Schemes like IRDP/PMRY, sufficient number of SCST applications are not received which in turn has affected the performances of the Bank. In order to encourage the branches to increase lending to SCs/STs, targets are assigned to the branches/Divisional Offices/Circle Offices under SC/ST lending. Considerable progress is observed in lending to SCs/STs. All the Circle Offices have reported increase in lending to SCs/STs.

6.20 The Committee have observed that the area-wise break-up of the number of branches shows that there is good sprinkling of the Branches of the Canara Bank particularly in respect of rural areas, yet in Assam, Himachal Pradesh, Madhya Pradesh and Rajasthan the number of Branches located in other States is quite less.

6.21 The Committee recommend that the Canara Bank should gear up its machinery so that it does not fall into arrears in opening of new branches in unbankable areas of Assam, Himachal Pradesh, Madhya Pradesh and Rajasthan. The Committee hope that the new branches will be opened in rural areas of above mentioned States by the Canara Bank at the earliest.

6.22 The Committee suggest that in view of the fact that in remote areas SCs/STs are not generally aware of the details of welfare programmes/schemes launched by the government due to their general ignorance and leading a life in isolation in remote areas of the country, adequate steps should be taken to popularise the various credit schemes among them. The Committee also recommend, the Bank should formulate a plan for opening mobile branches in remote areas, so that the poor SCs/STs do not face any difficulty to avail of the credit facilities from the bank.

6.23 The Committee have been informed that under certain Govt. Sponsored Schemes like IRDP/PMRY sufficient number of SCST



applications are not received. The Committee are of the view that there are some lacunae in the lending procedure followed by the Canara Bank. The Committee recommend, the RBI to review the performance of credit facilities provided to SCs/STs and issue the guidelines to the Canara Bank to improve the credit facilities and Committee should be apprised of the action taken.

NEW DELHI;  
4 December, 1998

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*Agrahayana, 1920 (Saka)*

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

## APPENDIX

(Vide Para of Introduction)

### Summary of Conclusions/Recommendations contained in the Report

Sl. No.	Reference to Para No. in the Report	Summary of Conclusions/Recommendations
1	2	3
1.	1.7	The Committee regret to note that despite their recommendations in their earlier Reports on various Banks for appointment of an SC/ST member as director on all nationalised Banks, there is no member belonging to Scheduled Castes/Scheduled Tribes on the Board of Directors of Canara Bank. The Committee are of the view that the Ministry has not made serious efforts in this regard. The Committee, therefore, recommend that the Government should make earnest efforts to appoint at least one person each belonging to SC and ST community as director on the Board of Directors of Canara Bank.
2.	2.9	The Committee find that the statement showing the year-wise recruitment made by the Bank during 1993, 1994 and 1995 indicates considerable shortfall in the representation of Scheduled Castes and Scheduled Tribes in officers, clerical and sub-staff categories. While in 1993, 11 posts for SCs and 5 posts for STs were reserved in officer category only 1 SC and no ST was appointed against these posts and thus 15 posts reserved for them remained unfilled. Similarly 8 posts in 1994 and 11 posts in 1995 in officer category remained unfilled. In clerical category during the year 1993, 22 posts and in 1995, 36 posts reserved for SCs/STs remained unfilled. And in sub-staff category 18 posts reserved for STs remained unfilled in 1995.
3.	2.10	The Committee are constrained to note that the representation of SC/ST candidates against the posts reserved for them is not satisfactory. Considering the heavy shortfall in all the categories of posts

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in the Bank, the Committee are led to believe that the Bank authorities are not sincere in implementing the reservation orders/instructions properly and adequate attention is not given to improve the intake of SCST candidates in the Bank. The Committee desire that responsibility for non-implementation of reservation orders should be fixed on the officers concerned.

4. 2.11 The Committee regret to note from figures furnished to them that the representation of Scheduled Castes and Scheduled Tribes in officers and clerks categories is very low. Out of 14971 employees in officer category, the number of Scheduled Castes employees is 1855 and that of the Scheduled Tribes employees is 737 only. The percentage of SCST employees in this category of posts comes to 12.39% and 4.92% respectively. Similarly in clerks category out of 27864 employees the number of Scheduled Castes employees is 4.32 and that of Scheduled Tribe employees is 1161. Thus the percentage of SC and ST employees in this category is only 14.82 and 4.16 respectively. There is also huge shortfall of STs in sub-staff and sweepers categories. While giving reasons for such meagre representation of Scheduled Castes and Scheduled Tribes and also the efforts to clear backlog of SCST employees in the bank, the Committee have been informed that the shortage of Scheduled Castes/Scheduled Tribes in all the categories of posts except in sweepers post is due to non-availability of SCST candidates. To overcome this difficulty the Bank is conducting a special drive for clearing the backlog against the identified vacancies and backlog in respect of the sub-staff category will be cleared shortly as they have asked their Zonal Officers to recruit the staff. Backlog in the clerical and officers category will be cleared by December, 1997.
5. 2.12 The Committee have a feeling that the above measures in itself may not result in wiping out completely the backlog in filling up the posts reserved for Scheduled Castes/
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		<p>Scheduled Tribes unless and until frequent inter-zonal recruitment are resorted to. The Committee therefore, recommend that the Canara Bank should explore the possibility of introducing inter-zonal recruitment of SC/ST candidates in clerical and sub-staff Cadre.</p>
6.	2.13	<p>The Committee strongly recommend that the Canara Bank should clear the backlog in all the category expeditiously and they may be apprised of the latest position.</p>
7.	2.23	<p>The Committee note that 6 posts in the year 1994, 4 posts in 1995 and 4 posts in 1996 reserved for Scheduled Tribes, to be filled through promotions from sub-staff to clerical cadre could not be filled as the requisite number of employees belonging to this community were not available in the feeder cadre. Similarly, 71 posts in 1993, 69 posts in 1994 and 71 posts in 1995 reserved for SC employees could not be filled through promotions from clerical to officer cadre-JMG, Scale-I.</p>
8.	2.24	<p>The Committee are of the view that unless the liberal and sympathetic attitude is adopted towards Scheduled Caste/Tribe employees, the situation is not likely to improve. The Committee hardly need to point out that mere provision of reservation in promotions in favour of Scheduled Castes and Scheduled Tribes will have no meaning unless all the vacancies reserved for them are actually filled by them if necessary, by giving them special concessions/relaxations in experience etc.</p>
9.	2.25	<p>In view of heavy shortfalls in the representation of Scheduled Castes and Scheduled Tribes in promotional posts. The Committee recommend that SC/ST employees should be given promotion by giving them concession/relaxation in the criteria determined for promotion so that SC/ST shortfall could be wiped out at the earliest.</p>
10.	2.26	<p>The Committee also recommend that to overcome the problem of non-availability of eligible ST candidates, in the feeder cadre the promotional posts should temporarily be diverted to direct recruitment of SC/ST candidates.</p>
11.	2.27	<p>The Committee are surprised to note that out of 34 employees posted abroad by the Bank, only 2 belonged to Scheduled Castes/Tribes. The Committee recommend that the claims of Scheduled Castes and Scheduled Tribes</p>

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		should be considered favourably at the time of making postings in foreign countries to give them a fair share in such postings and also to enable them to familiarise with the work culture of other countries. The Committee feel that a stay in a foreign country will be a useful experience for the Scheduled Caste/Scheduled Tribe employees to enhance their efficiency.
12.	3.14	The Committee note that the Bank provides pre-recruitment training to prepare the candidates to acquaint themselves with the written examination. In view of the Committee this is not a Special Recruitment Training for SC and ST people exclusively. This is a training given to everybody. The Committee would like the Bank to make sincere and serious efforts to make provision for imparting pre-recruitment training exclusively for SC and ST candidates on regular basis to help the candidates to come up to the required standard.
13.	3.15	The Committee also note that extensive pre-promotion training is being imparted to SC/ST employees so as to bring them at par with the general candidates. The Committee have no doubt that the pre-promotion training will improve the promotional prospects of SC/ST candidates to a great extent and benefit them immensely.
14.	3.16	The Committee also recommend that in view of the directives of the Reserve Bank of India, the SCs and STs should be imparted pre-promotion training to make them fit for promotion. The result of such training should be reflected in the number of persons promoted.
15.	3.21	The Committee observe that the initiation of stringent action against those who secured employment in the Canara Bank by production of false caste certificate has been delayed in 37 cases out of a total of 78 cases owing to the non-receipt of cancellation of caste certificates. The Committee desire that the Canara Bank authorities should pursue the matter vigorously with the District Authorities so that criminal case could be lodged by the Canara Bank against the persons found guilty for furnishing false caste certificates. They also recommend that penal action should be taken against the culprits so that genuine SCs/STs are not deprived of their constitutional rights.

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16. 3.25            The Committee note that according to the present policy of the Canara Bank, bank quarters are not provided to clerical and sub-staff cadres. However, they are paid House Rent Allowance. Keeping in view the social status of SCs/STs, it is very difficult for a SC/ST employees to discharge their duties properly in the absence of housing accommodation especially when they are transferred from one place to another, as they do not get the house on rent easily the Committee recommend that instead of paying the House Rent Allowance, the Bank should hire suitable accommodation for the SC/ST employees in all categories and allot the same quarters to them on usual terms and conditions.
17. 4.10            The Committee note that the Chief Liaison Officer for SCs/STs at Head Office and Liaison Officers for SCs/STs at its Circle, Divisional and Regional offices to look after the interest of SCs and STs have been appointed. The Committee also note that the visits to Circle Offices/ Divisional Offices are conducted by the Chief Liaison Officer to keep a watch over the implementation of Reservation orders in favour of SCs/STs. The Committee need hardly to stress that the Liaison Officer has to ensure due compliance by the subordinate appointing authorities of the orders and instructions pertaining to reservation in favour of SCs and STs and other benefits admissible to them. The Committee suggest that the inspections by the Liaison Officers should be done more frequently so that inadequacies detected in the functioning of the cell are corrected timely.
18. 4.11            The Committee also recommend that Liaison Officer should be appointed from amongst the Scheduled Caste/ Scheduled Tribe Officers working in the Bank and the Committee may be apprise of the progress made.
19. 4.18            The Committee are of the view that rosters are the only mechanism to watch the proper placement of Scheduled Castes and Scheduled Tribes in services as per the points reserved for them in the rosters and that these would cease to have any significance if they are not maintained properly. The Committee would, therefore, like to emphasise that the rosters should be maintained by the authorities concerned in accordance with the existing
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		orders on the subject and checked regularly by the competent authorities. Discrepancies noticed during the inspection of rosters should be rectified immediately and also brought to the notice of the concerned Head of the Department.
20.	4.23	The Committee note that the Bank has been maintaining the complaint register and all complaints received from the Scheduled Castes/Scheduled Tribes employees are registered therein. The Committee recommend that the register should be checked at regular intervals by a Senior Competent Officer/Chief Liaison Officer to ensure that complaints received from the Scheduled Castes/Scheduled Tribes are disposed of promptly and judiciously.
21.	4.24	The Committee also note that grievances of SC/ST employees are looked into at various levels and necessary redressal measures are taken wherever warranted. It has been stated that during the last three years 78 in 1994, 100 in 1995 and 7 in 1996 complaints were received from Scheduled Caste/Scheduled Tribe employees. The complaints are mostly pertaining to transfer and harassment. The Committee recommend that the bank should take prompt corrective measures so that the complaints of SC/ST candidates are reduced to the minimum especially in respect of transfers and harassment cases.
22.	5.14	The Committee take note of the reply by the Ministry of Finance, Deptt. of Economic Affairs (Banking Division) that bank credit is only one of the inputs for upliftment of weaker sections including SCs/STs. However, availability of bank credit alone in the absence of adequate infrastructure marketing and extension facilities will not yield results to the desired extent. The Committee would, therefore, urge the Government to set up a body consisting of representatives of the Ministry of Finance, Reserve Bank of India and State Government concerned to identify the schemes which could be taken up in a particular area depending upon the resources and skills of the people inhabiting that area to lay down the financial targets for providing credit facilities and for proper coordination among the Centre, State Banking Institutions helping in the operation of lending schemes for the SCs and STs.

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23. 5.15 The Committee would urge that conscious efforts should be made by the bank staff to periodically contact illiterate borrowers and explain the salient features of the existing schemes available for the SC/ST category. The Committee consider the Bank branches can also play a vital role by educating the prospective beneficiaries about various aspects of bank finance and assessing potential in their area of operation and ensuring the end-use funds by close post-credit supervision and monitoring. This will help both the beneficiaries in increasing the production and enhancement in their income and the banks in the recovery of finance provided by them. The Committee recommend that the Canara Bank should take prompt and effective measures to remove the deficiencies.
24. 5.16 The Committee are also concerned to find that the officials of the RBI do not carry out inspection of any Bank and have thus failed to monitor properly the progress of the expansion of credit facilities to SCs/STs as envisaged. The Committee, therefore, recommend the RBI to issue suitable instruction to the section meant for monitoring/review to inspect maximum number of branches of all the Banks including Canara Bank to ensure compliance of RBI guidelines on flow of credit and other facilities to SCs/STs.
25. 5.21 The Committee note that the Canara Bank has not achieved the target of 10% of the total Bank credit to be given to weaker section under priority sector. Secondly, no separate norms have been prescribed by Government/ Reserve Bank of India regarding share of Scheduled Castes/Scheduled Tribes in the total priority advances. The Committee recommend that certain minimum percentage of the priority sector lending should be earmarked for Scheduled Castes/Scheduled Tribes. As at the end of June, 1996 the bank has extended credit to the extent of 10.38% to weaker sections under priority sector advances. The share of Scheduled Castes/Scheduled Tribes at the end of September, 1996 in this credit is only 5.5% which is very disappointing.
26. 5.22 The Committee, therefore, recommend that the Bank should take immediate necessary measures to enhance its lendings to persons belonging to Scheduled
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		<p>Castes/Scheduled Tribes so that they get a substantial portion of the credit earmarked for weaker sections under priority sector.</p>
27.	5.33	<p>Under the guidelines regarding DRI scheme, credit may be routed through the State Corporations for the Welfare of Scheduled Castes and Scheduled Tribes. The Committee regret to note that the Canara Bank has not extended any finance through State Corporations under DRI Scheme during the years 1994-95 and 1995-96. Hence, there is a wide variation in the disbursement level of loans under DRI scheme during 1993-94 as compared to 1994-95 and 1995-96. The Committee, therefore, recommend that in order to give benefits of DRI scheme to a large number of SC/ST persons the Canara Bank should grant sanction to State Corporations.</p>
28.	5.34	<p>The Committee note that the maximum assistance to a beneficiary under DRI scheme had been fixed at Rs. 65,000/- for productive purposes in 1972. The Committee feel that in view of the decrease in the value of money this amount is insufficient for starting a productive and gainful project and in most of the cases it is practically converted into a consumption loan thus defeating the very purpose of DRI scheme. The Committee, therefore, recommend that the limits of loan under DRI scheme should be increased upto 5 lakhs so that the real purpose of the scheme could be served.</p>
29.	5.35	<p>The Committee need hardly to point out that the conditions in hilly areas are totally different from plain areas and various development programmes for Scheduled Castes/Scheduled Tribes cannot be implemented properly in hilly areas. The Committee feel that there is a need for relaxation in the norms fixed for hilly areas. The Committee, therefore, urge upon the Government to be more practical and formulate different liberalised norms in respect of people living in difficult and inaccessible hilly areas for their prompt and proper development.</p>

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30. 5.41 The Committee note that the performance of Canara Bank under the IRDP has not been satisfactory during 1993 to 1995. The percentage of credit for SCs and STs was 29% in 1993, 33% in 1994 and 31% in 1995 against the norm of 50% which is very disappointing. The Committee, therefore, recommend the Canara Bank to make all out efforts to accomplish stipulated targets for SCs and STs under IRDP and also fix responsibility for not achieving the stipulated targets.
31. 5.42 The Committee also feel that ceiling of Rs. 6000/- for SC/ST as loan under the IRDP is too low keeping in view the continuous increase in prices. The Committee recommend that the ceiling of loan under IRDP should be suitably enhanced.
32. 5.47 The Committee are surprised to note that the Canara Bank has made tie-arrangements with some of these corporations only recently. The Committee recommend that with a view to increase the flow of credit to Scheduled Castes/Scheduled Tribes, the Bank should establish contacts with all the existing Scheduled Castes/Scheduled Tribes corporations and participate in financing the viable schemes framed by these corporations.
33. 5.48 The Committee regret to note that the performance of the Banks including Canara Bank in implementation of Poverty Alleviation Programme has not been reviewed by the Government/RBI during the last three years. The Committee feel that such review was very essential for improving the performance of the Banks. The Committee, therefore, recommend that review of the performance of the Banks in Poverty Alleviation Programme should be made every year and all possible steps should be taken to achieve the prescribed targets under SC/ST lending.
34. 5.53 The Committee have been informed that no credit camps meetings are held under IRDP for identification of beneficiaries. In the opinion of the Committee Credit Camps (Grama Sabha) meeting should be held for identification of SC/ST beneficiaries and Bank Managers should be made responsible to select and provide credit to more persons from SC/ST community under this scheme.
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| 35. | 5.54 | <b>The Committee regret to note that the data on assistance to SC/ST in the Service Area Credit Plan is not readily available separately. The Committee feel in the absence of separate data it is difficult to say whether Scheduled Castes/Tribes are getting their due share in total Service Area Credit Plan given to SCs/STs. The Committee, therefore, recommend that separate data should be maintained by Canara Bank in respect of SCs/STs Service Area Credit Plan. The Committee further recommend that the Banking Division of the Ministry of Finance should issue necessary instructions to all the nationalised banks in this regard to make it mandatory on their part.</b> |
| 36. | 5.57 | <b>The Committee note with regret that the number of SC/ST students which have been given loan for studies abroad by the Canara Bank, is almost negligible. During the year 1995-96, out of 1166 students granted loan for pursuing higher studies in foreign countries number of SC/ST students was 49 only. The Committee recommend that Canara Bank should give wide and intensive publicity to its educational loan scheme so as to ensure that it reaches to the SC/ST masses and they get their due share in facility available.</b>   |
| 37. | 5.58 | <b>The Committee regret to note that data for the years 1993-94 and 1994-95 regarding the number of SC/ST students granted loan for higher studies have not been furnished to the Committee. The reason stated to be that the same is not available. The Committee take a serious note and recommend that in future data regarding Scheduled Caste/Scheduled Tribe beneficiaries should be maintained by the bank separately and it must also be ensured that SCs/STs are not deprived of this benefit in future.</b>  |
| 38. | 5.61 | <b>The Committee note that housing advances upto Rs. 5000 are granted by the bank to Scheduled Castes/Scheduled Tribes at the concessional rate of interest of 4 per cent. The Committee do not consider the amount of Rs. 5000/- as sufficient for construction of a house keeping in view the escalation in the prices of the various building materials and higher labour charges involved. The Committee, therefore, recommend that the Ministry</b>   |
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		should take up with the RBI the matter of upward revision of housing loans under DRI scheme.
39.	5.66	The Committee are constrained to note that the performance of Canara Bank has not been satisfactory in respect of share of SCs/STs borrowal accounts. Against the number of borrowal accounts held by SC/ST people, number of borrowal accounts in favour of them are declining and indicative of treatment being met out to the SC/ST people approaching to Canara Bank for loans. The Committee recommend that Canara Bank should be more conscious in future about its social obligation towards SCs/STs in the matter of disbursement of loans to them and efforts should be well directed so that these downtrodden sections may get a chance to come upto certain level.
40.	5.67	The Committee further recommend that before disbursing loans to Rural Artisans and Small Scale industries, the Bank should arrange some sort of training for the prospective borrowers so as to make them proficient in handling the job.
41.	6.8	The Committee note that in respect of loans upto Rs. 25,000/ an average time of 15 days is taken by the bank for disposal of the same and in respect of loans above Rs. 25,000/- maximum time of 8-9 weeks is taken. The Committee regret to note that in spite of these instructions complaints are some-times received regarding delay in sanctioning of loans. The Committee recommend that whenever cases of delay in sanctioning of loans by branches come to the notice of bank authorities immediate action should be taken against persons responsible for the delay.
42.	6.9	The Committee have informed that one main reason of rejection of loan applications for SCs/STs is non-feasibility and non-viability of projects. The Committee are of the view that to help the SCST beneficiaries under the credit schemes there should be subjective assessment to determine the viability of a particular scheme for which loan is sought. The Committee recommend that the SCST beneficiaries should be helped to prepare the viable project.

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43	6.13	<p>The Committee regret to note that instead of giving bank loans for various purposes to borrower themselves the loan proceeds are directly issued in the name of vendors towards purchase of assets on the plea that such payments prevent exploitation by middlemen/others. The Committee are of the view that such a practice is fraught with the danger of forcing the poor SCST borrower to take delivery of goods from a particular supplier without exploring the possibility of getting goods cheaper from another source. The Committee are not in favour of present procedure. They, therefore, recommend that such practice should be discontinued forthwith and loans should be disbursed to the poor SCST borrowers on cash basis.</p>
44	6.14	<p>It is within the knowledge of the Committee that sometimes because of collusion between the bank officials and the middlemen a big chunk of the loans sanctioned to illiterate persons including those belonging to SCs/STs is taken away by such persons. The Committee recommend that whenever instances of this sort come to the notice of the bank authorities, deterrent action should be taken against the culprits and defaulting bank employee.</p>
45	6.20	<p>The Committee have observed that the area-wise break-up of the number of branches shows that there is a good sprinkling of the Branches, of the Canara Bank particularly in respect of rural areas, yet in Assam, Himachal Pradesh, Madhya Pradesh and Rajasthan the number of Branches located in other States is quite less.</p>
46	6.21	<p>The Committee recommend that the Canara Bank should gear up its machinery so that it does not fall into arrears in opening of new branches in unbankable areas of Assam, Himachal Pradesh, Madhya Pradesh and Rajasthan. The Committee hope that the new branches will be opened in rural areas of above mentioned States by the Canara Bank at the earliest.</p>
47	6.22	<p>The Committee suggest that in view of the fact that in remote areas SCs/STs are not generally aware of the details of welfare programmes/schemes launched by the government due to their general ignorance and leading a life in isolation in remote areas of the country, adequate steps should be taken to popularise the various credit schemes among them. The Committee also recommend,</p>

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48	6.23	<p>the Bank should formulate a plan for opening mobile branches in remote areas, so that the poor SCs/STs do not face any difficulty to avail of the credit facilities from the bank.</p> <p>The Committee have been informed that under certain Govt. Sponsored Schemes like IRDP/PMRY sufficient number of SC/ST applications are not received. The Committee are of the view that there are some lacunae in the lending procedure followed by the Canara Bank. The Committee recommend, the RBI to review the performance of credit facilities provided to SCs/STs and issue the guidelines to the Canara Bank to improve the credit facilities and Committee should be apprised of the action taken.</p>

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