

**COMMITTEE ON THE WELFARE OF
SCHEDULED CASTES AND
SCHEDULED TRIBES
(1983-84)**

**(SEVENTH LOK SABHA)
FORTY-FIFTH REPORT**

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

Action Taken by Government on the recommendations contained in the Thirty-seventh Report of the Committee on the Welfare of Scheduled Castes and Scheduled Tribes (Seventh Lok Sabha) on the Ministry of Finance (Department of Economic Affairs) (Banking Division)—Reservations for, and employment of, Scheduled Castes and Scheduled Tribes in the Syndicate Bank and credit facilities provided by the bank for Scheduled Castes and Scheduled Tribes.

Presented to Lok Sabha on

1 MAR 1984

Laid in Rajya Sabha on

1 MAR 1984



**LOK SABHA SECRETARIAT
NEW DELHI**

December, 1983/Agrahayana, 1905 (Saka)

Price : Rs. 2.75

3031-43R

CORRECTIONS

to the
 Forth-fifth Report (1983-84) of the Committee
 on the welfare of Scheduled Castes/Scheduled
 Tribes (Seventh Lok Sabha)

<u>Page</u> <u>No.</u>	<u>Para</u> <u>No.</u>	<u>Line</u> <u>No.</u>	<u>For</u>	<u>Read</u>
(iv)	-	9	Aggrawal	Aggrawal
(v)	3	8	have	have not
	4	2	have	have not
			from bottom	
3	1.9	4	reiterate	reiterate
			from bottom	
7	1.25	1	refused	referred
8	1.27	13	Schemes	Schemes in
	1.28	4	Share	Share in
10	1.34	1	this	their
11	1.40	3	increasing	increasing
15	-	10	should	should be
			from bottom	
			apprised	apprised
		3	should	should be
			from bottom	
			apprises	apprised
16	-	15	feel	fill
	-	1	on written	no written
17	-	10	7001-1800	700-1800
			from bottom	
24	-	2	letter	later
			from bottom	
27	-	15	business	business
29	-	3	Bank	Bank advanced
40	-	12	28.6	2.86
42	-	19	recomitment	recruitment
44	-	11	hardly	hardly stress
47	-	4	thurst	thrust
51	-	4	seale	scale
			from bottom	
55	-	10	associations	associations of
56	-	14	excended	extended to

CONTENTS

COMPOSITION OF THE COMMITTEE		(iii)
INTRODUCTION		(v)
CHAPTER I	Report	1
CHAPTER II	Recommendations/Observations which have been accepted by the Government.	14
CHAPTER III	Recommendations/Observations which the Committee do not desire to pursue in view of the Government's replies	32
CHAPTER IV	Recommendations/Observations in respect of which replies of Government have been accepted by the Committee and which require reiteration	37
CHAPTER V	Recommendations/Observations in respect of which final replies of Government have not been received	50
APPENDIX	Analysis of the action taken by Government on the recommendations contained in the Thirty Seventh Report of the Committee.	58

PARLIAMENTARY LIBRARY
Central Govt. Publications
Acc. No. EC. 64140 (10)
Date.....5-3-84.....

301-43 R
MB, 9

COMMITTEE ON THE WELFARE OF SCHEDULED
CASTES AND SCHEDULED TRIBES

(1983-84)

Shri A.C. Das—*Chairman*

MEMBERS

Lok Sabha

2. Shri K.Arjunan
3. Shri Dileep Singh Bhuria
4. Shrimati Vidya Chennupati
5. Shri N. Dennis
6. Shri Chittubhai Gamit
7. Shri Jagpal Singh
8. Shri R.P. Mahala
9. Shrimati Geeta Mukherjee
10. Shri Bhola Raut
11. Shri Baju Ban Riyan
12. Shri Ashkaran Sankhwar
13. Prof. Nirmala Kumari Shaktawat
14. Shri Nathu Ram Shakyawar
15. Shri D.B. Shingda
16. Shri Sunder Singh
17. Shri Suraj Bhan
18. Shri Narsingh Suryawanshi
19. Shri Trilok Chand
20. Shri Nandi Yellaiah

Rajya Sabha

21. Shri V.C. Kesava Rao
22. Shri Leonard Soloman Saring
23. Shri H. Hanumanthappa
24. Shri Bijoy Krishna Handique
25. Shri Piare Lall Kureel *urf* Piare Lall Talib unnavi

(iii)

(iv)

26. Shri Scate Swu
27. Shri Gulam Mohi-ud-Din Shawl
28. Shri Dinesh Goswami
29. Shri Alexander Warjri
- 30 Shri V. Gopalsamy

SECRETARIAT

1. Shri D.C. Pande—*Joint Secretary*
2. Shri P.C. Chaudhry—*Chief Legislative Committee Officer*
3. Shri M.G. Aggrawal—*Senior Legislative Committee Officer*

INTRODUCTION

I, the Chairman, Committee on the Welfare of Scheduled Castes and Scheduled Tribes, having been authorised by the Committee to submit the Report on their behalf, present this Forty-fifth Report (Seventh Lok Sabha) on Action Taken by Government on the recommendations contained in the Thirty-seventh Report (Seventh Lok Sabha) on the Ministry of Finance (Department of Economic Affairs) (Banking Division)—Reservations for, and employment of, Scheduled Castes and Scheduled Tribes in the Syndicate Bank and credit facilities provided by the bank for Scheduled Castes and Scheduled Tribes.

2. The Draft Report was considered and adopted by the Committee at their sitting held on the 30th November, 1983.

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

- I. Report
- II. Recommendations/observations which have been accepted by Government.
- III. Recommendations/observations which the Committee do not desire to pursue in view of the Government's replies.
- IV. Recommendations/observations in respect of which replies of Government have been accepted by the Committee and which require reiteration.
- V. Recommendations/Observations in respect of which final replies of Government have not been received.

4. An analysis of the action taken by Government on the recommendations contained in the Thirty-seventh Report (Seventh Lok Sabha) of the Committee is given in Appendix. It would be observed therefrom that out of 81 recommendations made in the Report, 40 recommendations i.e. 49.4 percent have been accepted by the Government; the Committee do not desire to pursue seven recommendations i.e. 8.6 percent of their recommendations in view of Government's replies; 18 recommendations i.e. 22.2 percent, in respect of which replies of Government have not been accepted by the Committee, require reiteration and for 16 recommendations i.e. 19.8 percent, final replies of Government have been received.

A.C. DAS,
Chairman,

Committee on the Welfare of
Scheduled Castes and
Scheduled Tribes.

NEW DELHI ;
December 7, 1983

Agrahayana 16, 1905 (S)

CHAPTER I

REPORT

This Report of the Committee deals with the action taken by Government on the recommendations contained in the 37th Report of the Committee on the Welfare of Scheduled Castes and Scheduled Tribes on the Ministry of Finance (Department of Economic Affairs) (Banking Division). Reservations for, and employment of, Scheduled Castes and Scheduled Tribes in Syndicate Bank and credit facilities provided by the bank for Scheduled Castes and Scheduled Tribes.

1.2 In para 1.14 of the Report, the Committee had referred to their earlier Report (33rd Report, Sixth Lok Sabha, 1978-79, para 23) relating to Central Bank of India in which it had been pointed out that the nationalisation scheme laid down the categories from which the Directors should be appointed but there was no specific category about Scheduled Castes/Tribes. The Committee had been informed during evidence that Government had taken a policy decision to have at least one Director belonging to Scheduled Caste/Scheduled Tribe in each of the Board of Directors of the nationalised Banks.

1.3 In para No. 1.15, the Committee had expressed the view that the appointment of a person belonging to Scheduled Caste/Scheduled Tribe on the Board of Directors of nationalised banks should not be left uncertain. It was not enough to take merely a policy decision. The Committee had therefore recommended that the nationalisation scheme should be suitably amended soon so that a person belonging to Scheduled Caste/Scheduled Tribe was invariably appointed on the Board of Directors of a nationalised bank and interests of persons belonging to these communities were amply safeguarded.

1.4 In their reply dated the 15th October, 1983 the Ministry of Finance (Department of Economic Affairs-Banking Division) have stated that Government has examined the position in detail and is of the view that the interests of the persons belonging to Scheduled Castes and Scheduled Tribes are amply safeguarded as the Government has been appointing at least one person belonging to Scheduled Castes/Scheduled Tribes on the Board of Directors

of each of the nationalised banks as far as possible. Even at present persons belonging to Scheduled Castes/Scheduled Tribes are already in position in 18 out of 20 nationalised banks. Steps are being taken to appoint a person belonging to SC/STs on the Boards of each of the remaining two nationalised banks. Government is not in favour of making an explicit provision in the Scheme for appointment of Directors on the Boards of nationalised Banks on the basis of any caste or religion.

1.5 The Committee appreciate that in 18 out of 20 nationalised banks persons belonging to Scheduled Castes/Scheduled Tribes are already in position and that steps are being taken to appoint a person belonging to these communities on the Boards of each of the remaining two nationalised banks. They, however, feel that in the absence of any statutory provision or policy decision, there will not be any compulsion on the part of the authorities to give due representation to these communities on the Board of Directors of the Banks. The Committee, therefore, reiterate their recommendation.

1.6 As regards the statement that Government is not in favour of making explicit provision in the nationalisation scheme for appointment of Directors on the Boards of nationalised banks "on the basis of any caste or religion." the committee would like to draw attention to the ruling of the Supreme Court in the case of State of Kerala Vs. N.M. Thomas and others to the effect that the Scheduled Castes and Scheduled Tribes had been drawn from various castes, races or tribes and had attained such status by virtue of the Presidential notification. The Committee would, therefore, like the Government to clarify their stand in the light of the said ruling of the Supreme Court.

1.7 In para 1.41 of the Report, while referring to the nomination of the Assistant General Manager (Personnel) as the Liaison Officer, the Committee had noted that an officer of the Personnel Department had been nominated as Liaison Officer for the sake of administrative convenience as his duties were related to reservations, appointments, promotions etc. of Scheduled Caste and Scheduled Tribe employees. The Committee, however, felt that the Liaison Officer should not be from the Personnel Department as the complaints of Scheduled Castes/Scheduled Tribe employees generally pertained to service matters which were dealt with in the Personnel Department. They had therefore, recommended that the Liaison Officer should be from outside the Personnel Department.

1.8 In their reply dated 15th October, 1983, the Ministry of Finance (Department of Economic Affairs) (Banking Division) have stated that according to instructions issued by Ministry of Home Affairs, the Deputy Secretary in charge of administration in the Ministry/Department is to act as Liaison Officer

in respect of matters relating to representations of Scheduled Castes/Scheduled Tribes in all establishments and services under the administrative control of the Ministry/Department. The intention is that a sufficiently senior Officer from the Personnel/Administration Department being a Liaison Officer could be advantageous in view of his familiarity with service matters including recruitment, promotion etc. Merely because the Liaison Officer is drawn from the Personnel Department does not mean that he would be having a biased attitude towards representations received from SC/ST employees. However, the banks have been informed of the Committee's concern in this regard and advised to ensure that the chosen Liaison Officer should not have direct dealing with the matters relating to appointments, promotions etc.

1.9 Office Memorandum No. 27/22/68-Estt. (SCT) dated 19 April, 1969, issued by the Ministry of Home Affairs, stipulated that "in each Ministry/Department the Deputy Secretary incharge of administration (or any other Officer designated for the purpose) will act as a Liaison Officer in respect of matters relating to representation of Scheduled Castes/Scheduled Tribes in establishments and services under the administrative control of the Ministry/Department. The Committee do not fully share the view of the Government that a sufficiently senior officer from the Personnel/Administrative Department being a Liaison Officer could be advantageous in view of his familiarity with special matters including recruitment, promotion etc. As already observed earlier, the Committee are of the view that the Liaison Officer should not be from the Personnel Department as the complaints of Scheduled Caste/Scheduled Tribe employees generally pertain to service matters which are dealt with in the Personnel Department. They, therefore, reiterate their recommendation. The Committee also suggest that the matter may be taken up with the Department of Personnel for review of the instructions contained in their O.M. dated 19 April 1969 and for issue of fresh instructions in the light of the observations made by the Committee.

1.10 In para 2.28 of the Report, the Committee had expressed concern that the orders of the Department of Personnel issued in 1972 [O. M. No. 27/2/71—Estt. (SCT) dated 27.11.1972 and No. 10/41/73—Estt. (SCT) dated 20.7.1974] regarding reservation in promotion were circulated by Banking Division to the nationalised banks in December 1977 for implementation. Orders issued by the Department of Personnel on 27.11.1972 were conveyed to the banks in September, 1973 for comments. The orders issued on 20.7.74 were sent to the Reserve Bank of India in September 1974 for comments. The comments received from the banks and the Reserve Bank of India were examined in the Ministry of Finance and orders of the Department of Personnel were sent on 31st December, 1977 to all public sector banks for implementation. As there was inordinate delay in communicating the orders regarding reservation in promotion to the banks, Syndicate Bank could implement the orders only from June, 1978 with the result that SC/ST employees were denied the benefits of

reservation in promotion available under those orders. The Committee had recommended that the Banking Division of Ministry of Finance should issue instructions to the banks for giving retrospective effect to these orders from the date of their issue by the Department of Personnel so that justice was done to the SC/ST employees in the matter of filling promotional vacancies in all the banks. The Committee pointed out that had these orders been communicated in time to the nationalised banks the representation of SCs and STs in the officers cadre and other cadres would have been far more satisfactory.

1.11 In their reply dated 15th October, 1983, the Ministry of Finance (Department of Economic Affairs) (Banking Division) have stated that the recommendation regarding giving retrospective effect to reservation orders was examined in consultation with the Ministry of Law. The view is that legally and constitutionally it is not permissible to give retrospective effect to the reservation orders of 1972 and 1974 in the case of nationalised Banks.

1.12 If it is not permissible to give retrospective effect to reservation orders of 1972 and 1974 in the case of nationalised banks, the Committee recommend that at least the backlog should be counted from the dates the reservation orders came into force for adjustment against future vacancies.

1.13 In para 2.86 of the Report, the Committee had pointed that in the written test held in the year 1980, for promotion from clerical cadre to officers cadre, the bank had announced that 310 clerks were to be promoted. In this test, 71 Scheduled Caste/Scheduled Tribe candidates qualified. Later, the Management decided to promote more clerks and a panel of about 180 clerks was prepared. Not a single person out of these 180 persons belonged to Scheduled Caste or Scheduled Tribe. Finally, 483 persons which included 60 Scheduled Castes and 11 Scheduled Tribes were promoted. These 71 Scheduled Caste/Scheduled Tribe candidates who had qualified in the written test were placed at the bottom of the merit list of 483 persons. The Committee failed to understand how the management, after announcing before written test that 310 clerks were to be promoted, could increase the number by 180 and that too when it was known that none of these 180 persons belonged to Scheduled Caste or Scheduled Tribe. The Committee were not satisfied with the explanation given by the Chairman of the bank that the increase in the number of persons promoted was not with a view to deprive Scheduled Caste/Scheduled Tribe employees. The Committee had recommended that the result of the examination should be confined only to 310 candidates as originally announced and the selection list beyond 310 candidates should be scrapped. Appointment of Scheduled Caste/Scheduled Tribe candidates who qualified in the examination should be made according to the roster points.

1.14 In their reply dated 15th October, 1983, the Ministry of Finance (Department of Economic Affairs) (Banking Division) have stated that the promotion process was initiated to fill up 310 vacancies in officers' cadre. How-

ever, at the time of announcing the results, an assessment of the existing and likely vacancies during the year was made taking into account the business plans and branch expansion. This study indicated that the vacancies in the officers cadre are 487. Therefore, it was necessary for the bank to promote 487 clerks/special Assistants to officers' cadre. All those Scheduled Caste/Scheduled Tribe candidates who had qualified after 10% relaxations in qualifying standards were promoted. However, the backlog was determined after taking into account the total promotions (483) and not the number of vacancies declared (310). Further the backlog has been cleared in respect of Scheduled Caste and considerably reduced in respect of Scheduled Tribe after conducting a Special Promotion Test on 10.4.1983. The promotions had taken place in 1980 and it would be difficult at this stage to limit the number of promotions to 310 and revert 173 candidates who have already been promoted. There is likely to be legal complications also if such a measure is taken.

1.15 The Committee are not convinced with the plea put forward by the Government that "at the time of announcing the results, an assessment of the existing and likely vacancies during the year was made taking into account the business plans and branch expansion" and that "it was necessary for the Bank to promote 487 Clerks/Special Assistants to officers' cadre." The Committee are of the view that when, before holding the written test, the number of vacancies for promotion to the officers' cadre was announced as 310, it was clearly inexcusable on the part of the Syndicate Bank authorities to have increased the number of vacancies to 487, more so when it was known that Scheduled Castes/Scheduled Tribe candidates did not find a place in the selection list beyond 310 candidates.

The Committee have now been informed that due to legal complications, it may be difficult to revert 173 candidates, who have already been promoted in 1980. The Committee must express their displeasure over the fact that an incorrect decision taken by the Management has affected the promotional prospects of a large number of Scheduled Caste/Scheduled Tribe employees of the Bank.

1.16 In para 3.23 of the Report, the Committee had observed that securing employment by production of a false caste certificate of being a Scheduled Caste or Scheduled Tribe was a serious offence and such cases should be dealt with promptly and severely. They had expressed the view that if a prima facie case was established regarding production of a false caste certificate by an employee, the appropriate course would be to place the employee under suspension pending completion of formal inquiry. Further, effort should be made in completing such inquiry expeditiously. In appropriate cases, criminal proceedings should also be initiated under the relevant provisions of the Indian Penal Code.

1.17 In their reply dated 15th October, 1983, the Ministry of Finance (Department of Economic Affairs) (Banking Division) have stated that the

observations of the Committee that inquiry in such cases should be completed expeditiously have been noted. In terms of the existing instructions issued by Ministry of Home Affairs, if after appointment in any particular case the verification reveals that the candidate's claim was false his services may be terminated in accordance with the relevant rules/orders.

1.18 Office Memorandum No. 42/34/52-NGS, dated 17 April 1953 issued by the Ministry of Home Affairs stipulates that if in any particular case the verification of claim of a candidate as belonging to Scheduled Caste/Scheduled Tribe reveals that the claim is false, his services should be terminated. The Committee are of the view that mere termination of services of a person who has obtained employment on the basis of a false certificate, is not sufficient deterrent. They, therefore, reiterate their recommendation that if *Prima facie* case is established regarding production of a false certificate by an employee, the appropriate course would be to place the employee under suspension pending completion of formal enquiry and that in appropriate cases criminal proceedings should also be initiated under the relevant provisions of the Indian Penal Code. The Committee would also suggest that the matter may be taken up with the Department of Personnel for review of their O.M. dated 17 April, 1953 and for issue of fresh instructions in the light of the observations made by the Committee.

1.19 In para 4.19 of the Report, the Committee had observed that the functioning of the Banking Service Recruitment Boards had not been satisfactory as they had not been able to provide the required number of Scheduled Caste/Scheduled Tribe candidate to fill up the reserved vacancies in the banks. The Committee had desired that the working of these Recruitment Boards should be critically reviewed by the Ministry of Finance (Banking Division).

1.20 In their reply dated 15th October, 1983, the Ministry of Finance (Department of Economic Affairs) (Banking Division) have stated that the Banking Service Recruitment Boards indicate the vacancies reserved for Scheduled Caste/Scheduled Tribe in their advertisements and extend various concessions like relaxation in upper age limit, minimum education qualification and application fee etc. to the Scheduled Caste/Scheduled Tribe candidates in accordance with the Government guidelines. The Scheduled Caste/Scheduled Tribe candidates are adjudged by the Recruitment Boards on relaxed standards. Almost each Banking Service Recruitment Board has one member belonging to Scheduled Caste/Scheduled Tribe communities. The Banking Service Recruitment Boards hold special recruitment tests in order to clear the backlog of reserved vacancies wherever necessary.

The shortfall in the recruitment of Scheduled Caste/Scheduled Tribe is also discussed in the meetings of Chairman of Banking Service Recruitment Boards.

1.21 The reply of the Government is silent on the recommendation of the Committee that the working of the Banking Service Recruitment Boards should be critically reviewed by the Ministry of Finance (Banking Division). The Committee, therefore, reiterate their recommendation.

1.22 In para 4.53 of the Report, the Committee had noted that no record was kept in the Banking Division of the Ministry of Finance regarding complaints/grievances received from Scheduled Caste/Tribe employees working in the nationalised banks. They had desired that a register for the purpose should be maintained and action taken on all complaints/grievances entered therein. The register should also be periodically checked by the Liaison Officer of the Banking Division.

1.23 In their reply dated 15th October, 1983, the Ministry of Finance (Department of Economic Affairs) (Banking Division) have stated that the representations and complaints received in the Banking Division from Scheduled Caste/Scheduled Tribe employees are diarised and then forwarded to banks, which are autonomous bodies, for appropriate action. Where it is found that government guidelines have not been followed, banks are advised to take remedial measures.

1.24 The Committee are not satisfied with the reply of Government that the representations and complaints received in the Banking Division from Scheduled Caste/Scheduled Tribe employees are diarised and then forwarded to Banks, which are autonomous bodies, for appropriate action.

The Committee reiterate their earlier recommendation that a separate register regarding complaints received from Scheduled Caste/Scheduled Tribe employees should be maintained in the Banking Division and action taken on all Complaints/grievances should be checked by the Liaison Officer of the Banking Division.

1.25 In para 6.29 of the Report, the Committee had refused to their Fourteenth Report (Seventh Lok Sabha) wherein they had endorsed the suggestion of the Commissioner for Scheduled Castes and Scheduled Tribes that at least 10 per cent of the total loans advanced by the banks should be given to persons belonging to scheduled Castes and Scheduled Tribes to meet their medium and long term requirements. The recommendation was reiterated in para 1.19 of their Twenty-sixth Report (Seventh Lok Sabha). The Committee did not share the view of the representative of the Ministry of Finance that instead of earmarking a portion of total loans for a particular group, it would be more useful to make reservations in specific schemes for these people. The Committee felt that for the economic development of Scheduled Castes and Scheduled Tribes a specific percentage of the loans to be disbursed by banks should be earmarked for them. They had observed that unless financial allocations were made, the credit would not flow to Scheduled Castes and Scheduled Tribes.

1.26 In para 6.30 of the Report the Committee had observed that there was no dearth of viable schemes for the uplift of Scheduled Castes/Scheduled Tribes provided there was no constraint of funds to implement those schemes. The Committee had therefore, urged the Ministry of Finance to implement their recommendation for earmarking 10% of total advances of banks for Scheduled Castes and Scheduled Tribes, as reiterated by them in their Twenty-sixth Report (Seventh Lok Sabha).

1.27 In their reply dated 15th October, 1983, the Ministry of Finance (Department of Economic Affairs) (Banking Division) have stated that reservation of loans for Scheduled Castes/Scheduled Tribes exclusively is not considered desirable because it is apprehended that stipulation of a quantitative target in terms of funds *may lead to dilution of the quality of lending*. The banks may, in pursuit of the quantitative target disbursed loans on proposals of Scheduled Caste and Scheduled Tribe borrowers *without proper scrutiny*. The objective of the Government that more and more funds should flow to the weaker sections of the community, particularly persons belonging to Scheduled Castes and Scheduled Tribes, in support of *their productive ventures has been communicated to the banks*. Reserve Bank have also advised them *to adopt villages with sizeable Scheduled Caste/Scheduled Tribes population* or to adopt harijan bastis and to formulate schemes areas of economic activities in which Scheduled Caste/Scheduled Tribe people predominate. Special schemes such as IRDP also provide for minimum proportion of beneficiaries coming from the Scheduled Castes and Scheduled Tribes. If such schemes are multiplied the share of the Scheduled Castes and Scheduled Tribes in the total priority sector credit of the public sector banks will automatically rise.

1.28 The Scheduled Caste/Scheduled Tribe borrowers accounted for 1.2 per cent in the number of borrowal accounts and 3.3 per cent in the amount outstanding with the public sector banks in the priority sector advances as at the end of June 1979. By June 1982 their share number of borrowal accounts has increased to 19.8 per cent and in the amount outstanding to 5.1 per cent. The smaller share of Scheduled Caste/Scheduled Tribe in the amount outstanding reflects the small per unit credit required by the small ventures of borrowers belonging to these communities.

Even if the suggestion for reservation in the flow of credit is to be accepted, it would be incorrect to think in terms of the quantum of credit. The nature and size of the venture determines the size of credit support required. The ventures taken up by the Scheduled Caste/Scheduled Tribe people are not of such magnitude as to require sizeable credit support. Per unit credit requirements of their ventures is likely to be much smaller. This is true of all smaller borrowers. For example borrowal accounts of upto Rs. 10,000/- accounts for 93% of the total borrowal accounts but only 14% of the total credit. Thus, reservations, if at all it is to be considered, should be only in terms of proportion of total borrowal accounts in the priority sectors. As mentioned earlier,

it has already increased from 12 per cent in June 1979 to 19.8 per cent in June 1982. It can be expected to go up further with the implementation of the IRDP which is yet to get reflected in the priority sector advances of the public sector banks.

1.29 As already observed before the Committee, the reservation of credit does not help much. As of now, there is no constraint of resources for flow of credit to the Scheduled Castes/Scheduled Tribes groups. The real difficulties arise from the fact that as proper schemes are not prepared for them and State Governments have not built up the infrastructure and organisational arrangements as required and in the absence of risk bearing capacity, many of the persons belonging to these groups are not in a position to take up credit-based activities on larger scale. If these are ensured and the persons belonging to Scheduled Caste/Scheduled Tribe come forward for credit assistance, there is no difficulty in giving loans to these persons.

1.30 The reply furnished by the Ministry of Finance (Banking Division) indicates that the Scheduled Caste/Scheduled Tribe borrowers accounted for 19.8% in the number of borrowal accounts and 5.1% in the amount outstanding with the public sector banks in the priority sector advances as at the end of June, 1982. The Committee do not share the view of the Government that "the reservation of credit does not help much" and that "reservations, if at all it is to be considered, should be only in terms of proportion of total borrowal accounts in the priority sector." The Committee, therefore, reiterate their recommendation that a specific percentage of the loans to be disbursed by banks should be earmarked for Scheduled Caste/Scheduled Tribes.

1.31 In para 6.46 of the Report, the Committee had expressed the view that as the Scheduled Caste/Scheduled Tribe Development Corporations were created, administered and controlled by the State Governments, it should not be necessary for the bank to insist on guarantee of the State Government before advancing loans to these Corporations.

1.32 In their reply dated 15th October, 1983 the Ministry of finance (Department of Economic Affairs) (Banking Division) have stated that advances granted by banks to small scale industries and other small sector are guaranteed by the Deposit Insurance & Credit Guarantee Corporation. However, the Corporation does not guarantee advances granted through the Corporations for Scheduled Castes and Scheduled Tribes. Thus, to secure their interest banks insist on guarantees from State Governments for D R I advances granted through the Corporations for Scheduled Castes and Scheduled Tribes.

1.33 The Committee fail to understand why guarantee from the State Government should be insisted in the case of advances granted to the Scheduled Caste/Scheduled Tribe Development Corporations in-as-much-as these Corporations are created, administered and controlled by the State Governments concern-

ned. The Committee, therefore, reiterate their recommendation that guarantees from State Governments should not be insisted in such cases.

1.34 In para 6.57 of this Report, the Committee had noted that the banks had been given instructions that while "adopting" villages for intensive lending villages with sizeable population of Scheduled Castes/Scheduled Tribes may be specially chosen or, in the alternative, banks may consider adopting specific localities (basties) in the concerned villages which have a concentration of these communities. While selecting villages for adoption, the population of Scheduled Castes/Scheduled Tribes is taken into consideration. However, data regarding the Scheduled Caste/Scheduled Tribe beneficiaries is not maintained separately. The committee had recommended that such data should be maintained by the banks so that benefits provided to persons belonging to these communities were precisely known and periodical review of the credit made available to them might be undertaken.

1.35 In their reply dated 15th October, 1983, the Ministry of Finance (Department of Economic Affairs) (Banking Division) have stated that the data with regard to advances granted to Scheduled Castes/Scheduled Tribes are maintained in respect of DRI loans, IRDP loans and priority sector advances in general. With the information now available with the bank it is possible to assess the benefits provided to persons belonging to SCs/STs and to monitor the same on an overall basis. It is submitted that such a monitoring on village basis, besides making the reporting and reviewing system unwieldy, is not likely to yield any significant results because of narrower focus on the area of performance.

1.36 When credit is made available to Scheduled Castes/Scheduled Tribe in villages selected for intensive lending, the requirement of obtaining applications for loans is not waived. It should not, therefore, be difficult for the branches of the Banks to maintain separate data regarding loans advanced to Scheduled Castes/Scheduled Tribes. The Committee, therefore, reiterate their recommendation that such data should be maintained and periodical review of the credit made available to Scheduled Castes/Scheduled Tribes should be undertaken.

1.37 In para 6.95 of the Report, the Committee had observed that the overall percentage of overdue to demand under D.R.I Scheme as in June, 1982 was 69 while this percentage in the case of Scheduled Castes/Scheduled Tribes was 67. The Committee noted with satisfaction that the percentage of recovery in the case of Scheduled Castes/Tribes was somewhat better than the overall percentage of recovery under the DRI Scheme. The State Governments were helping the banks to some extent in recovery of their dues, but by and large the Scheduled Caste/Scheduled Tribe Corporations were not assisting the banks in this regard. As timely recovery of loans was essential for recycling of funds, the Committee felt that the Government agencies particularly at the block and district levels (e.g. District Industries Centres, District Rural Development Agencies, SC/ST Development Corporations) should put in co-ordinated efforts for recovery of bank overdues.

1.38 In their reply dated 15th October, 1983, The Ministry of finance (Department of Economic Affairs) (Banking Division) have stated that they have no comments to make in the matter.

1.39 The Committee reiterate their recommendation that Govt. agencies at the block and district levies (e. g. Distt. Industries Centres, DRDAs SC/ST Development Corporation) should put in coordinated efforts for timely recovery of bank overdues.

1.40 In para 7.12 of the Report the Committee had noted that while the share of Scheduled Castes and Scheduled Tribes in the priority sector advances by the Syndicate Bank had been increasing during the last three years, no specific target had been fixed by Reserve Bank of India/Government of India regarding overall credit assistance to Scheduled Caste/Scheduled Tribe borrowers in priority sector lending. In para 7.13, the Committee had recommended that as in the case of DRI Scheme under which a minimum of 40% of the total DRI credit was required to be lent to persons belonging to Scheduled Castes and Scheduled Tribes, certain percentage of the priority sector lending should be earmarked for the Scheduled Castes and Scheduled Tribes.

1.41 In their reply dated 15th October, 1983, the Ministry of finance (Department of Economic Affairs) (Banking Division) have stated that the thrust of the credit policy is to channelise increasing amounts of credit for the weaker sections of the society. The question of bank assistance to Scheduled Castes/Scheduled Tribes has been reviewed from time to time as these communities constitute a sizeable segment of the weaker sections of the community. A number of measures have been taken to formulate specific schemes suited to the requirements of the members of these communities. The members of these communities form part of the weaker sections under priority sectors. Under the IRDP also at least 30 per cent of the beneficiary families are required to be from Scheduled Caste/Scheduled Tribe communities. Banks are also participating in special schemes/programmes being undertaken by S.C. Development Corporations in different States. With continual monitoring of the flow of credit to Scheduled Caste/Scheduled Tribe borrowers and increasing thrust of lending operation on increased credit support to borrowers from these communities, it is expected that their share in the Priority Sector Credit will increase substantially.

1.42 The Committee reiterate their recommendation that certain percentage of priority sector lending should be earmarked for Scheduled Castes and Scheduled Tribes.

1.43 In para 7.26 of the Report, the Committee had observed that the Scheduled Castes and Scheduled Tribes who are the poorest among the poor sections of society deserved a much higher share in the total advances made to the "weaker sections" in terms of the instructions of the Reserve Bank of India.

The Committee had therefore recommended that the Reserve Bank of India should fix the minimum percentage of advances to be made to Scheduled Caste and Scheduled Caste and Scheduled Tribe borrowers out of 12.5 per cent share in the total advances earmarked for the "Weaker Sections" in Small Scale Industries Sector.

1.44 In their reply dated 15th October, 1983, The Ministry of finance (Department of Economic Affairs) (Banking Division) have stated that according to the earlier guidelines issued by the Reserve Bank, all small scale industries with credit limits upto and inclusive of Rs. 25,000/- were to be treated as 'weaker Sections' in Priority Sectors and advances to such weaker sections in S S I were to constitute not less than 12.5% of the total advances to S S I by 1985. However, based on the recommendations of the Working Group (under the Chairmanship of Shri A. Ghosh) on the role of banks in implementation of New 20-point Programme, banks have been advised in February 1983 that the advances to weaker sections should reach a level of 25% of Priority Sector advance or 10% of total bank credit by 1985. Consequently, the earlier sub-targets for weaker sections in agriculture and S S I are no longer applicable. The concept of weaker sections has been widened to include, besides SC/ST borrowers, small and marginal farmers, landless labourers, tenant farmers/sharecroppers, IRDP beneficiaries, artisans and village & cottage industries and DRI Scheme beneficiaries within which SC/ST communities predominate. This would ensure that the SC/ST beneficiaries could obtain adequate financial support from banks, under the concept of 'Priority Sector' lending.

1.45 The Committee note that according to new guidelines the advances to weaker sections should reach a level of 25% of Priority sector advances or 10% of total bank credit by 1985. The Committee reiterate their recommendation that a certain minimum percentage should be earmarked for lending to Scheduled Castes/Scheduled Tribes in the total advances to be made to weaker Sections.

1.46 In para 7.31 of the Report, the Committee had noted that housing advances upto Rs. 5000/- were granted by the bank to Scheduled Castes/Scheduled Tribes at the concessional rate of interest of 4 per cent. The Committee did 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 had recommended that housing loans upto Rs. 7500/- with a provision of 25 per cent subsidy should be given to Scheduled Castes and Scheduled Tribes at 4 per cent rate of interest.

1.47 In their reply dated 15th October, 1983, the Ministry of finance (Department of Economic Affairs) (Banking Division) have stated that the cut off point of Rs. 5000/- eligible for concessional rate of interest, at 4% per annum was raised from Rs. 2500/- in June, 1981 only. Government had since decided that the banking sector will place at the disposal of the HUDCO a sum of Rs. 50

crores, (viz. Rs. 30 crores earmarked as direct financing for Scheduled Castes/Scheduled Tribes and E. W. S. and Rs. 20 crores for LIG with the HBC—circular letter of 18.11.1982) for being used by the latter for the benefit of these categories. The banks, will therefore, not be doing any direct lending to Scheduled Castes/Scheduled Tribes for Housing Finance.

1.48 The Committee reiterate their recommendation that in view of the escalation in prices of various building material and higher labour charges housing loans upto Rs. 7,500/- with a provision of 25% subsidy should be given to Scheduled Castes and Scheduled Tribes at 4 per cent rate of interest.

1.49 In para 7.37 of the Report, the Committee had noted that the total outstanding educational loans advanced by the bank as at the end of September, 1982 were Rs. 1.92 crores out of which Rs. 4.00 lakhs were advanced to 4,362 Scheduled Castes and 301 Scheduled Tribes respectively. The Committee felt unhappy that particulars of educational loans granted by the bank under D.R.I. Scheme had not been kept separately. They recommended that separate figures of educational loans advanced to Scheduled Castes/Scheduled Tribes and others under D. R. I. Scheme should be maintained by all the banks.

1.50 In their reply dated 15th October, 1983, the Ministry of finance (Department of Economic Affairs) (Banking Division) have stated that data relating to Bank's lending under D.R.I. Scheme are collected from branches every quarter on the basis of a format stipulated by the Government. In order to ensure that the data flow from the branches without undue delay and the process of consolidation does not become cumbersome, the data requirements in the format have been kept at a moderate level. Thus, while information about bankwise/statewise number of borrowal accounts, amount outstanding under the Scheme, number of accounts and amounts and amount pertaining to SC/ST borrowers and the share of Rural/Semi-urban branches as also that regarding demand, recovery overdues etc. is sought and obtained information on sectorwise/purposewise classification of D.R.I. advances is not obtained.

1.51 The Committee would suggest that the desirability of maintaining separate figures of educational loans advanced to Scheduled Castes and Scheduled Tribes and others under D.R.I. Scheme by all the banks should be re-examined.

CHAPTER II

RECOMMENDATIONS/OBSERVATIONS WHICH HAVE BEEN ACCEPTED BY GOVERNMENT

Recommendation S. No. 6 (Para No. 1.39)

It has been observed during the course of the Committee that some Liaison Officers are not clear about the implementation and interpretation of Government orders on the subject of reservation, relaxations and concessions etc. for Scheduled Castes/Scheduled Tribes. The Committee feel that the reservation work has become somewhat technical and requires expertise and special training for handling such cases. The Committee, therefore, recommend that short duration refresher courses for Liaison Officers of public Sector Banks and for the staff dealing with reservation work in the banks, should be arranged by the Banking Division in order to acquaint them with the implementation of reservation orders. If necessary the Banking Division may consult the Department of Personnel and the Office of Commissioner for Scheduled Castes and Scheduled Tribes for drawing up a programme for the refresher courses.

REPLY OF GOVERNMENT

The recommendation is noted for compliance.

[Ministry of Finance (Department of Economic Affairs—Banking Division O.M. No. 5/9/83—SCT dated 15.10.83].

COMMENTS OF THE COMMITTEE

The Committee may be informed of the steps taken to arrange refresher courses.

Recommendation S. No. 7 (Para No. 1.40)

The instructions issued by the Ministry of Finance (Bureau of Public Enterprise) which are applicable to public sector undertaking, stipulate that in each undertaking the officer-in-charge of administration (or any other officer designated for the purpose) will act as Liaison officer in respect of matters relating to representation of Scheduled Castes/Scheduled Tribes. The duties of Liaison Officer include (i) ensuring the compliance with the orders and

instructions pertaining to reservation of vacancies and other benefits admissible to Scheduled Castes/Scheduled Tribes, (ii) collecting, consolidating and despatching the annual returns relating to representation of Scheduled Castes/Scheduled Tribes, (iii) acting as a Liaison Officer between the undertaking and the Ministry concerned for supply of other information answering question and queries and clearing doubts in regard to matters concerning reservation of posts for Scheduled Castes/Scheduled Tribes and (iv) conducting annual inspection of the rosters maintained in the enterprises with a view to ensuring proper implementation of the reservation orders. It is the experience of the Committee that the Liaison Officers are mainly engaged in collecting/consolidating data relating to representation of Scheduled Castes and Scheduled Tribes whereas they should engage themselves more in ensuring due compliance with the orders and instructions pertaining to reservations of vacancies and other benefits admissible to Scheduled Castes and Scheduled Tribes.

REPLY OF GOVERNMENT

The recommendation has been noted and the Bank have been advised suitably.

[Ministry of Finance (Department of Economic Affairs—Banking Division)
O.M. No. 5/9/83—SCT dated 15.10.83].

Recommendation S. No. 9 (Para No. 2. 27)

The Committee feel unhappy that implementation of reservation orders by the banks is not satisfactory and leaves much scope for improvement. The Committee expect the Banking Division of the Ministry of Finance to take the lead in the matter of improving the representation of Scheduled Castes and Scheduled Tribes in the service of bank to the desired level. Banking Division should also make a study to find out the reasons for unsatisfactory implementation of reservation orders by various banks, other than the Syndicate Bank whose lapses have been commented upon in this report and take necessary corrective measures in this regard. The Committee should apprise of the action taken in the matter.

REPLY OF GOVERNMENT

Recommendation is noted for compliance.

[Ministry of Finance (Department of Economic Affairs—Banking Division)
O.M. No. 5/9/83—SCT dated 15.10.83].

COMMENTS OF THE COMMITTEE

The committee should apprise of the action taken in this matter.

Recommendation S. No. 13 (Para No. 2.45)

The Syndicate Bank recruited 5 Law Officers in Scale III in the year 1978.

Subsequently, they were recruited only in scale I. None of these Officers belongs to Scheduled Caste/Scheduled Tribe. The Committee have been informed that no mention had been made about reservation for Scheduled Castes and Scheduled Tribes in the advertisement for the post of Law Officer.

REPLY OF GOVERNMENT

No comments.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation S. No. 14 (Para No. 2.46)

The Committee are at a loss to understand why the Principle of reservation was not made applicable by the Bank at the time of direct recruitment of Law Officers. They are constrained to observe that it was gross violation of the reservation orders which had become effective in the Bank from July 1968 in direct recruitment. The Committee recommend that the Bank should now feel the backlog by recruiting Law Officers belonging to SC/ST communities by special recruitment.

REPLY OF GOVERNMENT

The Bank has placed an indent with BSRB Bangalore for recruitment of one Law Officer in MMGS III belonging to SC Category. The Bank has noted to place indents indicating the reservations while resorting to recruitment in higher scales in Officers' Cadre, if any, in future.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation S. No. 20 (Para No. 2.79)

Under an agreement entered into with the Employees Union of Syndicate Bank, 25% of the vacancies in the Junior Officers cadre are to be filled up by direct recruitment, 75% of the vacancies are filled up from among the workmen staff from clerical cadre of the bank through promotion on the basis of written test and interview. Reservations for Scheduled Caste/Scheduled Tribe candidates are provided as per instructions issued by the Government.

REPLY OF GOVERNMENT

No comments

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation S.No. 21 (Para No. 2.80)

The committee find that 15% of the vacancies in the Junior Officers cadre earmarked to be filled through promotion from workmen staff are filled from among the permanent Special Assistants, who are part and parcel

of the clerical cadre, on the basis of viva voce test and on written test is held for them. There is no mention in the promotion policy whether there is a reservation for Scheduled Castes and Scheduled Tribes in promotions made from the category of Special Assistant. As the category of Special Assistant does not form a separate cadre, the Committee fail to understand why 15% of the vacancies have been reserved for them. The Committee are of the opinion that reservation of 15% of promotional vacancies in the officers cadre for Special Assistants goes against the interests of Scheduled Castes and Scheduled Tribes inasmuch as there is negligible representation (1 Scheduled Caste out of 1387) among Special Assistants. The Committee recommend that this provision should be scrapped and it should not be included in any future agreement.

REPLY OF GOVERNMENT

Syndicate Bank had extended reservation for SC/ST in respect of promotions to officers' cadre from Special Assistants. However, Committee's observation has been conveyed to Syndicate Bank for compliance.

[Ministry of Finance (Department of Economic Affairs—Banking Division), O.M. No. 5/9/83 SCT dated 15.10.83]

COMMENTS OF THE COMMITTEE

The Committee would like to be informed whether the relevant provision regarding reservation of 15% vacancies in the Junior Officers cadre to be filled up from among the Special Assistants has since been deleted in compliance with the instructions issued by the Ministry of Finance (Banking Division), in the light of the recommendation made by the Committee.

Recommendation S. No. 22 (Para No. 2.81)

In Central Government Services, posts have been classified into 4 groups i. e. Group A, Group B, Group C and Group D (Class I, II, III and IV) whereas the posts in the Syndicate Bank have been classified into three groups namely, (i) Officers Cadre, (ii) Clerical Cadre, and (iii) Subordinate Cadre. In the Officers cadre, junior most post (Scale I) is in the pay scale of Rs. 700—1800. The next higher grades in Scales II, III, IV, V, VI & VII are in the pay scales of Rs. 1200 - 2600, Rs. 1800 - 2250, Rs. 2000 - 2400, Rs. 2500 - 2700, Rs. 2750 - 3250 and Rs. 3000 - 3500, respectively. In the Clerical Cadre the pay scale is Rs. 350 - 1050. The Committee have been informed that reservation is provided in Scale-I only, i. e. Rs. 700 - 1800, on the analogy of the reservation provided to officers of the Central Government in promotion from Class II to the lowest rung of category in Class I (Group 'A'). The Committee find that there is no group 'B' or any other category which could be treated as equivalent to Group 'B' in the services of the bank as a result of which there is no provision for reser-

vation of posts for Scheduled Castes and Scheduled Tribes from Clerical Cadre (Group 'C') to Group 'B' and from Group 'B' to the lowest rung in Group 'A' as stipulated in the orders of the Ministry of Home Affairs. The Committee are surprised to know that the Banking Division of the Ministry of Finance has not examined the question that there are no Group 'B' posts in banking industry and that the absence of Group 'B' posts in the banks is one of the reasons for low representation of Scheduled Castes and Scheduled Tribes in the officers cadre.

REPLY OF GOVERNMENT

No comments.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O. M. No. 5/9/83 - SCT dated 15/10/83]

Recommendation S. No. 24 (Para No. 2.83)

Under the promotion policy followed by the Bank, officers in Junior Management Grade Scale - I (Rs. 700-1800) who have completed a minimum of 7 years service as on 31st December of the previous year, become eligible for consideration for promotion to the next higher grade, i.e. Middle Management Grade Scale. II (Rs. 1200-2000). For promotion from Scale II to Scale-III (Rs. 1800 - 2250), a minimum of 5 years in Scale-II or 10 years service as an officer has been prescribed as the eligibility criterion. For promotion from Scale - III to Scale - IV (Rs. 2000-2400), a minimum of 5 years in Scale III or 15 years service as an officer has been prescribed. Reservation for LCs and STs has been provided for appointment or promotion to Scale - I only but there is no reservation for promotion beyond Scale-I.

REPLY OF GOVERNMENT

No comments.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M.No. 5/9/83 - SCT dated 15.10.83]

Recommendation. S. No. 25 (Para No. 2.84)

Under the orders by the Government of India (O. M. No. 1/9/69 - Estt. (SCT) dated 26.3.1970 and O. M. No. 1/10-74- Estt. (SCT) dated 23.12.1974) in promotions by selection to posts within Group A (Class I) which carry an ultimate salary of Rs. 2250/- per month, there is no reservation, but the Scheduled Castes and Scheduled Tribes officers who are senior enough in the Zone of consideration for promotion so as to be within the number of vacancies for which the select list has to be drawn up, are included in that list provided they are not considered unfit for promotion.

REPL OF GOVERNMENT

No comments.

[Ministry of Finance (Department of Economic Affairs-Banking Division) O.M.No. 5/9/83 - SCT dated 15.10.83]

Recommendation S. No 29 (Para No. 2.88)

The Committee regret to note that out of 90 sweepers recruited during the year 1981, only 8 belonged to Scheduled Caste and 2 to Scheduled Tribe. The Committee desire that the Bank should go into the question as to why sufficient number of candidates belonging to Scheduled Caste and Scheduled Tribe are not available even for the posts of sweepers. The should also streamline the procedure for recruitment of sweepers so as to increase the intake of Scheduled Castes and Scheduled Tribes among them.

The Committee need hardly stress that those who are appointed as sweepers must perform the duties of a sweeper.

REPLY OF GOVERNMENT

The Banks has issued instructions to Regional Offices to ensure that sufficient number of candidates belonging to Scheduled Caste and Scheduled Tribe are appointed as part-time sweepers.

[Ministry of Finance (Department of Economic Affairs-Banking Division)
O.M. No. 5/9/83-SCT dated 15.10.83].

Recommendation S. No. 31 (Para No. 3.21)

The Committee note that as on 30th April, 1982, percentage of Scheduled Castes and Scheduled Tribes in the services of Syndicate Bank was 6.4 and 1.23 respectively in the officers cadre, 11.83 and 3.4 in clerical cadre and 24.39 and 5.75 in sub-ordinate staff cadre. This shows that there is still a considerable leeway to be made before the representation of Scheduled Castes and Scheduled Tribes in services of the bank reaches the desired level. The Committee recommend that the bank should draw up a time bound programme to clear the backlog in vacancies reserved for Scheduled Castes and Scheduled Tribes through special recruitment examination.

REPLY OF GOVERNMENT

Syndicate Bank has noted the recommendation.

[Ministry of Finance (Department of Economic Affairs-Banking Division)
O.M. No. 5/9/83-SCT dated 15.10.83]

COMMENTS OF THE COMMITTEE

The Committee may be apprised of the action taken by the bank to clear

the backlog in representation of Scheduled Castes/Scheduled Tribes in the services of the bank.

Recommendation S. No. 32 (Para No. 3.22)

The Committee have been informed that 17 cases (officers-3 cases, clerks-13 cases and sub-ordinate staff-1 case) had been brought to the notice of the bank during the years 1980, 1981 and 1982 in which the employees had allegedly produced, false caste certificates. Under the existing procedure, when any complaint regarding production of a false caste certificate was received, the certificate was sent to the authority who had issued it. After collecting the evidence, charge sheet was issued and inquiry was held. Generally, such inquiries took about 1½ to 2 years. The inquiry in respect of cases which had come to notice in 1980 have not yet been completed.

REPLY OF GOVERNMENT

No comments.

[Ministry of Finance (Department of Economic Affairs-Banking Division)
O.M. No. 5/9/83-SCT dated 15.10.83]

Recommendation S. No. 34 (Para No. 3.27)

With a view to increasing the chances of success of the Scheduled Caste and Scheduled Tribe candidates aspiring for a career in the banking sector, it is necessary that pre-recruitment training is given to them in the techniques of objective type tests being conducted by the Banking Service Recruitment Boards. In the past United Commercial Bank had arranged training of SC/ST candidates in banking transactions for a period of two months with a stipend of Rs. 250/ per month as an experimental measure. The Punjab National Bank is thinking of giving pre-recruitment training to Scheduled Caste/Scheduled Tribe candidates at their six regional training centres with a stipend and free boarding and lodging facilities. The Committee have been informed that the Syndicate Bank is at present associating itself in the pre-recruitment training organised by Government Department at Bangalore and Trivandrum.

REPLY OF GOVERNMENT

No comments.

[Ministry of Finance (Department of Economic Affairs-Banking Division)
O.M. No. 5/9/83 - SCT dated 15.10.83]

Recommendation S. No. 36 (Para No. 3.33)

The Committee have been informed that Scheduled Caste/Scheduled Tribe officers are provided with more opportunities for Institutional Training and for attending seminars/conferences to improve their chances for selection to higher grades. In their O.M. No. 1/9/69-Est. (SCT) dated 15.11.1971 the Department of Personnel have laid down instructions regarding the arrangements for training of

Class I officers belonging to Scheduled Castes and Scheduled Tribes. The Committee desire that the Syndicate Bank should act according to these instructions so that the Scheduled Caste/Scheduled Tribe officers acquire the requisite proficiency and give a good account of themselves.

REPLY OF GOVERNMENT

The recommendation has been noted by Syndicate Bank.

- [Ministry of Finance (Department of Economic Affairs-Banking Division)
O.M. No. 5/9/83 - SCT dated 15.10.83]

Recommendation S. No. 37 (Para No. 3.34)

The Committee regret to point out that during the year 1981 and 1982, as against 334 and 349 general category officers nominated for seminars/symposia/conferences. The number of Scheduled Castes/Scheduled Tribes officers was 1 and 3 only. It is obvious the bank has not taken interest in nominating Scheduled Caste/Scheduled Tribe Officers for such courses. The Committee recommend that more ScheduledCaste/Scheduled Tribe officers should be sponsored for such training courses.

REPLY OF GOVERNMENT

The recommendation has been noted by the Syndicate Bank.

- [Ministry of Finance (Department of Economic Affairs—Banking Division)
O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation S. No. 38 (Para No. 4.17)

At present recruitment to officer cadre and the clerical cadre in banks is being done by Banking Service Recruitment Boards. Each Banking Services Recruitment Board make recruitment to the officers cadre of its participating bank on all India basis while a specific geographical jurisdiction is assigned to each Board for making recruitment to the clerical cadre of all the nationalised banks within that area.

REPLY OF GOVERNMENT

No comments.

- [Ministry of Finance (Department of Economic Affairs—Bankind Division)
O.M. No, 5/9/83—SCT dated 15.10.83]

Recommendation S. No. 39 (Para No. 4.18)

Originally, the intention was to have a Banking Service Commission for recruitment to various posts in the service of the Banks. Accordingly, Banking Service Commission Act, 1975 was enacted by Parliament. This act was repealed by the Banking Service Commission (Repeal) Act, 1977 as the Government decided to do away with the single centralised banking commission and establish regional recruitment boards for the purpose.

REPLY OF GOVERNMENT

No Comments.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation S. No. 41 (Para No. 4.20)

The Committee find that in a large number of cases, Scheduled Caste/Scheduled Tribe candidates who were offered appointments, did not join the service. This could be partly due to non-receipt of offers of appointment by the candidates or the time lag between the date of examination and the offer of appointment. The Committee recommend that offers of appointment should invariably be sent to the candidates by registered post. The time lag between the date of examination and sending of offer of appointment should also be reduced to the minimum.

REPLY OF GOVERNMENT

The recommendation has been noted. The public sector banks and the Banking Service Recruitment Boards have been advised suitably.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation S. No. 42 (Para No. 4.33)

The Committee regret to note that no representative of Scheduled Caste/Scheduled Tribe has so far been included in the promotion Committee constituted by the Syndicate Bank for promotion from clerical to officer cadre. They are not satisfied with the explanation given that in earlier years, the number of Scheduled Caste/Scheduled Tribe candidates qualifying in written test with relaxed standard was less than the number vacancies reserved for them and hence all of them were promoted if they were otherwise eligible as per promotion policy. The Committee have now been informed that 'in future promotions, a Scheduled Caste/Scheduled Tribe member will be included in the Promotion Committee as per Govt. guidelines'. As the Syndicate Bank does not have an officer belonging to Scheduled Caste/Scheduled Tribe of appropriate scale, the Banking Service Recruitment Board, Bangalore has been requested to suggest the names of suitable members. The Committee expect that there will not be violation of the instructions in this regard and the association of a Scheduled Caste/Scheduled Tribe person in the Promotion Committee will invariably be ensured.

REPLY OF GOVERNMENT

Syndicate Bank has noted the observation of the Committee for compliance.

[Ministry of Finance (Department of Economic Affairs—Banking Division)
O.M. No. 5/9/83—SCT dated 15.10.83.]

Recommendation S. No. 43 (Para No. 4.34)

The Committee find that for posts in the sub-staff cadre (class IV posts) for which recruitments are made by the Regional Offices of the Bank, no instructions had been issued by the Bank to include a Scheduled Caste/Scheduled Tribe Officer in the Selection Committee. The practice followed is that the candidates sponsored by the Employment Exchange/Zilla/Rajya Sainik Boards are interviewed by two Officers and panels are prepared district-wise. The appointments are made by the assistant General Manager. The Committee recommend that a representative of the Scheduled Castes/Scheduled Tribes should invariably be included in the Selection Committee and desire that instructions to that effect should be communicated to the Regional Offices.

REPLY OF GOVERNMENT

The recommendation has been noted by Syndicate Bank for compliance.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation S. No. 44 (Para No. 4.40)

The Committee regret to note that a large number of vacancies reserved for Scheduled Castes and Scheduled Tribes are being dereserved in the Bank every year. As many as 2652 vacancies were dereserved during the year 1979-81 which amounts to depriving Scheduled Caste/Scheduled Tribe persons of their due share in appointments and promotions.

RPELY OF GOVERNMENT

It may be clarified that dereservation is different from lapsing. The process of dereservation is envisaged by Ministry of Home with a view to ensure that the vacancies are not kept unfilled for a long time. The vacancies so dereserved are simultaneously carried forward. The bank places indents with BSRB after careful determination of the number of vacancies to be reserved for Scheduled Caste and Scheduled Tribe, taking in to account the backlog and the current reservations. The bank has not dereserved 2652 vacancies in any year. The unfilled reserved vacancies for Scheduled Caste/Scheduled Tribe are carried forward for 3 years and appointment of Scheduled Caste/Scheduled Tribe is adjusted towards the oldest vacancy.

[Ministry of Finance (Department of Economic Affairs—Banking Division)
O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation S. No. 45 (Para No. 4.41)

The Committee are unable to believe that Scheduled Caste/Scheduled

Tribe candidates are not available to fill the reserved seats in the banks in clerical cadre through direct recruitment examinations. They are firmly of the opinion that the Banking Service Recruitment Boards should be able to select sufficient number of Scheduled Caste/Scheduled Tribe candidates to fill the reserve seats in the services of the bank and there should be no occasion to dereserve reserved vacancies in the clerical cadre. Likewise, there should be no dereservation in the sub-staff cadre. Even in the officers cadre, the Recruitment Boards should endeavour to select adequate number of candidates so that the need for dereservation does not ordinarily arise.

REPLY OF GOVERNMENT

Banks and Banking Service Recruitment Boards have been advised to take all possible steps to avoid possibilities of de-reservation.

[Ministry of Finance (Department of Economic Affairs—Banking Division)
O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation S. No. 46 (Para No. 4.51)

The Committee note that a register is maintained in the Head Office of the Syndicate Bank where in all complaints received from employees including Scheduled Caste/Scheduled Tribe employees are entered. However, instructions have now been issued for maintaining separate register for noting down complaints/grievances of Scheduled Caste/Scheduled Tribe employees. The Committee recommend that action taken on the complaints should also be indicated in the register.

REPLY OF GOVERNMENT

The Bank has issued instructions to Regional Offices for maintenance of complaints register at Regions, indicating the action taken on each complaint. The Bank is maintaining a complaints register at Head Office. The Liaison Officers are advised to inspect the same periodically.

[Ministry of Finance (Department of Economic Affairs—Banking Division)
O.M. No. 5/9/83—SCT dated 15.10.83.]

Recommendation S. No. 47 (Para No. 4.52)

The Committee note that the Liaison Officer of the Syndicate Bank held a discussion with the representatives of the Syndicate Bank Scheduled Caste and Scheduled Tribe Employees Welfare Association regarding certain grievances of the bank employees. No minutes of the discussion were recorded. The Committee suggest that to avoid any misunderstanding or controversy at a later stage a brief resume of the points discussed and the decision, if any, reached thereon should be maintained by the Liaison Officer.

REPLY OF GOVERNMENT

A record of the points discussed at the meetings between Liaison Officer and the representatives of the Scheduled Castes and Scheduled Tribes employees is maintained.

[Ministry of Finance (Department of Economic Affairs—Banking Division)
O.M. No. 5/9/83—SCT dated 15.10.83.]

Recommendation, S. No. 50, (Para No. 5.11)

The Committee was unhappy to note that the rosters in Syndicate Bank are being maintained with effect from 1st January, 1975, although the orders relating to reservation in respect of direct recruitment to all cadres were adopted by the Bank from 19th July, 1969. The Committee fail to understand how the bank gave effect to the prescribed reservations during 1969-74 without maintaining a model roster of 40 or 100 points as required under the Govt. orders for showing reserved and unreserved points. The representative of the Ministry of Finance has taken the plea that Government have no authority to check the rosters. The Committee are unable to accept this contention of Ministry of Finance. The Committee feel surprised that the Banking Division did not even know that Syndicate Bank had not maintained the rosters during the period 1969 to 1974. The Committee suggest that besides the Liaison Officer in the bank, a senior officer of the Banking Division should also inspect the rosters maintained at the banks offices periodically. The Committee need hardly stress that roster is the only mechanism to keep a watch on the implementation of the policy of reservation. The Committee recommend that the bank should maintain the rosters properly and these should be checked periodically and discrepancies, if any, should be rectified immediately so that there is no mistake in calculating the reserved vacancies.

REPLY OF GOVERNMENT

The Syndicate Bank had introduced reservation for SC/ST in the direct recruitment immediately after nationalisation and the reserved vacancies were worked out at the percentages prescribed by the Government. However, the Bank started maintaining prescribed rosters also w.e.f. 1.1.75. The rosters are intended to be an aid to determine the vacancies reserved for SC/ST is worked out at the prescribed percentage for the interest of SC/ST are not jeopardised. Syndicate Bank has appointed a Liaison Officer in terms of Government Guidelines whose duty it is to inspect the rosters maintained in the Bank. Syndicate Bank has noted the recommendation of the Committee for compliance.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation, S. No. 51 (Para No. 5.12)

The Committee are surprised to note that certain Regional Offices have

not yet started maintaining the Rosters for sub-staff although recruitment to this cadre takes place in Regional Offices. The Committee stress that the rosters should be maintained in all Regional Offices without any further delay.

REPLY OF GOVERNMENT

The recommendation of the Committee has been noted by Syndicate Bank for compliance.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 5/9/83—SCT dated 15.10.83.]

Recommendation, S. No. 53 (Para No. 5.17)

The Ministry of Home Affairs brings out a Brochure on Reservations for Scheduled Castes and Scheduled Tribes in services under the Central Government. The Ministry of Railways (Railway Board) and the Ministry of Finance (Bureau of Public Enterprises) have also brought out separate brochures regarding Reservation in Railway Services and posts/services under the Public Enterprises, respectively.

REPLY OF GOVERNMENT

No comments.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation, S. No. 55 (Para No. 5.23)

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

REPLY OF GOVERNMENT

The recommendation is noted for compliance.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation, S. No. 56 (Para No. 5.24)

The Committee find that the Syndicate Bank is not including regularly in its Annual Reports data regarding the number of Scheduled Castes and Scheduled Tribes in their services as against the total staff strength in various cadres and the number of Scheduled Caste/Scheduled Tribe persons appointed/promoted during the year. The Committee recommend that such data should

be given in the Annual Reports of the Banks on the lines of the instructions already issued by the Ministry of Home Affairs (Department of Personnel) in this regard.

REPLY OF GOVERNMENT

The Syndicate Bank has taken steps to ensure that data pertaining to appointment/promotion of Scheduled Caste/Scheduled Tribe candidates are unfailingly mentioned in Annual Reports in future. The recommendation has also been conveyed to all public sector banks for similar action.

[Ministry of Finance (Department of Economic Affairs—Banking Division)
O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation, S. No. 57 (Para 5.32)

The Committee note that Syndicate Bank is providing housing facilities only to certain categories of officers in order to enable them to reside within a reasonable distance from the Branch/Office, having regard to the security and business exigencies. The bank is also providing housing facility to non-local officers in some cities. No distinction is made between Scheduled Caste/Scheduled Tribe officers and others in providing this facility.

REPLY OF GOVERNMENT

No comments.

[Ministry of Finance (Department of Economic Affairs—Banking Division)
O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation, S. No. 58 (Para No. 5.33)

The Committee recommend that housing loans should be provided to Scheduled Caste/Scheduled tribe employees in larger number to enable them to built their own houses. This will go a long way in improving their social status.

REPLY OF GOVERNMENT

Under the Employees Housing Loan Scheme of the Syndicate Bank, housing loans are granted to all the employees who have completed 5 years of service in the Bank, including SC/ST employees to build their own houses.

[Ministry of Finance (Department of Economic Affairs—Banking Division)
O.M. No. 5/9/83—SCT dated 15.10.83].

Recommendation, S. No. 59 (Para No. 6.7)

In para 2.6 of their Fourteenth Report (Seventh Lok Sabha—1980-81), the Committee had recommended that Special Cells should be constituted both in the Ministry of Finance (Department of Economic Affairs—Banking Division) and the Reserve Bank of India to deal with all matters relating to the

credit requirements of Scheduled Castes/Scheduled Tribes. The recommendation has been accepted in principle so far as the Banking Division is concerned. The Committee have been informed that steps are being taken to create a Cell in the Banking Division which will monitor the flow of credit to Scheduled Castes/Scheduled Tribes.

REPLY OF GOVERNMENT

No comments.

[Ministry of Finance (Department of Economic Affairs—Banking Division)
O.M. No. 5/9/83—SCT—dated 15.10.83].

Recommendation, S. No. 60 (Para No. 6.8)

In para 1.10 of their Twenty-sixth Report (Seventh Lok Sabha) 1982-83, the Committee had reiterated their earlier recommendation that a separate Cell should be created in the Reserve Bank of India to monitor specifically the performance of the Banks in providing credit to Scheduled Castes/Scheduled Tribes. So far, however, a separate Cell has not been created, although steps are stated to have been taken for the creation of the Cell.

REPLY OF GOVERNMENT

The Reserve Bank of India has reported that steps have already been taken to create a separate Cell in the Rural Planning and credit Department of the Bank for effective monitoring of Credit flow to Scheduled Caste and Scheduled Tribe. The Cell will start functioning as soon as the staff sanctioned for the purpose are posted to the Department.

[Ministry of Finance (Department of Economic Affairs—Banking Division)
O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation, S. No. 62 (Para No. 6.10)

The Committee again reiterate their earlier recommendation for creation of a separate cell in the Reserve Bank of India for monitoring the flow of credit to Scheduled Castes and Scheduled Tribes by the banks.

REPLY OF GOVERNMENT

Reply under recommendation No. 60 (Para 6.8) may please be seen.
[Ministry of Finance (Department of Economic Affairs—Banking Division)
O.M. No. 5/9/83—SCT dated 15.10.83].

Recommendation, S. No. 67 (Para No. 6.45)

The Syndicate Bank has given advances to Scheduled Caste/Scheduled Tribe Development Corporations and Co-operative Housing Societies/Boards for viable schemes formulated by them for Scheduled Castes/Scheduled Tribes and other weaker sections. The scheme of giving such indirect advances

stipulates that the State Government concerned will provide necessary guarantee for the amounts advanced by the Bank. The Committee have been informed that the Bank Rs. 59.69 lakhs to the Andhra Pradesh Scheduled Castes Corporation under DRI Scheme for sinking community wells. However, the guarantee from the State Government had not been furnished to the Bank.

REPLY OF GOVERNMENT

The Bank had sanctioned an advance of Rs. 57.69 lakhs to the Andhra Pradesh Scheduled Castes Development Corporation under DRI Scheme in principle and requested for Government guarantee as stipulated in the DRI Scheme. However, the Corporation have not come forward to avail the loan so far.

[Ministry of Finance (Department of Economic Affairs—Banking Division)
O.M. No. 5/9/85—SCT dated 18.10.83].

Recommendation, S. No. 70 (Para No. 6.73)

Registers for entering loan applications are being maintain by branches of the Syndicate Bank since 1979. In October, 1982, the branches have been asked to indicate the number of applications received from Scheduled Castes and Scheduled Tribes. For this purpose a new column has been prescribed in the application form as to whether the applicant belongs to Scheduled Caste or Tribe. The Committee desire that the bank should ensure that registers indicating loan applications received from Scheduled Castes/Tribes are maintained in all the branches. In cases where the loan applications are rejected the grounds of the rejection should also be entered in the Register.

REPLY OF GOVERNMENT

The bank has issued instructions to all the branches to maintain registers for entering loan applications received by them. The applications received from SC/ST beneficiaries are indicated in the same register specifically in the appropriate column. The bank is issuing necessary instructions as per the recommendation of the Committee to indicate the reasons for rejections in the said register.

[Ministry of Finance (Department of Economic—Affairs-Banking Division) O. M. No. 5/9/83-SCT dated 15.10.83]

Recommendation, S. No. 71 (Para No. 6.74)

Complaints are often received that bank officers insist on security even in respect of loans upto Rs. 5,000/-. According to instructions, Banks should not demand any security for loans upto Rs. 5,000/- and hypothecation of assets to be created by the loan should suffice. The very asking of the security has the effect of putting off the applicants and throwing them

back at the mercy of money lenders. The Committee desire that the bank should ensure that the instructions issued by the Reserve Bank of India in this regard are followed in letter and spirit by all its branches.

REPLY OF GOVERNMENT

The syndicate Bank has advised all its field level agencies that in case of loans to weaker sections of the community, including SC/ST borrowers of amounts not exceeding Rs. 5,000/- and where a moveable asset is created out of the loan amount, security will comprise only the hypothecation of moveable asset so created. No other collateral security or third party guarantee will be taken.

Ministry of Finance (Department of Economic Affairs—Banking Division) O. M. No. 5/9/83-SCT dated 15.10.83]

Recommendation, S. No. 72 (Para No. 6.75)

In spite of clear instructions that loan applications should be disposed of within the stipulated time, in many cases enormous delays occur in the processing of applications. Sometimes, the Branch Officer neither rejects the application nor sanctions it. Even when the application is sanctioned, delay occurs in making payment. This leads to frustration among the applicants particularly those belonging to Scheduled Castes/Tribes. The Committee recommend that the Syndicate Bank should issue fresh instructions to all its Branches indicating the procedure to be followed for sanctioning loans and fix a time-limit within which such loan applications should be disposed of and payment made to the beneficiaries. The committee need hardly stress that inordinate delays in the sanctioning and giving of loans can defeat the purpose of assisting Scheduled Caste/Tribe families to cross the poverty line.

REPLY OF GOVERNMENT

The Syndicate Bank has reiterated its instructions issued on 8.10.1982 that the loan applications of Scheduled Caste/Scheduled Tribe should be disposed of within a maximum period of 4 months from the date of their receipt, vide its circular letter dated 17.9.83, as desired by the Committee.

[Ministry of Finance (Department of Economic Affairs-Banking Division) O.M. No. 5/9/83-SCT dated 15.10.83]

Recommendation, S. No. 77 (Para No. 7.25)

According to the guidelines issued by the Reserve Bank, all small scale industries with credit limits upto and inclusive of Rs. 25,000/- should be treated as "Weaker Sections" in the priority sector. Advances to such weaker sections should constitute 12.5 per cent of the total advances to Small Scale Industries by 1985. The Committee have been informed that the

Syndicate Bank has advanced Rs. 11.69 crores in the year 1982 to "Weaker Sections" out of which the share of Scheduled Caste/Scheduled Tribe borrowers was Rs. 71 lakhs which constitutes only 6 per cent of the total advances to "Weaker sections" is small scale industries sector.

REPLY OF GOVERNMENT

No. comments

[Ministry of Finance (department of Economic Affairs—Banking Division) O.M.No. 5/9/83 - SCT dated 15.10.83]

CHAPTER III

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

Recommendation, S. No. 3 (Para No. 1.16)

The Committee have been informed that the Board of Directors held 3 meetings during the last 3 years, viz., on 12.8.1980, 14.7.1982, and 8.11.1982, in which the progress regarding the implementation of reservation orders in respect of Scheduled Castes/Scheduled Tribes was reviewed. The Committee recommend that such reviews should be conducted more frequently in order to keep a watch over the implementation of the reservation orders.

REPLY OF GOVERNMENT

The Board of Directors of Syndicate Bank reviews the implementation of reservation orders in respect of Scheduled Castes and Scheduled Tribes in reservations and monitors the progress in recruitment and promotion of Scheduled Castes and Scheduled Tribes every half-year. The following table indicates the details :

Progress during the period	Reviewed by Board on
1.7.80 to 31.12.81	14.7.1982
1.1.82 to 30.6.82	8.11.1982
1.7.82 to 31.12.82	20.4.1983

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M.NO. 5/9/83 - SCT dated 15.10.83]

Recommendation, S. No.4 (Para No. 1.37)

The Committee note that the Ministry of Finance (Banking Division) are considering a proposal to strengthen their Scheduled Caste/Scheduled Tribe Cell. The Committee recommend that a decision in this regard should be taken without any loss of time so that this Cell can play a prominent role in dealing with matters relating to reservation in services of public sector banks and other welfare measures for the Scheduled Caste/Scheduled Tribes employees. The Committee feel that at present the Cell is simply performing data collecting function while its main purpose should be to monitor the implementation of reservation orders in an effective manner.

REPLY OF GOVERNMENT

In accordance with the Government guidelines each public sector bank has appointed a Liaison Officer for monitoring the implementation of the policy of reservation in the bank. The Scheduled Caste/Scheduled Tribe Cell in the Banking Division of Department of Economic Affairs oversees and monitors the performance of 28 public sector banks in this regard through reports received from them. The shortfall in the recruitment of SC/ST and other issues relating to reservation are discussed with the Liaison Officers of the banks and remedial measures are suggested and are followed up. The attention of the banks are also focussed on various important aspects of reservation policy through letters and circulars issued from time to time.

The representations received from SC/ST employees are also examined in consultation with the banks and necessary advice/guideline is issued to banks wherever necessary. However, efforts are also being made to strengthen the SC/ST Cell.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 5/9/83 - SCT dated 15.10.83]

COMMENTS OF THE COMMITTEE

The Committee desire that the Scheduled Caste/Scheduled Tribe Cell in the Banking Division should be strengthened without any delay.

Recommendation, S. No. 28 (Para No. 2.87)

No promotion test was held in the year 1981. In the written test held in the year 1982 for promotion from clerical to officers cadre, 300 clerks were promoted out of which 20 belonged to Scheduled Castes and 3 to Scheduled Tribes. The percentage of Scheduled Caste/Scheduled Tribes promoted thus works out to 7.7% as against the normal reserved quota of 22½% (15% for Scheduled Castes and 7½% for Scheduled Tribes). The Committee do not feel happy that adequate number of Scheduled Castes and Scheduled Tribes candidates could not be appointed to fill up the reserved quota from the 1982 test.

REPLY OF GOVERNMENT

The bank conducted a special promotion Test exclusively for Scheduled Castes and Scheduled Tribes in April 1983 with a view to clearing the backlog and 48 Scheduled Caste and 87 Scheduled Tribe candidates have been promoted. The bank had extended a relaxation of 10% in the qualifying standard for Scheduled Caste/Scheduled Tribe candidates.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 5/9/83-SCT dated 15.10.83]

Recommendation, S. No. 30 (Para No. 3.20)

The recruitment of staff in the officers and clerical cadre for the nationalised banks was entrusted to Banking Recruitment Boards w. e. f. 1st January, 1979. The Committee have been informed that the Syndicate Bank had requested the Banking Service Recruitment Board, Bangalore in early, 1979, to hold a special recruitment for Scheduled Castes and Scheduled Tribes but the Board did not hold special recruitment as it hoped to provide sufficient number of Scheduled Caste and Scheduled Tribe candidates through normal examination. The backlog in the representation of these communities in the services of the bank has continued all these years as the Recruitment Board could not provide sufficient number of Scheduled Caste and Scheduled Tribe candidates through normal examinations. The Committee express their unhappiness at the attitude of the Banking Service Recruitment Board, Bangalore in not holding a special recruitment test for Scheduled Casts and Scheduled Tribes, as requested by the Syndicate Bank. The Committee desire that the Ministry of Finance (Banking Division) should take steps to change the personnel of the Board and also ensure that a special recruitment examination is held to clear the backlog.

REPLY OF GOVERNMENT

The matter was taken up with the Chairman, Banking Service Recruitment Board. It seems there was some communication gap between the Bank and the Banking Service Recruitment Board. Clarification is being sought from the Bank. However, Banking Service Recruitment Board, Bangalore did hold a special recruitment test for Scheduled Caste/Scheduled Tribe in August 1983.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O. M. No. 5/9/83—SCT dated 15.10.83]

COMMENTS OF THE COMMITTEE

The Committee expect that the Banking Service Recruitment Boards will hold special recruitment tests for Scheduled Castes and Scheduled Tribes whenever they are not able to provide sufficient number of candidates belonging to these communities through the general examination.

Recommendation, S. No. 63 (Para No. 6.27)

Under D.R.I. Scheme family income of a borrower from all sources should not exceed Rs. 3000/- per annum in urban and semi-urban areas and Rs. 2000/- in rural areas. The Committee find that the word 'family' has not been defined. The representative of the Ministry of Finance has stated during evidence that the scope of 'family' has been kept loosely worded so that they can help really

deserving cases. The Committee feel that this position can also be used against the beneficiaries. The Committee therefore recommend that the term 'family' should be defined for the purpose of the Scheme.

REPLY OF GOVERNMENT

A Task Force, set up by the Government is presently reviewing the DRI Scheme. The Task Force will *inter-alia*, consider defining the term 'family' for the purpose of eligibility of loans under the DRI Scheme.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation, S. No. 64 (Para No. 6.28)

In para 3.21 of their Fourteenth Report (Seventh Lok Sabha), the Committee had recommended that at least 2 per cent of the aggregate advances of banks as at the end of the previous year should be fixed for lending under D. R. I. Scheme and a minimum of 75% of the total advance under the DRI should go to the Scheduled Castes and Scheduled Tribes. The Committee had reiterated these recommendations in para 1.16 of their Twenty-sixth Report (Seventh Lok Sabha). The Committee desire that the Ministry of Finance should reconsider these recommendations and accept them in view of the social responsibility of banks towards weaker sections of the society.

REPLY OF GOVERNMENT

A Task Force, set up by the Government, is presently reviewing the DRI Scheme. The terms of reference of the Task Force are quite wide ranging and it may consider the question of quantum of funds under the Scheme and also the share of SC/ST.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 5/9/83—SCT dated 15.10.83]

COMMENTS OF THE COMMITTEE

The views of the Committee should be brought to the notice of the Task Force.

Recommendation, S. No. 76 (Para No. 7.14)

The Committee note that banks are maintaining the figures of outstanding advances and number of actual disbursements during a certain period. Figures of outstandings do not indicate the actual amount advanced as the outstanding will increase on account of default in repayment. The Committee are of the view that in order to assess the flow of credit to Scheduled Castes and Scheduled Tribes, banks should keep the figures of disbursements made and necessary instructions in this regard should be issued to them.

REPLY OF GOVERNMENT

Consequent on the modifications made in the definitions of some of the components of the priority sector advances, the widening of the concept of 'Weaker Sections', etc. on the basis of the recommendations of the Working Group on New 20-Point Programme, Reserve Bank of India have advised the banks in June 1983 to furnish a special Return III on disbursement data on an yearly basis commencing from the year ended June 1983. This return will indicate disbursal of advances of banks to priority sector/weaker sections in priority sector including the Scheduled Caste and Scheduled Tribe borrowers.

[Ministry of Finance (Department of Economic Affairs—Banking Division)
O.M. No. 5/9/83 – SCT dated 15.10.83]

COMMENTS OF THE COMMITTEE

The Committee expect that figures relating to disbursement of advances to Scheduled Castes and Scheduled Tribes will be maintained separately.

CHAPTER IV

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

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

The Committee have been informed that Government has taken a policy decision to have at least one Director belonging to Scheduled Caste/Scheduled Tribe in each of the Board of Directors of the nationalised banks. The Committee note that in the present Board of Directors of the Syndicate Bank there is one Director belonging to Scheduled Caste. The Committee had, in an earlier Report (33rd Report, Sixth Lok Sabha, 1978-79, para 23) relating to Central Bank of India, pointed out that the nationalisation scheme laid down the categories from which the Directors should be appointed but there was no specific category about Scheduled Castes/Tribes. The Committee had recommended that "Scheduled Castes/Tribes" should be specified as a separate category by amending extent orders on the subject, if necessary. In reply, the Government had stated that whenever the Scheme would be taken up for revision, the recommendation of the Committee would be kept in view (Fourth Report, Seventh Lok Sabha, 1980-81, para 5).

REPLY OF GOVERNMENT

Government has examined the position in detail and is of the view that the interests of the persons belonging to Scheduled Castes and Scheduled Tribes are amply safeguarded as the Government has been appointing at least one person belonging to Scheduled Castes/Scheduled Tribes on the Board of Directors of each of the nationalised banks as far as possible. Even at present persons belonging to Scheduled Castes/Scheduled Tribes are already in position in 18 out of 20 nationalised banks. Steps are being taken to appoint a person belonging to SCs/STs on the Boards of each of the remaining two nationalised banks. Government is not in favour of making an explicit provision in the Scheme for appointment of directors on the Boards of nationalised banks on the basis of any caste or religion.

[Ministry of Finance (Department of Economic Affairs— Banking Division)
O.M. No. 5/9/83—SCT dated 15.10.83]

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

The Committee are of the view that the appointment of a person belonging to SC/ST on the Board of Directors of nationalised Banks should not be left uncertain. It is not enough to take merely a policy decision. They therefore recommend that the nationalisation scheme should be suitably amended soon so that person belonging to SC/ST is invariably appointed on the Board of Directors of a nationalised bank and interests of persons belonging to these communities are amply safeguarded.

REPLY OF GOVERNMENT

Government has examined the position in detail and is of the view that the interests of the persons belonging to Scheduled Castes and Scheduled Tribes are amply safeguarded as the Government has been appointing at least one person belonging to Scheduled Castes/Scheduled Tribes on the Board of Directors of each of the nationalised banks as far as possible. Even present at persons belonging to Scheduled/Castes Tribes are already in position in 18 out of 20 nationalised banks. Steps are being taken to appoint a person belonging to SC/STs on the Board of each of the remaining two nationalised banks. Government is not in favour of making an explicit provision in the Scheme for appointment of directors on the Boards of nationalised banks on the basis of any caste or religion.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 4/9/83—SCT dated 15.10.83]

COMMENTS OF THE COMMITTEE

Please see Chapter I, paras 1.5 and 1.6.

Recommendation S. No. 8 (Para No. 1.41)

In the Syndicate Bank, the Assistant General Manager (Personnel) has been nominated as the Liaison Officer. It appears to the Committee that an officer of the Personnel Department has been nominated as Liaison Officer for the sake of administrative convenience as his duties are related to reservations, appointments, promotions etc. of Scheduled Caste and Scheduled Tribe employees. The Committee, however, feel that the Liaison Officer should not be from the Personnel Department as the complaints of Scheduled Castes/Scheduled Tribe employees generally pertain to service matters which are dealt with in the Personnel Department. They, therefore, recommend that the Liaison Officer should be from outside the Personnel Department.

REPLY OF GOVERNMENT

According to instructions issued by Ministry of Home Affairs, the Deputy Secretary in charge of administration in the Ministry/Department is to act as Liaison Officer in respect of matters relating to representations of Scheduled Castes/Scheduled Tribes in all establishments and services under the administrative control of the Ministry/Department. The intention is that a sufficiently senior Officer from the Personnel/Administration Department being a Liaison Officer could be advantageous in view of his familiarity with service matters including recruitment, promotion etc. Merely because the Liaison Officer is drawn from the Personnel Department does not mean that he would be having a biased attitude towards representations received from SC/ST employees. However, the banks have been informed of the Committee's concern in this regard and advised to ensure that the chosen Liaison Officer should not have direct dealing with the matters relating to appointments, promotions etc.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 5/9/83—SCT dated 15.10.83].

COMMENTS OF THE COMMITTEE

Please see Chapter I, para 1.9.

Recommendation S. No. 10 (Para No. 2.28)

The Committee are distressed to note that the orders of the Department of Personnel issued in 1972 (O.M. No. 27/2/71—Estt. (SCT) dated 27.11.1972 and No. 10/41/73—Estt. (SCT) dated 20.7.1974) regarding reservation in promotion were circulated by Banking Division to the nationalised banks in December 1977 for implementation. The representation of the Ministry of Finance stated during evidence that the orders issued by the Department of Personnel on 27.11.1972 were conveyed to the banks in September, 1973 for comments. The orders issued on 20.7.74 were sent to the Reserve Bank of India in September 1974 for comments. The comments received from the banks and the Reserve Bank of India were examined in the Ministry of Finance and orders of the Department of Personnel were sent on 31st December, 1977 to all public sector banks for implementation. As there was inordinate delay in communicating the orders regarding reservation promotion to the banks, Syndicate Bank could implement the orders only from June, 1978 with the result that SC/ST employees were denied the benefits of reservation in promotion available under those orders. The Committee recommend that the Banking Division of Ministry of Finance should issue instructions to the banks for giving retrospective effect to these orders from the date of their issue by the Department of Personnel so that justice is done to the SC/ST employees in the matter of filling promotional vacancies in all the banks. The Committee need hardly stress that had these orders been communicated in time to the nationalised banks the

representation of SCs and STs in the officers cadre and other cadres would have been far more satisfactory.

REPLY OF GOVERNMENT

The recommendation regarding giving retrospective effect to reservation orders was examined in consultation with the Ministry of Law. The view is that legally and constitutionally it is not permissible to give retrospective effect to the reservation orders of 1972 and 1974 in the case of nationalised Banks.

[Ministry of Finance (Department of Economic Affairs—Banking Division)
O.M. No. 5/9/83—SCT dated 15.10.83].

COMMENTS OF THE COMMITTEE

Please see Chapter I, para 1.12.

Recommendation S. No. 27 (Para No. 28.6)

The Committee have been informed that in the written test held in the year 1980, for promotion from clerical cadre to officers cadre, the bank had announced that 310 clerks were to be promoted. In this test, 71 Scheduled Caste/Scheduled Tribe candidates qualified. Later, the Management decided to promote more clerks and a panel of about 180 clerks was prepared. Not a single person out of these 180 persons belonged to Scheduled Caste or Scheduled Tribe. Finally, 483 persons which included 60 Scheduled Castes and 11 Scheduled Tribes were promoted. The Committee fail to understand how the management, after announcing before written test that 310 clerks were to be promoted, could increase the number by 180 and that too when it was known that none of these 180 persons belonged to Scheduled Caste or Scheduled Tribe. The Committee learn that even the 71 Scheduled Caste/Scheduled Tribe candidates who had qualified in the written test were placed at the bottom of the merit list list of 483 persons. The Committee are not, therefore, satisfied with the explanation given by the Chairman of the bank that the increase in the number of persons promoted was not with a view to deprive Scheduled Caste/Scheduled Tribe employees. The Committee recommend that the result of the examination should be confined only to 310 candidates as originally announced and the selection list beyond 310 candidates should be scrapped. Appointment of Scheduled Caste/Scheduled Tribe candidates who qualified in the examination should be made according to the roster points.

REPLY OF GOVERNMENT

The promotion process was initiated to fill up 310 vacancies in officers' cadre. However, at the time of announcing the results, an assessment of the existing and likely vacancies during the year was made taking into account the business plans and branch expansion. This study indicated that the vacancies in the officers cadre are 487. Therefore, it was necessary for the bank to

promote 487 clerks/special Assistants to officers' cadre. All those Scheduled Caste/Scheduled Tribe candidates who had qualified after 10% relaxations in qualifying standards were promoted. However, the backlog was determined after taking into account the total promotions (483) and not the number of vacancies declared (310). Further the backlog has been cleared in respect of Shcheduled Caste and considerably reduced in respect of Scheduled Tribe after conducting a Special Promotion Test on 10.4.1983.

The promotions had taken place in 1980 and it would be difficult at this stage to limit the number of promotions to 310 and revert 173 candidates who have already been promoted. There is likety to be legal complications also if such a measure is taken.

COMMENTS OF THE COMMITTEE

Please see Chapter I, para 1.15

[Ministry of Finance (Department of Economic Affairs—Banking Divislon)
O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation S. No. 33 (Para No. 3.23)

The Committee consider that securing employment by production of a false caste certificate of being a Scheduled Caste or Scheduled Tribe is a serious offence and such cases should be dealt with promptly and severely. They are of the view that if a prima facie case is established regarding production of a false caste certificate by an employee, the appropriate course would be to place the employee under suspension pending completion of formal inquiry. Further, effort should be made in completing such inquiry expeidiously. In appropriate cases, criminal proceedings should also be initiated under the relevant provisions of the Indian Penal Code.

REPLY OF GOVERNMENT

The observations of the Committee that inquiry in such cases should be completed expeditiously have been noted. In terms of the existing instrutions issued by Ministry of Home Affairs, if after appointment in any particular case the verification reveals that the candidate's claim was false his services may be terminated in accordance with the relevant rules/orders.

[Ministry of Finance (Department of Economic Affairs—Banking Division)
O.M. No. 5/9/83—SCT dated 15.10.83].

COMMENTS OF THE COMMITTEE

Please see Chapter I, para 1.18

Recommendation S. No. 40 (Para No. 4.19)

The Committee find that the functioning of the Banking Service Recruitment Boards has not been satisfactory and they have not been able to provide the required number of Scheduled Caste/Scheduled Tribe candidates to fill up the reserved vacancies in the banks. The Committee desire that the working of these Recruitment Boards should be critically reviewed by the Ministry of Finance (Banking Division).

REPLY OF GOVERNMENT

The Banking Service Recruitment Boards indicate the vacancies reserved for Scheduled Caste/Scheduled Tribe in their advertisements and extend various concessions like relaxation in upper age limit, minimum educational qualification and application fee etc. to the Scheduled Caste/Scheduled Tribe candidates in accordance with the Government guidelines. The Scheduled Caste/Scheduled Tribe candidates are adjudged by the Recruitment Boards on relaxed standards. Almost each Banking Recruitment Board has one member belonging to Scheduled Caste/Scheduled Tribe communities. The Banking Service Recruitment Boards hold special recruitment tests in order to clear the backlog of reserved vacancies wherever necessary.

The shortfall in the recommitment of Scheduled Caste/Scheduled Tribe is also discussed in the meetings of Chairman of Banking Service Recruitment Boards.

[Ministry of Finance (Department of Economic Affairs—Banking Division)
O.M. No. 5/9/83—SCT dated 15.10.83]

COMMENTS OF THE COMMITTEE

Please see Chapter I, para 1.21.

Recommendation S. No. 48. (Para No. 4.53)

The Committee regret to note that at present no record is kept in the Banking Division of the Ministry of Finance regarding complaints/grievance received from Scheduled Caste/Tribe employees working in the nationalised banks. They desire that a register for the purpose should be maintained and action taken on all complaints/grievances entered therein. The register should also be periodically checked by the Liaison Officer of the Banking Division.

REPLY OF GOVERNMENT

The representations and complaints received in the Banking Division from Scheduled Caste/Scheduled Tribe employees are diarised and then forwarded to banks, which are autonomous bodies, for appropriate action. Where it is found that government guidelines have not been followed, banks are advised to take remedial measures.

[Ministry of Finance (Department of Economic Affairs—Banking Division)
O.M. No. 5/9/83—SCT dated 15.10.83.]

COMMENTS OF THE COMMITTEE

Please see Chapter I, Para 1.24.

Recommendation S. No. 65 (Para No. 6.29)

In para 3.22 of their fourteenth report (Seventh Lok Sabha) the Committee had endorsed the suggestion of the Commissioner for Scheduled Castes and Scheduled Tribes that at least 10 per cent of the total loans advanced by the banks should be given to persons belonging to Scheduled Caste and Scheduled Tribes to meet their medium and long term requirements. The recommendation was reiterated in para. No. 1.19 of their Twenty-sixth Report (Seventh Lok Sabha). The Committee do not share the view of the representative of the Ministry of Finance that instead of earmarking a portion of total loans for a particular group, it would be more useful to make reservation in specific scheme for these people. The Committee feel that for the economic development of Scheduled Caste and Scheduled Tribes a specific percentage of the loans to be disbursed by banks should be earmarked for them. The Committee need hardly stress that unless financial allocations are made, the credit will not flow to Scheduled Caste and Scheduled Tribes.

REPLY OF GOVERNMENT

Reservation of loans for Scheduled Caste/Scheduled Tribes exclusively is not considered desirable because of it is apprehended that stipulation of a quantitative target in terms of funds *may lead to dilution of the quality of lending*. The banks may, in pursuit of the quantitative target disburse loans on proposals of Scheduled Caste and Scheduled Tribe borrowers *without proper scrutiny*. The objective of the Government that more and more funds should flow to the weaker sections of the community, particularly persons belonging to Scheduled Castes and Scheduled Tribes, in support of *their productive ventures has been communicated to the banks*. Reserve Bank have also advised them to *adopt villages with sizeable Scheduled Caste/Scheduled Tribe population* or to adopt harijan bastis and to formulate schemes in the areas of economic activity ties in which Scheduled Caste/Scheduled Tribe people predominate. Special schemes such as IRDP also provide for minimum proportion of beneficiaries coming from the Scheduled Castes and Scheduled Tribes. If such schemes are multiplied the share of the Scheduled Castes and Scheduled Tribes in the total priority sector credit of the public sector banks will automatically rise.

The Scheduled Caste/Scheduled Tribe borrowers accounted for 12 per cent in the number of borrowal accounts and 3.3 per cent in the amount outstanding with the public sector banks in the priority sector advances as at the end of June 1979. By June 1982 their share in the number of borrowal accounts has increased to 19.8 per cent and in the amount outstanding to 5.1 per cent. The smaller share of Scheduled Caste/Scheduled Tribe in the amount out-

standing reflects the small per unit credit required by the small ventures of borrowers belonging to these communities.

Even if the suggestion for reservation in the flow of credit is to be accepted, it would be incorrect to think in terms of the quantum of credit. The nature and size of the venture determines the size of credit support required. The ventures taken up by the Scheduled Caste/Scheduled Tribe people are not of such magnitude as to require sizeable credit support. Per unit credit requirements of their ventures is likely to be much smaller. This is true of all smaller borrowers. For example borrowal accounts of upto Rs. 10,000/—accounts for 93% of the total borrowal accounts but only 14% of the total credit. Thus, reservations, if at all it is to be considered, should be only in terms of proportion of total borrowal accounts in the priority sectors. As mentioned earlier, it has already increased from 12 per cent in June 1979 to 19.8 per cent in June 1982. It can be expected to go up further with the implementation of the IRDP which is yet to get reflected in the priority sector advances of the public sector banks.

As already observed before the Committee, the reservation of credit dose not help much. As of now, there is no constraint of resources for flow of credit to the Scheduled Caste/Scheduled Tribe groups. The real difficulties arise from the fact that as proper schemes are not prepared for them and State Governments have not built up the infrastructure and organistatioaal arrangements as required and in the absence of risk bearing capacity, many of the persons belonging to these groups are not in a position to take up credit-based activities on larger scale. If these are ensured and the persons belonging to Scheduled Caste/Scheduled Tribe come forward for credit assistance, there is no difficulty in giving loans to these persons.

[Ministry of Finance (Department of Economic Affairs—Banking Division)
O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation S. No.66 (Para No .6.30)

The Committee need hardly that there is no dearth of viable schemes for the uplift of Scheduled Castes/Scheduled Tribes provided there is no constraint of funds to implement those schemes. The Committee therefore urge the Ministry of Finance to emplement the Committee's recommendation for earmarking 10% of total advances of banks for Scheduled Castes and Scheduled Tribes, as reiterated by them in their Twenty-sixth Report (Seventh Lok Sabha).

REPLY OF GOVERNMENT

Please see reply given under recommendation No. 65.

{Ministry of Finance (Department of Economic Affairs—Banking (Division) O.M. No. 5/9/83 SCT dated 15.10.83]

COMMENTS OF THE COMMITTEE

Please see Chapter I, para 1.30.

Recommendation S. No. 68 (Para No. 6.46)

The Committee are of the view that as the Scheduled Caste/Scheduled Tribe Development Corporation are created, administered and controlled by the State Governments, it should not be necessary for the bank to insist on guarantee of the State Government before advancing loans to these Corporations.

REPLY OF GOVERNMENT

Advances granted by banks to small scale industries and other small sector are guaranteed by the Deposit Insurance & Credit Guarantee Corporation. However, the Corporation does not guarantee advances granted through the Corporations for Scheduled Castes and Scheduled Tribes. Thus, to secure their interest banks insist on guarantees from State Government for D R I advances granted through the Corporations for Scheduled Castes and Scheduled Tribes.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 5/9/83 - SCT dated 15.10.83]

COMMENTS OF THE COMMITTEE

Please see chapter I, Para 1.33.

Recommendation S. No.69 (Para No. 6.57)

The banks have been given instructions that while "adopting" villages for intensive lending, villages with sizeable population of Scheduled Castes/Scheduled Tribes may be specially chosen or, in the alternative, banks may consider adopting specific localities (basties) in the concerned villages which have a concentration of these communities. The representative of the Syndicate Bank informed the Committee during evidence that while selecting villages for adoption, the population of Scheduled Castes/Scheduled Tribes is taken into consideration. However, data regarding the Scheduled Caste/Scheduled Tribe beneficiaries is not maintained separately. The Committee recommend that such data should be maintained by the banks so that the benefits provided to persons belonging to these communities is precisely known and periodical review of the credit made available to them may be undertaken.

REPLY OF GOVERNMENT

Data with regard to advances granted to Scheduled Castes/Scheduled Tribes are maintained in respect of DRI loans, IRDP loans and priority sector advances in general. With the information now available with the bank it is

possible to assess the benefits provided to persons belonging to SCs/STs and to monitor the same on an overall basis. It is submitted that such a monitoring on village basis, besides making the reporting and reviewing system unwieldy, is not likely to yield any significant results because of narrower focus on the area of performance.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 5/9/83—SCT dated 15.10.83]

COMMENTS OF THE COMMITTEE

Please see Chapter I, Para 1.36.

Recommendation S. No. 73 (Para 6.95)

The Committee find that the overall percentage of overdue to demand under D.R.I. Scheme as in June, 1982 was 69 while this percentage in the case of Scheduled Castes/Scheduled Tribes was 67. The Committee note with satisfaction that the percentage of recovery in the case of Scheduled Castes/Tribes is some what better than the overall percentage of recovery under the DRI Scheme. The Committee have been informed that the State Governments are helping the banks to some extent in recovery of their dues, but by and large the Scheduled Caste/Scheduled Tribe Corporations are not assisting the banks in this regard. As timely recovery of loans is essential for recycling of funds, the Committee feel that the Government agencies particularly at the block and district levels (e.g. District Industries Centre, District Rural Development Agencies, SC/ST Development Corporations) should put in co-ordinated efforts for recovery of bank overdues.

REPLY OF GOVERNMENT

No comments.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 5/9/83—SCT dated 15.10.83]

COMMENTS OF THE COMMITTEE

Please See Chapter I, (Para 1.39.)

Recommendation S. No. 74 (Para No. 7.12)

The share of Scheduled Castes/Scheduled Tribes in the priority sector advances by the Syndicate Bank is 2.5% at the end of 1980. 5.00 per cent at the end of 1981 and 5.5 per cent at the end of 1982. The Committee note that the share of Scheduled Castes/Scheduled Tribes has been increasing during the last three years. No specific target has, however, been fixed by Reserve Bank of

India/Government of India regarding overall credit assistance to Scheduled / cheduled Tribes borrowers in priority sector lending.

REPLY OF GOVERNMENT

The thrust of the credit policy is to channelise increasing amounts of credit for the weaker sections of the society. The question of bank assistance to Scheduled Castes/Scheduled Tribes has been reviewed from time to time as these communities constitute a sizeable segment of the weaker sections of the community. A number of measures have been taken to formulate specific schemes suited to the requirements of the members of these communities. The members of these communities form part of the weaker sections under priority sectors. Under the IRDP also at least 30 per cent of the beneficiary families are required to be from Scheduled Caste/Scheduled Tribe communities. Banks are also participating in special schemes/programmes being undertaken by S.C. Development Corporations in different States. With continual monitoring of the flow of credit to Scheduled Caste/Scheduled Tribe borrowers and increasing thrust of lending operation on increased credit support to borrowers from these communities, it is expected that their share in the Priority Sector Credit will increase substantially.

[Ministry of Finance (Department of Economic Affairs—Banking Division)
O.M. No. 5/9/83—SCT dated 15.10. 83]

Recommendation S. No. 75 (Para No. 7.13)

The Committee recommend that as in the case of DRI Scheme under which a minimum of 40% of the total DRI credit is required to be lent to persons belonging to Scheduled Castes and Scheduled Tribes, certain percentage of the priority sector lending should be earmarked for the Scheduled Castes and Scheduled Tribes.

REPLY OF GOVERNMENT

Please see reply given under recommendation No. 65.

[Ministry of Finance (Department of Economic Affairs—Banking Division)
O.M. No. 5/9/83—SCT dated 15.10.83].

COMMENTS OF THE COMMITTEE

Please see Chapter I, para 1.42.

Recommendation S. No. 78 (Para No. 7.26)

The Committee need hardly stress that the Scheduled Castes and Scheduled Tribes who are the poorest among the poor sections of society deserve a much higher share in the total advances made to the "weaker sections" in terms of the instructions of the Reserve Bank of India.

They therefore recommend that the Reserve Bank of India should fix the minimum percentage of advances to be made to Scheduled Caste and Scheduled Tribe borrowers out of 12.5 per cent share in the total advances earmarked for the "Weaker Sections" in Small Scale Industries Sector.

REPLY OF GOVERNMENT

According to the earlier guidelines issued by the Reserve Bank, all small scale industries with credit limits upto and inclusive of Rs. 25,000/- were to be treated as 'Weaker Sections' in Priority Sectors and advances to such weaker sections in SSI were to constitute not less than 12.5% of the total advances to SSI by 1985. However, based on the recommendations of the Working Group (under the Chairmanship of Shri A. Ghosh) on the role of banks in implementation of New 20-Point Programme, banks have been advised in February 1983 that the advances to weaker sections should reach a level of 25% of Priority Sector advance or 10% of total bank credit by 1985. Consequently, the earlier sub-targets for weaker sections in agriculture and SSI are no longer applicable. The concept of weaker sections has been widened to include, beside SC/ST borrowers, small and marginal farmers, landless labourers, tenant farmers/share croppers, IRDP beneficiaries, artisans and village & cottage industries and DRI Scheme beneficiaries within which SC/ST communities predominate. This would ensure that the SC/ST beneficiaries could obtain adequate financial support from banks, under the concept of 'Priority Sector' lending.

[Ministry of Finance (Department of Economic Affairs—Banking Division)
O.M. No. 5/9/83—SCT dated 15.10.83]

COMMENTS OF THE COMMITTEE

Please see Chapter I, para 1.45.

Recommendation S. No. 79 (Para No. 7.31)

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 recommend that housing loans upto Rs. 7500/- with a provision of 25 per cent subsidy should be given to Scheduled Castes and Scheduled Tribes at 4 per cent rate of interest.

REPLY OF GOVERNMENT

The cut off point of Rs. 5000/- eligible for concessional rate of interest at 4% per annum was raised from Rs. 2500 in June, 1981 only.

it may, however, be stated that the Government has since decided that the banking sector will place at the disposal of the HUDCO a sum of Rs. 50 crores, (viz. Rs. 30 crores earmarked as direct financing for Scheduled Castes/Scheduled Tribes and E. W. S. and Rs. 20 crores for LIG with the HBC—circular letter of 18.11.1982) for being used by the latter for the benefit of these categories. The banks, will therefore, not be doing any direct lending to Scheduled Castes/Scheduled Tribes for Housing Finance.

[Ministry of Finance (Department of Economic Affairs—Banking Division)
O.M. No. 5/9/83—SCT dated 15.10.83]

COMMENTS OF THE COMMITTEE

Please see Chapter I, para 1.48.

Recommendation S. No. 80 (Para No. 7.37)

The Committee note that the total outstanding educational loans advanced by the bank as at the end of September, 1982 were Rs. 1.92 crores out of which Rs. 4.00 lakhs were advanced to 4,362 Scheduled Castes and 301 Scheduled Tribes respectively. The Committee feel unhappy that particulars of educational loans granted by the bank under D. R.I. Scheme have not been kept separately. They recommend that separate figures of educational loans advanced to Scheduled Castes/Scheduled Tribes and others under D. R. I. Scheme should be maintained by all the banks.

REPLY OF GOVERNMENT

Data relating to Bank's lending under D.R.I. Scheme are collected from branches every quarter on the basis of a format stipulated by the Government. In order to ensure that the data flow from the branches without undue delay and the process of consolidation does not become cumbersome, the data requirements in the format have been kept at a moderate level. Thus, while information about bankwise/statewise no. of borrowal accounts, amount outstanding under the scheme, no. of accounts and amount pertaining to SC/ST borrowers and the share of Rural/Semi-urban branches as also that regarding demand, recovery overdues etc. is sought and obtained, information on sector-wise/purpose-wise classification of D.R.I. advances is not obtained.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 5/9/83—SCT dated 15.10.83]

COMMENTS OF THE COMMITTEE

Please see Chapter I, para 1.51.

CHAPTER V

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

Recommendation S. No. 5 (Para No. 1.38)

The Committee feel that a single cell cannot be effective in dealing both with the reservation work and matters relating to credit facilities to Scheduled Castes and Scheduled Tribes. They, therefore, recommend that a separate Cell should be set up in the Banking Division for dealing exclusively with the credit requirements of Scheduled Castes and Scheduled Tribes, as recommended by the Committee in para 2.6 of their Fourteenth Report (Seventh Lok Sabha) on credit facilities for Scheduled Castes and Scheduled Tribes.

REPLY OF GOVERNMENT

The recommendation of the Committee is being examined.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation S. No. 11 (Para No. 2.29)

The Committee are distressed to note that the Ministry of Home Affairs O. M. No. 1/9/69-Estt. (SCT) dated 26th March, 1970 regarding concessions to Scheduled Castes/Scheduled Tribes in promotions within Class I was circulated to Banks for implementation on 31.5.1981 that is after a gap of 11 years and the order dated 24.12.1980 O.M. No. 22011/3/76-Estt. (D) issued by the Deptt. of Personnel and Administrative Reforms containing revised instructions regarding principles for promotion to 'Selection' posts and extension of the zone of consideration for SC/ST candidates under certain conditions has not so far been circulated to the banks. This shows that there is lethargy and something basically wrong in the Banking Division of the Ministry of Finance so far as the implementation of the reservation/orders by the banks is concerned. The Committee regret to point out that due to delay in circulation, the SC/ST employees have been deprived of the benefits under these orders without any fault on their part. The Committee desire that these benefits should be made

available to them carefully and fix up the loose-ends so that such delays do not recur in future. The Committee also desire that responsibility should be fixed for the inordinate delay in circulating the two orders of Ministry of Home Affairs/Deptt. of Personnel and Administrative Reforms to the banks for implementation.

REPLY OF GOVERNMENT

The recommendation is being examined.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation S. No. 12 (Para No. 2.30)

Under Section 8 of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970, “every corresponding new banks shall, in the discharge of its functions, be guided by such directions in regard to matters of policy involving public interest as the Central Government may, after consultation with the Reserve Bank of India, give”. The Committee have been informed that the orders issued by the Department of Personnel on 20.7.1974 regarding reservation in promotion were sent to the Reserve Bank of India in September, 1974, for comments. They are of the view that consultation with the Reserve Bank of India is not required in so far as orders issued by the Govt. of India (Department of Personnel) regarding reservations for Scheduled Castes and Scheduled Tribes are concerned. The Committee, therefore, recommend that the orders issued by the Department of Personnel should be conveyed by the Ministry of Finance (Banking Division) to public sector banks simultaneously for implementation.

REPLY OF GOVERNMENT

The recommendation is being examined.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation S. No. 15 (Para No. 2.47)

The Committee are surprised to note that in terms of the bilateral agreement between the Syndicate Bank and the Employees Union, various categories of posts including those of Head Clerk, Stenographers and Special Assistants have been included in the same cadre i. e. the clerical cadre with certain special allowances attached to each post. Thus various posts having different nature of duties have been clubbed together under the one head “clerical cadre” having the same scale of pay and consequently there is one seniority list for all these employees. The Committee feel that this scheme goes against the interests of SCs and STs in as much as they have been denied chance of recruitment and promotion on the basis of the scheme of reservation which is now Government

of India's accepted policy. The Committee need hardly stress that no bilateral agreement can override the policy of the Government in relation to reservation in services in favour of Scheduled Castes/Scheduled Tribes and such agreements, if any, should be cancelled immediately.

REPLY OF GOVERNMENT

The recommendation is being examined.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation S. No. 16 (Para No. 2.48)

The Committee find that the post of Special Assistant which is a supervisory post has been included in the clerical cadre and a special allowance of Rs. 283/- P.M. has been attached to that post. Clerks who have completed at least 6 years of service are entrusted with the duties of Special Assistants in accordance with their seniority but this post if not treated as a promotional post with the result that SC/ST employees cannot get the benefit of reservation in promotion as Special Assistant. Out of 1,387 Special Assistants at present, there is only one who belongs to Scheduled Castes community. The Committee, therefore, recommend that the post of Special Assistant should be treated as a promotional post and taken out of the clerical cadre.

REPLY OF GOVERNMENT

The recommendation is being examined.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation S. No. 17 (Para No. 2.49)

It is further noticed that Stenographers are appointed in the clerical cadre and given a special allowance of Rs. 152 per month. As Stenographers possess technical skill in stenography and perform duties which are different from those performed by clerks in general, the Committee fail to understand the rationale of including Stenographers in the clerical cadre. The Committee are of the view that Stenographers should constitute a separate cadre and the orders regarding reservation in appointment and promotion should be made applicable to them.

REPLY OF GOVERNMENT

The recommendation is being examined.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation S. No. 18 (Para No. 2.50)

The Committee feel that certain posts which are of a supervisory nature (e.g. Head Clerk, Head Cashier) should form separate cadre with a higher scale of pay in lieu of special allowance as allowed at present. They would therefore like the Ministry of Finance (Banking Division) to examine the present system of clubbing together a large number of posts under clerical cadre, and devise a suitable pay structure for various groups of posts keeping in view the nature of duties and responsibilities involved.

REPLY OF GOVERNMENT

The recommendation is being examined.

[Ministry of Finance (Department of Economic Affairs—Banking Division)
O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation S. No. 19. (Para No. 2.51)

The Committee expect that at the time of negotiating fresh agreement with the Employees Union, Syndicate Bank would keep in mind the interests of Scheduled Castes and Scheduled Tribes employees and nothing should be agreed upon which goes against the reservation policy in favour of Scheduled Castes/Scheduled Tribes either directly or indirectly. The Committee also recommend that representative of the employees belonging to Scheduled Caste/Scheduled Tribe organisation should be associated in all such negotiations with the Employees Unions.

REPLY OF GOVERNMENT

The recommendation is being examined.

[Ministry of Finance, (Department of Economic Affairs—Banking Division)
O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation S. No. 23 (Para No. 2.82)

The Committee recommend that the posts in the public sector banks should be reclassified so as to ensure that the promotional opportunities of Scheduled Castes and Scheduled Tribes do not get curtailed by misclassification as mentioned above.

REPLY OF GOVERNMENT

The recommendation is being examined.

[Ministry of Finance (Department of Economic Affairs—Banking Division)
O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation S. No. 26 (Para No. 2.85)

As on 30.4.1982 out of 3532 officers in Junior Management Grade Scale I (Rs. 700-1800) in the Syndicate Bank, there were 404 Scheduled Caste Officers (i.e. 11.4 per cent) and 76 Scheduled Tribe officers (i.e. 2.1 per cent). In the Middle Management Grade Scale II (Rs. 1200-2000), out of 2064 officers, the number of Scheduled Caste and Scheduled Tribe officers was 3 and 2 respectively. There are no Scheduled Caste/Scheduled Tribe officers in Scale III (Rs. 1800-2250) and above. As representation of Scheduled Castes and Scheduled Tribes in Scale II is negligible and nil in scale III and above, the Committee feel that relaxation in the existing eligibility criterion for promotion to scale II and above is called for in respect of officers belonging to these communities. As stated above, in Class I posts in the Government of India which carry an ultimate salary of Rs. 2250/—, although there is no reservation, the zone of consideration has been widened for Scheduled Castes/Scheduled Tribes so as to give them more promotional opportunities. The Committee recommend that suitable concession including relaxation in the minimum length of service required for becoming eligible for promotion should be extended to Scheduled Caste and Scheduled Tribe officers in promotions from Scale I to II and above in the services of the banks.

REPLY OF GOVERNMENT

The recommendation is being examined.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation S. No. 35 (Para No 3.28)

The Committee consider that such ad-hoc arrangements for pre-recruitment training are not adequate. At present All India pre-Examination Training Centres have been set up at a number of places for providing training to Scheduled Caste/Scheduled Tribe candidates intending to appear for All India/ Allied Services and Engineering Services Examinations. The Committee recommend that the Ministry of Finance (Banking Division) should prepare a scheme for opening pre-recruitment training centres to impart training for officer and clerical grade examination on the lines of the Pre-Examination Training Centres functioning under the control of the Ministry of Home Affairs, with a view to increase the representation of Scheduled Castes and Scheduled Tribes in the services of the public sector banks. Unless the Scheduled Caste/Scheduled Tribe candidates are properly equipped through intensive training programmes, they may not be able to compete effectively in the competitive examinations conducted by the Recruitment Boards.

REPLY OF GOVERNMENT

The recommendation is being examined.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No.5/9/83—SCT dated 15.10.83]

Recommendation S. No. 49 (Para No. 4.54)

The question of recognition of Scheduled Castes/Scheduled Tribes Welfare Associations had been considered by the Parliamentary Committee on the Welfare of Scheduled Castes and Scheduled Tribes on a number of occasions. The Ministry of Home Affairs had stated that certain Welfare Associations of Scheduled Castes and Scheduled Tribes had been recognised by the Ministry for the purpose of notifying the vacancies reserved for persons belonging to these communities. However, Associations of Scheduled Caste and Scheduled Tribe Government employees were not being recognised as the policy of Government was not to recognise associations. Government employees which were formed on the basis of caste, tribe or religion. The Committee did not agree with the above views of the Government and had recommended that the associations of Scheduled Caste and Scheduled Tribe employees should be recognised. The Committee are of the view that if recognition is given to associations of Scheduled Caste and Scheduled Tribe employees, many minor problems relating to their service matters would be resolved quickly at different levels. Attention of the Committee has also been drawn to the ruling of the Supreme Court in the case of State of Kerala Vs. N. M. Thomas and others wherein the Court held that the members of Scheduled Caste and Scheduled Tribe Associations who had been drawn from various castes, races or tribes, had attained such status by virtue of the Presidential Notification. Therefore, the Scheduled Castes and Scheduled Tribes were not castes within the ordinary meaning of "caste".

The Committee therefore recommend that the government should give recognition to Association of Scheduled Caste and Scheduled Tribe employees of every Ministry/Department of the Government as also of Public Sector Undertakings, Public Sector Banks, etc."

REPLY OF GOVERNMENT

The recommendation is being further examined.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 5/9/83 - SCT dated 15.10.83]

Recommendation S. No. 52 (Para No. 5.13)

The Committee have been informed that the rosters are not shown to the employees who make a request for it. The Committee feel that the rosters should be open documents and there should be no bar on the employees wishing to see them. The Committee further recommend that the employees should be informed through a circular about the decision to keep the rosters open.

REPLY OF GOVERNMENT

The recommendation is being examined.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation S. No. 54 (Para No. 5.18)

The Committee note that the orders issued by the Ministry of Home Affairs (Department of Personnel) are first examined by the Banking Division of the Ministry of Finance and thereafter these are made applicable to the public sector banks. No separate Brochure has been brought out giving information regarding reservations for Scheduled Castes and Scheduled Tribes in the services of the Banks. The Committee has been informed that copies of the Brochure brought out by the Ministry of Home Affairs are sent by the Ministry of Finance (Banking Division) to the banks for guidance. The Committee recommend that the Banking Division of the Ministry of Finance should bring out a separate Brochure compiling the orders regarding reservations for SCs and STs, as extended the banks, on the lines of the Brochure brought out by the Bureau of Public Enterprises.

REPLY OF GOVERNMENT

The recommendation is being examined.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation S. No. 61 (Para No. 6.9)

The Committee regret to point out that there has been considerable delay in the creation of the Cell. The Committee desire that the proposed cell in the Banking Division should be created at an early date and this cell should be separate from the existing cell which looks after matters regarding reservations for Scheduled Castes/Scheduled Tribes.

REPLY OF GOVERNMENT

The recommendation of the Committee is being examined.

[Ministry of Finance (Department of Economic Affairs—Banking Division) O.M. No. 5/9/83—SCT dated 15.10.83]

Recommendation S. No. 81 (Para No. 7.38)

The Committee recommend that the Government should introduce a scheme for giving interest free educational loans to Scheduled Caste/Scheduled, Tribe students. The interest on such loans may be subsidised by Government. The repayment of loan amount may commence in instalments after allowing a moratorium which may be limited to one year after the completion of the course for which the loan is granted.

REPLY OF GOVERNMENT

The recommendation is being examined in consultation with Ministry of Education.

[Ministry of Finance (Department of Economic Affairs—Banking Division)
O.M. No. 5/9/83—SCT dated 15.10.83]

NEW DELHI

December 7, 1983
Agrahayana 16, 1905 (S)

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

APPENDIX

(*Vide* para 4 of Introduction)

Analysis of the Action Taken by Government on the recommendations contained in the Thirty-seventh Report (Seventh Lok Sabha) of the Committee.

I. Total number of Recommendations.....	81
II. Recommendations which have been accepted by Government (<i>Vide</i> Recommendations Sl. Nos. 6, 7, 9, 13-14, 20-22, 24-25, 29, 31-32, 34, 36 to 39, 31-47, 50-51, 53, 55 to 60, 62, 67, 70 to 72 and 77)	
Number.....	40
Percentage of total.....	49.4%
III. Recommendations which the Committee do not desire to pursue in view of Government's replies (<i>Vide</i> Recommendations Sl. Nos. 3, 4, 28, 30, 63, 64 and 76)	
Number.....	7
Percentage of total.....	8.6%
IV. Recommendations in respect of which replies of Government have not been accepted and which require reiteration (<i>Vide</i> Recommendations Sl. Nos. 1, 2, 8, 10, 27, 33, 40, 48, 65, 66, 68, 69, 73, 74, 75, 78, 79, 80)	
Number.....	18
Percentage of total.....	22.2%
V. Recommendations in respect of which final replies of Government have not been received (<i>Vide</i> Recommendations in respect of which final replies of Government have not been received (<i>Vide</i> Recommendations Sl. Nos. 5, 11, 12, 15 to 19, 23, 26, 35, 49, 52, & 54, 61- and 81)	
Number.....	16
Percentage of total.....	19.8%

**LIST OF AUTHORISED AGENTS FOR THE SALE OF LOK SABHA
SECRETARIAT PUBLICATIONS**

Sl. No.	Name of Agent	Sl. No.	Name of Agent
BIHAR		UTTAR PRADESH	
1.	M/s Crown Book Depot, Upper Bazar, Ranchi (Bihar).	11.	Law Publisher, Sardar Patel Narg, P. B. No. 77, Allahabad, U.P.
GUJARAT		WEST BENGAL	
2.	The New Order Book Company, Bridge, Abmedabad-6.	12.	Mrs. Manimala, Buys and Sells, 128, Bow Bazar Street, Calcutta-12.
MADHYA PRADESH		DELHI	
3.	Modern Book House, Shiv Vilas Place, Indore City.	13.	Jain Book Agency, Connaught Place, New Delhi.
MAHARASHTRA		14.	J.M. Jain & Brother, Mori Gate, Delhi.
4.	M/S Sunderdas Gian Chand, 60*, Girgaum Road, Near Princess Street, Bombay-2	15.	Oxford Book & Stationary Co., Scindia House, Connaught Place, New Delhi-1
5.	The International Book Service, Decan Gymkhana, Poona-4	16.	Bookwell 4, Sant Nirankari Colony, Kingsway Camp, Delhi-9
6.	The Current Book House, Maruti Lane, Raghunth Dadaji Street Bombay-1	17.	The Central News Agency, 24/50, Connaught Place, New Delhi.
7.	M/s Usha Book Depot, Law Book Seller and Publishers' Agents Govt. Publications, 585, Chira Bazar, Khan House, Bombay-2	18.	M/s Rajendra Book Agency, IV-D/59, FV-D/50, Lajpat Nagar, Old Double Storey, Delhi-110024.
8.	M & J Services, Publishers, Representative Accounts & Law Book Seller, Mohan Kunj, Ground Floor, 68, Jyotiba Fuele Road, Nalgaum-Dadar, Bombay-14.	19.	M/s Ashoka Book Agency, BH-82, Poorvi Shalimar Bagh, Delhi-110033.
9.	Subscribers Subscription Service India, 21, Raghunath Dadaji St., 2nd Floor, Bombay-1.	20.	Venus Enterprises B-2/85, Phase-II, Ashok Vihar, Delhi.
TAMIL NADU			
10.	The Manger, M. M. Subscription Agencies, No. 2, 1st Lay Out Sivananda Colony, Coimbatore-641012.		

© 1983 By Lok Sabha Secretariat

**Published under Rules 382 of the Rules of Procedure and
Conduct of Business in Lok Sabha (Sixth Edition) and Printed by
Samrat Press 7117/18, Pahari Dhiraj, Delhi-110006.**