

**COMMITTEE ON THE WELFARE OF
SCHEDULED CASTES AND
SCHEDULED TRIBES
(2017-2018)**

(SIXTEENTH LOK SABHA)

SEVENTEENTH REPORT

ON

**MINISTRY OF FINANCE
(DEPARTMENT OF FINANCIAL SERVICES)**

Action taken by the Government on the recommendations contained in the Thirty-Fourth Report (Fifteenth Lok Sabha) of the Committee on the Welfare of Scheduled Castes and Scheduled Tribes on the subject "Reservation for and employment of Scheduled Castes and Scheduled Tribes in United Bank of India and credit facilities provided by the Bank to them"

Presented to Lok Sabha on 04.01.2018

Laid in Rajya Sabha on 04.01.2018



LOK SABHA SECRETARIAT

NEW DELHI

CONTENTS

		Page
COMPOSITION OF THE COMMITTEE.....		(iii)
INTRODUCTION.....		(iv)
CHAPTER I	Report.....	
CHAPTER II	Recommendations/Observations which have been accepted by the Government.....	
CHAPTER III	Recommendations/Observations which the Committee do not desire to pursue in view of replies of the Government.....	
CHAPTER IV	Recommendations/Observations in respect of which replies of the Government have not been accepted by the Committee and which require reiteration.....	
CHAPTER V	Recommendations/Observations in respect of which final replies of the Government have not been received.....	

APPENDICES

- I. UBSEDF assistance sanctioned from 2013-14 to 2016-17.
- II. Minutes of the sitting of the Committee held on 02.01.2018.
- III. Analysis of the Action Taken by the Government on the recommendations contained in the Thirty-fourth Report (15th Lok Sabha).

**COMPOSITION OF THE COMMITTEE ON THE WELFARE OF SCHEDULED
CASTES AND SCHEDULED TRIBES (2017-2018)**

Dr. Kirit P. Solanki - Chairperson

MEMBERS - LOK SABHA

2. Shri Kanti Lal Bhuria
3. Shri P.K. Biju
4. Shri B.N. Chandrappa
5. Dr. (Smt.) Heena Vijaykumar Gavit
6. Dr. K. Gopal
7. Shri Rattan Lal Kataria
8. Smt. Pratima Mondal
9. Prof. Ajmeera Seeta Ram Naik
10. Shri Ram Charitra Nishad
11. Shri Ravindra Babu Pandula
12. Shri Kamlesh Paswan
13. Shri Ram Chandra Paswan
14. Shri Vishnu Dayal Ram
15. Smt. Rita Tarai
16. Shri Krupal Balaji Tumane
17. Shri Vikram Usendi
18. Shri Bhanu Pratap Singh Verma
19. Shri Chintaman Navasha Wanaga
20. Dr. Bhagirath Prasad

MEMBERS - RAJYA SABHA

21. Shri Shamsheer Singh Dullo
22. Shri D. Raja
23. Shri Amar Shankar Sable
24. Shri Veer Singh
25. Shri Tiruchi Siva
26. Smt. Wansuk Syiem
27. Shri Pradeep Tamta
28. Shri Dilip Kumar Tirkey
29. Mahant Shambhuprasadji Tundiya
30. Shri Ramkumar Verma

SECRETARIAT

- | | | | |
|----|-------------------|---|-------------------|
| 1. | Shri N.C. Gupta | - | Joint Secretary |
| 2. | Shri D.R. Shekhar | - | Director |
| 3. | Shri V.K Shailon | - | Deputy Secretary |
| 4. | Shri L. Singson | - | Committee Officer |

INTRODUCTION

I, the Chairperson, Committee on the Welfare of Scheduled Castes and Scheduled Tribes having been authorised by the Committee to finalise and submit the Report on their behalf, present this Seventeenth Report (Sixteenth Lok Sabha) on Action Taken by the Government on the recommendations/observations contained in the Thirty-Fourth Report (Fifteenth Lok Sabha) on the Ministry of Finance (Department of Financial Services) regarding "Reservation for and employment of Scheduled Castes and Scheduled Tribes in United Bank of India and credit facilities provided by the Bank to them".

2. The draft Report was considered and adopted by the Committee at their sitting held on 02.01.2018 (Appendix-II).
3. The Report has been divided into the following chapters:-
 - I Report
 - II Recommendations/Observations which have been accepted by the Government.
 - III Recommendations/Observations which the Committee do not desire to pursue in view of replies of the Government.
 - IV Recommendations /Observations in respect of which replies of the Government have not been accepted by the Committee and which require reiteration.
 - V Recommendations / Observations in respect of which final replies of the Government have not been received.
4. An analysis of the Action Taken by the Government on the recommendations contained in the Thirty-Fourth Report (Fifteenth Lok Sabha) of the Committee is given in Appendix-III.

New Delhi;
04 January, 2018
Pausa, 1939(Saka)

DR. KIRIT P. SOLANKI
Chairperson,
Committee on the Welfare of
Scheduled Castes and
Scheduled Tribes.

CHAPTER I

Report

This Report of the Committee on the Welfare of Scheduled Castes and Scheduled Tribes deals with the Action Taken by the Government on the recommendations contained in their Thirty-Fourth Report (Fifteenth Lok Sabha) on the Ministry of Finance (Department of Financial Services) regarding "Reservation for and employment of Scheduled Castes and Scheduled Tribes in United Bank of India and credit facilities provided by the Bank to them".

1.2 The Thirty-Fourth Report was presented to Lok Sabha on 11th February, 2014. It contained 31 recommendations/observations. Replies of the Government in respect of all these recommendations/observations have been examined and may be categorized as under:-

- (i) Recommendations/observations which have been accepted by the Government (SI Nos. 2,3,4,6,12,20,22,23,24,25,27,29,30 & 31).
- (ii) Recommendations/observations which the Committee do not desire to pursue in the light of the replies received from the Government (7,9,10,13,14,15,16 & 21)
- (iii) Recommendations/observations in respect of which replies of the Government have not been accepted by the Committee and which require reiteration (1,5,8,11,17,18,19,26 & 28).
- (iv) Recommendations/observations in respect of which final replies of the Government have not been received (Nil).

1.3 The Committee will now deal with the Action Taken by the Government on some of the recommendations/observations which need reiteration or comments.

Recommendation (Sl. No. 1, Para No. 1.7)

1.4 The Committee note that the Board of Directors of the United Bank of India has one woman Director nominated by RBI as part time Director who belongs to ST category. However, the Government have nominated no SCs and STs as full time or officials Director on the Board of the Bank because of the reason that appointments of official Directors on the Board of Public Sector Banks/Financial Institutions does not come under the purview of reservation. The reply of the Bank further says that the matter of reservation of SCs/STs/OBCs for appointments as Members on the Boards would constitute a larger policy issue for the Government at the highest level and that the matter cannot be confined only to RBI or other Public Sector Banks etc. The Committee feel that the reply of the Bank is evasive because on the pretext of being a nationalized bank, it leaves the onus of bringing changes in the appointments of SCs/STs on the Board of nationalized banks/financing institutions to the Government and apparently limiting the role of the Bank to only carrying out the directives of Government. The Committee regret to say that despite repeated recommendations of the Committee in their earlier Reports on various nationalized banks for appointment of a SC/ST member as functional Director on the Board of all nationalized banks, neither any action nor any initiative has been taken by the Management and Government till date. The Committee would like to stress that if reservation is not applicable in appointments of Directors on the Board of the nationalized banks, the Government can amend the various provisions of the Constitution/ policy/rules as a path breaking initiative for the welfare of SCs/STs. The Committee also draw attention of the Ministry in regard to Article 16(4) of the Constitution clearly states that “Nothing in this article shall prevent the State from making any provision for the reservation of appointments or posts in favour of any backward class of citizens which, in the opinion of the State“, and Article 16(4A) states that “Nothing in this article shall prevent the State from making any provision for reservation in matters of promotion, with consequential seniority to any class or classes of posts in the services under the State in favour of the Scheduled Castes and Scheduled Tribes which, in the opinion of the State are not adequately represented in the services under the State”. The Committee opine that with these provisions of the Constitution, the Government is fully accountable to take certain steps to ensure adequate representation of SCs/STs on the Board of all nationalized banks and financial institutions. The Committee observe that even after more than 66 years of independence their representations on the Board of Directors of

PSUs/Banks/Financial Institutions and various Government Departments are quite negligible. The Committee would also like to state that until or unless the Government formulate any mechanism to protect the interest of SCs/STs in appointments to higher echelon of the posts in nationalized banks and financial institutions, they will not be adequately represented in such posts. The Committee, therefore, strongly recommend that with this mandate of the Constitution and for inclusive growth of all sections of the society, the Government should take efficacious steps to ensure representations of SCs/STs on the Board of Directors of nationalized banks/financial institutions.

Reply of the Government

1.5 Appointment to the Board of Directors of the Bank is under the control of the Ministry of Finance, Government of India. While the Bank cannot determine the constitution of the Board, it is ready to implement any directive of the Government in this regard.

Comments of the Committee

1.6 **The Committee regret to note the same old reply of the Bank that appointment to the Board of Directors of the Bank is under the control of the Ministry of Finance, Government of India and that while the Bank cannot determine the constitution of the Board, it is ready to implement any directive of the Government in this regard. The Committee are also surprised to note that the Ministry of Finance (Department of Financial Services) feigned ignorance in this regard and not bothered to give reply to the previous observation and recommendation of the Committee for ensuring due representation of SC/ST member on the Board of Directors of all nationalised banks/financial institutions in the light of the provisions of Article 16 (4A) of the Constitution which clearly has laid down principles for effecting such action for the Welfare of SCs and STs. The Committee feel that this indifferent attitude of the Government will undermine the rights and privileges of SCs/STs as mandated by the Constitution of India. The Committee opine that unless a level playing field is provided to all sections of the society it would be hard to see SC/ST officers rising up to the level of Director in all nationalised banks. The Committee, therefore, reiterate its earlier recommendations that in tune with the constitutional mandate of Article 16 (4A) and for inclusive growth of all sections of the society the Government should take efficacious steps to ensure representation of SCs/STs on the Board of Directors of nationalised banks/financial institutions.**

Recommendation (Sl. No. 2, Para No. 2.17)

1.7 The Committee are surprised to note that in the year 2012, 2 SCs and 30 STs in Sub-staff (Group-D) posts have been carried forward due to non-availability of eligible SC/ST candidates to fill the vacancies. The Committee are shocked to see such a peculiar situation wherein eligible SC/ST candidates are not available to fill low level posts in the Bank. The Committee would like to know the eligibility criteria fixed for appointments to these posts in the Bank, for which thousands of unemployed SC/ST youths are not able to fit into. The Committee may also be informed of the status of these vacancies.

Reply of the Government

1.8 The unfilled vacancies (2 in SC category and 30 in ST category) have since been filled up. The eligibility criteria for appointment to Group-D cadre are given below:

- a) Age: Between 18-27 years (5 years relaxation for SC/ST and 3 years for OBC)
- b) Education : Minimum – X pass Max. XIth pass (XIIth class not passed).

Comments of the Committee

1.9 The Committee appreciate that unfilled vacancies of 2 SC category and 30 ST category for the post of sub-staff (Group-D) which were not filled due to non-availability of eligible SC/ST candidates have been filled. The Committee in this regard would like to caution that in future no SC/ST vacancies in sub-staff and in Group „C“category posts should be allowed to remain unfilled due to reason such as non-availability of eligible SC/ST candidates as there is no dearth of eligible SC/ST candidates to fill these posts.

Recommendation (Sl. No. 5, Para No. 2.32)

1.10 The Committee are constrained to note that to wipe out backlog and shortfall in promotion of SCs/STs from clerical cadre to officers JMG Scale-I posts, the Bank has carried out promotion exercises during the years 2009, 2010 and 2012 but due to non-availability of eligible candidates in the feeder grades, the backlog and shortfall vacancies remained unfilled. The Committee also note that the percentage of STs in various grades are low as compared against the prescribed percentage due to non availability of eligible ST candidates in the feeder grades and to overcome the problem the Bank conducted pre-promotion training for SC and ST candidates prior to every promotion process to ensure greater chance of success in the said cadre. The Committee would also like to point out that it appears in the first instance, that the bank has not taken effective steps to ensure availability of ST candidates in the feeder grades for promotion to JMG Scale-I posts. The

occurrence of backlog/shortfall vacancies of ST vacancies from subordinate cadre to clerical cadre and from clerical cadre to officer JMG Scale-I posts indicates that no serious attempts were made by the Bank to have eligible ST candidates in the feeder grades for promotion. The Committee, therefore, recommend that the Bank should take efficacious steps to wipe out the perpetual existence of backlog/shortfall of SCs/STs especially ST category in all feeder grades for promotion and also to ensure availability of sufficient SC/ST candidates in all feeder grades for promotion. The Committee also desire to know the status of backlog/shortfall vacancies of SCs/STs in promotion and ratio of success of SC/ST candidates who got pre-promotion training from the Bank.

Reply of the Government

1.11 Backlog vacancies in Promotion as on 31.12.2016

Year	Category	Backlog	
		SC	ST
2016	Clerk to Officer	NIL	17
	Sub-staff to Clerk	NIL	NIL

Ratio of success of SC/ST candidates who got pre-promotion training from the Bank during 2016

Category	Persons trained		%age promoted	
	SC	ST	SC	ST
Clerk to Officer	136	51	35%	51%
Sub-staff to Clerk	NIL	NIL	NIL	NIL

Comments of the Committee

1.12 The Committee note that the status of SC backlog vacancies in promotion as on 31.12.2016 is quite satisfactory but the backlog status of ST category needs to be improved a lot. The Committee feel that their recommendation to take efficacious steps to ensure availability of SC/ST candidates in all feeder grades for promotion has not been complied by the Bank because there still are 17 ST backlog vacancies for promotion from clerk to officer grade as on 31.12.2016. The Committee, therefore, reiterate their earlier recommendation that the Bank should take efficacious steps to wipe out 17 ST backlog vacancies in promotion category i.e. from clerk to officer

grade within six months of the presentation of the report and informed the Committee accordingly.

Recommendation (Sl. No. 8, Para No. 3.7)

1.13 The Committee note that the posts of Chief Liaison Officer and Liaison Officers for regional offices are of paramount importance because such posts are created to oversee and safeguard the interests of SC/ST employees in an organization/ institution. Whosoever has been appointed to such posts should justify his appointment and work to the best interests of the SC/ST employees. The Committee opine that it will be in the overall interest of the Bank and the SC/ST employees, if the CLO/LO are appointed preferably from SC/ST community because people belonging to same category can better understand their plight. The Committee, therefore, urge that wherever SC/ST officers are available, they should be appointed as Chief Liaison Officer and Liaison Officers of the Bank in Head Office and Regional Offices. Further, the Committee recommend that the Chief Liaison Officer and Liaison Officers should be well versed with the various orders of the Government of India, maintenance of rosters etc. and in this regard proper training should be imparted to them.

Reply of the Government

1.14 The Chief Liaison Officer and the Liaison Officers posted at the Regional levels keep themselves regularly updated with the circulars/directives of the Government in matters pertaining to reservation. Reservation rosters/complaint registers are also inspected by the Chief Liaison Officer regularly.

Comments of the Committee

1.15 The Committee appreciate the Chief Liaison Officer and the Liaison officers posted at the Regional levels keeping themselves regularly updated with the circulars/directions of the Government in matters pertaining to reservation. The Committee also note that reservation rosters/complaint registers are also inspected by the Chief Liaison Officer regularly. As regard the compliance of the rules and regulations by the Liaison Officer, the Committee are of the view that circulars/directions issued by the Government are implemented for the welfare of SC/ST employees through liaison officer effectively. The Committee, therefore, reiterate their earlier recommendation that in matters of appointments of Liaison Officers as much as possible Chief Liaison Officer and Liaison Officers in the

regional levels should be appointed preferably from SC/ST community for more accountability and further they should be imparted proper training on reservation, rosters preparation and other establishment rules and regulations related to SC/ST matters so that they can do their work efficiently.

Recommendation (Sl. No. 11, Para No. 3.7)

1.16 The Committee note that complaints/ grievances of SC/ST employees of the Bank is pretty less as compared to other organizations. However, the Committee feel that in so far as the complaints and grievances of SC/ST employees are concerned, even trivial matters should be accorded due importance and resolved at the earliest by the Management so as to dispel the notion that the Management is not receptive to their problems. Each and every complaint received should be recorded in the complaint register and thoroughly examined at appropriate level and dispose of to the satisfaction of the complainant. The Committee desire that complainants are not harassed and victimized by the administration for putting up their grievances. While dealing with complaints/grievances of SC/ST employees, the Management should be emphatic and sensitive to their feelings and should take utmost care to redress their grievances. The Committee also opine that the best way to mitigate the complaints and grievances of SC/ST employees is to have regular quarterly meetings with the SC/ST Employees" Welfare Association and address their problems across the table. The Committee would like to know the updated status of complaints under investigation.

Reply of the Government

1.17 In line with the directives of the Government, a Complaint Register is exclusively maintained for recording the grievances of the SC/ST employees of the Bank. The said Register is also periodically inspected by the Chief Liaison Officer of the Bank. Further, quarterly meetings are regularly held by the Management of the Bank with the SC/ST Employees" Welfare Council wherein issues relating to SC/ST employees are discussed and problems, if any, are resolved.

Comments of the Committee

1.18 The Committee note that in line with the directives of the Government, a complaint register is exclusively maintained for recording the grievances of SC/ST employees of the Bank which is periodically inspected by the Chief Liaison Officer of the Bank. However, the Committee are not convinced with the reply that meetings are

regularly held by the Management of the Bank with the S/CST Employees Welfare Council wherein issues relating to SC/ST employees are discussed and problems, if any, are resolved. In the recent past the Committee have received representation from two groups of Associations of the Bank in which the main Association group alleged that top executive of the Bank and a leader of Trade Union have been promoting the splinter group for ulterior motives and supported employees of the another council transferred to remote and uncomfortable place with malicious motives. The Committee during the study visit to Guwahati during the month of October, 2016 also pointed out biased role being played by the Management in dividing the SC/ST Council and urged the Management to take effective measures for unification of two groups. The Committee further observe that Management played a misleading role while the Committee recommended that key of the SC/ST Council office be given to General Secretary as per Court order in this regard. The Committee, therefore, feel that such act on the part of the Management is unethical and will not help the interest of the Bank. The Committee instead opine that it should be the endeavour of the Bank to have a unified and duly formed SC/ST Employees Association with harmonious relations with the Management for the overall interest of the Bank and SC/ST employees. The Committee desire that till the matter is finally settled charge of the office of SC and ST Employees Council may be given to Chief Liaison Officer of SCs and STs and none of Association be allowed for financial transaction from the account of the Council without the approval of the Court. The Committee desire that matter may be enquired into details impartially and report be submitted to the Committee within 03 months from date of presentation of report. The Committee also urge the Bank that keeping in view the larger interest of SC/ST employees, representatives from SCs/STs should also be included in other Committees of the Bank such as Employees Welfare Committee, Transfer Posting Committee etc.

Recommendation (Sl. No. 14, Para No. 4.8)

1.19 The Committee note that the United Bank of India extends credit facilities to SCs and STs for their socio economic development through its 1729 branches across the country. One General Manager heads the Priority Sector Development at Head Office of the Bank at Kolkata. The Priority Sector Development at the Head Office formulates various schemes for the benefit of SCs/STs for their socio economic development and also monitors credit flow to SCs/STs through all the regional offices and branches. The Committee draw the

attention of the Bank about the updated Master Circular on priority sector lending-credit facilities to SCs/STs issued by the RBI dated 1 July, 2011 to all the scheduled commercial banks, it has specially stated that a Special Cell should be set up at the Head Office for monitoring the flow of credit to SC/ST beneficiaries. Apart from ensuring the implementation of the RBI guidelines, the Cell would also be responsible for collection of relevant information/data from the branches, consolidation thereof and submission of the requisite returns to RBI and Government. The Committee note that presently the United Bank of India does not have such a special cell. The Committee, therefore, recommends that the UBI should set up a Special Cell to monitor flow of credit to SC/ST beneficiaries at the earliest so that it may fulfil the job entrusted to it as per the instructions given by RBI.

Reply of the Government

1.20 Though Bank is effectively monitoring the flow of credit to SC/ ST beneficiaries through its Priority Sector Department, various requirements for setting up a Special Cell for the same purpose are being assessed to comply with the instruction.

Comments of the Committee

1.21 The Committee feel that financial empowerment is essential for overall development of SCs and STs. It is a serious matter that the Ministry of Finance is just assessing to comply with the direction given by the Committee. The Committee, therefore, desire to know the progress made in setting up of Special Cell at Head office to monitor the flow of credit to SC/ST beneficiaries.

Recommendation (Sl. No. 16, Para No. 4.18)

1.22 The Committee note that the performance of the Bank with regard to disbursement of credit facilities to SCs/STs during the years 2008-09, 2009-10, 2011-12 and 2012-13 under various centrally sponsored schemes is less than satisfactory. The Committee note that under the SGSY scheme, the number of SC/ST beneficiaries have increased from the year 2009-09 upto 2010-11 but from the year 2011-12 to 2012-13 the beneficiaries have depreciated considerably. Likewise, under SJSRY scheme, SC/ST beneficiaries have increased from the year 2008-09 to 2010-11 and decreased in 2011-12 and again increased in 2012-2013. The Committee are surprised to note these inconsistency in the performance of the Bank with regard to SC/ST beneficiaries of centrally sponsored schemes. As in the case of PMRY/PMEGP, there should be progressive increase in the

SC/ST beneficiaries of SGSY and SJSRY. The Committee opine that these centrally sponsored socio-economic welfare schemes are aimed at strengthening the weaker section of the society especially the SCs/STs. The Committee, therefore, urge that keeping in view the aim and objective of the schemes, the Bank should introspect as to why its performance under SGSY and SJSRY has not improved and accordingly take a corrective steps in this regard.

Reply of the Government

1.23 Bank gives due weightage on all centrally sponsored schemes with special care on SC/ST beneficiaries and accordingly necessary directions have been given to the field level functionaries for proactively participating in the schemes relating to the empowerment of scheduled caste /scheduled tribe beneficiaries. The performance of our Bank in respect of SC/ST beneficiaries under NRLM scheme which has replaced SGSY scheme with effect from 1st April, 2013 is as follows :-

FY No. of beneficiary groups:

14-15 7637

15-16 8705

16-17 9448

Further, performance under NULM and PMEGP with regard to SC/ST beneficiaries is as follows :

NULM (erstwhile SJSRY)

FY No. of beneficiaries

14-15 776

15-16 800

16-17 820

PMEGP / PMRY

FY No. of beneficiaries

14-15 482

15-16 521

16-17 489

1.24 It is evident from above that the numbers of SC/ST beneficiaries have increased under different schemes during subsequent years. However, the decline in number of

beneficiaries under PMEGP during FY 16-17 has been noted with concern and accordingly field functionaries are being sensitised for putting their best for making the scheme successful.

Comments of the Committee

1.25 The Committee appreciate that the number of SC/ST beneficiaries availing different schemes have increased during the period from 2014-15, 2015-16 and 2016-17 but it is a matter of concern that the same was not the case for PMEGP/PMRY for the year 2016-17. The Committee desire that as assured the field functionaries should have to put in more effort so that the number of SC/ST beneficiaries of PMEGP/PMRY is increased. The progress made in this regard be apprised to Committee.

Recommendation (Sl. No. 17, Para No. 4.19)

1.26 The Committee also note that the beneficiaries under DRI Scheme has considerably increased from the year 2009-10 to 2010-11 but from the year 2011-12 to 2012-13 it has slightly decreased. The Committee desire that the Bank should improve its performance under DRI scheme and take utmost care to enhance the number of SC/ST beneficiaries under the scheme. The Committee also would like to know under what circumstances the SLRS/SRMS schemes were discontinued from the year 2011-2012 onward.

Reply of the Government

1.27 The decrease in SC/ST beneficiaries under DRI scheme has been noted with concern and accordingly branch functionaries have been impressed upon during various Branch Head meetings to proactively participate in the programme/scheme to increase the SC/ST portfolio of the scheme. Reporting of discontinuation of SLRS/ SRMS was an inadvertent error. As the erstwhile SLRS scheme was rechristened as SRMS, Bank intended to highlight that SLRS has been discontinued and replaced by SRMS.

Comments of the Committee

1.28 The Committee note with concern that the decrease in the number of SC/ST beneficiaries under DRI scheme have been impressed upon by the Bank during various Branch Head meetings to proactively participate in the programme/scheme to increase the SC/ST portfolio of the scheme. The Committee hope that the Bank would take efficacious measures to increase the number of SC/ST beneficiaries of

DRI scheme. The Committee may be apprised about the progress made by the Bank in this regard.

Recommendation (Sl. No. 18, Para No. 4.22)

1.29 The Committee note that advances provided to SCs under SSI during the years 2009-10, 2010-11, 2011-12 and 2012-13 show marginal increase over the years. Whereas during the same period, there was no such increase in the amount of advances provided to STs. In fact from the year 2011-12 to 2012-13, there was steep fall in the advances provided for the STs in SSI sector. It is apparent that the Bank has not paid serious attention to the needs of STs entrepreneurs. The Committee desire that the reasons for these fall in priority sector advances to ST people and corrective measures taken in this regard should be apprised to the Committee.

Reply of the Government

1.30 In order to increase the level of entrepreneurship among members of the SC/ST community, the Bank undertakes regular training through its RSETIs. The details of training imparted to SC/ST candidates from 2014 is given as under:

Year	SC	ST
2014-15	2400	1478
2015-16	2675	2027
2016-17	2442	2482

Comments of the Committee

1.31 The Committee appreciate that to increase the level of entrepreneurship among members of the SC/ST community; the Bank has imparted regular training through its RSETIs. However, the Committee take a serious view that the reason for fall in priority sector advances to STs as asked by the Committee have not been furnished by the Bank. The Committee therefore, urge the Ministry of Finance to give factual reasons for the fall in priority sector advances to STs and also desire to know the details of SCs/STs who have been imparted regular training from the year 2014-15 to 2016-17 and have actually availed loans/advances/credits from the Bank to set up their own enterprises.

Recommendation (Sl. No. 19, Para No. 4.23)

1.32 The Committee also note that in Small Business and Services sector, the number of beneficiaries has been up from 90900 in 2009-10 to 94678 in 2010-11. But in the year 2011-12 and 2012-13, the number of beneficiaries has considerably come down to 53121

and 59979 respectively. The Committee is at loss to understand as to why the number of beneficiaries has gone down so steeply instead of increasing the number of beneficiaries. The Committee would like to impress that effective steps be taken by the Ministry to increase the number of beneficiaries.

Reply of the Government

1.33 It appears that economic slowdown/demonetisation effect in the country has impacted the business & service sector, resulting in decrease in number of beneficiaries. However, MSME entrepreneur meets and sensitization programs are being organised in different potential centres across the country for scouting new proposals and increasing the number of beneficiaries.

Comments of the Committee

1.34 The Committee are not satisfied with the lackadaisical reply of the Government as it is evident from the figures pertain to the year 2011-12 and 2012-13 which clearly show that number of beneficiaries in small business and service sector has considerably come down to 53121 and 59979 respectively as compared to upward trend in 2009-10 and 2010-11. The Committee are not inclined to accept reasons that the decrease in number of beneficiaries under small business and service sector to economic slowdown/demonetisation effect in the country. The Committee note that to offset the decline in the number of SC/ST beneficiaries under the small business and service sector, the Bank organised MSME entrepreneur meets and sensitization programme in different potential centres across the country for scouting new proposals and increasing the number of beneficiaries. The Committee, therefore, desire to know the number of SC/ST entrepreneurs who have actually been benefitted from these exercises and what has been the net result of these exercises.

Recommendation (Sl. No. 20, Para No. 4.36)

1.35 The Committee note that the number of SC/ST beneficiaries of United Awas Yojana has steeply decreased from 641 in 2011 to 192 in 2012. The Committee desire to know the reason for this steep decline in the number of SC/ST beneficiaries.

Reply of the Government

1.36 Low level of sponsoring/ receipt of application from the prospective SC/ST borrowers is prime reason for such decline.

Comments of the Committee

1.37 The Committee are of the view that if the reason for steep decline in the number of SC/ST beneficiaries under the scheme United Awas Yojana is due to low level of sponsoring/receipt of application from the prospective SC/ST borrowers, then Bank should also encourage and take necessary corrective steps to induce SCs/STs to avail the benefits of United Awas Yojana.

Recommendation (Sl. No. 21, Para No. 4.37)

1.38 The Committee are concerned to note that the number of SC/ST beneficiaries of United Siksha Yojana has remarkably come down to 111 in 2012 from 660 in 2011. The Committee note with pleasure that the number of beneficiaries who secured employment after completion of the course remains in a better position to repay the loan on time in comparison to others. The Committee would like to know the reasons as to why the number of SC/ST beneficiaries under United Shiksha Yojana has dropped to 111 in 2012 particularly when SC/ST students are in a position to repay the loans. The Committee may also be apprised about the effective steps taken by the Ministry to overcome this issue.

Reply of the Government

1.39 Low level of sponsoring/ receipt of application is the reason for such decline. Bank is adequately campaigning for Educational Loan scheme and attending student counseling programme for scouting loan applications from eligible and willing students.

Comments of the Committee

1.40 If the number of SC/ST beneficiaries of Untied Siksha Yojana has remarkably come down, it should be the bounden duty of the Bank to not only sponsor but also make the scheme more attractive and accessible to the SC/ST community so that meritorious SC and ST students may not deprive from the intended benefits of the scheme.

Recommendation (Sl. No. 26, Para No. 4.60)

1.41 The United Bank has also recently launched an another scheme namely “United Superb Education Loan” for assisting the meritorious and needy students including SCs/STs for pursuing higher studies in IIT, IIMs and other premier institutions in the country. However, it is disheartening to note that the SC/ST beneficiaries of such a noble and novel scheme are very negligible. The Committee, therefore, recommend that with a view to promote higher technical education amongst SC/ST students, the Bank should give this scheme extensive and wide publicity amongst SCs/STs community so that SC/ST meritorious students having no financial support but desirous of pursuing academic excellence can be benefited from the scheme.

Reply of the Government

1.42 Bank gives wide publicity for this newly launched product under Educational Loan Scheme to attract aspiring students in availing loan for pursuing academic excellence.

Comments of the Committee

1.43 The Committee are given to understand that a wide publicity given to “United Superb Education Loan” to attract aspiring students in availing loan for pursuing academic excellence. The Committee are not able to understand that inspite of availability of high number of SC/ST students/aspirants to avail benefits and wide publicity given by the Bank what are the reasons that there are negligible SCs and STs students in higher education in IITs, IIMs, other premier institutions in the Country and abroad. Moreover, there are number of bright and meritorious student who have low income and desirous of pursuing academic excellence are not able to take admission/pursue due to lack of funds for higher studies. The Committee, therefore, reiterate their earlier recommendation that the Bank should give extensive and sufficient publicity in SC and ST prone major town and cities and also in rural areas to facilitate SCs/STs availing the benefits of this scheme. The Committee also desire that copies of the Publicity given by the Bank to promote this noble scheme may be sent to this Committee for perusal.

Recommendation (Sl. No. 28, Para No. 4.66)

1.44 The Committee note that the Bank has 11 Rural Self Employment Training Institutes (RSETIs) across the country out of which 10 are located at the Lead Districts of the Bank. In 2012-13, 11 number of RSETIs imparted training to 1850 SC and 1104 ST beneficiaries.

The Committee opine that since the RSETIs has considerably empowered the SC/ST beneficiaries in many ways, it should be set up in other Lead Districts which are predominantly inhabited by SCs/STs. The Committee, therefore, recommend that the Bank should set up RSETIs in all districts where the Bank is the Lead Bank in that districts and if required the Bank should not hesitate to request the State Governments concerned for providing land for setting up RSETIs in the State.

Reply of the Government

1.45 As on date, the Bank runs 16 RSETIs across the country to promote skill development of the rural unemployed youth. The RSETIs are set up in Lead Districts as per the decision of concerned State Level Bankers' Committee (SLBC) and request State Government for providing land.

Comments of the Committee

1.46 The Committee appreciate that the United Bank of India as on date runs 16 RSETIs from the previous 11 RSETIs. As pointed out earlier RSETIs played an important role in empowerment of rural populace especially the SCs/STs. The Committee would like to know how many of these 5 new RSETIs ran by the Bank have been set up in lead districts predominantly inhabited by SCs/STs and how many of them have availed training in these RSETIs.

CHAPTER II

RECOMMENDATIONS/OBSERVATIONS WHICH HAVE BEEN ACCEPTED BY THE GOVERNMENT

Recommendation (Sl. No. 2, Para No. 2.17)

2.1 The Committee are surprised to note that in the year 2012, 2 SCs and 30 STs in Sub-staff (Group-D) posts have been carried forward due to non-availability of eligible SC/ST candidates to fill the vacancies. The Committee are shocked to see such a peculiar situation wherein eligible SC/ST candidates are not available to fill low level posts in the Bank. The Committee would like to know the eligibility criteria fixed for appointments to these posts in the Bank, for which thousands of unemployed SC/ST youths are not able to fit into. The Committee may also be informed of the status of these vacancies.

Reply of the Government

2.2 The unfilled vacancies (2 in SC category and 30 in ST category) have since been filled up.

The eligibility criteria for appointment to Group-D cadre is given below :

- a) Age : Between 18-27 years (5 years relaxation for SC/ST and 3 years for OBC)
- b) Education : Minimum – X pass Max. XIth pass (XIIth class not passed).

Comments of the Committee

2.3. Please see para 1.9 of Chapte I.

Recommendation (Sl. No. 3, Para No. 2.18)

2.4 It is incredulous to note that 12SCs and 10 STs Vacancies in Clerk Grade (Group-C) posts have been carried forward from the previous year due to non availability of eligible SC/ST candidates. It is inconceivable to even think that SC/ST candidates are not available to fill 12 SCs and 10 STs vacancies of clerk grade posts when thousands of unemployed SCs/STs are roaming across the country seeking for employment. The Committee opine that there is no dearth of eligible SC/ST candidates to fill these vacancies. These p0osts could not be filled because of the lackadaisical attitude of the Bank and its agency responsible for recruitment of personnel. The Committee, therefore, recommend that the Bank should take corrective steps to fill SC/ST vacancies as per vacancies notified in every recruitment exercise and under no circumstances should allow reserve vacancies to remain unfilled. The Committee may also be apprised of the status of these vacancies which were to be filled by September, 2013.

Reply of the Government

2.5 The 12 SC and 10 ST vacancies in Group C (Clerical Cadre) of the Bank has since been filled up.

Recommendation (Sl. No. 4, Para No. 2.25)

2.6 It has been observed that the Bank has designed its promotion policy keeping in view the need and urgency of the Bank while ensuring quality in the process. The Committee further note that the Bank followed two tracks system of promotion from clerical cadre to officers" cadre with a view to get a blend of young and qualified officers and senior experienced heads to run the affairs of the Bank. It has also been stated that this blend of old and new officers also helps to fulfill the aspiration of employees" career progression and at the same time the two tracks system of promotion procedure also help the Bank to facilitate promotion of SCs/STs in clerical cadre to officers cadre of the Bank. The Committee would however, like to express its serious concern about this promotion policy followed by the Bank as it is not known whether such policy has really taken care of the interest of SC/ST employees of the Bank. The Committee, therefore, strongly urges that while following two tracks system of promotion from clerical cadre to officers" cadre, the prescribed percentage of reservation for SCs/STs should always be maintained consistently. The Committee would also like to know the details of SC/ST beneficiaries of two tracks system of promotion from clerical cadre to officers" cadre during the last five years.

Reply of the Government

2.7 The prescribed percentages of reservation in promotion (15% for SC 7.5% for ST) are followed in both the tracks for promotion. The no. of SC/ST candidates promoted over the last 5 years is given below:

Year	Total	SC	ST
2016	300	47	26
2015	261	37	28
2014	273	63	26
2013	359	58	29
2012	301	50	15

Recommendation (Sl. No. 6, Para No. 2.37)

2.8 The Committee note that the Bank did make attempt to wipe out the shortfall of 2 SCs and 30 STs in subordinate cadre by undertaking fresh recruitment. It is also stated that the shortfall vacancies in subordinate cadre in the overall staff strength would be filled up in

2013. The Committee desire to know if these shortfall of 2 SCs and 30 STs in subordinate cadre have been filled in the recruitment year in 2013 and if not, the reasons therefore.

Reply of the Government

2.9 The shortfall of 2 SCs and 30 STs in subordinate cadre has since been filled up.

Recommendation (Sl. No. 12, Para No. 3.34)

2.10 The Committee note that out of 13 SCs disciplinary cases pertaining to the year 2012, 5 cases were expected to be completed by June, 2013. Further, out of 11 STs disciplinary cases pertaining to the year 2012, 4 pending cases were expected to be completed by June, 2013. The Committee may be apprised of the updated status of of these 5 SCs and 4 STs disciplinary cases pending finalization by the Competent Authority. Further concerted efforts should be made to conclude the pending cases within time frame to be fixed.

Action Taken Reply of the Government

2.11 All the pending cases have since been disposed off.

Recommendation (Sl. No. 17, Para No. 4.19)

2.12 The Committee also note that the beneficiaries under DRI Scheme has considerably increased from the year 2009-10 to 2010-11 but from the year 2011-12 to 2012-13 it has slightly decreased. The Committee desire that the Bank should improve its performance under DRI scheme and take utmost care to enhance the number of SC/ST beneficiaries under the scheme. The Committee also would like to know under what circumstances the SLRS/SRMS schemes were discontinued from the year 2011-2012 onward.

Reply of the Government

2.13 The decrease in SC/ST beneficiaries under DRI scheme has been noted with concern and accordingly branch functionaries have been impressed upon during various Branch Head meetings to proactively participate in the programme/scheme to increase the SC/ST portfolio of the scheme. Reporting of discontinuation of SLRS/ SRMS was an inadvertent error. As the erstwhile SLRS scheme was rechristened as SRMS, Bank intended to highlight that SLRS has been discontinued and replaced by SRMS.

Recommendation (Sl. No. 20, Para No. 4.36)

2.14 The Committee note that the number of SC/ST beneficiaries of United Awas Yojana has steeply decreased from 641 in 2011 to 192 in 2012. The Committee desire to know the reason for this steep decline in the number of SC/ST beneficiaries.

Reply of the Government

2.15 Low level of sponsoring/ receipt of application from the prospective SC/ST borrowers is prime reason for such decline.

Comments of the Committee

2.16 Please see para 1.37 of Chapter I.

Recommendation (Sl. No. 22, Para No. 4.38)

2.17 The Committee observes that there is significant increase in the number of SC/ST beneficiaries under United Land Purchase Scheme in 2012. It has also been stated that the matter of increasing the loan quantum is under examination. The Committee may be apprised the outcome of examination for increasing the quantum of loan under United Land Purchase Scheme.

Reply of the Government

2.18 Considering the probable pattern of land use by the SC/ST borrowers, cost of cultivation & return from produces, low level of loan absorption capacity Bank has kept the quantum unchanged for the time being.

Recommendation (Sl. No. 23, Para No. 4.46)

2.19 It has been cited that some of the difficulty faced by the Bank in recovery of loans is due to diversion of credit for consumption, non-creation of any viable economic activity and income generation from the activity is not enough to pay the installment of loan. In so far as diversion of credit for consumption is concerned, the Bank should inform the applicants before hand that diversion of credit for other activities will render them ineligible for future loan and that the loan should be strictly utilize for the particular projects/schemes for which it was sanctioned. Whereas, for non-creation of any viable economic activity and income generation from the activity not being sufficient to pay the installment of loan, the Bank should give them proper counseling and training before sanction of loan so as to enable them to run their income generation activities and business activities with expertise and skills to run small entrepreneurships. The Committee also note that the percentage of recovery of loans from SC/ST borrowers under centrally sponsored schemes are much better than overall percentage of recovery. The Committee, therefore, recommend that the Bank should give SC/ST borrowers maximum benefits before going for compromise

settlement of the loan account. The Committee may also be informed about the overall loan extended to SC/STs under the various schemes launched by UBI and ratio of recovery from them as compare to others.

Reply of the Government

2.20 Bank considers all proposals for compromise settlement where Minimum Recoverable Amount (MRA) is offered by the defaulting borrowers, irrespective of caste/ creed/ clan, in terms of Recovery Policy.

Recommendation (Sl. No. 24, Para No. 4.51)

2.21 The Committee observe that many loan applications received from SCs/STs for various Government sponsored schemes during the years from 2007-08 to 2012-13, have been rejected due to default to some other banks and financial institutions, non compliance of terms and conditions, selection of non-bankable schemes and beneficiaries of other Government schemes. Besides, it was also informed that the Bank has undertaken various steps such as holding of regular credit camp along with awareness camp to sensitize potential borrower, counseling of the borrowers through Financial Literacy and Credit Counseling Centre, training of the proposed borrowers through R-SETIs (Rural Self Employment Training Institutes), Identification of borrowers through joint inspection, inclusion of good borrowers in the joint inspection team and rejection of SC/ST proposals compulsorily at one stage higher level instead of at the level of sanctioning authority. The Committee feel that if the Bank sincerely applies the above steps, there would be no question of rejection of loan applications of SCs/STs. The Committee opine that if the Bank has to fulfill its obligation of channelizing government funds to SCs/STs, it needs to play more proactive role. The Committee are of the view that if SCs/STs default in payment to banks and financial institutions and had already benefited from other government schemes, they may be rejected for fresh loans, but in case of non-compliance of terms and conditions and selection of non-bankable schemes, the Bank should facilitate and provide all possible assistance to the SCs/STs applicants so that they can avail benefits of Government sponsored schemes for their socio economic development.

Reply of the Government

2.22 In order to enhance levels of financial literacy among SC/ST borrowers, the Bank imparts training through Financial Literacy Centers and RSETIs. Through these initiatives,

the Bank strives to raise the levels of financial awareness, instill financial discipline and enable prospective SC/ST borrowers in making selection of proper schemes.

Recommendation (Sl. No. 25, Para No. 4.59)

2.23 The Committee appreciates that over the years there is a steady rise in the SC/ST beneficiaries of educational loan granted by United Bank of India. However, it is not known whether all applications received from SC/ST students are approved by the Bank, because no such data has been provided to the Committee. Moreover, the Committee would like to know if surety/guarantor are pre-requisite for sanctioning of educational loans to SCs/STs students. The Committee would like the Bank to give more publicity for educational loans especially amongst SCs/STs in rural areas so that other meritorious and aspiring students can avail the schemes offered by the Bank.

Reply of the Government

2.24 Arranging for surety/ guarantor is never a pre-requisite for sanctioning of educational loan. Bank is giving adequate publicity for Educational Loan Scheme to make the aspiring students aware of the product.

Recommendation (Sl. No. 26, Para No. 4.60)

2.25 The United Bank has also recently launched an another scheme namely "United Superb Education Loan" for assisting the meritorious and needy students including SCs/STs for pursuing higher studies in IIT, IIMs and other premier institutions in the country. However, it is disheartening to note that the SC/ST beneficiaries of such a noble and novel scheme are very negligible. The Committee, therefore, recommend that with a view to promote higher technical education amongst SC/ST students, the Bank should give this scheme extensive and wide publicity amongst SCs/STs community so that SC/ST meritorious students having no financial support but desirous of pursuing academic excellence can be benefited from the scheme.

Reply of the Government

2.26 Bank gives wide publicity for this newly launched product under Educational Loan Scheme to attract aspiring students in availing loan for pursuing academic excellence.

Recommendation (Sl. No. 27, Para No. 4.65)

2.27 The Committee note that during the years 2009-10, 2010-11, 2011-12 and 2012-13 the Bank organized 54, 63,52 and 58 credit camps respectively in which Rs. 594.60 crore, Rs. 742.30 crore, Rs. 378.39 crore and Rs. 421.05 crores respectively were disbursed to 18560, 22950, 33259 and 37096 beneficiaries. The amounts disbursed in these camps especially in 2011-12 and 2012-13 have come down considerably to 378.39 and 421.05 respectively. Moreover, the loan amounts disbursed to SC/ST beneficiaries as well as others have not be indicated. The Committee is also not satisfied with the figures of ST beneficiaries which has gradually gone down over the years from 2009-10 to 2012-13. The Committee, therefore, urge the Bank to take necessary steps to increase the number of ST beneficiaries. The Committee also desire that the amount of loans disbursed to SCs/STs during the credit camps organized during the years 2009-10, 2010-11, 2011-12 and 2012-13 respectively may be furnished for information of the Committee.

Reply of the Government

2.28 The Bank has since steadily increased the quantum of credit to SC/ST beneficiaries as detailed below:

FY 2013-14

SC – Rs.291 Crore

ST – Rs.84 Crore

FY 2014-15

SC – Rs.308 Crore

ST – Rs. 82 Crore

FY 2015-16

SC – Rs.317 Crore

ST – Rs.88 Crore

FY 2016-17

SC – Rs.324 Crore

ST – Rs.91 Crore

Recommendation (Sl. No. 29, Para No. 4.77)

2.29 The Committee note that the United Bank of India has adopted several villages predominantly inhabited by SC/ST people in the State of Assam, Odisha and West Bengal for their socio-economic development. It has also been stated that SC/ST families in these adopted villages are financed mainly through SHG, KCC, DRI and MSE (Rural artisans) loan accounts which are treated as loan. The terms and conditions of the loans and rate of interest are as per RBI guidelines on Priority Sector Lending. It has been further stated that

in case of KCC rate of interest is 7% p.a. for short term production for credit upto Rs. 3,00,000/- per borrower under interest subvention scheme. In case of DRI, the rate of interest is 4% p.a. The Committee are constrained to note the principle on which the UBI has adopted villages predominantly inhabited by SCs/STs for their socio-economic development. The Committee feel that when Banks/PSUs, adopted villages for the socio-economic development of the targeted population i.e. the SCs/STs etc. the expenses are met from corporate social funds which are not treated as loan. The Committee feel that UBI has seemingly gone wrong in regard to adoption of villages inhabited by SC/ST people for their socio-economic development because the villages were adopted with a view to enhance the commercial interest of the Bank. The Committee, therefore, urge the Bank to state the reasons as to why adopted villages were financed through SHG, KCC, DRI and MSE and also to clarify the yardstick used for adoption of SC/ST villages for their socio-economic development.

Reply of the Government

2.30 The Bank is continuing its endeavour to socially & economically empower SC/ST population belonging to identified weaker sections. In the process the Bank is able to achieve more than the stipulated 10% of Priority Sector to weaker sections mostly consisting of SC/ STs.

2.31 Simultaneously, a Trust is formed by the Bank under Corporate Social Responsibility to regularly consider genuine requirements mostly in the rural areas through applications duly vetted by the local field functionaries of the Bank. The major contribution of the Trust of the Bank for financially assisting the requirements in different states as follows:-

West Bengal – 205.69 lakhs

Tripura – 21.55 lakhs

Assam – 27.88 lakhs

Odisha – 0.90 lakhs

Jharkhand – 0.31 lakhs

Uttar Pradesh – 9.33 lakhs

Total - 265.66 lakhs

2.32 Besides that, the adopted villages are also being served by the Bank by not only opening of accounts, sanctioning of loans etc., but by regularly organizing financial awareness camps to bring said village population into inclusive banking. The Bank has also supported adopted villages by financially assisting them in purchase of furniture, installation

of tube wells, construction of cycle stands, water filter in the schools, construction of toilets etc.

Recommendation (Sl. No. 30, Para No. 4.78)

2.33 The Committee also should like to know the amount spent by the Bank under Corporate Social Responsibility with details of schemes, projects, activities, programmes during the last 3 years (Appendix-I).

Reply of the Government

2.34 Furnished in Appendix-I

Recommendation (Sl. No. 31, Para No. 4.79)

2.35 The Committee notes that the UBI has conducted regular orientation and training programme for officers to equip them to have a positive approach towards socio-economic development for SCs and STs at the Branch level. The Committee strongly recommends that all grades of officers dealing with credit related and welfare schemes of the government should undergo such training programmes regularly so as to imbibe in them a positive sense of approach towards the SCs/STs beneficiaries.

Reply of the Government

2.36 The Bank conducts regular training programmes for all grades of officers dealing in credits. The training modules invariably includes the various credit schemes formulated by for the benefit of backward classes of the society.

CHAPTER III

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

Recommendation (Sl. No. 7, Para No. 2.42)

3.1 The Committee are surprised to note that the number of ST part-time employees in Sweeper posts employed by the Bank is very less and also their absorption as a regular employees in the Bank is very negligible. The Committee, therefore, urge the Bank to increase the intake of ST people as part-time employees so that they are subsequently absorbed as regular employees in the Bank. The Committee would also like to know the concessions/relaxation provided to SC/ST candidates at the time of absorption.

Reply of the Government

3.2 During the process of promotion from subordinate cadre to the clerical cadre of the Bank, part-time sweepers are also encouraged to take part in the promotion process subject to fulfillment of certain eligibility criteria. Further, all existing PTS of the Bank are being absorbed in the subordinate cadre as House-keeper cum Sub-staff (HKS) in a phased manner. Till date, 622 PTS/FTS have been absorbed in the subordinate cadre as HKS out of which 300 PTS/FTS belong to SC category and 20 belong to ST category.

Recommendation (Sl. No. 9, Para No. 3.18)

3.3 It has been stated that one of the reasons for nomination of only 1 SC and 2 STs for training abroad during the years 2009, 2010, 2011 and 2012 is due to non-availability of SC and ST candidates having domain knowledge and level of participation required for the programme. Moreover, it has also been stated that no SC/ST officers are nominated for attending seminars/ symposia/conferences organized at foreign countries due to non-availability of SC/ST candidates in desired level of participation/target group required for the programme. The Committee are shocked to note that for any shortfall relating to representation of SCs/STs in staff strength, promotion, recruitment etc. the main reasons attributed is non-availability of eligible SC/ST candidates. The Committee have had enough excuses of the Bank that eligible SC/ST candidates are not available for nomination for training abroad and for attending seminars/conferences organized in foreign countries. The Committee feel that if desired level of SC/ST candidates are not available for nomination then the Management has to own up responsibility for such unenviable situation and ought

to take immediate steps to redress the problem. The Committee are of the view that unless and until a person will get an opportunity of exposure through attending training programme, it is difficult to acquire and enhance skill, expertise, knowledge and innovative ideas and the Ministry will always take a plea of non-availability of SC/ST candidates in desired level. The Committee, therefore, strongly recommend that the Management should always nominate SC/ST officers for training programme abroad at par with other candidates. The Committee as a supplementary measure also recommend that new recruit SC/ST officers should be given the opportunity to be posted in big branches and also in specialized departments so that they get sufficient in-house exposure and acquire experience to enable them to be eligible for nomination for training abroad. It has been stated that one of the reasons for nomination of only 1 SC and 2 STs for training abroad during the years 2009, 2010, 2011 and 2012 is due to non-availability of SC and ST candidates having domain knowledge and level of participation required for the programme. Moreover, it has also been stated that no SC/ST officers are nominated for attending seminars/ symposia/conferences organized at foreign countries due to non-availability of SC/ST candidates in desired level of participation/target group required for the programme. The Committee are shocked to note that for any shortfall relating to representation of SCs/STs in staff strength, promotion, recruitment etc. the main reasons attributed is non-availability of eligible SC/ST candidates. The Committee have had enough excuses of the Bank that eligible SC/ST candidates are not available for nomination for training abroad and for attending seminars/conferences organized in foreign countries. The Committee feel that if desired level of SC/ST candidates are not available for nomination then the Management has to own up responsibility for such unenviable situation and ought to take immediate steps to redress the problem. The Committee are of the view that unless and until a person will get an opportunity of exposure through attending training programme, it is difficult to acquire and enhance skill, expertise, knowledge and innovative ideas and the Ministry will always take a plea of non-availability of SC/ST candidates in desired level. The Committee, therefore, strongly recommend that the Management should always nominate SC/ST officers for training programme abroad at par with other candidates. The Committee as a supplementary measure also recommend that new recruit SC/ST officers should be given the opportunity to be posted in big branches and also in specialized departments so that they get sufficient in-house exposure and acquire experience to enable them to be eligible for nomination for training abroad.

Reply of the Government

3.4 Nomination to Over-seas training programs, seminars etc. are made on the basis of the candidate's experience, field of work as well as credentials. During 2014 and 2016, one candidate belonging to SC category was nominated for training abroad. Further, the Bank has already implemented a training program wherein newly recruited probationary officers are given exposure to branches located in rural, semi-urban, urban as well as metro areas on a rotational basis to provide them with adequate exposure and experience for future training purposes.

Recommendation (Sl. No. 10, Para No. 3.23)

3.5 It has been stated that the number of SCs/STs nominated for external training is very less because there is no reservation as such but any SC/ST employees who fits the required area of training is nominated. The Committee are of the view that the Management must be aware that employees are basically sent on training so as to enhance their knowledge, skill and to acquire aptitude, experiences etc. so that they can contribute more to the growth of the organization. In many instances it has also been stated that eligible SC/ST officers are not available for nomination for training abroad or even available in the feeder grades for promotion. The Committee feel that if sufficient SC/ST employees cannot be nominated for external and internal training, then hardly there will be eligible SCs/STs for nomination for training abroad. Moreover, for their better performance and enhance their skill SCs/STs employees should be nominated for training on regular basis. The Committee, therefore, recommends that irrespective of the prescribed eligibility criteria, the number of SC/ST employees in clerical as well as officers level be nominated for external and internal training every year so that they can contribute more in the growth of the Bank. It has been stated that the number of SCs/STs nominated for external training is very less because there is no reservation as such but any SC/ST employees who fits the required area of training is nominated. The Committee are of the view that the Management must be aware that employees are basically sent on training so as to enhance their knowledge, skill and to acquire aptitude, experiences etc. so that they can contribute more to the growth of the organization. In many instances it has also been stated that eligible SC/ST officers are not available for nomination for training abroad or even available in the feeder grades for promotion. The Committee feel that if sufficient SC/ST employees cannot be nominated for external and internal training, then hardly there will be eligible SCs/STs for nomination for training abroad. Moreover, for their better performance and enhance their skill SCs/STs

employees should be nominated for training on regular basis. The Committee, therefore, recommends that irrespective of the prescribed eligibility criteria, the number of SC/ST employees in clerical as well as officers level be nominated for external and internal training every year so that they can contribute more in the growth of the Bank.

Reply of the Government

3.6 The Bank provides periodic training to its employees for updating their knowledge as well as enhancing their skill sets to groom them for future greater responsibilities. SC/ST employees invariably form a part of these training programs. The details of SC/ST candidates nominated for external and internal training is given below:

EXTERNAL:

Year	SC	ST
2013	33	12
2014	22	8
2015	27	12
2016	66	19

INTERNAL:

Year	SC	ST
2013	1048	454
2014	1335	519
2015	798	309
2016	599	277

Recommendation (Sl. No. 13, Para No. 3.40)

3.7 The Committee are dismayed to note that neither reservation in accommodation is provided nor any concession in the rate of interest is allowed to SC/ST employees. The Committee desire that either reservation in accommodation should be provided to Scheduled Castes and Scheduled Tribes employees or concession in the rate of interest for House Building Loan should be allowed to them

Reply of the Government

3.8 In the matter of providing accommodation to the working employees of the Bank, preference is always given to the SC/ST employees. The Bank gives loans to staff at concessional rates. These benefits are allowed to SC/ST employees, also.

Recommendation (Sl. No. 14, Para No. 4.8)

3.9 The Committee note that the United Bank of India extends credit facilities to SCs and STs for their socio economic development through its 1729 branches across the country. One General Manager heads the Priority Sector Development at Head Office of the Bank at Kolkata. The Priority Sector Development at the Head Office formulates various schemes

for the benefit of SCs/STs for their socio economic development and also monitors credit flow to SCs/STs through all the regional offices and branches. The Committee draw the attention of the Bank about the updated Master Circular on priority sector lending-credit facilities to SCs/STs issued by the RBI dated 1 July, 2011 to all the scheduled commercial banks, it has specially stated that a Special Cell should be set up at the Head Office for monitoring the flow of credit to SC/ST beneficiaries. Apart from ensuring the implementation of the RBI guidelines, the Cell would also be responsible for collection of relevant information/data from the branches, consolidation thereof and submission of the requisite returns to RBI and Government. The Committee note that presently the United Bank of India does not have such a special cell. The Committee, therefore, recommends that the UBI should set up a Special Cell to monitor flow of credit to SC/ST beneficiaries at the earliest so that it may fulfill the job entrusted top it as per the instructions given by The Committee note that the United Bank of India extends credit facilities to SCs and STs for their socio economic development through its 1729 branches across the country. One General Manager heads the Priority Sector Development at Head Office of the Bank at Kolkata. The Priority Sector Development at the Head Office formulates various schemes for the benefit of SCs/STs for their socio economic development and also monitors credit flow to SCs/STs through all the regional offices and branches. The Committee draw the attention of the Bank about the updated Master Circular on priority sector lending-credit facilities to SCs/STs issued by the RBI dated 1 July, 2011 to all the scheduled commercial banks, it has specially stated that a Special Cell should be set up at the Head Office for monitoring the flow of credit to SC/ST beneficiaries. Apart from ensuring the implementation of the RBI guidelines, the Cell would also be responsible for collection of relevant information/data from the branches, consolidation thereof and submission of the requisite returns to RBI and Government. The Committee note that presently the United Bank of India does not have such a special cell. The Committee, therefore, recommends that the UBI should set up a Special Cell to monitor flow of credit to SC/ST beneficiaries at the earliest so that it may fulfill the job entrusted top it as per the instructions given by RBI.

Reply of the Government

3.10 Though Bank is effectively monitoring the flow of credit to SC/ ST beneficiaries through its Priority Sector Department, various requirements for setting up a Special Cell for the same purpose are being assessed to comply with the instruction.

Comments of the Committee

3.11 Please see para 1.21 of Chapter I.

Recommendation (Sl. No. 15, Para No. 4.16)

3.12 The Committee is of the view that for the successful implementation of various central government sponsored schemes for the benefits of the poor especially the SCs/STs, all nationalized Banks need to play a proactive role. The Committee notes that UBI takes active role in selection of beneficiaries through participation in the process of joint inspection along with the Line Departments of the State Government. Besides, the Bank also helps the poor borrowers in filling up the loans and completing other formalities to ensure that they get credit facility within a stipulated period from the date of receipt of application. The Bank branches also organize frequent meetings for SC/ST beneficiaries to understand their credit needs and to incorporate them in the credit plan. The Committee acknowledges the vital role is being played by the Bank in facilitation of credit facilities to SCs/STs for their socio-economic development. The Committee, therefore, urge that to penetrate more SC/ST beneficiaries especially in rural areas the Bank should hold regular Financial Literacy and Credit Counseling Camp and explain to them all banking related matters such as deposit schemes, credit facilities, mobile banking, internet banking etc. and also emphasize on the need to open basic savings account to avail various State Government/ Central Government social benefit schemes. The Committee also note that the quantum of credit in DRI Scheme is very less. The Committee desire that the amount of credit should be enhanced upto 1 lakh.

Reply of the Government

3.13 Bank is providing counseling services for financial literacy among rural people, specially targeting the SC/ STs through its 38 FLCs (Financial Literacy Centres) organizing regular outdoor programmes apart from indoor workshops. Quantum of credit under DRI scheme is as per RBI guidelines, according to which it is Rs.15000/- maximum for any gainful purpose and Rs.20000/- for housing purpose. The Bank has taken steps for sensitization of the field level functionaries for flow of credit to DRI segment.

Recommendation (Sl. No. 16, Para No. 4.18)

3.14 The Committee note that the performance of the Bank with regard to disbursement of credit facilities to SCs/STs during the years 2008-09, 2009-10, 2011-12 and 2012-13 under various centrally sponsored schemes is less than satisfactory. The Committee note that under the SGSY scheme, the number of SC/ST beneficiaries have increased from the year 2009-09 upto 2010-11 but from the year 2011-12 to 2012-13 the beneficiaries have

depreciated considerably. Likewise, under SJSRY scheme, SC/ST beneficiaries have increased from the year 2008-09 to 2010-11 and decreased in 2011-12 and again increased in 2012-2013. The Committee are surprised to note these inconsistency in the performance of the Bank with regard to SC/ST beneficiaries of centrally sponsored schemes. As in the case of PMRY/PMEGP, there should be progressive increase in the SC/ST beneficiaries of SGSY and SJSRY. The Committee opine that these centrally sponsored socio-economic welfare schemes are aimed at strengthening the weaker section of the society especially the SCs/STs. The Committee, therefore, urge that keeping in view the aim and objective of the schemes, the Bank should introspect as to why its performance under SGSY and SJSRY has not improved and accordingly take a corrective steps in this regard.

Reply of the Government

3.15 Bank gives due weightage on all centrally sponsored schemes with special care on SC/ST beneficiaries and accordingly necessary directions have been given to the field level functionaries for proactively participating in the schemes relating to the empowerment of scheduled caste /scheduled tribe beneficiaries. The performance of our Bank in respect of SC/ST beneficiaries under NRLM scheme which has replaced SGSY scheme with effect from 1st April, 2013 is as follows :-

FY No. of beneficiary groups

14-15	7637
15-16	8705
16-17	9448

3.16 Further, performance under NULM and PMEGP with regard to SC/ST beneficiaries is as follows:-

NULM (erstwhile SJSRY)

FY No. of beneficiaries

14-15	776
15-16	800
16-17	820

PMEGP / PMRY

FY No. of beneficiaries

14-15	482
-------	-----

15-16 521

16-17 489

3.17 It is evident from above that the numbers of SC/ST beneficiaries have increased under different schemes during subsequent years. However, the decline in number of beneficiaries under PMEGP during FY 16-17 has been noted with concern and accordingly field functionaries are being sensitised for putting their best for making the scheme successful.

Comments of the Committee

3.18 Please see para No. 1.25 of Chapter I.

Recommendation (Sl. No. 21, Para No. 4.37)

3.19 The Committee are concerned to note that the number of SC/ST beneficiaries of United Siksha Yojana has remarkably come down to 111 in 2012 from 660 in 2011. The Committee note with pleasure that the number of beneficiaries who secured employment after completion of the course remains in a better position to repay the loan on time in comparison to others. The Committee would like to know the reasons as to why the number of SC/ST beneficiaries under United Shiksha Yojana has dropped to 111 in 2012 particularly when SC/ST students are in a position to repay the loans. The Committee may also be apprised about the effective steps taken by the Ministry to overcome this issue.

Reply of the Government

3.20 Low level of sponsoring/ receipt of application is the reason for such decline. Bank is adequately campaigning for Educational Loan scheme and attending student counselling programme for scouting loan applications from eligible and willing students.

CHAPTER IV

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

Recommendation (Sl. No. 1, Para No. 1.7)

4.1 The Committee note that the Board of Directors of the United Bank of India has one woman Director nominated by RBI as part time Director who belongs to ST category. However, the Government have nominated no SCs and STs as full time or officials Director on the Board of the Bank because of the reason that appointments of official Directors on the Board of Public Sector Banks/Financial Institutions does not come under the purview of reservation. The reply of the Bank further says that the matter of reservation of SCs/STs/OBCs for appointments as Members on the Boards would constitute a larger policy issue for the Government at the highest level and that the matter cannot be confined only to RBI or other Public Sector Banks etc. The Committee feel that the reply of the Bank is evasive because on the pretext of being a nationalized bank, it leaves the onus of bringing changes in the appointments of SCs/STs on the Board of nationalized banks/financing institutions to the Government and apparently limiting the role of the Bank to only carrying out the directives of Government. The Committee regret to say that despite repeated recommendations of the Committee in their earlier Reports on various nationalized banks for appointment of a SC/ST member as functional Director on the Board of all nationalized banks, neither any action nor any initiative has been taken by the Management and Government till date. The Committee would like to stress that if reservation is not applicable in appointments of Directors on the Board of the nationalized banks, the Government can amend the various provisions of the Constitution/ policy/rules as a path breaking initiative for the welfare of SCs/STs. The Committee also draw attention of the Ministry in regard to Article 16(4) of the Constitution clearly states that “Nothing in this article shall prevent the State from making any provision for the reservation of appointments or posts in favour of any backward class of citizens which, in the opinion of the State“, and Article 16(4A) states that “Nothing in this article shall prevent the State from making any provision for reservation in matters of promotion, with consequential seniority to any class or classes of posts in the services under the State in favour of the Scheduled Castes and Scheduled Tribes which, in the opinion of the State are not adequately represented in the services under the State”. The Committee opine that with these provisions of the

Constitution, the Government is fully accountable to take certain steps to ensure adequate representation of SCs/STs on the Board of all nationalized banks and financial institutions. The Committee observe that even after more than 66 years of independence their representations on the Board of Directors of PSUs/Banks/Financial Institutions and various Government Departments are quite negligible. The Committee would also like to state that until or unless the Government formulate any mechanism to protect the interest of SCs/STs in appointments to higher echelon of the posts in nationalized banks and financial institutions, they will not be adequately represented in such posts. The Committee, therefore, strongly recommend that with this mandate of the Constitution and for inclusive growth of all sections of the society, the Government should take efficacious steps to ensure representations of SCs/STs on the Board of Directors of nationalized banks/financial institutions

Action Taken Reply of the Government

4.2 Appointment to the Board of Directors of the Bank is under the control of the Ministry of Finance, Government of India. While the Bank cannot determine the constitution of the Board, it is ready to implement any directive of the Government in this regard.

Comments of the Committee

4.3. Please see para 1.6 of Chapter I

Recommendation (Sl. No. 5, Para No. 2.32)

4.4 The Committee are constrained to note that to wipe out backlog and shortfall in promotion of SCs/STs from clerical cadre to officers JMG Scale-I posts, the Bank has carried out promotion exercises during the years 2009, 2010 and 2012 but due to non-availability of eligible candidates in the feeder grades, the backlog and shortfall vacancies remained unfilled. The Committee also note that the percentage of STs in various grades are low as compared against the prescribed percentage due to non availability of eligible ST candidates in the feeder grades and to overcome the problem the Bank conducted pre-promotion training for SC and ST candidates prior to every promotion process to ensure greater chance of success in the said cadre. The Committee would also like to point out that it appears in the first instance, that the bank has not taken effective steps to ensure availability of ST candidates in the feeder grades for promotion to JMG Scale-I posts. The occurrence of backlog/shortfall vacancies of ST vacancies from subordinate cadre to clerical cadre and from clerical cadre to officer JMG Scale-I posts indicates that no serious

attempts were made by the Bank to have eligible ST candidates in the feeder grades for promotion. The Committee, therefore, recommend that the Bank should take efficacious steps to wipe out the perpetual existence of backlog/shortfall of SCs/STs especially ST category in all feeder grades for promotion and also to ensure availability of sufficient SC/ST candidates in all feeder grades for promotion. The Committee also desire to know the status of backlog/shortfall vacancies of SCs/STs in promotion and ratio of success of SC/ST candidates who got pre-promotion training from the Bank.

Reply of the Government

4.5 Backlog vacancies in Promotion as on 31.12.2016

Year	Category	Backlog	
		SC	ST
2016	Clerk to Officer	NIL	17
	Sub-staff to Clerk	NIL	NIL

Ratio of success of SC/ST candidates who got pre-promotion training from the Bank during 2016

Category	Persons trained		%age promoted	
	SC	ST	SC	ST
Clerk to Officer	136	51	35%	51%
Sub-staff to Clerk	NIL	NIL	NIL	NIL

Comments of the Committee

4.6 Please see para No.1.12 of Chapter I.

Recommendation (Sl. No. 8, para 3.7)

4.7 The Committee note that the post of Chief Liaison Officer and Liaison Officers for regional offices are of paramount importance because such posts are created to oversee and safeguards the interests of SC/ST employees in an organization/ institution. Whosoever has been appointed to such posts should justify his appointment and work to the best interests of the SC/ST employees. The Committee opine that it will be in the overall interest of the Bank and the SC/ST employees, if the CLO/LO are appointed preferably from SC/ST community because people belonging to same category can better understand their plight. The Committee, therefore, urge that wherever SC/ST officers are available, they should be appointed as Chief Liaison Officer and Liaison Officers of the Bank in Head Office and

Regional Offices. Further, the Committee recommend that the Chief Liaison Officer and Liaison Officers should be well versed with the various orders of the Government of India, maintenance of rosters etc. and in this regard proper training should be imparted to them.

Reply of the Government

4.8 The Chief Liaison Officer and the Liaison Officers posted at the Regional levels keep themselves regularly updated with the circulars/directives of the Government in matters pertaining to reservation. Reservation rosters/complaint registers are also inspected by the Chief Liaison Officer regularly.

Comments of the Committee

4.9 Please see para 1.15 of Chapter I

Recommendation (Sl. No. 11, Para No. 3.31)

4.10 The Committee note that complaints/ grievances of SC/ST employees of the Bank is pretty less as compared to other organizations. However, the Committee feel that in so far as the complaints and grievances of SC/ST employees are concerned, even trivial matters should be accorded due importance and resolved at the earliest by the Management so as to dispel the notion that the Management is not receptive to their problems. Each and every complaint received should be recorded in the complaint register and thoroughly examined at appropriate level and dispose of to the satisfaction of the complainant. The Committee desire that complainants are not harassed and victimized by the administration for putting up their grievances. While dealing with complaints/grievances of SC/ST employees, the Management should be emphatic and sensitive to their feelings and should take utmost care to redress their grievances. The Committee also opine that the best way to mitigate the complaints and grievances of SC/ST employees is to have regular quarterly meetings with the SC/ST Employees" Welfare Association and address their problems across the table. The Committee would like to know the updated status of complaints under investigation.

Reply of the Government

4.11 In line with the directives of the Government, a Complaint Register is exclusively maintained for recording the grievances of the SC/ST employees of the Bank. The said Register is also periodically inspected by the Chief Liaison Officer of the Bank. Further, quarterly meetings are regularly held by the Management of the Bank with the SC/ST Employees" Welfare Council wherein issues relating to SC/ST employees are discussed and problems, if any, are resolved.

Comments of the Committee

4.12 Please see para 1.18 of Chapter I

Recommendation (Sl. No. 17, Para No. 4.19)

4.13 The Committee also note that the beneficiaries under DRI Scheme has considerably increased from the year 2009-10 to 2010-11 but from the year 2011-12 to 2012-13 it has slightly decreased. The Committee desire that the Bank should improve its performance under DRI scheme and take utmost care to enhance the number of SC/ST beneficiaries under the scheme. The Committee also would like to know under what circumstances the SLRS/SRMS schemes were discontinued from the year 2011-2012 onward.

Reply of the Government

4.14 The decrease in SC/ST beneficiaries under DRI scheme has been noted with concern and accordingly branch functionaries have been impressed upon during various Branch Head meetings to proactively participate in the programme/scheme to increase the SC/ST portfolio of the scheme. Reporting of discontinuation of SLRS/ SRMS was an inadvertent error. As the erstwhile SLRS scheme was rechristened as SRMS, Bank intended to highlight that SLRS has been discontinued and replaced by SRMS.

Comments of the Committee

4.15 Please see para 1.28 of Chapter I

Recommendation (Sl. No. 18, Para No. 4.22)

4.16 The Committee note that advances provided to SCs under SSI during the years 2009-10, 2010-11, 2011-12 and 2012-13 show marginal increase over the years. Whereas during the same period, there was no such increase in the amount of advances provided to STs. In fact from the year 2011-12 to 2012-13, there was steep fall in the advances provided for the STs in SSI sector. It is apparent that the Bank has not paid serious attention to the needs of STs entrepreneurs. The Committee desire that the reasons for these fall in priority sector advances to ST people and corrective measures taken in this regard should be apprised to the Committee.

Reply of the Government

4.17 In order to increase the level of entrepreneurship among members of the SC/ST community, the Bank undertakes regular training through its RSETIs. The details of training imparted to SC/ST candidates from 2014 is given as under:

Year	SC	ST
2014-15	2400	1478
2015-16	2675	2027
2016-17	2442	2482

4.18 Please see para 1.32 of Chapter I

Recommendation (Sl. No. 19, Para No. 4.23)

4.19 The Committee also note that in Small Business and Services sector, the number of beneficiaries has been up from 90900 in 2009-10 to 94678 in 2010-11. But in the year 2011-12 and 2012-13, the number of beneficiaries has considerably come down to 53121 and 59979 respectively. The Committee is at loss to understand as to why the number of beneficiaries has gone down so steeply instead of increasing the number of beneficiaries. The Committee would like to impress that effective steps be taken by the Ministry to increase the number of beneficiaries.

Reply of the Government

4.20 It appears that economic slowdown/demonetisation effect in the country has impacted the business & service sector, resulting in decrease in number of beneficiaries. However, MSME entrepreneur meets and sensitization programs are being organised in different potential centres across the country for scouting new proposals and increasing the number of beneficiaries.

Comments of the Committee

4.21 Please see para 1.34 of Chapter I

Recommendation (Sl. No. 26, Para No. 4.60)

4.22 The United Bank has also recently launched an another scheme namely “United Superb Education Loan” for assisting the meritorious and needy students including SCs/STs for pursuing higher studies in IIT, IIMs and other premier institutions in the country. However, it is disheartening to note that the SC/ST beneficiaries of such a noble and novel scheme are very negligible. The Committee, therefore, recommend that with a view to promote higher technical education amongst SC/ST students, the Bank should give this scheme extensive and wide publicity amongst SCs/STs community so that SC/ST

meritorious students having no financial support but desirous of pursuing academic excellence can be benefited from the scheme.

Reply of the Government

4.23 Bank gives wide publicity for this newly launched product under Educational Loan Scheme to attract aspiring students in availing loan for pursuing academic excellence.

Comments of the Committee

4.24 Please see para 1.43 of Chapter I

Recommendation (SI .No. 28, Para No. 4.66)

4.25 The Committee note that the Bank has 11 Rural Self Employment Training Institutes (RSETIs) across the country out of which 10 are located at the Lead Districts of the Bank. In 2012-13, 11 number of RSETIs imparted training to 1850 SC and 1104 ST beneficiaries. The Committee opine that since the RSETIs has considerably empowered the SC/ST beneficiaries in many ways, it should be set up in other Lead Districts which are predominantly inhabited by SCs/STs. The Committee, therefore, recommend that the Bank should set up RSETIs in all districts where the Bank is the Lead Bank in that districts and if required the Bank should not hesitate to request the State Governments concerned for providing land for setting up RSETIs in the State.

Reply of the Government

4.26 As on date, the Bank runs 16 RSETIs across the country to promote skill development of the rural unemployed youth. The RSETIs are set up in Lead Districts as per the decision of concerned State Level Bankers' Committee (SLBC) and request State Government for providing land.

Comments of the Committee

4.27 Please see para 1.46 of Chapter I

CHAPTER – V

**RECOMMENDATIONS/OBSERVATION IN RESPECT OF WHICH FINAL REPLIES OF
THE GOVERNMENT HAVE NOT BEEN RECEIVED.**

- N I L -

**New Delhi;
04 January, 2018
Pausa, 1939(Saka)**

**DR. KIRIT P. SOLANKI
Chairperson,
Committee on the Welfare of
Scheduled Castes and
Scheduled Tribes.**

(Vide Recommendation Sl. No.30, Para 4.78)

APPENDIX-I

UBSEDF ASSISTANCE SANCTIONED FROM 2013-14 TO 2016-17

BENEFICIARY	DATE OF SANCTION	AMOUNT SANCTIONED	PURPOSE OF ASSISTANCE
Apex Club of Bally, Bally, Hooghly	26.03.2014	57200	For purchase of ECG machine for their Radiology Clinic
Swamiji Sarbodaya Sangha, Vill & P.O.- Birulia, Purba Medinipur	26.03.2014	72000	For purchase of Generator Set for use in their charitable dispensary
Bharat Sevashram Sangha, Varanasi	26.03.2014	587125	For purchase of one Ambulance
Nivedita Grameen Karma Mandir, Manikpara, Paschim	26.03.2014	351837	For construction of a study room for inmate girls
Mizoram Presbyterian Church, Aizaxi, Mizoram	26.03.2014	645000	For providing computers with Printers to various private schools run by the local churches in Mizoram.
Bijoykrishna Ashram Relief Society, Netaji Eye Hospital, Sarsuna, Kolkata	26.03.2014	600000	For purchase of one Ophthalmological Ultrasound A/B Scan Instrument (ODM-2200)
Institute for Handicapped & Backward People, 44, Chanditala Road, Behala	26.03.2014	387000	For purchase of computers & other fixed assets for their inclusive Disabled Community Computer Training Project
	2013 - 14	2700162	
State Project Director, SSA, Rajya Mission, Tripura, Department of School Education, Govt. of Tripura	28.03.2015	1092000	Construction of Toilets in 7 schools in the State of Tripura under Swachchh Vidyalaya Campaign
Addl. State Project Director, Sarva Shiksha Abhijan Authority, Punjab, Govt. of Punjab	28.03.2015	590000	Construction of Toilets in 5 schools in the State of Chandigarh under Swachchh Vidyalaya Campaign
Narayanbarh Girls" High School, P.O.- Narayanbarh, Sabang, Dtt.-Paschim Medinipur	28.03.2015	292934	Construction of Toilets in the School
Sutahata Labanyaprava Balika Vidyalaya (H.S.), P.O.- Sutahata, Purba Medinipur	28.03.2015	275000	Construction of Toilets in the School
Ratnali Adarsha Balika Vidyalaya, Vill- Ratnali, Purba Medinipur	28.03.2015	270000	Construction of Toilets in the School
Ramkrishna Math, Baghbazar, Kolkata	28.03.2015	1000000	Setting up of a Centre for Computer Training & Spoken English for the under
	2014 - 15	3519934	

BENEFICIARY	DATE OF SANCTION	AMOUNT SANCTIONED	PURPOSE OF ASSISTANCE
District Authorities, Murshidabad, „Sabji Mandi“	18.11.2015	275000	Small electronic weighing machines to poor farmers of „Sabji Mandi“, Berhampore, Murshidabad
Joynagar Institute, Joynagar, 24 Pgs (S)	18.11.2015	284000	Deep Tube Well & 50 pairs of benches
	2015 -16	559000	
Ramkrishna Mission Shilpavidyalaya, Belur Math, Howrah	15.07.2016	399637	Providing 11 no.of Computers with accessories & one projector with accessories
50 nos. of Schools in the district of Birbhum	02.08.2016	392000	Providing 50 nos. of water filter (Aquaguard) for safe drinking water.
Jr. Director of Health Services, Govt. of Assam, Kjarimganj, CIVIL Hospital	26.07.2016	150000	Renovation / repairing of 2 nos. of Patient's Cabins
Jr. Director of Health Services, Govt. of Assam, Kjarimganj	24.08.2016	691864	Providing one Ambulance for Govt. Hospital in Karimganj District
District Authorities, Darjeeling	07.09.2016	500000	Project sanctioned on 201-16 > For construction of 75 nos. of toilets for Anganwadi Centres in Siliguri Municipal Area. Second phase Rs. 5,00,000/- disbursed on 06.09.2016
Ramkrishna Mission Samaj Sevak Sikshan Mandir, Belur Math, Howrah	29.09.2016	1200000	Purchasing Bus for facilitating conduction of study tours / exposure visits to different reach institutes / farms, universities etc. by the trainees of RKMSSSM
Shamayita Math, Amarkanan, Bankura	29.09.2016	1000000	Construction of Girls" Hostel for UBRUDSETI, Bankura
Financial asstt. to of Dipa Karmakar, Olympian gymnast & her Coach Sri Bisweaswar Nandi for development of sports infrastructure.	20.09.2016	1000000	Tripura Region
Khyanadihi P. K. High School, Purba Medinipur	18.03.2017	400000	Construction of Girls" Toilet in the school
Pratibandhi Sahayak Samity, Panskura, Purba Medinipur	04.04.2017	320000	Providing vehicle (Maruti Omni 8STR) for carrying mentally retarded & hearing impaired students of the school run by the Samity.
Science City, Kolkata	03.05.2017	300000	Financial asst of Rs. 9,00,000/- @ Rs. 3,00,000/- per year for 3 years for running & maintenance of First Aid Centre in Science City, Kolkata
	2016 - 17	6353501	

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

(2017-2018)

(SIXTEENTH LOK SABHA)

THIRTEENTH SITTING

(02 .01.2018)

MINUTES

The Committee sat from 1500 hrs. to 1600 hrs. in the Hon'ble Chairperson's Office, Room No. 137,
Third Floor, Parliament House, New Delhi

PRESENT

Dr. Kirit P. Solanki - Chairperson

MEMBERS - LOK SABHA

2. Shri Rattan Lal Kataria
3. Smt. Pratima Mondal
4. Shri Ravindra Babu Pandula
5. Shri Vishnu Dayal Ram
6. Shri Krupal Balaji Tumane
7. Shri Vikram Usendi
8. Shri Bhanu Pratap Singh Verma
9. Shri Chintaman Navasha Wanaga

MEMBERS - RAJYA SABHA

10. Shri Shamsheer Singh Dullo
11. Shri D. Raja
12. Shri Tiruchi Siva
13. Shri Pradeep Tamta

SECRETARIAT

1. Shri N.C. Gupta, Joint Secretary
2. Shri D. R. Shekhar, Director
3. Shri V.K. Shailon, Deputy Secretary
4. Shri Mukesh Kumar, Under Secretary

At the outset, the Chairperson welcomed the Members of the Committee. The Committee then considered the following draft reports:

- | | | | |
|------|------|------|------|
| (i) | xxxx | xxxx | xxxx |
| (ii) | xxxx | xxxx | xxxx |

- (iii) Action taken by the Government on the recommendations contained in the Thirty-Fourth Report (Fifteenth Lok Sabha) of the Committee on the Welfare of Scheduled Castes and Scheduled Tribes on the subject "Reservation for and employment of Scheduled Castes and Scheduled Tribes in United Bank of India and credit facilities provided by the Bank to them".

After due consideration, the Committee adopted the above mentioned reports with minor corrections. The Committee also authorized the Chairperson to present these reports to both the Houses of Parliament in the current session of the Parliament.

APPENDIX III
(Vide Para 4 of Introduction)

ANALYSIS OF ACTION TAKEN BY THE GOVERNMENT ON THE RECOMMENDATIONS CONTAINED IN THE THIRTY FOURTH REPORT (FIFTEENTH LOK SABHA) OF THE COMMITTEE ON THE WELFARE OF SCHEDULED CASTES AND SCHEDULED TRIBES.

1.	Total number of recommendations.....	31	
2.	Recommendations/observations which have been accepted by the Government (<i>vide</i> Recommendations at Sl.Nos. 2,3,4,6,12,20,22,23,24,25,27,29,30 & 31)		Total: 14 Percentage: 45.16%
3.	Recommendations/Observations which the Committee do not desire to pursue in view of the replies of the Government (<i>vide</i> Recommendations at Sl. Nos. 7,9,10,13,14,15,16 & 21)		Total: 8 Percentage: 25.80%
4.	Recommendations/Observations in respect of which replies of the Government have not been accepted by the Committee and which require reiteration (<i>vide</i> Recommendations at Sl. Nos. 1,5,8,11,17,18,19,26 & 28)		Total: 9 Percentage: 29.00 %
5.	Recommendations/Observations in respect of which final replies of the Government have not been received (<i>Nil</i>)		Total: 00 Percentage: 0%