

COMMITTEE ON THE WELFARE OF
SCHEDULED CASTES AND
SCHEDULED TRIBES
(2018-2019)

(SIXTEENTH LOK SABHA)

TWENTY-NINTH REPORT

ON

MINISTRY OF FINANCE

Action taken by the Government on the recommendations contained in the Twelfth Report (16th Lok Sabha) of the Committee on the Welfare of Scheduled Castes and Scheduled Tribes on the subject "Representation of SCs/STs in Services and Redressal of their grievances and credit facilities being provided by IDBI Bank to SCs/STs"

Presented to Lok Sabha on 04.01.2019
Laid in Rajya Sabha on 04.01.2019



LOK SABHA SECRETARIAT
NEW DELHI

January, 2019/ Pausa, 1940 (Saka)

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**COMPOSITION OF THE COMMITTEE ON THE WELFARE OF SCHEDULED
CASTES AND SCHEDULED TRIBES (2018-2019)**

Dr. Kirit P. Solanki - Chairperson

MEMBERS - LOK SABHA

2. Smt. Anju Bala
3. Dr. Ravindra Babu Pandula
4. Shri Kanti Lal Bhuriya
5. Shri P.K. Biju
6. Shri B.N. Chandrappa
7. Dr. Heena Vijay Gavitt
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9. Shri Rattan Lal Kataria
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13. Shri Dr. Ajmeera S. Naik
14. Shri Ram Charitra Nishad
15. Shri Ram Chandra Paswan
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17. Shri Vishnu Dayal Ram
18. Shri Krupal Balaji Tumane
19. Shri Vikram Usendi
20. Shri Bhanu Pratap Singh Verma

MEMBERS – RAJYA SABHA

21. Shri Shamsheer Singh Dullu
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24. Shri D. Raja
25. Shri Amar Shankar Sable
26. Shri Mahant Shambhuprasadji Tundiya
27. Shri Ramkumar Verma
28. Shri Tiruchi Siva
29. Shri Veer Singh
30. Shri Bhanu Pratap Singh Verma

SECRETARIAT

- | | |
|-----------------------------|------------------------------|
| 1. Shri T.G. Chandrashekhar | - Joint Secretary |
| 2. Shri D.R. Shekhar | - Director |
| 3. Shri V. K. Shailon | - Deputy Secretary |
| 4. Smt. Huma Iqbal | - Senior Committee Assistant |

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 Twenty-Ninth Report (Sixteenth Lok Sabha) on action taken by the Government on the recommendations contained in their Twelfth Report (Sixteenth Lok Sabha) on the Ministry of Finance regarding "Representation of SCs/STs in Services and Redressal of their grievances and credit facilities being provided by IDBI Bank to SCs/STs".

2. The draft Report was considered and adopted by the Committee on 03.01.2019(Appendix I).

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 their Twelfth Report (Sixteenth Lok Sabha) of the Committee is given in Appendix II.

New Delhi
January, 2019
Pausa, 1940 (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 Twelfth Report (Sixteenth Lok Sabha) on “Representation of SCs/STs in Services and Redressal of their grievances and credit facilities being provided by IDBI Bank to SCs/STs”.

1.2 Twelfth Report was presented to Lok Sabha and laid in Rajya Sabha on 10th August, 2017. It contained 14 recommendations/observations. Replies of the Government in respect of all these recommendations/observations have been examined and are categorised as under:-

- (i) Recommendations/Observations which have been accepted by the Government (Sl.Nos.2,5,6,8,14).
- (ii) Recommendations/Observations which the Committee do not desire to pursue in the light of the replies received from the Government (Sl. Nos 11,13.).
- (iii) Recommendations/Observations in respect of which replies of the Government have not been accepted by the Committee and which require reiteration (Sl. Nos. 1,3,4,7,9,10.).
- (iv) Recommendations/Observations in respect of which final replies of the Government have not been received (Sl.Nos. 12).

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

Recommendation (Sl. No. 1)

1.4 The Committee note that the promotion policy followed by IDBI Bank for sub staff to clerical cadre is not favourable to SCs and STs. The promotion of Class 1V to Assistant Caretaker (Class III), AC Plant Attendant to Asst. AC Plant Operator(Class III), and Electrician Mistry to Electrician Grade.II requires the candidate to appear in a interview. Though reservation of 15% and 7.5% has been provided, there are very likely chances that the candidates are rejected in interview despite giving in requisite years of service and experience. The argument given by the bank that SC/ST candidates are judged by relax standards is very vague since there is no set criterion for relax standard. The Committee therefore, recommends that when a candidate has already put in the requisite number years of service at a particular post he/she should not be subjected to interview for promotion making it an alibi for disqualification. The number of years of service and performance appraisal report of the candidate should be criterion enough to grant them timely promotion.

Reply of the Government

1.5 The process for promotions from Class IV to III are based on bipartite settlement with the Workmen Union. As written test is not included, interview is the only medium for screening the suitability of the Class IV employees for the promotion of Assistant Caretaker. It may be mentioned that the number of promoted SC/ST candidates (from class IV to class III) is higher than the general candidates during last 3 years, the details of which are given below.

	<i>Appeared</i>		<i>Employees promoted</i>	
<i>Year</i>	<i>General(Nos.)</i>	<i>SC/ST(Nos.)</i>	<i>General(Nos.)</i>	<i>SC/ST(Nos.)</i>
<i>2015-2016</i>	<i>12</i>	<i>7</i>	<i>1</i>	<i>2</i>
<i>2016-2017</i>	<i>7</i>	<i>3</i>	<i>3</i>	<i>2</i>
<i>2017-18</i>	<i>16</i>	<i>14</i>	<i>5</i>	<i>5</i>
<i>2018-19</i>	<i>42</i>	<i>16</i>	<i>13</i>	<i>4</i>

1.6 Time Bound Promotion(TMS):-

Class IV employees who have completed 12 years of their service and have satisfactory leave and service record are entitled to be moved to group II or Group III as the case may be. In August, 2018, *TMS exercise for sub-staff was carried out for review period*

July-December 2017. Total 13 employees covered under TMS all were from reserved category.

1.7 Promotion from class IV to class III:

As a part of promotional avenues for class IV employees who have completed minimum 5 years of continuous service and have completed graduation from a recognized university to be promoted to class III. Out of 34 Class IV employees, 31 employees have given their acceptance for attending the said exam. Out of 31 candidates, 17 are from reserved (SC-3, ST-2, OBC-12) category. The exam is likely to be conducted in the month of November 2018.

Comments of the Committee

1.8 The Committee note that out of 34 class IV employees , 31 have given their acceptance for attending the exam. The number of SC and ST candidates who have given consent are 03 and 02 for SC and ST respectively . The Committee note that only 14% employees out of the total 34 belong to the SC/ST category and are willing to appear in the exam for promotion for the said post. The Committee in this regard feel anguished to note that of these 5 candidates, only 1 or 2 may finally clear the hurdle of the written exam. The criteria set by the bank for promotion are very rigid and hostile for SC/ST candidates. The Committee feel that the management should evolve a policy in such a manner in which there is legitimate possibility to have more promotional avenues for SC/ST candidates, rather than create hindrances and thereby demoralize them. Keeping in view the reply of the Government in the present case, the Committee are also apprehensive that SC/ST interests are not being safeguarded as per reservation policy of the Govt. The Committee, therefore, recommends that the criterion/standards fixed for the promotion of SC/ST candidates may be relaxed during the written test/interview and thereby facilitate promotion of SC/ST employees. The Committee may also be informed of the outcome of this exercise .

Recommendation (Sl. No. 2)

1.9 The Committee note that promotion from Clerical Cadre to Officer J.M. Grade Scale I is done through three different methods, namely Seniority Promotion, Qualifying Test Promotion and Merit Promotion.

Reply of the Government

1.10 In terms of Memorandum of Settlements(MOS) on promotional avenues entered into between the Bank and All India Employees Associations, one time promotion of full time graduate Class III employees were given to 167(SC 18, ST 6, OBC 23 and General 119) employees.

The Bank would be conducting exams for the promotion of graduate Class III employees as Assistant Manager(AM) during November 2018.

Comments of the Committee

1.11 The Committee may be informed of the outcome of the exam conducted in November, 2018 by providing complete details for the selection of SC/ST candidates who appeared and qualified the exam.

Recommendation (Sl. No.3)

1.12 The committee note that in case of promotion within officer cadre i.e. from J.M. grade Scale 1 to Top Executive Grade Scale VII the bank follows "Selection Method". In this method of promotion no reservation is provided to SCs and STs. SC/ST officers, who are senior enough for promotion have to qualify a written test. Upon qualifying the written test, a Zone of Consideration (ZoC) is prepared and officers are promoted in order of seniority without interview. This method of promotion seems to be highly discriminatory against the SCs and STs. Firstly, what is the need for a written test for an employee who has already put in so many years of service in the bank and has a good performance appraisal report. Secondly, why is there no system of grace marks for SC/ST candidates in the written test as is being done in the Department./Ministries Government of India up to level of Director as per guidelines issued by DoPT for SC/ST officers for promotion. Thirdly, even after qualifying the written test and falling within the zone of consideration, it is upto the Selection Committee to qualify/disqualify a candidate arbitrarily. There are no checks and measures on the decision taken by selection committee to make them accountable for their decisions. Just placing a single SC/ST member in the selection committee cannot ensure that SC/ST candidates will get their due. The committee strongly recommends that a more transparent method of

promotion be adopted to ensure due representation of SC and ST officers of Regional position and fair opportunities for all section of society especially for the SC/ST.

Reply of the Government

1.13 All officers who fulfill the eligibility criteria as on the cut-off date i.e. April 1 of the Promotion Year will be called for participation in the promotion process, subject to the zone of consideration(ZOC) for promotion being maintained at 1:3 ratios for all the channels. However, in case fresh candidates equal to the number of anticipated vacancies are not available by keeping ZOC at 3 times the anticipated vacancies, the ZOC may be extended to 4 times of the number of vacancies with the approval of the Competent Authority.

- The eligible candidates for promotion to Grade B and C are called for the written test. Candidates qualified in the written test are declared and notified vide Bank circulars.*
- The candidates qualified in the written test are arranged in the inter-se seniority order. The candidates belonging to SC/ST category and falling within the number of earmarked vacancies are not subjected to further selection process and they are included in the select list subject that officers should not have any adverse remarks in the APAR/service records and qualified to be Unfit for Promotion. The remaining officers belonging to SC/ST candidates and are not falling within the number of vacancies will be subjected to further selection process.*
- For example: As against 100 vacancies, 400 candidates appear for the written test. Out of 400 candidates, 250 candidates clear the written test, the list is prepared based on inter se seniority order and SC/ST officers in the first 100 candidates(equivalent to vacancies) are promoted without interview. And remaining candidates would be subjected to interview process. Details of last two year promotion for officers including ZOC are given in Annexure.*

Comments of the Committee

1.14 The Committee take note of the fact that the promotion policy of the Bank is not supportive for the SC/ST employees of the Bank. The written test and zone of consideration followed by the bank does not have any provision for relaxation in qualifying standard. It may or may not contain any SC/ST candidate at all. Moreover, in the interview process there is no provision for

grace marks for SC/ST candidates as usually followed by PSUs, Banks etc. The Committee find that IDBI have not formulated pro SC/ST promotion policy at all, as may be seen from the hard criterion/standards fixed for promotion of eligible candidates for promotion to grade B and C. Thus, the Committee are compelled to take the matter seriously and observe that the promotion policy of IDBI is not in consonance with the policy formulated by the Government of India, which not only provides relaxation to SC/ST employees in written test but also at the stage of interview with a view to bringing them at par with the other sections of society.

Recommendation (Sl. No.4)

1.15 The Committee are given to understand that while conducting the promotion exercise for Grade E for Promotion Year 2016-17, the bank has not followed Board approved procedure in the 3rd Promotion Year 2016-17. The bank has obtained Board's approval for relaxing APAR eligibility criteria from 75% to 60% for next 3 promotion year. In 2013-14, promotion exercise for Grade E was not conducted hence, Bank was also supposed to avail the option in 3rd Promotion Year. The Bank has not complied with the same. The Committee recommend to review the process of Promotion for Grade E for 2016-17 and conduct the exercise ab-initio considering the APAR eligibility at 60% for last 3 promotion years. Since the Bank, in the abovementioned partisan act, has deprived nearly 80 Deputy General Manager (including SC/ST/OBC) from becoming eligible on account of change in promotion policy. The Committee also strongly recommend that they share APAR as per instruction, issued by the Hon'ble Supreme Court about sharing of APAR data with employees so that employees may be aware of their performance and future scope of improvement.

1.16

Reply of the Government

- *As advised by Gol and approved by the Board of the bank, on completion of the performance appraisal by Reporting and Reviewing authority the entire appraisal report including the performance score and comments are shared to the Appraisee officer.*
- *Further Appraisee Officer has option to raise grievance/representation to accepting authority against performance score and comments to accepting*

authority. The Accepting Authority review the complete form, including grievance raised by Appraiser officer and allot the marks. The mark awarded by Accepting Authority is considered as final.

- However, if Accepting Authority reduces Rating score by more than 10% or lowers the Rating Band awarded by Reviewing Authority, the Appraiser Officer may appeal to the Competent Authority within 15 days from the date of communication of the Performance Rating Score and Band awarded by Accepting Authority.*
- The marks awarded by the Competent Authority on conclusion of the Grievance Redressal Process shall be treated as final.*

Comments of the Committee

1.17 The decision of the Bank for sharing the appraisal report of their performance and also a chance to challenge it at the appropriate level is a welcome step. However, the Committee have observed that the management is completely silent in regard to the issue of relaxation of standards, which has not been applied for promotion to Grade E for the year 2016-17 although it was agreed to by the Board that relaxed standards of promotion will be applied for three consecutive years. This frequent change of promotion policy has affected a considerable number of SC/ST officers who were eligible for promotion. The Committee therefore, reiterate their recommendation that promotion procedures adopted for the year 2016-17 be reviewed according to relaxed standards as decided by the Board of the bank and promote those SCs and STs who are covered in a relaxed criteria.

Recommendation (Sl. No. 5)

1.18 The Committee note that the Bank has appointed Chief Liaison Officer(CLO) and Zonal Liaison Officer(ZLO) for dealing with matters relating to implementation of Reservation policy. The bank also maintains a complaint register for recording grievances received from SC/ST employees and suitable action is initiated which is verified by CLO. The committee feels that there should be a cell headed by a senior SC/ST officer for taking up complaints from SC/ST employees and he should work in coordination with CLO and ZLO . Merely maintaining a complaint register is not enough

to give SC/ST employees their due. There should be a separate SC/ST Cell headed by SC/ST officer with due staff to take up their grievance/issues in a right direction.

1.19

Reply of the Government

- *Bank has already put in place a Reservation Cell at HRD which is headed by a Deputy General Manager(DGM)(Scale IV) and has one Assistant General Manager(AGM)(ScaleIII) and Manager(ScaleII).*
- *All the officers posted in the Cell belong to SC and ST category. The Cell looks after, inter alia, the work related with SC/ST employees and provides necessary support to Chief Liasion Officer(CLO) and Zonal Liasion Officer(ZLO) in redressing the grievances of SC/ST employees.*

Comments of the Committee

1.20 The Committee appreciate the Banks efforts in forming a SC/ST Cell with all Members belonging to the SC/ST category. The Committee recommend that the officials working in the Cell be given proper training regarding rules/guidelines for reservation so that it becomes a body for addressing the issues of SC/ST employees. The liasion officer and Cell need to be provided with an ideal and optimal atmosphere to serve the SC/ST employees.

Recommendation (Sl. No. 6)

1.21 The Committee has received various complaints regarding the arbitrary transfer policy followed by the Bank. Since there is no sound grievance redressal cell of the Bank for SC/ST employees most grievances remain unresolved. The Committee observe from the representation of IDBI SC/ST Employees Welfare Association that the officer bearer of the Association are deliberately transferred to different places flouting the Ministry of Finance guidelines, not to transfer office bearer of the SC/ST Association outside the Head Quarter. If it is extremely necessary they may be transferred to nearby Head Quarter/Station. The Committee strongly raises its concern that inspite of the recommendation made by the august Committee in this regard these are not followed by the IDBI. For example take the case of Deputy General Manager of SC/ST Employees Welfare Association who has been transferred 3, 4 times even after

intervention of the Committee during the study visits undertaken from time to time. The Committee strongly recommends that the Bank should follow transparent rules for transfer and postings and any complaint be dealt fairly with due seriousness.

1.22

Reply of the Government

- *To sort out the various complaints regarding the harassment, discrimination, transfer etc. SC/ST employees have the option to take up the matter directly with the HRD of the bank and in event of non-resolution, through chief Liaison Officers and also at the quarterly meetings through SC/ST Welfare Association.*
- *As per GoI guidelines, 2-3 office bearers of the recognized Welfare association should be retained at or near headquarter to facilitate them to attend welfare activities pertaining to SC/ST employees, subject to exigencies of service. The General Secretary of the Welfare Association has been recently transferred back to Mumbai as per his request. Out of total six office bearers of the Welfare Association, four are now retained at headquarter/Mumbai to facilitate them to attend welfare activities pertaining to SC/ST employees, one OBC office bearer has been transferred out of Mumbai on promotion*
- *Transfers of Officers are based on business/operational requirements of the Bank and are governed by Bank's Transfer and Placement Policy. Certain matters in Transfer Policy such as timing of Transfers, transfers of Physically Handicapped persons, posting of officers having dependent disabled child, etc. are guided by extant GoI guidelines. As such, there is no special dispensation or distinction for transfers or retention, based on caste or religion or community of the officer. The policy is common for all the employees. However, as indicated above certain office bearers of SC/ST Welfare Association are retained at Mumbai.*

Comments of the Committee

1.23 The Committee note that as transfer policy is equitable for all, SC/ST employees should not be harassed by arbitrary transfers. The Board should have a check on the transfer/posting authorities so that transfer/posting may not become a tool for harassment of SC/ST employees. The decision to retain office bearers of the SC/ST Welfare association in the Headquarters is a welcome step. The Committee are of the view that transfer of SC/ST employees should be done

in a reasonable and transparent manner so as to not affect their family or career opportunities and any case where one is found to have been transferred arbitrarily the matter be dealt with seriously by making the officer concerned fully accountable and responsible for the same. In case of genuine and unavoidable problems/circumstances, the request of all the employees including those belonging to SC/ST community should be considered favourably.

Recommendation (Sl. No. 7)

1.24 The Committee strongly raise its objections with the way IDBI bank is undertaking outsourcing activities of the bank. The Committee is of the view that it reduces operational cost of the bank can be appreciated only when the Bank ensures that outsourcing does not deny employment opportunities to SC and ST. The bank is undertaking outsourcing of various activities which will employ about 17000 workforce which is almost equal to the total strength of IDBI . But while outsourcing these activates to other agencies the Bank does not ask the outsourcing agency to provide reservation to SC and ST. While the bank complies with all statutory and legal requirements, it should be mandatory for the Bank to ensure that the outsourcing agencies while recruiting work force, they must provide reservation to SC/ST as per provision of the Constitution of India. To implement this DoPT/DPE may frame rules to ensure socio economic justice for the weaker sections of society including for SC and ST. This is also a part of wider corporate social responsibility of the bank. The Committee strongly recommends that the bank devises a policy wherein even if it outsources work to other agencies, the agencies provide the employment to SCs and STs keeping in mind Governments reservation policy.

1.25 Reply of the Government

- *Bank has outsourced certain non-core activities to outsourcing companies for house keeping, Security Services and outbound Sales Team besides a smaller number of assistants in back office operations which are in line with RBI guidelines. Outsourcing brings down the operating cost, enables better flexibility and allows the bank to focus on its core banking business.*
- *Bank does not engage any contract employees. IDBI bank has outsourced non-core activities to Outsourcing Companies for house-keeping, Security Services,*

and outbound sales Team besides a smaller number of assistants in back office operations.

- While Bank is not a party to Manpower contract, it ensures that outsourcing vendors look into the concern of SC & ST and comply with all the applicable labour laws including the payment of minimum wages and all welfare legislations pertaining to employment. Bank is selecting outsourcing vendors through tendering process and follows Central Vigilance guidelines in this regard.
- Strength of outsource as on September 30, 2018 is given below:

Sr. No	Activity outsourced	No. of persons deployed/Agencies engaged(as on 31-03-2017)	No. of persons deployed/Agencies engaged(as on 30.09.2017)	No. of persons deployed/Agencies engaged(as on 30-09-2018)
1	Marketing Services	6306	5426	4570
2.	Back Office Support Services	1164	1094	1007
3	Cash Management Services	178	192	162
4	Facility Management Services	5429	4274	4047
5	Security Services	7232	5088	2465
6	Information Technology Services	632	660	599
	Total	20941	16734	12850

Comments of the Committee

1.26 The Committee observe that despite the recommendation of the Committee, the Bank has not taken any serious step to ensure adequate SC/ST representation in 50,000 jobs outsourced by the Bank. Non availability of data, guidelines, concrete steps for due representation of SCs/STs in jobs outsourced by the Bank is indicative of the lackadaisical attitude of the Bank. The Committee

reiterate their earlier recommendation that due representation of SCs/STs may be ensured in jobs outsourced by the Bank for various levels otherwise it would be deemed akin to indirect denial of reservation policy through colourable legislation. The Committee, therefore, strongly recommend that while IDBI enter into contract agreement with any agency for outsourcing of works, there must be a clause in the agreement to provide prescribed reservation for SCs and STs. The concern of the Committee may be conveyed to appropriate authority in this regard.

Recommendation (Sl. No. 8)

1.27 The Committee note that a Compassionate Appointment Scheme-2014 has been approved by the Board. The Committee recommends that in the cases of compassionate appointments extra care should be taken in case of SC and ST employees. Since they come from weaker section of the society the loss of an earning member hits SC/ST families very hard. Hence, compassionate appointments for SCs and STs should be dealt with more compassion, care and on priority

Reply of the Government

1.28 *The Bank ensures that all the applications received under Compassionate Appointment Scheme are dealt with empathetically and wherever economic distress is observed employment is offered. Since the launch of the scheme in the year 2014, 18 applicants have been offered employment of which 6 are from SC/ST category. The bank has given applicable ex-gratia amount to dependent of 12 (General 6, SC 3, ST Nil and 4 OBC) deceased employees and 10 applications (General 4, SC 2, ST Nil, OBC 4) were refused due to non-fulfilment of applicable criteria under CAS 2014 of the Bank.*

Comments of the Committee

1.29 The Committee are of the view that pending cases of appointment on compassionate grounds need to be cleared at the earliest. Appointment Scheme 2014 should be more favourable and compassionate to the SCs and STs. The criterion set for compassionate appointments should be relaxed for SC/ST employees keeping in view their poor economic condition and social backwardness. The persons appointed under compassionate appointment

scheme can be given adequate training by the bank after appointment so that they can work at par with their counterparts.

Recommendation (Sl. No. 9)

1.30 The Committee note that while disbursing credit facilities the Bank has no separate funds earmarked for SC/ST. The number of borrowers of SC category in the year 2013-14 was 0.42%, in year 2014-15 was 0.74% and in the year 2015-16 was 0.92%. For STs the same figures stand at 0.16%, 0.35% and 0.45%. These figures give the dismal picture of the number of credit borrowers in SC and ST category. Though the Bank claims to finance weaker sections but the dismal no of borrowers present a very gloomy picture. The committee feels that the credit facilities of the bank are not reaching these level of 10% of the total credit to the weaker section of the society as prescribed by the RBI.

1.31

Reply of the Government

FY Year	Customer type	Total No. of A/Cs	Balance held(Rs. Crore)	Zero Balance A/Cs	Aadhar Seeded A/Cs	Rupay Card issued
2014- 2015	Total	937,035	48	609,688	593,368	900,212
	ST	7,640	1	5,070	4,360	6,858
	SC	9,973	1	6,236	5,949	8,274
2015- 2016	Total	1,084,145	113	505,458	682,655	947,864
	ST	12,334	1	5,330	7,993	8,800
	SC	48,993	3	39,597	12,637	9,622
2016-17	Total	1,179,214	202	493,257	744,349	970,644
	ST	17,998	4	7,622	12,754	10,560
	SC	71,046	4	56,439	17,805	11,379
2017-18	Total	822,771	217	117,740	625,372	676,521
	ST	16,835	3	4,141,13,420	9,232	
	SC	20,765	4	4,596	16,413	9,872

1.32 During 2015-17 approx. 88000 accounts were closed based on customer requests. In addition 3,01,809 Non KYC complaint PMJDY accounts were closed in

April 2017. All the accounts were zero balance and Non KYC compliant. Accordingly, number of RUpay card issued in PMJDY accounts has also got reduced.

Pradhan Mantri Mudra Yojana(PMMY)

FY Year	Customer Type	No.of Shishu loan	No. of Kishore Loan	No. of Tarun Loan	Total. No. Mudra Loan
2016-2017	Total	111105	32118	8549	151772
	ST	2429	885	154	3468
	SC	24900	1460	243	26603
2017-2018	Total	75889	27160	9722	112771
	ST	2028	719	201	2948
	SC	14332	1263	171	15766

Comment of the Committee

1.33 The reply given by the bank regarding credit facilities provided by the bank to SC/ST borrowers is very vague and appears to have been done arbitrarily. The number of accounts under any scheme does not reflect the amount of loans given to them for various purposes. The figures given under Pradhan Mantri Mudra Yojana also reflect a very dismal picture. The Committee once again after taking cognizance of all these facts reiterate their earlier observation that the number of SC/ST borrowers for loans for housing, starting a business or for studies is very insignificant compared to the total no of borrowers. SC/ST people are the most downtrodden section of our society and the Government also recognizes that they should be given special attention for upliftment. It would be incumbent on the Bank to take concrete steps for upliftment of SCs/STs by way of providing loans on easier terms and minimal interest for them. The intention of the bank must reflect in their actions

Recommendation (Sl. No. 10)

1.34 The Committee notes that there are no schemes specifically for SC/ST for grant of Direct Home Loans in the bank. Also there are no concessions in rate of interest in housing loan for SC/ST There are numerous new schemes for rural and urban home loans by the govt to bolster housing for all. The committee recommends that the Bank

earmark separate funds for education, trade, business and home loans for SC and ST especially in rural areas. In view of above deplorable financial position of SC/ST in credit facilities being exhibited by the IDBI Bank. The Committee strongly recommends that minimum 10% out of total credit, IDBI must extend to SC and ST upto the amount of 10,00,000 (Ten Lakh) and 5% for weaker section of the society with a nominal rate of interest and without collateral security for the purpose of education of ward, construction of house, trade & business.

1.35

Reply of the Government

- *Under Pradhan mantra Jan Dhan Yojana(PMJDY), the bank has opened total 8.23 lakh accounts out of which 37596 accounts are of SC/ST customers and the Bank has also completed Aadhar seeding in 29833 such accounts and issued 19104 Rupay card to SC/ST customers.*
- *Under Mudra Loans, the bank has opened total 1.12 lakh accounts, out of which 18, 714 loan accounts are to SC/ST customers and disbursed around Rs. 110 Crore to SC/ST entrepreneurs.*
- *The Bank has provided financial assistance of Rs. 399 crore to 43249 SC/ST beneficiaries under MICRo loans as on March 31, 2018 as against Rs. 345 Crore to 46486 SC/ST beneficiary as on March 31, 2017*
- *The Bank has provided financial assistance of Rs. 466 crore to 43,947 SC/ST beneficiaries as on March 31, 2018 as against Rs. 397 Crore to 47,030 beneficiaries as on March 31, 2017 under MSME.*
- *Bank is implementing various Government Sponsored Schemes aimed to uplift poor , educated unemployed/under-employed people in rural/semi-urban/urban areas by providing financial assistance.*
- *Bank is providing financial assistance to SC/ST Entrepreneurs under MSME Segment. Under Mudra Loan Scheme, Bank has provided financial assistance to SC/ST beneficiaries.*
- *Under Agriculture segment, Bank has provided financial assistance to various farmers across the Bank including SC/ST beneficiaries.*

Comment of the Committee

1.36 The Committee are perturbed to note that the figures given by the Bank are very vague and do not provide any details regarding the percentage of SC/ST beneficiaries with respect to the total number of loans disbursed. The bank seems to ignore the most deprived sector of the population. Moreover the loan amount to extended SCs and STs under various Government schemes like Mudra loan scheme and MSME seems to be highly inadequate . The Committee strongly recommend that Bank should take sincere efforts to uplift the downtrodden section of the society financially.

Recommendation (Sl. No. 11)

1.37 The Committee note that SC/ST beneficiaries are selected on the basis of documents submitted by them. There are innumerable cases where false and forged documents are used by affluent people to take benefits earmarked for SCs and STs. The committee recommends that all documents submitted by SC/ST be properly checked and verified so that non SC/ST people not wean away benefits meant for SCs and STs only.

1.38 Reply of the Government

- *Declaration in respect of caste is obtained from the borrowers. Wherever SC/ST Borrowers are eligible for any subsidies, incentives, etc particularly sponsored by Central/State Government Agencies. Caste certificate is obtained by the nodal agencies to ensure that the benefits will be provided to SC/ST borrowers. The false caste certificate was not found.*

Comment of the Committee

1.39 The Committee reiterate that the bank should take utmost care in appointing SC/ST employees and verify their caste certificates diligently so that the benefits for SC/ST are not deprived by other unauthorized persons on false caste certificates. Legal action may be taken against those employees who have been appointed on the basis of false caste certificate and report thereof received from revenue department. As per order of the Supreme Court.

Recommendation (Sl. No. 12)

1.40 In this connection, the Committee also recommends that concerns expressed by the committee may also be taken up at highest level with RBI to relax the financial credit/amending norms fixed for weaker section of society not only for IDBI but for all Public Sector Banks, PSU and other financial institutions.

Reply of the Government

1.41 Action point pertains to RBI and not to individual Banks.

Comment of the Committee

1.42 The Committee reiterates that the bank should take up the issue of relaxed standards of credit facilities for SC/ST section of society at the meetings of Board of the bank and also with the Government of India at various levels. The other steps at bank level may also be taken to serve the purpose. The concern of the Committee may be conveyed to the RBI in this regard.

Recommendation (Sl. No. 13)

1.43 The Committee note that the Government's policy of Reservation in jobs for SC/ST/OBC will no longer be observed in IDBI Bank if its either privatised or consolidated with other Public Sector Banks as has been observed in other Government entities like BALCO, CMC, VSNL etc. hence, the Committee recommended that Government may not dilute its 51% stake in IDBI Bank Ltd. or consolidate it with other Puvblic Sector banks to save the interests of its SC/ST/OBC employees.

1.44

Reply of the Government

- *The Bank is facing huge challenges of legacy Non Performing Assets(NPAs) and resultant losses. IDBI Bank is grappling with gross non-performing assets(NPAs) rising to Rs. 55,600 crore at the end of the March 2018 quarter. At the end of March 2018, the net loss stood at Rs. 5,663 crore. The bank urgently needs to improve capital position significantly to absorb loss and to return to growth position. This will help in improvement in recovery process, curtailment of future slippages, creation of strong capabilities for making provisions and return to posting profits and create value for stakeholders. Meanwhile, a very strong*

support in the form of capital infusion up to 51% controlling stake was proposed by LIC of India, a 100% GOI owned corporation and possibly the most trusted brand in the country. Even after the proposed capital infusion by LIC, the combined shareholding of GOI directly and through LIC will exceed 95% leaving the overall character of ownership of the Bank largely the same.

The 51% acquisition by LIC will also bring with it a wide range of benefits to Bank including leveraging of LIC's huge retail reach for customer acquisition both on the liabilities and assets side, building low cost deposits franchise and payments synergies and driving a profitable Bancassurance business through the Bank's branches.

The deal will help LIC's entry into the banking space and it will open up 1,960 branches of IDBI bank where LIC and its 11 lakh insurance agents can market various policies. It will enable LIC to deploy funds through housing loans.

At present the Bank has not received any guidelines/directives conveying change of HR Policy or any other policies revolving around employees in the Bank.

Comment of the Committee

1.45 The Committee are surprised to learn that a reputed public sector bank, IDBI is facing serious losses and Non performing assets on a huge scale so much so that it has to give away 51% of its stake in order to overcome the losses. An only silver lining is the positive aspect that LIC is acquiring 51% stake in IDBI which is also a Public Sector Undertaking. Hence, the Committee hope that the bank will be able to protect the interest of SC/ST employees. The Committee hope that recruitment, promotion and service conditions of SC/ST employees in the bank will improve with this change of guard in the Bank and the new management will work in tandem with SC/ST welfare associations to resolve the pending issues of SC/ST employees of the bank.

Recommendation (Sl. No. 14)

1.46 IDBI Bank's wage revision is pending since November 2012. The Committee observes that due to non-revision of wages the staff at idbi are feeling demotivated and the young workforce of the Bank is shifting to other jobs. The Committee feels that the

long pending demand of wage revision of the employees be looked into and the matter be taken up at the earliest.

1.47

Reply of the Government

- The Bank has entered into Memorandum of settlement(MOS) with Workmen Unions in July 2018 for revision in wages for the period 2012-17. The same has been approved by the board of the Bank and also by Government of India.
- Post approval of the revision of pay and allowance by the Board and GOI, for settlement period 2012-17, the Bank has revised pay and allowances of the officers of the Bank in Grades A, B and C. The revision of pay and allowance was discussed and agreed upon by representatives of officers associations, keeping in view the GOI directions to align the wage settlement as per practice prevalent in public sector banks.(PSBs) so as to achieve congruity with pay scale approved by IBA for the officers in Grades A, B and C.
- The Board of the Bank has also approved revision in pay scales of officers in grade D and above and same is submitted to DFS/GOI for approval.

Comment of the Committee

1.48 The Committee appreciate that the process of wage revision in IDBI bank has been started and the long pending demand of the employees will be resolved in a fixed time frame. The Committee hope that the new pay scales for all the grades will be approved and implemented as early as possible. The Committee may be informed of the outcome of this exercise.

CHAPTER - II

RECOMMENDATIONS/OBSERVATIONS WHICH HAVE BEEN ACCEPTED BY THE GOVERNMENT

Recommendation (Sl. No. 5)

2.1 The Committee note that the Bank has appointed Chief Liasion Officer(CLO) and zonal Liasion Officer(ZLO)for dealing with matters relating to implementation of Reservation policy. The bank also maintains a complaint register for recording grievances received from SC/ST employees and suitable action is initiated which is verified by CLO. The committee feels that there should be a cell headed by a senior SC/ST officer for taking up complaints from SC/ST employees and he should work in coordination with CLO and ZLO . Merely maintaining a complaint register is not enough to give SC/ST employees their due. There should be a separate SC/ST Cell headed by SC/ST officer with due staff to take up their grievance/issues in a right direction.

2.2 Reply of the Government

- *Bank has already put in place a Reservation Cell at HRD which is headed by a Deputy General Manager(DGM)(Scale IV) and has one Assistant General Manager(AGM)(ScaleIII) and Manager(ScaleII).*
- *All the officers posted in the Cell belong to SC and ST category. The Cell looks after, inter alia, the work related with SC/ST employees and provides necessary support to Chief Liasion Officer(CLO) and Zonal Liasion Officer(ZLO) in redressing the grievances of SC/ST employees.*

Recommendation (Sl. No. 14)

2.3 IDBI Bank's wage revision is pending since November 2012. The Committee observes that due to non-revision of wages the staff at idbi are feeling demotivated and the young workforce of the Bank is shifting to other jobs. The Committee feels that the long pending demand of wage revision of the employees be looked into and the matter be taken up at the earliest.

Reply of the Government

- The Bank has entered into Memorandum of settlement(MOS) with Workmen Unions in July 2018 for revision in wages for the period 2012-17. The same has been approved by the board of the Bank and also by Government of India.
- Post approval of the revision of pay and allowance by the Board and GOI, for settlement period 2012-17, the Bank has revised pay and allowances of the officers of the Bank in Grades A, B and C. The revision of pay and allowance was discussed and agreed upon by representatives of officers associations, keeping in view the GOI directions to align the wage settlement as per practice prevalent in public sector banks.(PSBs) so as to achieve congruity with pay scale approved by IBA for the officers in Grades A, B and C.
- The Board of the Bank has also approved revision in pay scales of officers in grade D and above and same is submitted to DFS/GOI for approval.

Recommendation (Sl. No. 2)

2.5 The Committee note that promotion from Clerical Cadre to Officer J.M. Grade Scale I is done through three different methods, namely Seniority Promotion, Qualifying Test Promotion and Merit Promotion.

Reply of the Government

2.6 *In terms of Memorandum of Settlements(MOS) on promotional avenues entered into between the Bank and All India Employees Associations, one time promotion of full time graduate Class III employees were given to 167(SC 18, ST 6, OBC 23 and General 119) employees.*

The Bank would be conducting exams for the promotion of graduate Class III employees as Assistant Manager(AM) during November 2018.

Recommendation (Sl. No. 6)

2.7 The Committee has received various complaints regarding the arbitrary transfer policy followed by the Bank. Since there is no sound grievance redressal cell of the Bank for SC/ST employees most grievances remain unresolved. The Committee observe from the representation of IDBI SC/ST Employees Welfare Association that the officer bearer of the Association are deliberately transferred to different places flouting the Ministry of Finance guidelines, not to transfer office bearer of the SC/ST Association outside the Head Quarter. If it is extremely necessary they may be transferred to nearby Head Quarter/Station. The Committee strongly raises its concern that inspite of the recommendation made by the august Committee in this regard these are not followed by the IDBI. For example take the case of Deputy General Manager of SC/ST Employees Welfare Association who has been transferred 3, 4 times even after intervention of the Committee during the study visits undertaken from time to time. The Committee strongly recommends that the Bank should follow transparent rules for transfer and postings and any complaint be dealt fairly with due seriousness.

2.8

Reply of the Government

- *To sort out the various complaints regarding the harassment, discrimination, transfer etc. SC/ST employees have the option to take up the matter directly with the HRD of the bank and in event of non-resolution, through chief Liaison Officers and also at the quarterly meetings through SC/ST Welfare Association.*
- *As per GoI guidelines, 2-3 office bearers of the recognized Welfare association should be retained at or near headquarter to facilitate them to attend welfare activities pertaining to SC/ST employees, subject to exigencies of service. The General Secretary of the Welfare Association has been recently transferred back to Mumbai as per his request. Out of total six office bearers of the Welfare Association, four are now retained at headquarter/Mumbai to facilitate them to attend welfare activities pertaining to SC/ST employees, one OBC office bearer has been transferred out of Mumbai on promotion*
- *Transfers of Officers are based on business/operational requirements of the Bank and are governed by Bank's Transfer and Placement Policy. Certain matters in Transfer Policy such as timing of Transfers, transfers of Physically Handicapped persons, posting of officers having dependent disabled child, etc.*

are guided by extant Gol guidelines. As such, there is no special dispensation or distinction for transfers or retention, based on caste or religion or community of the officer. The policy is common for all the employees. However, as indicated above certain office bearers of SC/ST Welfare Association are retained at Mumbai.

Recommendation (Sl. No. 8)

2.9 The Committee note that a Compassionate Appointment Scheme-2014 has been approved by the Board. The Committee recommends that in the cases of compassionate appointments extra care should be taken in case of SC and ST employees. Since they come from weaker section of the society the loss of an earning member hits SC/ST families very hard. Hence, compassionate appointments for SCs and STs should be dealt with more compassion, care and on priority

Reply of the Government

2.10 *The Bank ensures that all the applications received under Compassionate Appointment Scheme are dealt with empathetically and wherever economic distresss is observed employment is offered. Since the launch of the scheme in the year 2014, 18 applicants have been offered employment of which 6 are from SC/ST category. The bank has given applicable ex-gratia amount to dependent of 12 (General 6, SC 3, ST Nil and 4 OBC) deceased employees and 10 applications (General 4, SC 2, ST Nil, OBC 4) were refused due to non-fulfilment of applicable criteria under CAS 2014 of the Bank.*

CHAPTER - III

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

Recommendation (Sl. No. 11)

3.1 The Committee note that SC/ST beneficiaries are selected on the basis of documents submitted by them. There are innumerable cases where false and forged documents are used by affluent people to take benefits earmarked for SCs and STs. The committee recommends that all documents submitted by SC/ST be properly checked and verified so that non SC/ST people not wear away benefits meant for SCs and STs only.

3.2 Reply of the Government

- *Declaration in respect of caste is obtained from the borrowers. Wherever SC/ST Borrowers are eligible for any subsidies, incentives, etc particularly sponsored by Central/State Government Agencies. Caste certificate is obtained by the nodal agencies to ensure that the benefits will be provided to SC/ST borrowers. The false caste certificate was not found.*

Recommendation (Sl. No. 13)

3.3 The Committee note that the Government's policy of Reservation in jobs for SC/ST/OBC will no longer be observed in IDBI Bank if its either privatised or consolidated with other Public Sector Banks as has been observed in other Government entities like BALCO, CMC, VSNL etc. hence, the Committee recommended that Government may not dilute its 51% stake in IDBI Bank Ltd. or consolidate it with other Puvblic Sector banks to save the interests of its SC/ST/OBC employees.

3.4 Reply of the Government

- *The Bank is facing huge challenges of legacy Non Performing Assets(NPAs) and resultant losses. IDBI Bank is grappling with gross non-performing assets(NPAs) rising to Rs. 55,600 crore at the end of the March 2018 quarter. At the end of March 2018, the net loss stood at Rs. 5,663 crore. The bank urgently needs to*

improve capital position significantly to absorb loss and to return to growth position. This will help in improvement in recovery process, curtailment of future slippages, creation of strong capabilities for making provisions and return to posting profits and create value for stakeholders. Meanwhile, a very strong support in the form of capital infusion up to 51% controlling stake was proposed by LIC of India, a 100% GOI owned corporation and possibly the most trusted brand in the country. Even after the proposed capital infusion by LIC, the combined shareholding of GOI directly and through LIC will exceed 95% leaving the overall character of ownership of the Bank largely the same.

The 51% acquisition by LIC will also bring with it a wide range of benefits to Bank including leveraging of LIC's huge retail reach for customer acquisition both on the liabilities and assets side, building low cost deposits franchise and payments synergies and driving a profitable Bananc assurance business through the Bank's branches.

The deal will help LIC's entry into the banking space and it will open up 1,960 branches of IDBI bank where LIC and its 11 lakh insurance agents can market various policies. It will enable LIC to deploy funds through housing loans.

At present the Bank has not received any guidelines/directives conveying change of HR Policy or any other policies revolving around employees in the Bank.

CHAPTER - IV

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

Recommendation (Sl. No. 1)

4.1 The Committee note that the promotion policy followed by IDBI Bank for sub staff to clerical cadre is not favourable to SCs and STs. The promotion of Class 1V to Assistant Caretaker (Class III), AC Plant Attendant to Asst. AC Plant Operator(Class III), and Electrician Mistry to Electrician Grade.II requires the candidate to appear in a interview. Though reservation of 15% and 7.5% has been provided, there are very likely chances that the candidates are rejected in interview despite giving in requisite years of service and experience. The argument given by the bank that SC/ST candidates are judged by relax standards is very vague since there is no set criterion for relax standard.

The Committee therefore, recommends that when a candidate has already put in the requisite number years of service at a particular post he/she should not be subjected to interview for promotion making it an alibi for disqualification. The number of years of service and performance appraisal report of the candidate should be criterion enough to grant them timely promotion.

Reply of the Government

4.2 The process for promotions from Class IV to III are based on bipartite settlement with the Workmen Union. As written test is not included, interview is the only medium for screening the suitability of the Class IV employees for the promotion of Assistant Caretaker. It may be mentioned that the number of promoted SC/ST candidates (from class IV to class III) is higher than the general candidates during last 3 years, the details of which are given below.

Year	Appeared		Employees promoted	
	General(Nos.)	SC/ST(Nos.)	General(Nos.)	SC/ST(Nos.)
2015-2016	12	7	1	2
2016-2017	7	3	3	2
2017-18	16	14	5	5
2018-19	42	16	13	4

4.3 *Time Bound Promotion(TMS):-*

Class IV employees who have completed 12 years of their service and have satisfactory leave and service record are entitled to be moved to group II or Group III as the case may be. In August, 2018, *TMS exercise for sub-staff was carried out for review period July-December 2017. Total 13 employees covered under TMS all were from reserved category.*

4.4 *Promotion from class IV to class III:*

As a part of promotional avenues for class IV employees who have completed minimum 5 years of continuous service and have completed graduation from a recognized university to be promoted to class III. Out of 34 Class IV employees, 31 employees have given their acceptance for attending the said exam. Out of 31 candidates, 17 are from reserved (SC-3, ST-2, OBC-12) category. The exam is likely to be conducted in the month of November 2018.

Recommendation (Sl. No.3)

4.5 The committee note that in case of promotion within officer cadre i.e. from J.M. grade Scale 1 to Top Executive Grade Scale VII the bank follows "Selection Method". In this method of promotion no reservation is provided to SCs and STs. SC/ST officers, who are senior enough for promotion have to qualify a written test. Upon qualifying the written test, a Zone of Consideration (ZoC) is prepared and officers are promoted in order of seniority without interview. This method of promotion seems to be highly discriminatory against the SCs and STs. Firstly, what is the need for a written test for an employee who has already put in so many years of service in the bank and has a good performance appraisal report. Secondly, why is there no system of grace marks for SC/ST candidates in the written test as is being done in the Department./Ministries Government of India up to level of Director as per guidelines issued by DoPT for SC/ST officers for promotion. Thirdly, even after qualifying the written test and falling within the zone of consideration, it is upto the Selection Committee to qualify/disqualify a candidate arbitrarily. There are no checks and measures on the decision taken by selection committee to make them accountable for their decisions. Just placing a single SC/ST member in the selection committee cannot ensure that SC/ST candidates will get their due. The committee strongly recommends that a more transparent method of promotion be adopted to ensure due representation of SC and ST officers of Regional position and fair opportunities for all section of society especially for the SC/ST.

Reply of the Government

- 4.6 All officers who fulfill the eligibility criteria as on the cut-off date i.e. April 1 of the Promotion Year will be called for participation in the promotion process, subject to the zone of consideration (ZOC) for promotion being maintained at 1:3 ratios for all the channels. However, in case fresh candidates equal to the number of anticipated vacancies are not available by keeping ZOC at 3 times the anticipated vacancies, the ZOC may be extended to 4 times of the number of vacancies with the approval of the Competent Authority.*
- *The eligible candidates for promotion to Grade B and C are called for the written test. Candidates qualified in the written test are declared and notified vide Bank circulars.*

- *The candidates qualified in the written test are arranged in the inter-se seniority order. The candidates belonging to SC/ST category and falling within the number of earmarked vacancies are not subjected to further selection process and they are included in the select list subject that officers should not have any adverse remarks in the APAR/service records and qualified to be Unfit for Promotion. The remaining officers belonging to SC/ST candidates and are not falling within the number of vacancies will be subjected to further selection process.*
- *For example: As against 100 vacancies, 400 candidates appear for the written test. Out of 400 candidates, 250 candidates clear the written test, the list is prepared based on inter se seniority order and SC/ST officers in the first 100 candidates(equivalent to vacancies) are promoted without interview. And remaining candidates would be subjected to interview process. Details of last two year promotion for officers including ZOC are given in Annexure.*

Recommendation (Sl. No.4)

4.7 The Committee are given to understand that while conducting the promotion exercise for Grade E for Promotion Year 2016-17, the bank has not followed Board approved procedure in the 3rd Promotion Year 2016-17. The bank has obtained Board's approval for relaxing APAR eligibility criteria from 75% to 60% for next 3 promotion year. In 2013-14, promotion exercise for Grade E was not conducted hence, Bank was also supposed to avail the option in 3rd Promotion Year. The Bank has not complied with the same. The Committee recommend to review the process of Promotion for Grade E for 2016-17 and conduct the exercise ab-initio considering the APAR eligibility at 60% for last 3 promotion years. Since the Bank, in the abovementioned partisan act, has deprived nearly 80 Deputy General Manager (including SC/ST/OBC) from becoming eligible on account of change in promotion policy. The Committee also strongly recommend that they share APAR as per instruction, issued by the Hon'ble Supreme Court about sharing of APAR data with employees so that employees may be aware of their performance and future scope of improvement.

- *As advised by Gol and approved by the Board of the bank, on completion of the performance appraisal by Reporting and Reviewing authority the entire appraisal report including the performance score and comments are shared to the Appraisee officer.*
- *Further Appraisee Officer has option to raise grievance/representation to accepting authority against performance score and comments to accepting authority. The Accepting Authority review the complete form, including grievance raised by Appraisee officer and allot the marks. The mark awarded by Accepting Authority is considered as final.*
- *However, if Accepting Authority reduces Rating score by more than 10% or lowers the Rating Band awarded by Reviewing Authority, the Appraisee Officer may appeal to the Competent Authority within 15 days from the date of communication of the Performance Rating Score and Band awarded by Accepting Authority.*
- *The marks awarded by the Competent Authority on conclusion of the Grievance Redressal Process shall be treated as final.*

Recommendation (Sl. No. 7)

4.9 The Committee strongly raise its objections with the way IDBI bank is undertaking outsourcing activities of the bank. The Committee is of the view that it reduces operational cost of the bank can be appreciated only when the Bank ensures that outsourcing does not deny employment opportunities to SC and ST. The bank is undertaking outsourcing of various activities which will employ about 17000 workforce which is almost equal to the total strength of IDBI . But while outsourcing these activates to other agencies the Bank does not ask the outsourcing agency to provide reservation to SC and ST. While the bank complies with all statutory and legal requirements, it should be mandatory for the Bank to ensure that the outsourcing agencies while recruiting work force, they must provide reservation to SC/ST as per provision of the Constitution of India. To implement this DoPT/DPE may frame rules to ensure socio economic justice for the weaker sections of society including for SC and ST. This is also a part of wider corporate social responsibility of the bank. The Committee strongly

recommends that the bank devises a policy wherein even if it outsources work to other agencies, the agencies provide the employment to SCs and STs keeping in mind Governments reservation policy.

4.10

Reply of the Government

- *Bank has outsourced certain non-core activities to outsourcing companies for house keeping, Security Services and outbound Sales Team besides a smaller number of assistants in back office operations which are in line with RBI guidelines. Outsourcing brings down the operating cost, enables better flexibility and allows the bank to focus on its core banking business.*
- *Bank does not engage any contract employees. IDBI bank has outsourced non-core activities to Outsourcing Companies for house-keeping, Security Services, and outbound sales Team besides a smaller number of assistants in back office operations.*
- *While Bank is not a party to Manpower contract, it ensures that outsourcing vendors look into the concern of SC & ST and comply with all the applicable labour laws including the payment of minimum wages and all welfare legislations pertaining to employment. Bank is selecting outsourcing vendors through tendering process and follows Central Vigilance guidelines in this regard.*
- *Strength of outsource as on September 30, 2018 is given below:*

Sr. No.	Activity outsourced	No. of persons deployed/Agencies engaged(as on 31-03-2017)	No. of persons deployed/Agencies engaged(as on 30.09.2017)	No. of persons deployed/Agencies engaged(as on 30-09-2018)
1	Marketing Services	6306	5426	4570
2.	Back Office Support Services	1164	1094	1007
3	Cash Management Services	178	192	162
4	Facility Management	5429	4274	4047

	Services			
5	Security Services	7232	5088	2465
6	Information Technology Services	632	660	599
	Total	20941	16734	12850

Recommendation (Sl. No. 9)

4.11The Committee note that while disbursing credit facilities the Bank has no separate funds earmarked for SC/ST. The number of borrowers of SC category in the year 2013-14 was 0.42%, in year 2014-15 was 0.74% and in the year 2015-16 was 0.92%. For STs the same figures stand at 0.16%, 0.35% and 0.45%. These figures give the dismal picture of the number of credit borrowers in SC and ST category. Though the Bank claims to finance weaker sections but the dismal no of borrowers present a very gloomy picture. The committee feels that the credit facilities of the bank are not reaching these level of 10% of the total credit to the weaker section of the society as prescribed by the RBI.

4.15

Reply of the Government

FY Year	Customer type	Total No. of A/Cs	Balance held(Rs. Crore)	Zero Balance A/Cs	Aadhar Seeded A/Cs	Rupay Card issued
2014- 2015	Total	937,035	48	609,688	593,368	900,212
	ST	7,640	1	5,070	4,360	6,858
	SC	9,973	1	6,236	5,949	8,274
2015- 2016	Total	1,084,145	113	505,458	682,655	947,864
	ST	12,334	1	5,330	7,993	8,800
	SC	48,993	3	39,597	12,637	9,622
2016-17	Total	1,179,214	202	493,257	744,349	970,644
	ST	17,998	4	7,622	12,754	10,560
	SC	71,046	4	56,439	17,805	11,379
2017-18	Total	822,771	217	117,740	625,372	676,521

	ST	16,835	3	4,141,13,420	9,232	
	SC	20,765	4	4,596	16,413	9,872

4.16 During 2015-17 approx. 88000 accounts were closed based on customer requests. In addition 3,01,809 Non KYC complaint PMJDY accounts were closed in April 2017. All the accounts were zero balance and Non KYC compliant. Accordingly, number of RuPay card issued in PMJDY accounts has also got reduced.

Pradhan Mantri Mudra Yojana(PMMY)

FY Year	Customer Type	No. of Shishu loan	No. of Kishore Loan	No. of Tarun Loan	Total. No. Mudra Loan
2016-2017	Total	111105	32118	8549	151772
	ST	2429	885	154	3468
	SC	24900	1460	243	26603
2017-2018	Total	75889	27160	9722	112771
	ST	2028	719	201	2948
	SC	14332	1263	171	15766

Recommendation (Sl. No. 10)

4.12 The Committee notes that there are no schemes specifically for SC/ST for grant of Direct Home Loans in the bank. Also there are no concessions in rate of interest in housing loan for SC/ST. There are numerous new schemes for rural and urban home loans by the govt to bolster housing for all. The committee recommends that the Bank earmark separate funds for education, trade, business and home loans for SC and ST especially in rural areas. In view of above deplorable financial position of SC/ST in credit facilities being exhibited by the IDBI Bank. The Committee strongly recommends that minimum 10% out of total credit, IDBI must extend to SC and ST upto the amount of 10,00,000 (Ten Lakh) and 5% for weaker section of the society with a nominal rate of interest and without collateral security for the purpose of education of ward, construction of house, trade & business.

Reply of the Government

- *Under Pradhan mantra Jan Dhan Yojana(PMJDY), the bank has opened total 8.23 lakh accounts out of which 37596 accounts are of SC/ST customers and the Bank has also completed Aadhar seeding in 29833 such accounts and issued 19104 Rupay card to SC/ST customers.*
- *Under Mudra Loans, the bank has opened total 1.12 lakh accounts, out of which 18, 714 loan accounts are to SC/ST customers and disbursed around Rs. 110 Crore to SC/ST entrepreneurs.*
- *The Bank has provided financial assistance of Rs. 399 crore to 43249 SC/ST beneficiaries under MICRo loans as on March 31, 2018 as against Rs. 345 Crore to 46486 SC/ST beneficiary as on March 31, 2017*
- *The Bank has provided financial assistance of Rs. 466 crore to 43,947 SC/ST beneficiaries as on March 31, 2018 as against Rs. 397 Crore to 47,030 beneficiaries as on March 31, 2017 under MSME.*
- *Bank is implementing various Government Sponsored Schemes aimed to uplift poor , educated unemployed/under-employed people in rural/semi-urban/urban areas by providing financial assistance.*
- *Bank is providing financial assistance to SC/ST Entrepreneurs under MSME Segment. Under Mudra Loan Scheme, Bank has provided financial assistance to SC/ST beneficiaries.*
- *Under Agriculture segment, Bank has provided financial assistance to various farmers across the Bank including SC/ST beneficiaries.*

CHAPTER-V**RECOMMENDATIONS/OBSERVATION IN RESPECT OF WHICH FINAL REPLIES OF THE GOVERNMENT HAVE NOT BEEN RECEIVED****Recommendation (Sl. No. 12)**

5.1 In this connection, the Committee also recommends that concerns expressed by the committee may also be taken up at highest level with RBI to relax the financial credit/amending norms fixed for weaker section of society not only for IDBI but for all Public Sector Banks, PSU and other financial institutions.

Reply of the Government

5.2 Action point pertains to RBI and not to individual Banks.

New Delhi;

December, 2018

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(DR. KIRIT P. SOLANKI)

Chairperson

Committee on the Welfare of

Scheduled Castes and

Scheduled Tribes

APPENDIX - I
COMMITTEE ON THE WELFARE OF SCHEDULED CASTES
AND SCHEDULED TRIBES
(2018-2019)
(SIXTEENTH LOK SABHA)
SIXTEENTH SITTING
(03.01.2019)
MINUTES

The Committee sat from 1500 hrs. to 1700 hrs. in the Committee Room No. "3", First Floor, Parliament House Annexe Extension Bldg., A - Block, New Delhi - 110001

PRESENT

Dr. Kirit P. Solanki - Chairperson

MEMBERS - LOK SABHA

2. Smt. Anju Bala
3. Shri Rattan Lal Kataria
4. Shri Faggan Singh Kulaste
5. Smt. Pratima Mondal
6. Dr. (Prof.) Ajmeera Seetaram Naik
7. Shri Ram Charitra Nishad
8. Shri Vishnu Dayal Ram
9. Shri Vikram Usendi
10. Shri Bhanu Pratap Singh Verma

MEMBERS - RAJYA SABHA

11. Shri Shamsher Singh Dullo
12. Mahant Shambhuprasadji Tundiya
13. Shri Ramkumar Verma
14. Smt. Wansuk Syiem

SECRETARIAT

1. Shri T.G. Chandrasekhar, Joint Secretary
2. Shri D. R. Shekhar, Director
3. Shri V.K. Shailon, Deputy Secretary
4. Shri Mukesh Kumar, Deputy Secretary

At the outset, the Chairperson welcomed the Members of the Committee. The Committee then considered the Action taken by the Government on the recommendations contained in the Twenty-Seventh Report (Fifteenth Lok Sabha) and Twelfth Report (Sixteenth Lok Sabha) of the Committee on the Welfare of Scheduled Castes and Scheduled Tribes on the subjects "Implementation of schemes for Beedi workers with particular reference to Scheduled Castes and Scheduled Tribes" and "Representation of SCs/STs in Services and Redressal of their grievances and credit facilities being provided by IDBI Bank to SCs/STs" respectively.

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

APPENDIX - II
(*Vide* Para 4 of Introduction)

Analysis of action taken by the Government on the recommendations contained in the Twelfth Report (Sixteenth Lok Sabha) of the Committee on the Welfare of Scheduled Castes and Scheduled Tribes.

1. Total number of recommendations-----14

2. Recommendations/observations which have been
accepted by the Government (vide recommendations
at Sl. No.2,5,6,8,14).-----5
Number Percentage to the total-----35%

3. Recommendations/observation which the Committee
do not desire to pursue in view of the Government replies
(vide recommendations at Sl. Nos. 11,13).-----2
Number Percentage to the total-----14%

4. Recommendations/observations in respect of which replies of the
Government have not been accepted by the Committee and which
require reiteration (vide recommendations at Sl. Nos.1,3,4,7,9,10)-----6.
Number Percentage to the total-----42%

- 5.. Recommendations/observations in respect of which final
replies of the Government have not been received.(Sl.No.12) -----1
Number percentage of the total-----7%