

**COMMITTEE ON THE WELFARE OF
SCHEDULED CASTES AND
SCHEDULED TRIBES
(1973—75)**

(FIFTH LOK SABHA)

THIRTY-SEVENTH REPORT

**MINISTRY OF FINANCE
(DEPARTMENT OF BANKING)**

**Reservations for, and employment of, Scheduled Castes
and Scheduled Tribes in the Bank of India.**



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COMMITTEE ON THE WELFARE OF SCHEDULED CASTES AND
SCHEDULED TRIBES
(1973—75)

Shri D. Basumatari—*Chairman.*

MEMBERS

Lok Sabha

2. Shri Pannalal Barupal
3. Shri Bhagirath Bhanwar
4. Shri B. S. Bhaura
- *5. Shri A. M. Chellachami
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17. Shri Chandra Shailani
18. Shri Shambhu Nath
19. Shri V. Tulsiram
20. Shri R. P. Ulaganambi

*Elected on 7th March, 1975 *vice* Shri Partap Singh died.

Rajya Sabha

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SECRETARIAT

Shri B. K. Mukherjee—*Chief Legislative Committee Officer.*

Shri J. R. Kapur—*Senior Legislative Committee Officer.*

**Elected to the Committee w.e.f. 9th May, 1974 vice Sarvashri N. P. Chaudhari, Sundarmani Patel and Shrimati Saroj Khaparde retired from Rajya Sabha w.e.f. 2nd April, 1974.

***Elected to the Committee w.e.f. 9th May, 1974 vice Dr. Z. A. Ahmad resigned from the Committee w.e.f. 26th April, 1974.

INTRODUCTION

I, the Chairman, Committee on the Welfare of Scheduled Castes and Scheduled Tribes, having been authorised by the Committee to submit the Report on their behalf, present this Thirty-seventh Report on the Ministry of Finance (Department of Banking)—Reservations for, and employment of Scheduled Castes and Scheduled Tribes in the Bank of India.

2. The Committee took the evidence of the representatives of the Ministry of Finance (Department of Banking) and of the Bank of India on the 7th and 8th November, 1974. The Committee wish to express their thanks to the Officers of the Ministry of Finance (Department of Banking) and of the Bank of India for placing before the Committee material and information they wanted in connection with the examination of the subject.

3. The Report was considered and adopted by the Committee on the 1st July, 1975.

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

NEW DELHI;

July 7, 1975.

Asadha 16, 1897 (Saka)

D. BASUMATARI,

Chairman,

*Committee on the Welfare of
Scheduled Castes and
Scheduled Tribes.*

CHAPTER I

INTRODUCTORY

A. Organisation

The Bank of India is a body corporate under Section 3(4) of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970. Its organisational set up comprises of three tiers *viz.* (i) Head Office, (ii) Regional Office and (iii) Area Office. A brief description of each of them as furnished to the Committee by the Bank of India in a written note is given below:

(i) *Head Office*

The Head Office of the Bank of India is located at Bombay. The organisation of the Head Office is based on functional distribution of the various activities, by way of departments, as under:

- (a) Commercial and Institutional Credit Department;
- (b) Operations (Deposit and other Services) Department;
- (c) Community Banking Department;
- (d) Development (and Agricultural Credit) Department;
- (e) Economic and Statistical Department;
- (f) International Department;
- (g) Law Department;
- (h) Administration (and Office Services) Department;
- (i) Personnel and Industrial Relations Department;
- (j) Inspection and Audit Department;
- (k) Comptroller's Department;
- (l) Systems and Management Services Department;
- (m) Public Relations Department.

(ii) *Regional Office*

The Regional Offices constitute the apex administrative Offices for Branches. To this end, geographical coverage of the Bank in the country has been divided into 9 regions with their Regional Offices at Bombay, Ahmedabad, Calcutta, Poona, Madras, Bhopal, Lucknow, New Delhi and Patna. Each Region has 100/150 branches within its jurisdiction.

The Regional Manager is in complete charge of, and responsible for, the totality of the Banking activities, traditional and/or developmental, in his region. He is responsible for the business at, and the administration and control of, the Branches placed under him.

(iii) *Area Office*

To enable Regional Managers to maintain close contact with the Branches under their control, they are assisted by Area Managers. Each Area Manager will have under his charge, a group of branches (about 25/30 in number) located in a compact area with more or less similar operational and/or developmental problems. The Area Manager's functions are mainly developmental and for this purpose he is free from normal administrative chores concerning his area.

B. Board of Directors

1.2. The Committee have been informed that the Nationalisation Scheme provides for appointment of not more than 15 Directors by the Central Government, in consultation with the Reserve Bank of India, on the Board of Directors of each of the 14 nationalised banks as follows:

(i) Whole-time Directors (one will be the Managing Director)	
Not more than	2
(ii) Representative of workmen employees of the bank	1
(iii) Representative of the employees of the bank who are not workmen (<i>i.e.</i> of Officers)	1
(iv) Representative of the depositors of the bank.	1
(v) Representative of the interests of the farmers.	1
(vi) Representative of the interests of workers	1
(vii) Representative of the interests of artisans	1
(viii) Persons having special knowledge and/or practical experience in respect of one or more matters which are likely to be useful for the working of the nationalised banks	5
Not more than	
(ix) Official of the Reserve Bank of India.	1
(x) Official of the Central Government	1

Though the Scheme provides for the appointment of a maximum of 15 Directors (including the Managing Director) on the Board of each nationalised bank, the Government have, for the present, appointed only 9—12 Directors on the Board of each Bank. The Bank of India has,

at present, *twelve Directors on its Board of Directors. In reply to a question, the Committee have been informed that the Nationalisation Scheme does not provide for formation of Local Boards for Nationalised Banks.

1.3. Asked whether there is any representative of the Scheduled Castes/ Tribes on the Board of Directors of the Bank of India, the Ministry of Finance (Department of Banking) have stated that Shri Shankarrao R. Kharat, Advocate, Poona, a non-official Director on the Board of the Bank of India, belongs to Scheduled Castes.

1.4. In reply to a question, the representative of the Ministry of Finance (Department of Banking) has stated during evidence that so far as appointments on the Board of Directors are concerned, there is no reservation for Scheduled Castes and Scheduled Tribes. When a competent person from Scheduled Castes and Scheduled Tribes is available, he is appointed.

1.5. Asked about his reaction to the suggestion that there should be one or two representatives of Scheduled Castes/Scheduled Tribes on the Board of Directors, the representative of the Ministry of Finance has stated as follows:—

“My reaction is, so far as capable persons are concerned, whatever may be their community, they should be appointed. Now, so far as we are concerned, we do try to make an effort that at least one member of the Scheduled Castes should be there in every Board.”

1.6. Asked specifically the efforts so far made to appoint Directors from Scheduled Castes and Scheduled Tribes, the representative of the Ministry of Finance has stated as follows:

“We have Scheduled Castes/Tribes on the Boards of Directors in some of the Banks. We get bio-data. As soon as we get Scheduled Castes and Scheduled Tribes fulfilling qualifications, experience, knowledge and other things, we do propose their names for panel and ultimately appointments are made.”

1.7. The Committee are unhappy to note that there is no specific provision in the 'Nationalisation Scheme' for the appointment of qualified Scheduled Caste and Scheduled Tribe persons on the Boards of Directors of the Nationalised Banks, including the Bank of India. The Committee are of the

*At the factual verification stage, the Ministry of Finance (Department of Banking) have stated that the Bank of India has, at present, eleven Directors on its Board of Directors—one post has fallen vacant after the death of Shri Sukru Bhagat, a Social Worker connected with the co-operatives, Oraon Toli, Ranchi.

view that there should be reservations for Scheduled Castes and Scheduled Tribes in so far as the appointment of Directors on the Board of Directors of the nationalised Banks is concerned. There should be a statutory obligation for the appointment of at least one-fourth of the Directors from amongst Scheduled Castes and Scheduled Tribes so that the interest of the Scheduled Castes and Scheduled Tribes are properly looked after not only in the services of the Banks but also in their economic development.

C. Role of the Ministry of Finance

1.8. In a note furnished to the Committee, the Ministry of Finance (Department of Banking) have stated that the Bank of India has its own rules and regulations governing terms and conditions of service of its employees. The Department of Banking, as the administrative Ministry, has been bringing from time to time various orders regarding reservations for, and recruitment of, Scheduled Castes and Scheduled Tribes to the notice of the management of the Bank and urging upon it the necessity and urgency of implementation of public policy in this regard. The Ministry have further stated that the subject of representation of Scheduled Castes and Scheduled Tribes in the service of nationalised Banks has also been discussed at various meetings which the Union Finance Minister has had with the Chief Executives of Public Sector Banks.

1.9. The Committee enquired whether the Ministry of Finance have adequate powers to issue directives to the Bank of India for the enforcement of orders regarding reservations for Scheduled Castes and Scheduled Tribes in the Bank. The Ministry of Finance (Department of Banking) have replied in the affirmative and have added that Section 8 of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 states—"Every corresponding new bank shall, in the discharge of its functions, be guided by such directions in regard to matters of policy involving public interest as the Central Government may, after consultation with Governor of Reserve Bank, give". The Bank of India has by and large agreed to fall in line with Government decisions and the Ministry did not consider it necessary to issue any directions to the Bank.

1.10. On an inquiry from the Committee with regard to acceptance *in toto* of orders/instructions issued by the Government of India relating to reservations for Scheduled Castes and Scheduled Tribes in the Bank of India, the Bank, in a note furnished to the Committee, has stated as under:—

"We have accepted all the orders/instructions received from the Ministry of Finance, Department of Banking, from time to time, regarding reservations for Scheduled Castes and Scheduled Tribes. However, we have not been able to implement the

proviso regarding reservations for Scheduled Caste and Scheduled Tribe employees in case of Officers promoted from clerical cadre or even for clerks promoted from subordinate cadre. . . .”

1.11. The Committee note that although there is a provision in the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970, empowering the Central Government to issue directives to the Bank of India, the Government have not considered it necessary to issue any directions to the Bank as, according to them, the Bank of India has by and large agreed to fall in line with Government decisions. The Committee desire that the Bank of India should adopt and implement in toto all the orders/instructions regarding reservations and other concessions/relaxations for Scheduled Castes and Scheduled Tribes issued by the Government of India from time to time, including those relating to promotions from subordinate to clerical grade and from clerical grade to officer's grade.

CHAPTER II

RESERVATIONS

A. Adoption/Implementation of Reservation Orders

2.1. The Committee have been informed by the Ministry of Finance (Department of Banking) that after the bank nationalisation in 1969, the question of reservation for Scheduled Castes and Scheduled Tribes in the services of nationalised banks was taken up with the Chief Executives of the banks. After discussing the matter with the Reserve Bank of India, State Bank of India and other nationalised banks, the directive circulated by the Bureau of Public Enterprises under their letter No. 2(115)/68-BPE (GM) dated the 18th September, 1969 was forwarded to the banks on the 4th/6th November, 1970, advising them to adopt the Government instructions regarding reservations for Scheduled Castes and Scheduled Tribes with immediate effect in regard to posts filled by direct recruitment. Thereafter, the revised directive of the Bureau of Public Enterprises was sent to the banks on the 6th March, 1972. Other important orders have also been brought to the notice of the banks from time to time.

2.2. Asked about the reasons for delay in communicating the aforesaid directive to the banks, the Ministry of Finance (Department of Banking) have stated in a written note that the 14 major commercial banks were nationalised on the 19th July, 1969. This decision of the Government was challenged in the Supreme Court by a writ filed by certain share-holders of the erstwhile banking companies. An undertaking was given by Government to the Court that, during the pendency of the writ petition, no action would be taken to interfere in the internal management of the banks. When the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1969 was struck down by the Supreme Court on the 10th February, 1970, the banks reverted to the former owners. On the 14th February, 1970, an Ordinance was issued resuming the takeover and control of these 14 banks with retrospective effect from the 19th July, 1969. This Ordinance was replaced by the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 (Act No. 5 of 1970) and received the assent of the President on the 31st March, 1970. The adoption of orders relating to reservations for Scheduled Castes and Scheduled Tribes was considered thereafter in the light of the methods of recruitment followed by the banks prior to nationalisation and they were advised in November, 1970 to adopt the rules regarding reservations for Scheduled Castes and Scheduled Tribes in respect of direct recruitment.

2.3. As regards the percentages of reservations for Scheduled Castes and Scheduled Tribes provided by the Bank of India, the Committee have been informed on the 2nd November, 1974 as follows:

(i) *Posts filled by direct recruitment on all-India basis*

At present, recruitment to Officers' posts is made at the Head Office of the Bank and 15 per cent of the vacancies are reserved for Scheduled Castes and 7½ per cent for Scheduled Tribes on an all-India basis.

(ii) *Posts filled by direct recruitment on Regional Area basis*

Subordinate and Clerical Posts: In case of appointment to subordinate and clerical posts, vacancies are reserved for Scheduled Castes and Scheduled Tribes on a local or regional basis, on the basis of proportion of the population of Scheduled Castes and Scheduled Tribes in various States/Union Territories according to the 1971 Census. The percentage of reservation, on this basis applicable to various States, at present, is as under:—

States	Percentage of reservation for Scheduled Castes	Percentage of reservation for Scheduled Tribes
Andhra Pradesh	13	5
Assam	6	13
Bihar	14	9
Gujarat	7	14
Haryana	19	5
Himachal Pradesh	22	5
Jammu & Kashmir	8	5
Karnataka	13	5
Kerala	9	5
Madhya Pradesh	13	20
Maharashtra	6	6
Manipur	2	31
Meghalaya	1	44
Nagaland	..	45
Orissa	15	23
Punjab	25	5
Rajasthan	16	12
Tamil Nadu	18	5
Tripura	13	29
Uttar Pradesh	21	5
West Bengal	20	6

States	Percentage of re- servation for Sche- duled Castes	Percentage of re- servation for Sche- duled Tribes
<i>Union Territories</i>		
Andaman & Nicobar Islands	..	16
Arunachal Pradesh	..	45
Chandigarh	12	5
Dadra & Nagar Haveli	2	43
Delhi	15	7½
Goa, Daman & Diu	2	5
L. M. & A. Islands	..	45
Pondicherry	16	5
Mizoram	..	45

(iv) *Posts filled by Deputation:* No reservation is provided for in the case of posts filled by deputation.

(v) *Posts filled by temporary appointments:* Reservation is also not provided for in the case of posts filled by temporary appointments of any duration.

2.4. During the course of evidence, the Committee asked the representative of the Bank to state the reasons for not observing reservations in the case of posts filled by temporary appointments of any duration. The representative of the Bank of India has stated that as regards reservation in temporary vacancies, there is a difference between Government sanctioned temporary posts and theirs. They do not sanction temporary posts. In the Bank of India, there is no temporary post as such. If in a particular Branch of the Bank, a clerk's post falls vacant, the instructions are that that post should be filled up to cover the time lag upto the time of the recruitment test. The reservation in such posts can only be made if the numbers of posts are known. However, in reply to a question, after the official evidence was over, the Ministry of Finance have stated in a written note as under:—

"We had stated in our replies to question No. 8(v)* that reservation is not provided for in the case of posts filled by temporary appointment because generally temporary appointment arises mostly in subordinate staff cadre and in very rare cases in

*Question No. 8(v) reads as follows;

Please state the percentages of reservations for Scheduled Castes and Scheduled Tribes respectively provided by the Bank of India in respect of posts filled by temporary appointments for a duration of 45 days or more.

clerical cadre. In subordinate staff cadre, we appoint 'Budlee Sepoys' (Temporary Sepoys) on daily wages on leave vacancies at branches in big cities like Bombay, Madras, Ahmedabad, etc. where generally the duration of temporary appointment would be less than 45 days at a time. Temporary Sepoys are appointed from a panel of selected candidates and they are considered for permanent appointment as and when vacancies arise in order of priority depending upon the maximum number of days they have worked as temporary Sepoys. In regard to appointment to the posts of temporary Sepoys, instructions have been issued to all branches/offices to recruit as many Scheduled Caste and Scheduled Tribe candidates as possible—the intention being, as far as possible, Scheduled Caste/Tribe candidates only are to be appointed against temporary vacancies.

However, we have already issued instructions to all branches/offices to provide for reservations for Scheduled Castes and Scheduled Tribes in temporary vacancies also, provided the duration is not less than 45 days. In this connection, we attach our Circular No. PERS : BMJ : 31 dated 4th June, 1973 issued to all branches in India on the subject. Kindly refer to paragraph II (ii) (page 2) wherein it has been stated, among other things, that the reservations will not apply to temporary appointment of less than 45 days' duration. This will indicate that in fact reservations are made for Scheduled Castes and Scheduled Tribes in posts filled by temporary appointment for a duration of 45 days or more."

2.5. The Committee desired to know the reaction of the Bank of India with regard to the grouping of isolated individual posts and small cadres in which vacancies may not occur with reasonable frequency and posts carrying identical status, emoluments and qualifications with a view to facilitate the application of Reservation Orders to ensure adequate representation of Scheduled Castes and Scheduled Tribes in those posts. The Bank of India has stated in a written note that in Banks, there exist at present three categories of posts viz. subordinate, clerical and officers and reservations are provided for in all categories of posts. In view of this, the question does not arise of grouping together isolated individual posts and small cadres in which vacancies may not occur with reasonable frequency.

2.6. Asked about the method by which percentage of reservations for Scheduled Castes and Scheduled Tribes is worked out where the area of operation of the Bank covers more than one State, the representative of the Ministry of Finance (Department of Banking) has stated during evidence that, according to the present practice, the recruitment of Clerks is made on

region-wise basis and on State-wise basis for subordinate staff. Whenever recruitment takes place, the prescribed quota of reservations in that particular State is followed. He has further stated that in the case of Bank of India, no area, where the recruitment is made, would comprise of a part of another State.

2.7. The Committee regret to note that there have been inconsistencies in the replies furnished by the Ministry of Finance in regard to reservations for Scheduled Castes and Scheduled Tribes in temporary appointments for a duration of 45 days and above. In the preliminary material furnished to the Committee, the Department of Banking has stated that reservation is also not provided in the case of posts filled by temporary appointments of any duration. Later, when a question was sent to the Ministry of Finance, after the official evidence was over, the Department of Banking intimated that in the Bank of India's circular letter dated the 4th June, 1973, issued to all its Branches in India on the subject, it had been stated, among other things, that the reservations would not apply to temporary appointments of less than 45 days' duration. By this circular the Department sought to convey the impression that reservations are made in posts filled by temporary appointments for a duration of 45 days or more. The Committee consider the written explanation of the Department to be unsatisfactory. There should have been clear-cut instructions to all the Branches of the Bank of India as also to other nationalised Banks that reservations should be provided to temporary appointments of more than 45 days' duration. Even the Department of Banking was not clear in its mind whether such reservations existed at present or not when its representatives appeared before the Committee. The Committee desire that the Government's instructions in regard to reservations in temporary posts should be given effect to in entirety.

B. Reservation in Promotions

2.8. The Committee have been informed that it has not so far been possible for the Bank of India to make any reservations for Scheduled Castes and Scheduled Tribes in case of officers promoted from clerical grade or even for clerks promoted from subordinate grade. Since the Bank started reserving vacancies with effect from November, 1970, adequate number of eligible candidates belonging to Scheduled Castes and scheduled Tribes to be considered for promotion are not yet available. It would be possible to do so only after an adequate cadre has been built up of Scheduled Caste/Tribe candidates in the clerical and subordinate grades. The question of making reservations for Scheduled Castes and Scheduled Tribes in the case of promotion, therefore, had to be deferred by the Bank for the time being but the matter has been noted for yearly review and reservations would be made as soon as the position permits.

2.9. The Committee desired to know the action taken by the Ministry of Finance to enforce the orders regarding reservations in promotion in the Bank of India. The representative of the Ministry of Finance (Department of Banking) has stated during evidence that the Presidential Directive regarding reservation in promotions has been issued by the Ministry of Home Affairs in respect of Government service. As regards banks, the directive has not yet been issued. *The Bank of India has now agreed to fall in line with the Government decision. But nobody is yet due for promotion in the Bank of India as they have not completed a minimum period of service in the job, which is five years. He has assured the Committee that this matter is being actively pursued by the Ministry and instructions for reservation in promotion will be issued taking into account the personnel structure in the banks, service conditions, the type of category, the agreements with various unions and the method of promotion—whether through interviews or through written examinations, etc.

2.10. The Committee enquired whether the agreements signed by the Bank of India with the unions of the Bank employees stand in the way of implementation of Government orders relating to reservation in promotion. The Bank of India has stated in a written note furnished to the Committee that the matter of providing reservations for Scheduled Castes and Scheduled Tribes was discussed with the Federation of Staff Unions and as a result of which it was agreed to grant concessions|relaxations to the Scheduled Caste and Scheduled Tribe candidates in educational qualifications, standard of passing the written test, interview, etc. As regards reservation in promotion, the Staff Union is of the view that if this is implemented, the chances of their members for promotions would be curtailed to a certain extent, since a sizable portion of the vacancies are to be reserved for Scheduled Caste and Scheduled Tribe candidates.

2.11. While explaining the steps Government propose to take in regard to reservations in promotion for Scheduled Castes|Tribes, the representative of the Ministry of Finance has stated that they intend to move a Bill in Parliament superseding these agreements and for having a Na-

*At the factual verification stage, the Ministry of Finance (Department of Banking) have stated that the Bank of India conveyed that as and when the Government issue a directive applying to banks, the system of reservation in promotions, the Bank of India will try to implement to the extent possible. It was added on this behalf that nobody is yet due for promotion in the Bank of India as they have not completed the minimum period of service in the job, which is seven years for matriculates, one year for First class graduates, two years for Second class graduates with marks between 55 per cent to 60 per cent in the aggregate, and three years for ordinary graduates for promotion from clerical grade to officer's grade and from seven to eight years service for promotion from subordinate staff to clerical grade.

tional Banking Service Commission. He has added that the Banks have different Unions and in some banks, they do not allow outside recruitment. Asked as to whether a clause nullifying the agreements reached with the Unions will be specifically provided for in the Bill, the representative of the Ministry of Finance has stated as follows:—

“We will examine if a separate clause can be put in that Bill. I personally feel once the Bill is passed all the rules of the Government will automatically be applicable.”

2.12. The Banking Service Commission Bill, 1974, was introduced in Lok Sabha on the 25th November, 1974. Clause 17 of the Banking Service Commission Bill, 1974, provides that—

“The Central Government may, by order, direct that in relation to every public sector bank, reservations in favour of the Scheduled Castes, Scheduled Tribes and other categories of persons shall be made in such manner and to such extent as it may specify:

Provided that in giving any direction as aforesaid, the Central Government shall have due regard to the reservation of posts made for the Scheduled Castes, Scheduled Tribes, and other categories of persons in relation to recruitments to the services of the Government and to the general need, and special requirements, of such public sector bank.

Explanation.—The expression “Scheduled Castes” and “Scheduled Tribes” shall have the meanings respectively assigned to them in article 366 of the Constitution.”

2.13. The Committee desired to know the total number of employees promoted and the number and percentage of Scheduled Castes and Scheduled Tribes amongst them during each of the last three years. The information as received from the Bank of India is tabulated below:

Years	Promoted from Subordinate to Clerical grade			Promoted from Clerical to Officers' Grade			Remarks
	Total	Scheduled Castes	Scheduled Tribes	Total	SCs	STs	
1971	12	1 (8.33%)		360			
1972	107	3 (2.80%)		470		..	
1973	60	2 (3.33%)		612	4 (0.65%)	1 (0.17%)	
1974	92	6 (6.52)	..		(Promotion is in progress)		

2.14. The Committee are distressed to note that the Bank of India has not yet adopted orders providing for reservations in promotions for Scheduled Caste and Scheduled Tribe employees nor the Ministry of Finance (Department of Banking) have issued any Presidential Directive in this regard so far on the plea that nobody among such employees is yet due for promotion in the Bank of India as they have not completed the minimum prescribed period of service in the job and also on the ground that the Federation of Staff Unions are averse to providing reservations for Scheduled Caste and Scheduled Tribe employees in promotions.

2.15. The Committee are of the firm opinion that Government orders protecting the Constitutional rights of Scheduled Castes and Scheduled Tribes cannot be the subject matter of negotiations with the Staff Unions.

2.16. The Committee feel that Government should have issued a directive to the Bank of India much earlier for adopting and implementing the extant orders on the subject. In any case, the Committee desire that the Bank must ensure that there is reservation in promotions also.

2.17. The Committee note that the Bank of India has agreed during evidence to fall in line with the Government decision in regard to reservations in promotion and the Ministry of Finance (Department of Banking) are formulating a suitable policy on reservations in promotion for Scheduled Castes and Scheduled Tribes in the Bank of India, in consultation with the Reserve Bank of India. The Committee urge that the Ministry of Finance (Department of Banking) should finalise their policy in this regard expeditiously.

2.18. The Committee note that the Banking Service Commission Bill, 1974, which was introduced in the Lok Sabha on the 25th November, 1974, aims at giving effect to the recommendation of the Banking Commission that there should be an independent common recruitment agency for all public sector banks on the lines of the Union Public Service Commission so that objective, rational and impartial selection may be ensured. The proposed Banking Service Commission will have regional offices and be responsible for recruitment of persons in clerical and allied cadres of the public sector banks by conducting examinations on a regional basis. The Committee also note that Clause 17 of the Bill relates to reservation of posts for candidates belonging to Scheduled Castes and Scheduled Tribes and other categories of persons. The Committee trust that the Banking Service Commission, when established, would ensure that all the reservation orders issued by the Central Government in regard to recruitment of personnel are fully implemented.

CHAPTER III

STAFF STRENGTH AND SHORTFALLS

A. Staff Strength and Shortfalls

3.1. The total staff strength in the Bank of India separately (i) on the date when the reservation orders in favour of Scheduled Castes and Scheduled Tribes came into force (i.e. November, 1970) in the Bank of India, and (ii) on the 1st June, 1974, category-wise and the number of Scheduled Caste and Scheduled Tribe employees and their respective percentages to the total strength, as furnished by the Bank of India, is tabulated below:

Category of post	Total No. of emplo- yees.	No. of employees		Percentage to the total employees	
		Sche- duled Castes	Sche- duled Tribes	Sche- duled Castes	Sche- duled Tribes
(i) <i>As in November, 1970</i>					
Officers	2148	1		0.046	
Clerks	7145	25	..	0.350	..
Subordinate Staff (Excluding Sweepers)	2726	110	16	4.035	0.587
Sweepers	160	160		100.000	
(ii) <i>As on 1st June, 1974</i>					
Officers	3819	33	5	0.864	0.131
Clerks	9375	314	35	3.349	0.373
Subordinate Staff (Excluding Sweepers)	3852	185	49	4.803	1.272
Sweepers	483	327	8	67.702	1.656

3.2. The Committee desired to know the number of vacancies in the various categories of posts that occurred during the period from November, 1970 to 1st June, 1974, the number of vacancies reserved for Scheduled Castes and Scheduled Tribes and the number of vacancies actually

filled up by the Scheduled Caste and Scheduled Tribe candidates. The information furnished by the Bank of India is tabulated as under:

Category of posts	No. of vacancies Occurred	No. of vacancies reserved	No. of vacancies actually filled		Remarks
			SC.	ST.	
Officers	512	76	39	28	4 By direct recruitment from the market.
	1442	*	*	4	1 By promotion from the clerical cadre.
Clerks	4205	612	331	289	35 Recruitment is in progress at present at 76 centres throughout the country for recruitment of about 1930 clerical posts.
Subordinate Staff	1409	280	130	242	41

*No Reservation has been provided for in the case of Promotions.

3.3. Asked about the reasons for shortfalls in the employment of Scheduled Castes and Scheduled Tribes in the Bank, the Bank of India has stated in a note furnished to the Committee that the main handicap in filling the reserved quota from the Scheduled Castes and Scheduled Tribes is non-availability of suitable candidates belonging to these communities even after giving considerable relaxations/concessions in eligibility norms (age and educational qualifications) and also their inability to pass the written test and interview despite relaxations being given in passing the written test and interview.

3.4. They have further stated that the first major recruitment to clerical and officers' posts, after the receipt of orders from the Government of India, regarding reservations, took place in 1971-72 for which advertisements were released in 1971. Being the first recruitment after introduction of the system of reservation, the Bank strictly adhered to the terms of the notification. Initially, they granted a relaxation only in upper age limit by five years for the candidates belonging to these communities. However, they were not able to get sufficient number of candidates against the reserved vacancies in that recruitment. As a result of experience

gained during the recruitment referred to above, the position was reviewed and, apart from relaxation of upper age limit by five years, liberal concessions/relaxations in academic qualification, written test and interview were given to these candidates. With these measures, during the last two/three years, particularly in the last recruitment of 1973-74, the Bank of India has been able to recruit quite a good number of candidates from these communities in Clerical and Officers' grade.

3.5. The Committee wanted to know the number of Scheduled Caste/Tribe candidates who applied for appearing in the recruitment tests held during the period from 1971 to 1974, the number of Scheduled Caste/Tribe candidates who were considered eligible, the number of Scheduled Caste/Tribe candidates who actually appeared in the tests, the number of Scheduled Caste/Tribe candidates who qualified in the tests and were called for interview, the number of Scheduled Caste/Tribe candidates who were finally selected and also the number of vacancies carried forward during the first, second and third years of recruitment. The information furnished by the Ministry of Finance (Department of Banking) is at Appendix I.

3.6. The Committee also desired to know the reasons for not appointing Scheduled Caste and Scheduled Tribe candidates as per quota reserved for them when a large number of applications were received from them during the recruitment held in 1973. The Bank of India has stated, in their post-evidence replies, that during the year 1973, 231 vacancies for Scheduled Castes and 139 vacancies for Scheduled Tribes were reserved in the clerical posts. Against these vacancies, they had received 7768 applications from Scheduled Caste and 1051 applications from Scheduled Tribe candidates. However, in the written test, only 139 candidates from Scheduled Castes and 23 candidates from Scheduled Tribes qualified for the interview, even after giving them concessions/relaxations in passing marks at the written test. 128 candidates from Scheduled Castes and 21 candidates from Scheduled Tribes were finally selected for appointment. Similarly, for Officers' posts, in 1973 (test was held in 1972), out of 175 applicants from Scheduled Castes, 165 were eligible to appear for the written test and only 6 were successful at the written test, after giving them the concessions/relaxations in the passing standard, and all the six candidates were finally selected for appointment.

3.7. The Bank has, however, pointed out that with a view to clearing the backlog of unfilled vacancies in the Officers' cadre brought forward from previous recruitments, they made a special *ad hoc* recruitment of officers in October, 1974 for candidates belonging to the Scheduled Castes and Scheduled Tribes from only those who applied for Officers' posts during the recruitment of 1973, by reviewing their performance and selected additional 37 candidates (35 Scheduled Castes and 2 Scheduled Tribes) in

addition to 44 candidates (38 Scheduled Castes and 6 Scheduled Tribes) selected in 1973. Thus, they actually selected 81 candidates (73 Scheduled Castes and 8 Scheduled Tribes) from the recruitment of 1973. They have further stated that the remaining unfilled vacancies in the Officers' posts are likely to be filled in when the current direct recruitment of Officers is concluded by the end of February, 1975.

3.8. Explaining the reasons for the backlog of 265 posts of Scheduled Tribes in the Clerical Cadre and the steps contemplated to clear this backlog, the Bank of India, in a note furnished to the Committee, has stated that they have instructed all recruitment centres to fill the reserved vacancies and also to clear the backlog of unfilled reserved vacancies, if any, if necessary by further relaxation in the standard of passing the written test and interview, after obtaining the approval of the Head Office. They expect that the backlog of unfilled clerical vacancies will be considerably reduced and possibly wiped off in this year's recruitment when all the selected candidates join the Bank's service during the course of 1974 and early 1975. The representative of the Bank of India further stated during evidence that after carrying forward the vacancies reserved for Scheduled Tribes for three years, they may have to transfer all these vacancies to Scheduled Castes.

3.9. The Bank of India has furnished the latest figures regarding the intake of Scheduled Castes/Tribes in the services of the Bank of India (i.e. from November, 1970 to 1st December, 1974) as follows:

Category of posts	Total No. of vacancies	No. of vacancies reserved for (including the carry forward vacancies)		No. of vacancies actually filled by		Percent-age		Shortfall if any. (actual number)	
		SC	ST	SC	ST	SC	ST	SC	ST
I	2	3	4	5	6	7	8	9	10
Officers	567	84	43	78	8	13.76	1.41	6	35
Clerks	5990	694	460	685	179	11.44	2.99	9	281
Subordi-nate Staff (Excluding Sweepers)	1379	186	94	194	35	14.07	2.54	+ 6	59
Sweepers	261	31	11	167	9	63.98	3.45	+ 136	2

+ indicates appointment made in excess of reserved vacancies.

3.10. The Committee are unhappy to note the negligible representation of Scheduled Tribes in the services of the Bank of India. Even in the case of Scheduled Castes, all the reserved vacancies in the categories of officers and clerks have not been filled in. This is a clear indication of the fact that the Bank of India has not followed all the reservation orders

in favour of Scheduled Caste and Scheduled Tribe candidates. The Committee would, therefore, urge upon the Bank of India to take immediate corrective steps to augment the representation of Scheduled Castes and, particularly, of Scheduled Tribes in the services of the Bank of India.

3.11. The Committee also regret to find that in the recruitments held during the years 1971, 1972 and 1973, although quite a large number of candidates belonging to Scheduled Castes and Scheduled Tribes applied for various categories of posts, the number of persons selected against the reserved quota is quite meagre. The Committee have been informed that the Bank is now applying relaxed standards more liberally for Scheduled Caste/Tribe candidates and also resorting to special ad hoc recruitments exclusively for candidates belonging to these communities. The Committee hope that, with its concerted efforts, the Bank will not only fulfil the reserved quota in future recruitments but also clear completely the backlog in the intake of Scheduled Castes and Scheduled Tribes in its services within two years.

3.12. In this context, the Committee would desire that the backlog of the vacancies for Scheduled Castes and Scheduled Tribes to be filled should be computed not from November, 1970, when the Bank received the reservation orders from the Ministry of Finance, but from July, 1969 when the 14 banks were nationalised and brought into public sector. This principle should be followed by all the nationalised banks.

B. Pre-recruitment Training

3.13. The Committee desired to know whether any coaching facilities are extended by the Bank of India to Scheduled Caste and Scheduled Tribe candidates who appear in competitive examinations of the Bank. The Bank of India has stated in a written note furnished to the Committee that the written tests conducted by the Bank for recruitment of officers/clerks are essentially objective in nature. An attempt is made to see if the candidates possess requisite skills required for clerical/supervisory jobs. These skills relate to his ability in reasoning, certain numerical ability and ability in writing English logically. The emphasis in the English paper is neither on grammar nor on idiomatic writing but it is purely functional. From time to time, the Bank has submitted its test papers to the Central Government and State level Departments making special arrangements for such pre-selection training.

3.14. The Bank of India has further stated that they themselves in co-operation with other banks, perhaps, at an industry level, might consider introducing pre-recruitment coaching classes for candidates belonging to

Scheduled Castes/Scheduled Tribes. They believe that the knowledge acquired by the candidates at school or college level should be sufficient provided they have the basic reasoning ability.

3.15. The Committee commend the proposal of the Bank of India to introduce pre-recruitment classes for candidates belonging to Scheduled Castes and Scheduled Tribes at an industry level in cooperation with other nationalised banks.. They hope that the introduction of pre-recruitment training courses would help in augmenting the intake of Scheduled Caste|Scheduled Tribe candidates in the services of the Bank of India.

3.16. The Committee would also like the Bank of India to furnish to all the Pre-Examination, and Coaching-cum-Guidance Centres details of employment opportunities in the Bank, mode of recruitment, specimen of test papers, etc., to enable those Centres to draw up suitable training programmes and to provide occupational information to Scheduled Caste and Scheduled Tribe applicants.

C. In-service Training

3.17. The Committee have been informed that for training of staff, the Bank of India has established a joint Staff Training College at Bombay in collaboration with the Bank of Baroda and five Regional Training Institutes at various regions with an Apex Training Institute at Andheri, Bombay, where instructions are given to the staff both in theoretical and practical aspects of Banking. The names of training institutions which impart training to the Bank employees are as under:

- (1) Bank of India Staff Training College, Andheri.**
- (2) Bank of India and Bank of Baroda Staff Training College, Walkeshwar.**
- (3) Regional Training Centres at Bombay, Poona, Madras, Ahmedabad, New Delhi, Calcutta, Patna.**

3.18. The Committee have also been informed that besides in-Company training, officers are also deputed from time to time for programmes organised by the external agencies viz. National Institute of Bank Management, Bankers' Training College of the Reserve Bank of India, Administrative Staff College, Hyderabad, etc. The Bank endeavours to depute as many of the employees as possible for training courses, seminars, symposia, etc. conducted at the Bank's Staff Training Colleges as well as other outside institutions.

3.19. As regards their training programmes, the Committee have been informed as follows:

Programmes for Clerks:

The Regional Training Centres essentially cater to the training requirements of clerical staff and also to those of Officers promoted from the clerical staff. There are six programmes for clerks. The duration of programmes ranged from 2 to 3 weeks. Broadly, the courses can be described as under:

1. Induction Course for freshly recruited Clerks.
2. Basic Course for Clerks (1½ to 3 years service).
3. Induction Programme for clerks to be deputed to Rural Branches (freshly recruited).
4. Course in Advances and Foreign Exchange (2½ to 5 years service).
5. Course for Special Assistants.
6. Course for Clerks—Cashiers.

Programme for Officers:

The following courses are designed and conducted:

1. Programme in Basic Banking for Junior Officers.
2. Induction Programme divided in two phases for Officers recruited from the market.
3. Programme for Accountants in financing small scale industries and in financing of Agriculture.
4. Programme in foreign exchange with special emphasis on export promotion.
5. Programme for Rural Branch Agents.
6. Programme for Middle Level Branch Managers.
7. Programme for Area Managers/Senior Branch Managers.
8. Specialised Programmes in Marketing, Personnel Administration, etc.

3.20. The programmes are so designed that they are meant to equip the participant for a given job that he is already doing or that is likely to be assigned to him in the near future. In view of the fact that the duration of the programme is 2/3 weeks, only 2/3 areas are covered. The teaching methods used have a blend of theoretical and practical training. The practical exercises are repetitive. The Management has stated that "selections made by us so far indicate that these candidates (Scheduled Castes/Tribes) are able to hold their own alongwith the others."

3.21. Further handouts and other notes are distributed to the participants either as pre-reading material or during the lectures. This serves as a guide to them for future reference.

3.22. Asked whether Scheduled Caste and Scheduled Tribe officers are provided with more opportunities for institutional training and for attending seminars/symposia/conferences in order to improve their chances for selection to higher categories of posts, the Bank of India has stated that training is imparted to only those who are likely to be assigned certain duties or are actually doing it. No distinction is made between the candidates belonging to Scheduled Castes and Scheduled Tribes while being deputed to various training courses.

3.23. The Committee note that the Bank of India is running Regional Training Centres at Bombay, Poona, Madras, Ahmedabad, New Delhi, Calcutta and Patna which essentially cater to the training requirements of clerical staff and the officers promoted from clerical staff. The Committee would, however, recommend that special courses at these Training Centres should be arranged for such of the Scheduled Caste and Scheduled Tribe candidates as are appointed by the Bank of India with relaxed standards so that they acquire the requisite proficiency and make themselves suitable for higher posts.

3.24. The Committee note that the Bank of India deputes its officers for training to the external agencies viz., the National Institute of Bank Management, Bankers' Training College of the Reserve Bank of India, Administrative Staff College, Hyderabad, etc., and also to seminars, symposia, etc. conducted by the Bank Staff Training Colleges as well as other outside institutions. The Committee would like the Bank of India to nominate Scheduled Caste/Tribe officers in considerably larger number for institutional training and seminars, symposia, etc. as per Government instructions contained in the Department of Personnel and Administrative Reforms O.M. No. 19/69-Est(SCT) dated the 15th November, 1971 so that they acquire the requisite proficiency and give a good account of themselves. The Bank should also maintain statistics of Scheduled Caste/Tribe officers provided with institutional training and deputed for attending seminars/symposia/conferences, etc.

CHAPTER IV

RECRUITMENT

A. Method of Recruitment

4.1. The Committee have been informed that the normal procedure for recruitment of personnel from the market for all categories of posts viz. Subordinate Staff, Clerical Staff and Officers, presently in vogue in the Bank of India is as under:

Subordinate Staff—The Bank does not advertise in the Press for recruitment of posts in the subordinate cadre viz. sepoy, watchmen, hamals and sweepers, but unsolicited applications received from time to time and kept on record together with applications forwarded by the Employment Exchange in response to Bank's notification of vacancies to them are considered for appointment as and when required. No written test is held but the candidates are selected on the basis of interview only.

Generally, appointments to subordinate posts are made by Branches as and when vacancies are sanctioned. However, in big cities like Bambay, Calcutta, Madras, Ahmedabad, etc., the Bank does appoint budlee seploys (temporary seploys) on leave vacancies and whenever permanent vacancies arise, these budlee seploys are considered in order of priority depending upon the maximum number of days they have worked as budlee seploys. Instructions have been issued by the Bank of India to all branches/offices to recruit as many Scheduled Caste and Scheduled Tribe candidates as possible against temporary vacancies. As regards appointment to permanent vacancies, branches/offices have been instructed to appoint, as far as possible, candidates from Scheduled Castes and Scheduled Tribes only till the reserved quota of vacancies and the backlog of unfilled vacancies, if any, are cleared.

Clerical staff—For recruitment to clerical posts viz., Clerks, Typists, Steno-typists and Telephone Operators, a suitable advertisement is given in the leading newspapers of the District/State/Region, inviting applications from eligible candidates.

Vacancies are also notified to the Employment Exchanges and 'Recruitment Notices' are also displayed on the Notice Boards at all Branches. Notices for recruitment are also sent to Organisations/Associations of the

Scheduled Castes and Scheduled Tribes communities, requesting them to sponsor eligible candidates for their consideration.

Candidates fulfilling the eligibility norms have to appear in a written test consisting of papers in English, Arithmetic and Indian Language or Additional English or General Agriculture (for candidates applying for the posts of Agricultural Clerks). Those who pass the written test, are called for interview. Candidates for the posts of Typists, Steno-typists and Telephone Operators, on passing the written test, have also to appear at a speed test in Typing and/or Shorthand or a practical test in PBX/PABX Board, depending upon the post applied for. After the interview, merit lists are prepared of the successful candidates and candidates are offered appointments as and when vacancies arise, subject to their being found medically fit by a doctor of the Bank's choice and satisfactory verification of antecedents.

Officers.—For the posts of Officers (Banking Officers as well as Specialists like Agricultural Finance Officers, Technical Officers, Legal Officers, Personnel Officers, etc.), a suitable advertisement is given in the leading newspapers of the country inviting applications from eligible candidates. Copies of the advertisements are also sent to the local Employment Exchanges as well as to the Central Employment Exchange, New Delhi.

In case of direct recruitment to the posts of Probationary Officers (non-specialists), a written test is administered by the National Institute of Bank Management, Bombay, and on completion of the test, a list of successful candidates is given to the Bank by the Institute. The test is held simultaneously at various centres throughout the country. Depending upon the number of vacancies, according to the gradation, candidates are called for interview. The number of candidates called for interview is not less than three times the number of vacancies. The interview is taken by the Bank's Recruitment Board which is presided by an outside Specialist, presently Shri K. Radhakrishnan, I.C.S. (Retired), who was formerly Chairman of the Madhya Pradesh Public Service Commission.

For specialised posts, *viz.* Technical, Legal, Personnel Officers, etc., no written test is held but eligible candidates are called for an interview before the Recruitment Board.

The names of the candidates recommended by the Recruitment Board are thereafter put up for approval of the Board of Directors. The Bank then obtains reports through its own sources on the character and antecedents of the candidates selected and if these reports are satisfactory, subject to the candidates being found medically fit, they are offered appointment as Probationary Officers in the Bank.

4.2. Asked as to how the recruitment is processed and co-ordinated at different centres, the Committee have been informed that the Bank issues from time to time, instructions to various recruitment centres/branches detailing the policy and procedure to be followed in the case of recruitment to various categories of posts. Instructions are also issued regarding the manner in which written tests and interviews are to be conducted. In the case of recruitment to the clerical staff, question papers for the written test are set at the Head Office and sent to the various centres. The answer papers are also processed at the Head Office and the names of the successful candidates at the written test are intimated to the Centres to be called for interview.

4.3. On being asked about the procedure followed by the Bank of India for verifying the eligibility certificate of Scheduled Caste/Tribe candidates, the Committee have been informed that any of the following certificates is accepted by the Bank as sufficient proof in support of a candidate's claim as belonging to the Scheduled Caste or Scheduled Tribe.

- (i) Matriculation or School Leaving Certificate or Birth Certificate giving the 'Caste' or 'Community' of the candidate and place of residence;
- (ii) A certificate in the appropriate form issued by one of the authorities empowered to issue certificates of verification to the Scheduled Castes and the Scheduled Tribes.

4.4. The representative of the Bank of India has further explained during the course of evidence that as regards the physical verification of claims of candidates that they belong to Scheduled Caste or Scheduled Tribe they do not get it verified through police as it is time-consuming. The Bank has its own sources. They do it through the two references made by the candidates. In case, there is a wrong declaration given by any candidate, he can be dismissed immediately. If the Scheduled Caste/Tribe employees of the Bank find somebody getting a reserved post by producing a false certificate, they themselves bring it to the notice of the authorities.

4.5. Asked about the relevance of the test in which a candidate is required to qualify to the type of work he is required to perform, the representative of the Bank of India has explained during evidence as follows:

"I would like you not to imagine that these people who initially come and only count notes, will do only that work for about 35 years of their service. They would look for promotion.

Most of such people have become officers. Thereafter, they will have to become senior officers. There is need for testing the aptitude, speed and response. Our test is more in regard to finding out the aptitude. It does not test people in Physics, Chemistry or English literature. We want to test only as to how a person applies himself."

4.6. Asked about overall position in regard to getting Scheduled Caste and Scheduled Tribe candidates, the representative of the Bank of India has stated that they are not finding suitable candidates belonging to Scheduled Tribes for officers as well as clerical cadres.

4.7. On an enquiry as to whether Scheduled Caste/Tribe candidates from other areas are also asked to apply when suitable candidates are not available from the concerned region, the Committee has been informed that officers are recruited on an all India basis and clerks are recruited on region-wise basis.

B. Concessions/Relaxations

4.8. The Committee have been informed that the Bank of India gives the following concessions and relaxations to Scheduled Castes and Scheduled Tribes at the time of written test/selection/interview:

(i) *Relaxations in age.*—The maximum age limit prescribed for appointment is increased by 5 years in the case of candidates belonging to Scheduled Castes and Scheduled Tribes in all categories of posts.

(ii) *Relaxations in educational qualifications, written test and interview.*—With a view to increasing the inflow of Scheduled Caste and Scheduled Tribe candidates into the Bank, the following concessions/relaxations in minimum qualifications/requirements, written test and interview are granted to them while considering them for appointments to the different cadres:

(a) *Appointments to subordinate staff cadre.*—Scheduled Caste and Scheduled Tribe candidates are appointed as sepoy and watchmen if they have passed Primary School Examination and have elementary knowledge of English against the requirements of "studied upto VII/VIII Standard" for general candidates. For the posts of Hamals and Sweepers, Scheduled Caste and Scheduled Tribe candidates are appointed even if they do not possess any educational qualifications. Further, as far as possible, preference is also given to Scheduled Caste and Scheduled Tribe candidates while making appointment to subordinate staff vacancies whether on temporary or permanent basis.

(b) *Appointment to clerical cadre*.—The eligibility norms applicable for recruitment to clerical posts have been relaxed in favour of candidates belonging to Scheduled Castes and Scheduled Tribes, as under :—

Norms applicable in general	Norms applicable to Scheduled Caste and Scheduled Tribe candidates
S.S.C. or its equivalent with 55% marks in aggregate offering English and Mathematics at the Examination	S.S.C. or its equivalent with English and Mathematics offered at the Examination.
OR	
Graduates in Economics/Commerce or post graduates with pass class marks	
OR	
Law Graduates with 55% marks	
OR	
Graduates in any other faculty with 45% marks.	
<i>Marks required for passing the written test</i>	
(i) English 12 out of 40	8 out of 40
(ii) Arithmetic 12 out of 40	10 out of 40
(iii) Indian language or Additional English or General Agriculture	6 out of 20
Minimum aggregate marks required for passing	40% 25%

(c) *Appointment to officers cadre*.—Scheduled Caste and Scheduled Tribe candidates are given the following concessions/relaxations in educational qualifications for recruitment to Officers' cadre (non-Technical) :—

Norms applicable in general	Norms applicable to Scheduled Caste & Scheduled Tribe candidates
A High Second Class (55% marks and over) Bachelor's/Master's Degree in Economics, Commerce, Agriculture, Business Administration or Industrial Engineering.	
OR	
First Class Bachelor's/Master's Degree (Minimum aggregate of 60% marks, if no class is awarded) in any other subject of a recognised University	A Second Class Bachelor's/Master's Degree (Minimum aggregate of 50% marks, if no class is awarded) in any subject of a recognised University.
<i>Concessions/Relaxations given in the Written Test :</i>	
Those who obtained grading 'A+' and 'A' were called for interview at the last recruitment	Those who obtained Grading 'A+' and 'A', 'B+' and 'C+' were called for interview at the last recruitment. In the current recruitment which is in progress it is also proposed to call for the interview those who obtained Grading 'C' at the written test.

(d) *Relaxations/Concessions in promotion from subordinate staff to clerical cadre.*—Eligibility of subordinate staff for promotion to clerical cadre is determined on the basis of their qualification and length of service and the eligible candidates are allowed to appear in the written test for recruitment of clerks along with other outside candidates as and when conducted. The subordinate staff members belonging to Scheduled Castes and Scheduled Tribes are given the following concessions in marks required for passing the written test:

	Marks required for passing by outside Candidates	Marks required for passing by Scheduled Castes/Tribes candidates (including other subordinate staff members)
English	12 out of 40	8 out of 40
Arithmatic	12 out of 40	10 out of 40
Indian Language or Additional English or General Agriculture	6 out of 20	6 out of 20
Minimum aggregate marks required for passing	40%	25%

(e) *Relaxations/Concessions in promotion from clerical to officers' cadre.*—Promotion from clerical cadre to officers' cadre are based on seniority-cum-merit. All eligible candidates are required to appear for a trade test conducted by the Bank. Total marks allotted for the purpose of selection for promotion are 100, distributed as under:—

(i) Seniority in service to carry maximum 40 marks at the rate of 2 marks for each completed year of service	40 marks
(ii) Educational Qualifications	20 marks
(iii) 'Trade Test' to test the knowledge of Banking law and Practice to carry a maximum marks	25 marks
(iv) Interview by a Committee of Senior Officers to carry maximum marks	15 marks
TOTAL	100 marks

In the case of clerks belonging to the Scheduled Castes and Scheduled Tribes, a concession of 10 per cent marks is given in the written test and interview i.e. the marks obtained by them under each of the heads of 'Written Test' and 'Interview' is raised by 5 per cent with a view to providing them more opportunities in internal promotions.

4.9. The Scheduled Caste and Scheduled Tribe candidates are also interviewed separately and on separate dates than the general candidates. At 838 LS—3.

some centres, the interviews of Scheduled Caste and Scheduled Tribe candidates are taken before the general candidates so that Scheduled Caste and Scheduled Tribe candidates are judged when the Recruitment Board/Committee has had no experience of the standards of others. This has improved the intake of Scheduled Caste and Scheduled Tribe candidates in the services of the Bank.

4.10. In reply to a question, the Committee have been informed that the Bank of India does not pay any travelling allowance to candidates coming for interview for clerical and subordinate posts, but candidates called for interview for officers' posts are paid First Class return train/bus fare by the shortest route. The representative of the Bank of India has, however, assured the Committee during the course of evidence that the Bank would consider the suggestion for payment of travelling allowance to all Scheduled Caste and Scheduled Tribe candidates coming for interview for appointment to subordinate and clerical posts in the Bank of India.

4.11. The Committee note the procedure for recruitment to various categories of posts being followed in the Bank of India. The Committee would suggest that in case the requisite number of suitable Scheduled Caste/Tribe candidates for clerical and subordinate posts are not available in the region or area in which the recruitment for these posts is taking place, the Bank of India should consider recruitment of Scheduled Castes/Tribes from the adjoining regions/areas against the reserved vacancies so that there is no shortfall in the representation of Scheduled Castes and Scheduled Tribes in the services of the Bank of India.

4.12. The Committee also note that the Bank of India does not advertise the vacancies for recruitment of subordinate staff in newspapers but it considers for such vacancies, unsolicited applications together with applications forwarded by the Employment Exchanges in response to its notifications. The Committee have considered this question at some length and are of the view that where direct recruitment, otherwise than through an examination, is to be made to fill the reserved vacancies and required number of applications from Scheduled Caste and Scheduled Tribe candidates are not received direct or through the Employment Exchanges, these vacancies should always be advertised in newspapers in order to attract Scheduled Caste/Tribe candidates in larger number.

4.13. The Committee note that the Bank of India, while considering the Scheduled Caste and Scheduled Tribe employees for promotion from clerks' grade to officers' grade, raises by 5 per cent the total marks secured by such employees in the 'Written Test' (Maximum marks—25) as well as in the 'Interview' (Maximum marks—15), which means that a Scheduled Caste or Scheduled Tribe employee can get a concession of

at the most of two extra marks. The Committee recommend that with a view to providing them more opportunities in internal promotions from clerical to officers' cadre, Scheduled Caste and Scheduled Tribe employees should be given 10 per cent concession in the aggregate marks obtained by them out of the total marks allotted for the purpose of selection for promotion.

4.14. The Committee note that interviews for Scheduled Caste/Tribe candidates are at present held before the interviews of general candidates at some centres. The Committee would suggest that the Bank of India should hold interviews of Scheduled Caste and Scheduled Tribe candidates prior to the interviews held for general candidates at all centres so that the Scheduled Caste/Tribe candidates are not judged in comparison with the general candidates.

4.15. The Committee also recommend that, as per the Government of India orders on the subject, the Bank of India should pay journey fare to all the Scheduled Caste and Scheduled Tribe candidates called for interview in connection with recruitment to different categories of posts.

C. Employment Notices/Advertisements

4.16. It has been stated in a written note furnished to the Committee that vacancies occurring in all categories of posts in the Bank of India are notified to the Employment Exchanges and they are requested to sponsor suitable Scheduled Caste/Tribe candidates within one month of intimating the vacancies to them. In the case of appointment to subordinate staff cadre, the number of vacancies reserved for Scheduled Castes/Scheduled Tribes are indicated in the demands placed with the Employment Exchanges. As regards recruitment to clerical and officers' cadre, since the exact number of vacancies are not ascertained at the time of intimating the vacancies to the Employment Exchanges, the actual number of vacancies reserved for Scheduled Castes/Tribes are not mentioned in the demands placed with them. Sometimes, the approximate number of vacancies reserved for Scheduled Castes/Tribes are indicated in the demands placed with the Employment Exchanges. However, the percentage of reservation of vacancies earmarked for them is mentioned in the notifications in all cases.

4.17. Asked whether the reasons for rejection of Scheduled Caste and Scheduled Tribe candidates sponsored by the Employment Exchanges are communicated to them, the Committee have been informed that after the selection is over, the Bank intimates to the Employment Exchanges the names of selected candidates sponsored by them. Reasons for rejection of candidates are not and cannot possibly be communicated. Individual candidates are also informed by post of the rejection of their candidature.

4.18. The Committee have been further informed that the exact number of vacancies reserved for Scheduled Castes and Scheduled Tribes are not mentioned in the advertisements inviting applications for Officers' and Clerical posts. However, concessions/~~relaxations~~ admissible to them in regard to age and educational qualifications and also concessions admissible in application/examination fees are mentioned in the advertisements.

4.19. On being suggested by the Committee that if it is not possible for the Bank of India to give the exact number of vacancies reserved for Scheduled Castes and Scheduled Tribes, they should give at least the approximate number of reserved vacancies in all the demands placed by them with the Employment Exchanges and in the advertisements issued for recruitment, the representative of the Bank of India has stated in his evidence before the Committee as follows :

"We are a little different organisation from a Government Department, where the posts are sanctioned by some other completely different Department and the particular Department cannot go in for recruitment of its own. In our case, we are expanding very fast. We give the advertisement and by the time the selection is made, our requirements increase tremendously. To the extent it is possible, we will give, but it will be approximate."

4.20. In reply to a question the Committee have been informed that besides Employment Exchanges, vacancies are also notified to the organisations and associations of Scheduled Castes and Scheduled Tribes such as State Depressed Classes League, Scheduled Castes/Tribes Welfare Associations, Adivasi Seva Mandal, etc. in order to enable them to sponsor Scheduled Caste and Scheduled Tribe candidates for employment against the reserved vacancies.

4.21. A Study Group of the Committee which visited the Regional Offices of the Bank of India at Madras and Calcutta during the month of January, 1975, has, however, been informed that they have not sent the copies of advertisements for recruitment of different categories of posts to Associations/Organisations engaged in the welfare of Scheduled Castes and Scheduled Tribes for want of their addresses.

4.22. The Committee have been further informed that notices for recruitment of clerical staff are sent to colleges and universities with a view to getting larger number of applications from eligible candidates. The response from colleges/universities has been encouraging and it has helped to a certain extent to improve the intake of Scheduled Castes/Tribes in the services of the Bank.

4.23. Asked whether vacancies are notified to the Department of Social Welfare of the concerned State, the Committee have been informed that at present vacancies are not notified to the Department of Social Welfare of the State Governments. The Bank has, however, agreed to notify the vacancies to the Department of Social Welfare of the State Governments also.

4.24. In reply to the suggestion made by the Committee that the copies of notifications/advertisements of recruitment should also be sent to the local MPs/MLAs belonging to Scheduled Castes and Scheduled Tribes so that they could also bring the vacancies to the notice of deserving Scheduled Caste/Tribe candidates, the Bank has stated that since the vacancies are advertised in the leading newspapers (including vernacular newspapers) throughout the country and also notified to the Employment Exchanges, the Bank does not consider it necessary to send copies of such advertisements/notifications to the local MPs/MLAs belonging to Scheduled Castes/Tribes.

4.25. On being explained by the Committee during evidence that many Scheduled Caste/Scheduled Tribe people approach the members of the Committee for help in getting employment, the representative of the Bank of India agreed to send copies of such advertisements for circulation to the members of the Committee.

4.26. On being suggested by the Committee to advertise the vacancies reserved for Scheduled Castes and Scheduled Tribes through the medium of A.I.R., the representative of the Bank of India has promised during evidence to look into the suggestion.

4.27. The Committee regret to note that the Bank of India does not ascertain the exact number of vacancies reserved for Scheduled Castes and Scheduled Tribes before intimating its requirements to Employment Exchanges and does not, therefore, mention the exact number of reserved vacancies in its demands placed with the Employment Exchanges. The Committee recommend that the Bank of India should assess its manpower requirements and plan its recruitment in such a way that the exact numbers of vacancies reserved for Scheduled Castes and Scheduled Tribes are always ascertained at the time of intimating the vacancies to the Employment Exchanges. The Bank should mention the exact number of vacancies reserved for Scheduled Castes/Tribes in its demands placed with the Employment Exchanges. The Committee also suggest that specific reasons for the rejection of Scheduled Caste and Scheduled Tribe candidates who have been sponsored by the Employment Exchanges should invariably be communicated to the Employment Exchanges as per the Government of India Orders contained in the Ministry of Home Affairs O.M. No. 14/12/67-Est(D) dated the 10th April, 1968.

4.28. The Committee further suggest that the numbers of vacancies reserved for Scheduled Castes and Scheduled Tribes respectively should

also be mentioned in the recruitment advertisements published in newspapers.

4.29. It has come to the notice of the Committee that in advertisements issued for the recruitment of certain categories of posts in the Banks, one of the conditions is that the candidates should have a minimum prescribed period of experience, which is not possible for Scheduled Caste and Scheduled Tribe candidates to possess. The Committee feel that this condition of previous experience debars a large number of otherwise qualified Scheduled Caste and Scheduled Tribe candidates from applying. The Committee, therefore, recommend that barring exceptional cases, this condition of previous experience should be dispensed with in the case of Scheduled Caste and Scheduled Tribe candidates in respect of all categories of posts.

4.30. The Committee are distressed to learn that the Regional Offices of the Bank of India at Madras and Calcutta do not send copies of advertisements of recruitment to the Associations/Organisations engaged in the welfare of Scheduled Castes and Scheduled Tribes. The Committee recommend that simultaneously with the issue of recruitment advertisements in the Press and requisitions to Employment Exchanges, vacancies occurring in the Bank of India should also be notified to all the recognised Associations/Organisations of Scheduled Castes and Scheduled Tribes and also to the Departments of Social/Tribal Welfare of the concerned State Governments. Copies of such advertisements should also be sent to all the Pre-Examination Training Centres for Scheduled Castes and Scheduled Tribes.

4.31. The Committee also suggest that copies of all advertisements for recruitment in the Bank should simultaneously be sent to the members of the Parliamentary Committee on the Welfare of Scheduled Castes and Scheduled Tribes, local Scheduled Caste and Scheduled Tribe members of Parliament and Scheduled Caste and Scheduled Tribe members of the concerned State Legislatures so that they could also help in sponsoring Scheduled Caste/Tribe candidates for employment in the Bank of India.

4.32. The Committee further suggest that in order to give wider publicity to the vacancies reserved for Scheduled Castes and Scheduled Tribes, the Bank of India should advertise these vacancies through the medium of All India Radio.

D. Selection/Promotion Boards

4.33. It has been stated that the Committee for interviewing candidates for promotions from subordinate staff cadre to clerical cadre consists of a few senior Officers of the Bank if the recruitment is to be made for

Head Office/Bombay Office and Branches in Bombay. At up-country Branches, the Committee normally consists of the Manager/Agent and Accountant of the Branch. So far as promotions from the clerical cadre to officers' cadre are concerned, there is a Committee of senior officers which interviews the candidates and screens them for promotion. So far as promotions across the Grade Bars from lower to higher grade are concerned, a primary Committee of senior officers first considers the cases of the officers due for promotion during a particular period. On the basis of performance appraisal reports on them, the Committee frames its recommendations for consideration by the Head Office Committee of Executives presided over by the Chairman and Managing Director. The constitution of the primary Committee of officers which goes into the cases of officers due for promotion from one grade to another is not fixed—it is decided every time on *ad hoc* basis. On the last occasion, the primary Committee consisted of—

- (i) The Chief Manager, Operations;
- (ii) The Chief Manager, International Department;
- (iii) The Chief Manager, Inspection and Audit;
- (iv) A senior officer from the Personnel Department, Head Office.

4.34. Asked whether any representative of the Scheduled Castes and Scheduled Tribes is included in the various Selection/Promotion Committees set up by the Bank of India as per Government of India orders [Cabinet Secretariat—Department of Personnel and Administrative Reforms O.M. No. 27(4)(iii)/70-Est SCT] dated the 2nd September, 1970, the Bank of India has stated that inclusion of Scheduled Caste/Tribe officers in the Recruitment Board/Committee would be possible only when officers belonging to these categories have reached sufficient seniority. However, experience conveys that this by itself does not act as a handicap.

4.35. The Committee desired to know whether any Scheduled Caste/Tribe member from outside is taken in the Selection Boards/Promotion Committees set up by the Bank of India if no suitable officer was available in the Bank. The representative of the Ministry of Finance (Department of Banking) has stated in his evidence before the Committee that it is against the convention of the Bank. These are internal Committees and officers who belong to 'A' Grade or at least 'B' Grade and who have rendered service for about 12 to 14 years are taken as members of these Committees.

4.36. The Committee would urge that till such time as the common recruitment agency envisaged in the Banking Service Commission Bill,

1974, is set up, a representative of the Scheduled Castes/Tribes should be appointed on the Selection/Promotion Committees set up by the Bank of India for recruitment/selection of officers and clerical staff. If a competent Scheduled Caste/Tribe officer is not available in the Bank for the purpose, a suitable Scheduled Caste/Tribe officer from other Nationalised Banks/Ministries/Departments should be associated with these Selection/Promotion Committees of the Bank of India.

4.37. The Committee desire that the Banking Service when established, should have one-fourth of its members belonging to Scheduled Castes and Scheduled Tribes.

E. Dereservation

4.38. The Committee have been informed that the first major recruitment of clerks and officers in the Bank after adoption of the reservation orders with effect from November, 1970, took place in 1971-72 and the unfilled reserved vacancies during that recruitment year have to be carried forward upto a period of three recruitment years before the reservation is finally treated as lapsed. It has been stated by the Bank of India in a written note that the question of dereserving vacancies, if any, both in clerical and officers' cadre would arise only early next year. However, before any reserved vacancy is dereserved and filled up by a general candidate, prior approval of the Board of Directors for officers' posts and that of the Chairman and Managing Director for clerical and subordinate posts will be obtained, as per the procedure laid down in this regard. Further, the Bank will also ensure that the following steps are taken to bring the reserved vacancies filled by direct recruitment to the notice of members of Scheduled Castes and Scheduled Tribes before they are dereserved:

- (i) Advertisements will be given in the leading newspapers throughout the country exclusively for Scheduled Castes and Scheduled Tribes, if candidates are not likely to be available through the Employment Exchanges;
- (ii) All vacancies will be simultaneously notified to the local/regional Employment Exchanges; and
- (iii) Copies of the advertisements will be sent to the regional/local Employment Exchanges and also to the Director General of Employment Exchanges, New Delhi.

4.39. The Committee have been further informed that since the Bank has been for the last 2/3 years able to recruit quite a good number of candidates from these communities in all the categories of posts, it is expected that within a period of six months, the Bank will have no backlog of unfilled vacancies.

4.40. The Committee wanted to know the total number of vacancies carried forward (including the vacancies carried forward in each year) during the first, second and third years of recruitment in all categories of posts since the adoption of reservation orders by the Bank of India. The information furnished by the Bank is tabulated as under:—

Years of recruitment	Vacancies carried forward								
	Officers		Clerks		Subordinate staff (excluding sweepers)		Sweepers		
	S.C.	S.T.	S.C.	S.T.	S.C.	S.T.	S.C.	S.T.	
1971-72	.	24	14	69	36	17	10	*22	*1
1972-73	.	51	26	185	179	2	33	*70	1
1973-74	6	35	18	265	*1	57	*33	—	—
	(Recruitment is in progress)								

*Indicates candidates appointed in excess of the reserved vacancies.

4.41. During evidence, the representative of the Ministry of Finance has assured the Committee that they will not dereserve any vacancy reserved for Scheduled Castes and Scheduled Tribes in the Bank of India. When his attention was drawn to 265 carried forward vacancies of Scheduled Tribes in the clerical cadre during the recruitment year 1973-74, the witness has stated that these will be exchanged with Scheduled Caste candidates, if suitable Scheduled Tribe candidates are not available.

4.42. The Committee are distressed to note that a large number of vacancies reserved for Scheduled Castes and Scheduled Tribes, even in clerical and subordinate staff cadres, have been carried forward by the Bank of India from year to year. The Committee would urge upon the Bank of India to take energetic steps to fill up all the unfilled reserved vacancies expeditiously by resorting to special recruitment confined to Scheduled Castes and Scheduled Tribes only.

4.43. The Committee appreciate the assurance of the Bank of India that there will not be any lapsing of vacancies reserved for Scheduled Castes and Scheduled Tribes. The Bank should ensure that at least in the case of clerical and subordinate cadres there is no need for dereservation of the reserved vacancies and consequently no need for the carry forward of such vacancies.

CHAPTER V

ADMINISTRATION

A. Maintenance of Rosters

5.1. The Committee have been informed that with a view to giving proper effect to the reservations prescribed for Scheduled Castes and Scheduled Tribes, the Bank of India instructed its Branches/Offices to maintain Rosters/Registers with effect from the 1st April, 1973. Each Recruiting Branch/Office is, at present, maintaining a 100 point roster for the recruitment of subordinate and clerical staff and the Personnel Department at Head Office of the Bank is maintaining a 40 point roster for recruitment to the Officers' cadre. Since the Bank has not yet started providing for reservation in promotions, maintenance of Rosters in the case of promotions does not arise at present. Also, the Bank does not maintain Rosters for the recruitment of staff to vacancies of purely temporary nature.

5.2. Asked about the reasons for delay in introducing the Rosters in the Branches/Offices of the Bank, the Bank of India has stated in a written note furnished to the Committee that prior to the receipt of draft directive from the Bureau of Public Enterprises, the Bank was providing reservations to the extent of 15 per cent and 7½ per cent for Scheduled Castes and Scheduled Tribes respectively for recruitment to all categories of posts on all-India basis. The draft directive provides that reservations are to be made on different ratios in different States for clerical and subordinate staff on a local/regional basis. Since the implementation of the revised procedure envisaged some practical difficulties, the matter was under correspondence with the Department on Banking, Ministry of Finance, for some time and finally the Bank was asked to follow the revised procedure. In view of this, there has been delay in introducing the Rosters in the Branches/Offices of the Bank.

5.3. Asked as to how the Bank ensured before the introduction of Rosters that the vacancies and points of recruitment reserved for Scheduled Castes and Scheduled Tribes in a recruitment of clerical and subordinate staff were actually filled by such candidates, the Bank of India has stated that in each recruitment, they have been reserving vacancies for Scheduled Castes and Scheduled Tribes according to the prescribed quota and were maintaining two separate Select Lists—one for general candidates and the other for Scheduled Caste and Scheduled Tribe candidates. Candidates

were appointed from both the lists upto available vacancies. The unfilled reserved vacancies in each recruitment were carried forward to be filled in the subsequent recruitment. Although, the prescribed Rosters have been kept at Branches with effect from 1st April, 1973, the unfilled carried forward vacancies prior to the 1st April, 1973 have been accounted for in the subsequent recruitments and shown in the Rosters maintained after the 1st April, 1973.

5.4. As regards the inspection of Rosters, the Committee have been informed in a written note that an Officer of the Personnel Department, Head Office, Bank of India, has inspected the Rosters maintained at a few recruitment centres. The Bank has now taken a note to inspect the Rosters regularly at the time of annual inspection at all recruitment centres.

5.5. The Committee are unhappy to note that the Bank of India introduced Rosters with effect from the 1st April, 1973, although the orders relating to reservations for Scheduled Castes and Scheduled Tribes were adopted by the Bank as far back as November, 1970, and, before April, 1973, there was no proper system to give due representation to the Scheduled Castes and Scheduled Tribes in different categories of posts. The Committee also note with concern that it took more than three years for the Ministry of Finance (Department of Banking) to decide that the prescribed Rosters should be maintained by the Bank of India. The Committee would, however, like to point out that Roster is a mechanism to keep a watch on the proper and adequate intake of the Scheduled Castes and Scheduled Tribes in services and that it would cease to have any significance whatsoever if it is not maintained properly. The Committee would, therefore, stress that Rosters should be properly maintained by all the Recruitment Branches Offices of the Bank of India and they should be checked regularly by the competent authorities in accordance with the proforma prescribed vide the Cabinet Secretariat (Department of Personnel and Administrative Reforms) O.M. No. 8/8/71-Est(SCT), dated the 22nd April, 1971. Discrepancies noticed during the course of inspection of Rosters should be rectified immediately and also brought to the notice of the General Manager of the Bank.

B. Liaison Officer/Cell

5.6. The Committee have been informed that in conformity with the instructions received from the Ministry of Finance (Department of Banking) in 1970, Executive Chief Manager, Personnel & Industrial Relations, has been designated as Liaison Officer at Head Office of the Bank of India to ensure due compliance of the orders and instructions pertaining to reservation of vacancies in favour of Scheduled Castes and Scheduled Tribes and

other concessions admissible to them. At the Regional Offices, the Officer-in-charge of the Personnel Department ensures due compliance of the orders and instructions pertaining to reservations for Scheduled Castes and Scheduled Tribes.

5.7. The Liaison Officer has been entrusted with the following duties :

- (i) ensuring due compliance with the orders/instructions pertaining to the reservations of vacancies in favour of Scheduled Castes and Scheduled Tribes and other benefits admissible to them;
- (ii) collecting, consolidating and despatching the annual returns relating to representation of Scheduled Castes/Tribes;
- (iii) supplying the information, answering questions and queries and clearing doubts in regard to the matters regarding representation of Scheduled Castes and Scheduled Tribes; and
- (iv) conducting annual inspection of Rosters/Registers maintained at the recruitment centres with a view to ensuring proper implementation of the reservation orders.

5.8. It has also been stated that a Cell with adequate staff has been set up in the Personnel Department, Head Office, under the direct control of the Liaison Officer to assist him in discharging his duties effectively. Similarly, at each Regional Centre, the Officer-in-charge of the Personnel Department is assisting the Liaison Officer at the Head Office for the purpose. The Cell is assisting the Liaison Officer in implementing the various Government directives regarding the reservation for, and employment of, Scheduled Castes and Scheduled Tribes in the Bank's service. It also attends to the complaints and grievances of the Scheduled Castes and Scheduled Tribes in the matter of reservations/representations in the Bank's service.

5.9. On an enquiry as to whether the Liaison Officer appointed in the Bank of India inspects the Branches of the Bank to ascertain that the orders regarding reservations for Scheduled Castes and Scheduled Tribes are implemented by them, the representatives of the Bank of India has stated during evidence that the Chief Executive Manager of the Bank who has been nominated as the Liaison Officer, inspects different Branches of the Bank and, in the course of his normal inspections, he also looks into the implementation of reservation orders. Some junior officers also assist him in this matter. He has further stated that the Bank will issue instructions that the implementation of reservation orders by various Branches of the Bank should be specially mentioned in their audit reports.

5.10. Asked whether the Liaison Officers have submitted any report to the Bank regarding working of the reservation orders, the Bank of India in a written note submitted to the Committee has stated that they have not submitted any report so far. They have now taken a note to give the assessment of the performance regarding the working of the reservation orders for Scheduled Castes and Scheduled Tribes in the Bank in the inspection reports.

5.11. Asked whether a Cell has been set up in the Ministry of Finance (Department of Banking), the representative of the Ministry of Finance has stated during evidence that a Cell in the Ministry of Finance (Department of Banking) was created in January, 1973 to watch the implementation of orders relating to reservations for Scheduled Castes and Scheduled Tribes in the nationalised Banks. The Deputy Secretary, who has been nominated as Liaison Officer for this purpose, is there from the very beginning *i.e.*, 1971. Supporting staff was provided in January, 1973. The Cell comprises of a Deputy Secretary, one Section Officer, two Assistants and one Lower Division Clerk out of which the Section Officer and one Assistant belong to the Scheduled Castes. The Ministry of Finance (Department of Banking) receive half-yearly and annual reports from the nationalised Banks and the Cell examines those reports bank-wise, and bring to light the deficiencies, backlogs, rejections, etc. The Ministry take up the deficiencies, if any, with the Chairman of the concerned Bank for remedial measures. Important matters go up to the level of Secretary, Ministry of Finance (Department of Banking). Complaints from the Scheduled Caste/Tribe employees are also attended to by this Cell.

5.12. Asked whether any report is published on the activities of the Cell, the representative of the Ministry of Finance (Department of Banking) has stated during evidence that the Cell is a part of the Department of Banking and there is a continuous reporting, but the Cell does not issue any report about its activities. The activities of this Cell are published in the Annual Report of the Department of Banking which is laid on the Table of both the Houses of Parliament.

5.13. The Committee desired to know whether the Ministry of Finance have come across any case where the concerned officers in the Bank of India have deliberately not taken appropriate action to provide representation to the Scheduled Castes and Scheduled Tribes. The representative of the Ministry has stated in his evidence before the Committee that the Ministry of Finance (Department of Banking) issued instructions regarding reservations for Scheduled Castes and Scheduled Tribes to the Bank of India at the end of 1970 and immediately thereafter the Bank took action to implement the policy of reservations. They are slowly fulfilling the backlog in the intake of Scheduled Castes and Scheduled Tribes in the services of the Bank. The Ministry have not so far come

across any case where there has been wilful act on the part of officials of the Bank to deprive Scheduled Castes and Scheduled Tribes of their representation.

5.14. The Committee note that the Bank of India has designated the Executive Chief Manager, Personnel and Industrial Relations, at the Head Office as the Liaison Officer and has also set up a separate Cell to assist the Liaison Officer in the implementation of Government orders regarding reservations for, and employment of, Scheduled Castes and Scheduled Tribes in the services of the Bank. The Committee would like the Bank of India to designate similar Liaison Officers and set up similar Cells in all the Regional Offices of the Bank of India to watch the implementation of orders pertaining to, and to look into the grievances of, Scheduled Castes and Scheduled Tribes. The Liaison Officer should ensure that the reservation orders are fully implemented and that the rosters are maintained properly. He will be held responsible if the reservation orders are not observed and if the rosters are not maintained according to the orders laid down. The Committee would also like the Bank of India to include a note about the activities of this Cell in its Annual Report.

C. Annual Statements

5.15. In a written note furnished to the Committee, the Ministry of Finance (Department of Banking) have stated that they are receiving the following reports from the Bank of India:

- (a) Annual statement about representation of Scheduled Castes and Scheduled Tribes in the services of the Bank; and
- (b) Half-yearly reports—1st January to 30th June and 1st July to 31st December—showing the number of vacancies reserved, applications received and number of persons recruited, etc.

5.16. It has been further stated that the annual statements are being received by the Ministry from the year 1971, i.e. as on 1st January, 1972 onwards, and half-yearly reports are being received from 1973 only. A specimen copy each of these statements is at Appendix II.

5.17. The Committee wanted to know the nature of discrepancies or shortcomings that have come to the notice of the Liaison Officer of the Ministry while scrutinising these statements on receipt from the Bank of India and the action taken thereon. The Ministry of Finance (Department of Banking) have stated that information received from the Bank of India from time to time has revealed that recruitment of Scheduled Castes and Scheduled Tribes, though showing progressive increase, has not been according to the required quota. This has been pointed out to

the Bank advising it to take suitable measures to clear the backlog of reserved vacancies. As a result, the Bank of India had to resort to a special recruitment for Scheduled Castes and Scheduled Tribes.

5.18. In reply to a question, it has been stated that copies of annual statements are not sent to the Bureau of Public Enterprises/Department of Personnel and the Commissioner for Scheduled Castes and Scheduled Tribes.

5.19. The Committee are unhappy to note that the annual statements showing the total number of employees in the Bank of India and the number of Scheduled Caste and Scheduled Tribe employees among them, as on 1st January, 1972, was submitted by the Bank to the Ministry of Finance (Department of Banking) towards the end of October, 1972, although it should have been sent latest by the 31st of March, 1972. The Committee also note that the Bank of India has not been submitting to the Ministry of Finance annual statements in the prescribed proforma showing particulars of recruitments made during a calendar year and the numbers of Scheduled Castes and Scheduled Tribes among the persons recruited. The Bank has instead been sending half-yearly reports showing particulars of recruitment. The Committee would like the Ministry of Finance (Department of Banking) to ensure that these annual statements prepared on the prescribed proformae are submitted to them by the Bank of India as soon as after the 1st January of the following year as possible and latest by the 31st of March as laid down in the Cabinet Secretariat (Department of Personnel and Administrative Reforms) O.M. No. 17/3/70-Estt(SCT) dated the 1st January, 1972. The Committee would also like the Ministry of Finance (Department of Banking) and the Bank of India to make a thorough and analytical study of the annual statements compiled by the Bank of India and take prompt and effective measures to remove the deficiencies noticed.

5.20. The Committee would further like the Bank of India to forward a copy each of their Annual Statements regarding representation of Scheduled Castes and Scheduled Tribes in the services of the Bank to the Cabinet Secretariat (Department of Personnel and Administrative Reforms) and also to the Commissioner for Scheduled Castes and Scheduled Tribes simultaneously, when the Bank sends these Statements to the Ministry of Finance (Department of Banking).

CHAPTER VI

MISCELLANEOUS

A. Housing Facilities

6.1. It has been stated that the Bank of India provides housing facilities to its employees. The Bank has constructed quarters for its subordinate staff members in Bombay and Ahmedabad. Besides, in places classified as 'Project Areas' like Rourkela, Bokaro Steel City, Chas and Bhilai, the Bank has provided quarters for clerical and subordinate staff members on subsidised rentals. The Bank also grants loan to its employees on concessional rate of interest on individual basis and also to the Bank's Employees' Co-operative Housing Societies, for acquisition of a site, a plot of land, house or flat.

6.2. The Committee desired to know as to whether any reservations were made for the Scheduled Caste/Scheduled Tribe employees of the Bank in the allotment of accommodation. The Bank of India, in a written note furnished to the Committee, has stated that allotment of the flats in the Bank's subordinate staff quarters is made on the basis of seniority and as such no reservation is made for Scheduled Caste and Scheduled Tribe employees of the Bank in this regard. Since the above facilities are extended to all employees, including employees belonging to the Scheduled Castes/Tribes, no special consideration or concession is shown to employees belonging to the Scheduled Castes and Scheduled Tribes at present. Wherever quarters are not provided, employees have either availed of the facility of loan on individual basis or through Bank's Employees' Co-operative Housing Societies.

6.3. On being suggested by the Committee that the Bank of India should also make necessary reservations for the Scheduled Castes and Scheduled Tribes in the allotment of accommodation as has been done by the Central Government, the representative of the Bank of India has assured the Committee during evidence that they will look into the suggestion.

6.4. The Committee regret to note that while the Bank of India provides housing facilities to its employees, it has not so far provided any reservations for Scheduled Caste and Scheduled Tribe employees in the allotment of accommodation. The Committee suggest that 10 per cent reservation for Scheduled Caste/Tribe employees should be provided by the Bank of India in the allotment of accommodation, on the same lines

as is being done by the Central Government for its employees as per the Government of India (Directorate of Estates) Office Memoranda No. 12035 (5)|69-Pol(II), dated the 6th November, 1969 and No. 12035(3)|73-Pol (II), dated the 24th September, 1973 on the subject.

B. Schemes for Economic Development

6.5. In a note furnished to the Committee, it has been stated that the scheme of differential rates of interest on advances was announced in the Parliament by the Minister of Finance on the 25th March, 1972. This scheme is designed to help the economically backward sections of the community, covering Scheduled Castes and Scheduled Tribes, physically handicapped persons and others engaged in traditional crafts like basket making, shoe making, etc. and orphanages. In June, 1972, the Bank of India received the detailed guidelines from the Reserve Bank of India and this scheme was launched in identified districts in August, 1972.

6.6. The salient features of this scheme are as under:—

- (i) The concessional rates of interest namely 4 per cent per annum is available to the borrowers belonging to the following sections in the notified districts:—
 - (a) Scheduled Tribes, Scheduled Castes and other engaged on a very modest scale in agriculture and/or allied agricultural activities.
 - (b) People who themselves collect, or do elementary processing of, forest products, and people who themselves collect fodder in difficult areas and sell them to farmers or traders.
 - (c) People physically engaged on a modest scale in the field of cottage and rural industries and vocations such as cutting cloth and sewing garments, making reasonable cheap eatables, home delivery service of articles and commodities of daily use, running wayside tea stalls, plying of self-owned manual rickshaws and cycle-rickshaws, repairing of shoes/sandals mainly by hand, basket making by hand, etc.
 - (d) Indigent students of merit going in for higher education who do not get scholarships/maintenance grants from governmental or educational authorities.
 - (e) Physically handicapped persons pursuing a gainful occupation where some durable equipment and/or continuous supply of raw material is useful.

- (f) Orphanages and Women's Homes where saleable goods are made and for which no adequate and dependable source of finance, e.g., endowments or regular charities, exist.
- (ii) A person belonging to the above categories is eligible provided:—
 - (a) his family income from all sources does not exceed Rs. 2,000 per annum in an urban or semi-urban area or Rs. 1200 per annum in a rural area; and
 - (b) he does not own any land or the size of his holding does not exceed one acre in the case of irrigated land and 2.5 acres in the case of non-irrigated land.
- (iii) The Government liberalised the Scheme and introduced the following changes in February/March, 1973:—
 - (a) The area of operation of the scheme is extended by including all Small Farmers Development Agency/ Marginal Farmers & Agricultural Labourers' Agency districts in the list of identified district;
 - (b) the income criterion for eligibility is liberalised and persons with annual income upto Rs. 2,000 in rural areas and Rs. 3,000 in semi-urban and urban areas were made eligible;
 - (c) the amount of advance that could be given is enhanced from Rs. 500 to Rs. 1,500 for working capital advance and from Rs. 2,500 to Rs. 5,000 for term loan;
 - (d) the institution for physically handicapped persons and orphanages and women's home were made eligible irrespective of their location i.e., even if they are outside the identified districts they will be eligible for concessional finance.

6.7. Asked about the number of Scheduled Castes and Scheduled Tribes benefited by this scheme, the Bank of India has stated that this information is not readily available with them.

6.8. In reply to a question, the Bank has stated that they do not have any special scheme (Credit Schemes) for the socio-economic development of Scheduled Castes and Scheduled Tribes communities exclusively. Their various general credit schemes are also applicable to the members of the Scheduled Castes and Scheduled Tribes. However, the Bank has formulated/implemented the following special schemes

wherein the financing of Scheduled Caste and Scheduled Tribe communities is also undertaken:—

- (i) Warana integrated Dairy Development Scheme.
- (ii) Government of Maharashtra scheme for Landless Labourers—Model Colonisation Scheme in Sholapur District.
- (iii) Financing under the Marginal Farmers and Agricultural Labourers Agency Scheme.
- (iv) Tribal Development Project.
- (v) Goat rearing Unit in Tarana Block of Ujjain District.

6.9. A Study Group of the Committee which visited the Regional Office of the Bank of India at Poona during January, 1975 has been informed that the Maharashtra Region has been forging ahead with a number of schemes for the economic uplift of the neglected sector in general and small farmers, landless labour in particular. One of such schemes has been the scheme of identifying and rendering all-out assistance to the two pockets of Adivasis near Pen in Kolaba District. The details of the scheme as well as the achievements made under this scheme are given in Appendix III.

6.10. The Committee note that in pursuance of the policy of the Government of India, the Bank of India launched a scheme in August, 1972 of 'Differential Rates of Interest' on advances in some identified districts to help the economically backward sections of the community, including the Scheduled Castes and Scheduled Tribes. The Committee understand that statistics regarding the extent to which the members of the Scheduled Caste and Scheduled Tribe communities have been benefited by the scheme are not available with the Bank of India. The Committee feel that it is needless to state that, in the absence of statistics, it is difficult to estimate how far this and other schemes launched by the Banks have been beneficial to the members of the Scheduled Caste and Scheduled Tribe communities. The Committee would, therefore, stress upon the Ministry of Finance (Department of Banking) that they should issue necessary instructions to all nationalised Banks to maintain statistics in respect of the Scheduled Caste and Scheduled Tribe beneficiaries under various schemes launched by them for the benefit of the weaker sections of the society. Such statistics should, as far as possible, be published in the annual reports of the Banks.

6.11. The Committee note the efforts made by the Maharashtra Region Branches of the Bank of India in selecting neglected and backward Adivasi villages for providing financial help to the villagers in agricultural

operations to improve their economic lot, in cooperation with honorary workers of the Bhumi Pratisthan. The Committee recommend that similar schemes should be drawn up by other Branches|Regional offices of the Bank of India and also by other nationalised Banks to provide financial assistance to, and improve the economic lot of, Adivasis and other economically backward sections of community including the Scheduled Castes and Scheduled Tribes.

6.12. The Committee have noted that the Bank does not have any special credit schemes for the socio-economic development of Scheduled Caste and Scheduled Tribe communities exclusively. The Committee consider that for ameliorating the conditions of Scheduled Castes and Scheduled Tribes, it is essential that the Bank of India as also other nationalised Banks earmark a specific percentage of their funds out of the total funds available for giving advances for the purpose of making advances to Scheduled Castes and Scheduled Tribes. The funds to be so earmarked for credit facilities to Scheduled Castes and Scheduled Tribes should not be less than 20 per cent of the total funds available with the Banks for advances and, where the population of Scheduled Castes and Scheduled Tribes is more than 20 per cent of the total population of that area, the funds for Scheduled Castes and Scheduled Tribes should be raised correspondingly.

6.13. The nationalised Banks should also set up a special administrative machinery to receive and process applications for advances to Scheduled Castes and Scheduled Tribes expeditiously.

NEW DELHI;

July 7, 1975.

D. BASUMATARI,

Asadha 16, 1897 (Saka)

Chairman,

*Committee on the Welfare of Scheduled Castes
and Scheduled Tribes.*

APPENDIX I

(Vide para 3:5 of the Report)

Category of posts	Total No. of vacancies occurred	No. of vacancies reserved for received	No. of applications received	No. of candidates found eligible	No. of candidates appeared in tests	No. of candidates called for interview	No. of candidates Selected	No. of vacancies carried for- ward, (Progressive total)	1970 (after November)									
									SC	ST	SC	ST	SC	ST	SC	ST		
Officers Clerks	:	:	:	217	23	7	..	..	..	..	..	..	..	..	..	..	..
Officers Clerks	:	:	:	588	78	32	867	197	867	197	..*	..*	59	17	32	3	69	
Officers Clerks	:	:	:	170	25	13	287	38	333	22	105	15	5	22	86	..	8	
Officers Clerks	:	:	:	1222	168	69	666	51	666	51	105	1*	90	22	86	..	8	
Officers Clerks	:	:	:	129	19	10	1257	175	1141	165	950	124	95	6	38+35**	6+2**	2	
Officers Clerks	:	:	:	1726	231	139	7768	1051	7768	1051	7342	947	139	23	128	21	254	
Officers Clerks	:	:	:	268	40	20	1132	135	1058	133	669	69	101	18	539	319@	147	
Officers Clerks	:	:	:	1993	165	197	4998	1111	4998	1111	4672	1012	3381	539	319@	147	100	
																	47	

* The statistics regarding the number of candidates appeared for the clerical test during the years 1971 and 1972 are not available at the recruiting centres/branches.

**Selected through a special *ad hoc* recruitment in October, 1974.

@Additional 82 clerks from Scheduled Castes were selected in October, 1947. Hence the backlog of unfilled vacancies reserved for Scheduled Castes and Scheduled Tribes would be 18 and 265 respectively.

† Interviews are still in progress.

APPENDIX II

(Vide para 5.16 of the Report)

Statement 'A'

BANK OF INDIA

Statement showing the total number of employees and the number of Scheduled Castes and Scheduled Tribes amongst them as on 1st January, 1972.

Classification of posts/Services	Total No. of staff as on 1-1-1972	Number of Scheduled Castes	Percentage to the total	Number of Scheduled Tribes	Percentage to the total	Remarks
Officers	2470	2	0.081	..	..	0.076
Clerks	7924	99	1.249	6	..	..
Sub. Staff	3208	364	11.340	25	0.779	..
PERMANENT						
Officers	..	..	..	..	..	..
Clerks	35	3	8.571	..	..	..
Sub. Staff	..	..	..	..	..	..
TEMPORARY						

25th October, 1972.

Bank of India.

Signature: Sd/-

Designation: Chief Manager, Personnel.

BANK OF INDIA

Statement showing details of recruitment made, applications received, candidates selected and break-up into Scheduled Castes, Scheduled Tribes and Others.

Category: OFFICER

Year and month of recruitment	Number of Applications received			Called for test			Called for interview			Selected			Number of employees in the Bank at the end of June/December.			Remarks		
	SC	ST	Others	SC	ST	Others	SC	ST	Others	SC	ST	Others	SC	ST	Others	SC	ST	Others
I	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17		
	*	*	*	*	*	*	95	6	116	*	*	*	6	..	3179			

*Applications for the above mentioned posts were received in November, 1972. Candidates were called for the written test in December, 1972.

The appointment of successful Candidates started in October, 1973.

Clerical Staff

Name of the State/Union Territory	Number of Applications received			Called for test			Called for interview			Selected			Number of employees as on 30-6-1973			No. of vacancies reserved		
	SC ST Others			SC ST Others			SC ST Others			SC ST Others			SC ST Others			SC ST		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Andhra Pradesh	15*	.	.	176
Assam	.	3	2	100	3	2	93	1	..	26	1	..	6	1	..	17	1	1
Bihar	2	1	294	..	..
Chandigarh	25	..	..
Delhi	7	..	424	..	..
Goa Daman Diu	.	.	.	73	2	2227	61	1	2105	26	1	385	2	..	48	28	1	1425
Gujarat	7	..
Haryana	25	..	..
Jammu & Kashmir	9	..
Karnataka	8*	1	..	115	..
Kerala	4*	3	..	65	..
Madhya Pradesh	.	52	7	1471	52	7	798	3	1	48	1	1	16	4	1	291	2	4
Maharashtra	.	72	14	1435	72	14	1435	37	3	432	66	6	594*	35	8	4261	36	36
Meghalaya	2	..	..
Orissa	51	..	..
Punjab	.	.	4	2	251	4	2	251	1	1	93	1	..	3	2	..	251	1
Tamil Nadu	17*	8	..	352	..
Rajasthan	31	..	..	30	..	..	7	..	2	1	..	45	1
Uttar Pradesh	1	..	277	..
West Bengal	3*	1	..	1032	1

* Candidates are appointed from the waiting lists maintained at the Branches/Offices.

Subordinate Staff

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Andhra Pradesh	No test held for Subordinate Staff.	.	.	.	.	4*	8	..	69	..	..
Assam	1	1	8	1	3	8	3	139	1	6	..	
Bihar	1	.	.	.	.	.	23	6	.	9	..	..	..
Chandigarh	23	6	118	3	2
Delhi	.	.	.	70	392	.	70	392	10	23	6	.	.	.	.	55	..	..
Goa, Daman, Diu	28	38	501	2
Gujarat	.	.	.	9	104	.	9	104	2	28	38	2	.	.	.	10	..	3
Haryana
Jammu & Kashmir	6	..
Karnataka	4*	6	2	52	.	..
Kerala	30	..	..
Madhya Pradesh	.	.	15	3	40	.	13	3	28	2	..	6	13	1	129	1	2	..
Maharashtra	.	.	70	25	300	.	35	10	125	20	1	83	95	23	1298	5	5	1
Meghalaya	.	.	.	10	25	.	..	10	25	..	1	..	.	.	2	..	..	..
Orissa	.	.	.	6	2	5	6	2	3	2	..	2	.	.	28	..	..	..
Punjab	1*	1	.	.	93	1	..	..
Rajasthan	1	1	1	1	..	2	.	.	18	..	..	..
Tamil Nadu	7*	11	.	.	116	..	..	..
Uttar Pradesh	11	.	3	..	7	3	..	3	2	..	113	1	..	..
West Bengal	72	10	451	..	..	..	..

*Candidates are appointed from the waiting lists maintained at the Branches/Offices.

APPENDIX III

(*Vide* para 6.9 of the Report)

BANK OF INDIA

REGIONAL OFFICE

MAHARASHTRA REGION

592 (New) Sadashiv Peth,

Laxmi Road,

Poona—411030

Bank of India helps the Tribal Community

For a long time the Executive Regional Manager was on a look-out for a suitable Centre, where the Bank could do something to help to improve the economic lot of the down-trodden and utterly neglected Tribal Community and to bring them upto a bare subsistence level atleast for a few identified and selected groups of Adivasis.

Dream of the Regional Manager came true when the Bank opened its Branch at Pen (District : Kolaba) in December, 1973, as it then gave him an opportunity to identify and select two small groups of Tribal Community/Adivasi Farmers with the co-operation of some social workers. One of such groups belonging to the Katkari Tribal Community was selected at the village "Savarsai"—six miles from Pen—another at the village "Naringi"—4½ miles from Khopoli—both the villages are in Kolaba District, which is a Lead District allotted to our Bank.

Mr. B. G. Karnik, along with some of the social workers trodden miles of hilly tracks, to visit these villages, held meetings and talked to the Adivasi farmers and found that they were quite enthusiastic farmers but could not carry on their farming operations for want of funds even to buy the necessary seeds, leave aside the purchase of other inputs like fertilisers, insecticides. These poor Adivasi farmers were found to be living in an utterly miserable state far below the subsistence level. For days together they would go round the forest in search of wild roots and herbs with which they managed to subsist.

It was against such bleak and pathetic background that our bank took up the challenge and stepped into the picture to improve the lot of the two small groups of Adivasis.

A tentative Scheme was formulated in active cooperation of the selfless honorary workers of 'Bhumi Pratistan', a registered Trust, (who supplies technical guidance and know-how in advance farming to small farmers and particularly to Adivasis) to guide the Adivasi farmers in the two villages in the use of improved varieties of seeds (Paddy), chemical fertilisers, pesticides and new techniques of sowing, planting, for obtaining high yields. This difficult task was entrusted to our Pen Branch under the active supervision of the Regional Office, Poona, who arranged to send Agricultural Officers to Pen Branch for giving them the necessary technical advice and other assistance.

Savarsai Village

Initially it was decided to grant crop loans to a group of nine Adivasi farmers and one non-adivasi farmer in Savarsai Village. The land holdings in this village range from 25 gunthas (one guntha = 1.089 sq. ft.) 2/2.5 acres. The total land holding brought under our development scheme is 17 acres. The average yield under the traditional methods of cultivation in this village never exceeded 3 to 5 quintals per acre for 'Bhadas' or 'Kolamb', which are traditional but inferior varieties of paddy.

Our Pen Branch has now provided crop finance to these Adivasi farmers to the extent of Rs. 14,375. One of the striking features of our financing is that we have provided under the crop loan a "subsistence" loan of Rs. 50 per member of their families to provide the necessary subsistence to them for a period of four months of monsoons, when they have neither the food nor any subsidiary occupation to maintain themselves. Due to heavy rains, they are just unable to stir out of their hutments.

It was noticed that for such subsistence/maintenance, the Adivasi farmers used to borrow, in the past, from the local money lenders at proverbially high rates of interest and many a time the money lenders would even take away major share of their crop, when harvested, by way of interest in kind. Our endeavour to give them a subsistence loan of Rs. 50 per person under crop loans was to make them free from the clutches of the money lenders, besides providing them food for their subsistence. We adopted this as a part of our "Development strategy" in our endeavour to bring the two identified groups and Adivasis to the subsistence level.

Out of the Bank's advances, both the groups of farmers were, thereafter, assisted to make bulk purchases of improved seeds, chemical

fertilizers and insecticides and pesticides. High yielding varieties of paddy like 'Jaya', 'Taichung', 'K-540' and 'Padma' were introduced and the results of crops are very satisfactory. It is expected that they will reap a yield of 10/12 quintals of paddy per acre this year as against 3/5 quintals per acre of the traditional varieties of paddy. With the necessary co-operation from the social workers the young and dedicated Agent of our Pen Branch, Shri P. K. Kelkar, managed to provide all out help to these farmers for bulk purchases of improved and high yielding varieties of paddy, Insecticides, Pesticides—technical advice was also provided where necessary by our Agricultural Officers and the social workers.

We have further provided finance to the Savarsai Village for digging two wells at a cost of Rs. 2,500 per well. While one well was dug and completed before the monsoon, the second well had to be abandoned after initial blasting in view of the setting in of the monsoon. This well will be completed early next year. It is expected that the well irrigation facility will enable the Adivasi farmers to take a second crop or take out a variety of vegetables like cucumber, white gourd, french beans etc.

Naringi Village

The State Government had granted free of charge, a piece of 9 acres of hilly track of low quality soil to 15 Adivasi farmers/landless labourers to settle their families. Of these 15 farmers with their families stay on this piece of land in a cluster of huts at one centre.

Our Pen Branch has initially granted an aggregate loan of Rs. 13,900 for Agricultural operations, including a "subsistence loan" of Rs. 25 per member of the farmers family. The total population of the Adivasis taking benefit of our "subsistence loan" is 81 and the total subsistence loan thus granted comes to Rs. 2,200.

Advance was also provided by the Bank for purchase of one pair of bullocks at this tiny village to the extent of Rs. 800; a further loan of Rs. 1,100 was sanctioned for other agricultural operations at this Village.

A proposal to dig a well for providing well irrigation facility had to be abandoned in view of the very inferior quality of soil around the area. However, with a view to giving these farmers some incremental income, the Regional Office, after an initial survey, suggested having two "farm-ponds" and to provide two fast multiplying varieties of fish called 'Rahu' and 'Katla'. Accordingly, two "farm ponds" with 2,500 fish at a total cost of Rs. 240 (Rs. 60 per tank) were financed and provided by the back; the growth of fish is reported to be quite satisfactory. After a period of 5/6 months, these ponds will be a good source of supplementary

income to these families bringing them an incremental income of Rs. 100/ Rs. 150 per month.

We started financing these two villages from the first week of June, 1974. After the monsoon, it is proposed to finance some of the Adivasi farmers for rearing sheep and goats, which will provide them with supplementary occupation and additional incremental income.

Advantages Accrued to the two Centres

At both these developmental Centres all initial operations of preparing tillage, sowing and planting including transplanting, manuring, giving of doses of fertilisers and spraying insecticides and pesticides have been completed. Such operations are being carried out on group-cum-commune basis under the direct supervision of the Bank and technical advice of the honorary workers of "Bhumiputra Pratistan". The response from the Adivasi farmers has been unique and praiseworthy. The initial menace of 'stembore' on paddy and jowar crops has been satisfactorily tackled and the general growth of the crops has been satisfactory.

At Naringi only 'K-540' variety of paddy was exclusively used—while at Savarsai two/three high yielding and fast varieties of paddy like 'Jaya', 'Taichung', 'K-540' were introduced first time in the farming history of those Adivasis. At Savarsai four acres of land were reserved for late Kharif jowar (CSH-1 variety), and accordingly it was sown in the last week of August, 1974.

Four farmers from Savarsai tried to take out vegetables like cucumber, white gourd, french beans and although their efforts did not yield bumper yield, due to late monsoon, it has definitely encouraged them to repeat their productive endeavour under more favourable conditions to supplement their meagre income.

Under the guidance of the Regional Office, Pen Branch is now endeavouring to finance those Adivasi farmers for taking out Rabi crops like wheat, jowar and vegetables at both these Centres.

Whilst the Development scheme unfolded by the Bank is a long drawn proposition to have the real impact on the economy of the two identified pockets, the immediate advantage accrued to them could be summarised as under:—

- (a) The Adivasi farmers would be free from the clutches of the local money lenders, who have been lending to them at very exorbitant rates of interest—since our finance is made available to them at the rate of four per cent, the saving to these farmers in terms of cost of money will be considerable.

- (b) Since we have supplied them with subsistence loan for purchase of Jowar and Milo, these farmers will not go without food until their Kharif crop is harvested.
- (c) We have arranged to supply improved and high yielding varieties of paddy and have also introduced better techniques of planting, use of fertilisers and plant protection measures, the yield per acre is, therefore, bound to be higher—it is expected to be double the usual traditional one.
- (d) The farmers from the neighbouring areas are bound to take a clue from the good results demonstrated on Savarsai and Naringi—and the Bank will get the credit of propagating advanced techniques of farmers even *on small farms* in a very practical way.
- (e) We have made a bold and untraditional beginning by financing, on a “commune” basis, two pockets of Adivasis in Kolaba District under the direct supervision of the Bank, assisted by some social workers. So far the results are most encouraging and we are determined to forge ahead with this new bold endeavour in the most devoted way. If we succeed and by all means, we do feel that we would succeed—the Bank will have the privilege and satisfaction of assisting the down trodden and neglected Tribal Community in one of our Lead Districts to improve their economic lot. This will also encourage us to continue our devoted efforts and be on look out for identifying a few more pockets of Adivasi community and to render to them our dedicated service for their economic uplift.

APPENDIX IV

(Vide para 4 of Introduction)

Summary of Conclusions/Recommendations contained in the Report

S. No.	Reference to para number in the Report	Summary of Conclusions/Recommendations
1	2	3
1	1.7	<p>The Committee are unhappy to note that there is no specific provision in the 'Nationalisation Scheme' for the appointment of qualified Scheduled Caste and Scheduled Tribe persons on the Boards of Directors of the nationalised Banks, including the Bank of India. The Committee are of the view that there should be reservations for Scheduled Castes and Scheduled Tribes in so far as the appointment of Directors on the Board of Directors of the nationalised Banks is concerned. There should be a statutory obligation for the appointment of at least one-fourth of the Directors from amongst Scheduled Castes and Scheduled Tribes so that the interest of the Scheduled Castes and Scheduled Tribes are properly looked after not only in the services of the Banks but also in their economic development.</p>
2	1.11	<p>The Committee note that although there is a provision in the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970, empowering the Central Government to issue directives to the Bank of India, the Government have not considered it necessary to issue any directions to the Bank as, according to them, the Bank of India has by and large agreed to fall in line with Government decisions. The Committee desire that the Bank of India should adopt and implement <i>in toto</i> all the orders/instructions regarding reservations and other concessions/relaxations for Scheduled Castes and Scheduled Tribes issued by the Government of India from time to time, including those relating to promotions from subordinate to</p>

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clerical grade and from clerical grade to officer's grade.

3 2.7 The Committee regret to note that there have been inconsistencies in the replies furnished by the Ministry of Finance in regard to reservations for Scheduled Castes and Scheduled Tribes in temporary appointments for a duration of 45 days and above. In the preliminary material furnished to the Committee, the Department of Banking has stated that reservation is also not provided in the case of posts filled by temporary appointments of any duration. Later, when a question was sent to the Ministry of Finance, after the official evidence was over, the Department of Banking intimated that in the Bank of India's circular letter dated the 4th June, 1973, issued to all its Branches in India on the subject, it had been stated, among other things, that the reservations would not apply to temporary appointments of less than 45 days' duration. By this circular the Department sought to convey the impression that reservations are made in posts filled by temporary appointments for a duration of 45 days or more. The Committee consider the written explanation of the Department to be unsatisfactory. There should have been clear-cut instructions to all the Branches of the Bank of India as also to other nationalised Banks that reservations should be provided to temporary appointments of more than 45 days' duration. Even the Department of Banking was not clear in its mind whether such reservations existed at present or not when its representatives appeared before the Committee. The Committee desire that the Government's instructions in regard to reservations in temporary posts should be given effect to in entirety.

4 2.14 The Committee are distressed to note that the Bank of India has not yet adopted orders providing for reservations in promotions for Scheduled Caste and Scheduled Tribe employees nor the Ministry of Finance (Department of Banking) have issued any Presidential Directive in this regard so far on the plea

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that nobody among such employees is yet due for promotion in the Bank of India as they have not completed the minimum prescribed period of service in the job and also on the ground that the Federation of Staff Unions are averse to providing reservations for Scheduled Caste and Scheduled Tribe employees in promotions.

5 2.15 The Committee are of the firm opinion that Government orders protecting the Constitutional rights of Scheduled Castes and Scheduled Tribes cannot be the subject matter of negotiations with the Staff Unions.

6 2.16 The Committee feel that Government should have issued a directive to the Bank of India much earlier for adopting and implementing the extent orders on the subject. In any case, the Committee desire that the Bank must ensure that there is reservation in promotions also.

7 2.17 The Committee note that the Bank of India has agreed during evidence to fall in line with the Government decision in regard to reservations in promotion and the Ministry of Finance (Department of Banking) are formulating a suitable policy on reservations in promotion for Scheduled Castes and Scheduled Tribes in the Bank of India, in consultation with the Reserve Bank of India. The Committee urge that the Ministry of Finance (Department of Banking) should finalise their policy in this regard expeditiously.

8 2.18 The Committee note that the Banking Service Commission Bill, 1974, which was introduced in the Lok Sabha on the 25th November, 1974, aims at giving effect to the recommendation of the Banking Commission that there should be an independent common recruitment agency for all public sector banks on the lines of the Union Public Service Commission so that objective, rational and impartial selection may be ensured. The proposed Banking Service Commission will have regional offices and be responsible for

recruitment of persons in clerical and allied cadres of the public sector banks by conducting examinations on a regional basis. The Committee also note that Clause 17 of the Bill relates to reservation of posts for candidates belonging to Scheduled Castes and Scheduled Tribes and other categories of persons. The Committee trust that the Banking Service Commission, when established, would ensure that all the reservation orders issued by the Central Government in regard to recruitment of personnel are fully implemented.

9 3.10 The Committee are unhappy to note the negligible representation of Scheduled Tribes in the services of the Bank of India. Even in the case of Scheduled Castes, all the reserved vacancies in the categories of officers and clerks have not been filled in. This is a clear indication of the fact that the Bank of India has not followed all the reservation orders in favour of Scheduled Caste and Scheduled Tribe candidates. The Committee would, therefore, urge upon the Bank of India to take immediate corrective steps to augment the representation of Scheduled Castes and, particularly, of Scheduled Tribes in the services of the Bank of India.

10 3.11 The Committee also regret to find that in the recruitments held during the years 1971, 1972 and 1973, although quite a large number of candidates belonging to Scheduled Castes and Scheduled Tribes applied for various categories of posts, the number of persons selected against the reserved quota is quite meagre. The Committee have been informed that the Bank is now applying relaxed standards more liberally for Scheduled Caste/Tribe candidates and also resorting to special *ad hoc* recruitments exclusively for candidates belonging to these communities. The Committee hope that, with its concerted efforts, the Bank will not only fulfil the reserved quota in future recruitments but also clear completely the backlog in the intake of Scheduled Castes and Scheduled Tribes in its services within two years.

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11 3.12 In this context, the Committee would desire that the backlogs of the vacancies for Scheduled Castes and Scheduled Tribes to be filled should be computed not from November, 1970, when the Bank received the reservation orders from the Ministry of Finance, but from July, 1969 when the 14 banks were nationalised and brought into public sector. This principle should be followed by all the nationalised banks.

12 3.15 The Committee commend the proposal of the Bank of India to introduce pre-recruitment classes for candidates belonging to Scheduled Castes and Scheduled Tribes at an industry level in cooperation with other nationalised banks. They hope that the introduction of pre-recruitment training courses would help in augmenting the intake of Scheduled Caste/Scheduled Tribe candidates in the services of the Bank of India.

13 3.16 The Committee would also like the Bank of India to furnish to all the Pre-Examination and Coaching-cum-Guidance Centres details of employment opportunities in the Bank, mode of recruitment, specimen of test papers, etc., to enable those centres to draw up suitable training programmes and to provide occupational information to Scheduled Caste and Scheduled Tribe applicants.

14 3.23 The Committee note that the Bank of India is running Regional Training Centres at Bombay, Poona, Madras, Ahmedabad, New Delhi, Calcutta and Patna which essentially cater to the training requirements of clerical staff and the officers promoted from clerical staff. The Committee would, however, recommend that special courses at these Training Centres should be arranged for such of the Scheduled Caste and Scheduled Tribe candidates as are appointed by the Bank of India with relaxed standards so that they acquire the requisite proficiency and make themselves suitable for higher posts.

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15 3.24 The Committee note that the Bank of India deputes its officers for training to the external agencies *viz.*, the National Institute of Bank Management, Bankers' Training College of the Reserve Bank of India, Administrative Staff College, Hyderabad, etc., and also to seminars, symposia, etc. conducted by the Bank Staff Training Colleges as well as other outside institutions. The Committee would like the Bank of India to nominate Scheduled Caste/Tribe officers in considerably larger number for institutional training and seminars, symposia, etc. as per Government instructions contained in the Department of Personnel and Administrative Reforms O.M. No. 1/9/69-Est(SCT) dated the 15th November, 1971 so that they acquire the requisite proficiency and give a good account of themselves. The Bank should also maintain statistics of Scheduled Caste/Tribe officers provided with institutional training and deputed for attending seminars|symposia|conferences, etc.

16 4.11 The Committee note the procedure for recruitment to various categories of posts being followed in the Bank of India. The Committee would suggest that in case the requisite number of suitable Scheduled Caste/Tribe candidates for clerical and subordinate posts are not available in the region or area in which the recruitment for these posts is taking place, the Bank of India should consider recruitment of Scheduled Castes/Tribes from the adjoining regions/areas against the reserved vacancies so that there is no shortfall in the representation of Scheduled Castes and Scheduled Tribes in the services of the Bank of India.

17 4.12 The Committee also note that the Bank of India does not advertise the vacancies for recruitment of subordinate staff in newspapers but it considers for such vacancies, unsolicited applications together with applications forwarded by the Employment Exchanges in response to its notifications. The Committee

have considered this question at some length and are of the view that where direct recruitment, otherwise than through an examination, is to be made to fill the reserved vacancies and required number of applications from Scheduled Caste and Scheduled Tribe candidates are not received direct or through the Employment Exchanges, these vacancies should always be advertised in newspapers in order to attract Scheduled Caste/Tribe candidates in larger number.

18 4.13 The Committee note that the Bank of India, while considering the Scheduled Caste and Scheduled Tribe employees for promotion from clerks' grade to officers' grade, raises by 5 per cent the total marks secured by such employees in the 'Written Test' (Maximum marks—25) as well as in the 'Interview' (Maximum marks—15), which means that a Scheduled Caste or Scheduled Tribe employee can get a concession of at the most of two extra marks. The Committee recommend that with a view to providing them more opportunities in internal promotions from clerical to officers' cadre, Scheduled Caste and Scheduled Tribe employees should be given 10 per cent concession in the aggregate marks obtained by them out of the total marks allotted for the purpose of selection for promotion.

19 4.14 The Committee note that interviews for Scheduled Caste/Tribe candidates are at present held before the interviews of general candidates at some centres. The Committee would suggest that the Bank of India should hold interviews of Scheduled Caste and Scheduled Tribe candidates prior to the interviews held for general candidates at all centres so that the Scheduled Caste/Tribe candidates are not judged in comparison with the general candidates.

20 4.15 The Committee also recommend that, as per the Government of India orders on the subject, the Bank of India should pay journey fare to all the Scheduled

Caste and Scheduled Tribe candidates called for interview in connection with recruitment to different categories of posts.

21 4.27 The Committee regret to note that the Bank of India does not ascertain the exact number of vacancies reserved for Scheduled Castes and Scheduled Tribes before intimating its requirements to Employment Exchanges and does not, therefore, mention the exact number of reserved vacancies in its demands placed with the Employment Exchanges. The Committee recommend that the Bank of India should assess its manpower requirements and plan its recruitment in such a way that the exact number of vacancies reserved for Scheduled Castes and Scheduled Tribes are always ascertained at the time of intimating the vacancies to the Employment Exchanges. The Bank should mention the exact number of vacancies reserved for Scheduled Castes/ Tribes in its demands placed with the Employment Exchanges. The Committee also suggest that specific reasons for the rejection of Scheduled Caste and Scheduled Tribe candidates who have been sponsored by the Employment Exchanges should invariably be communicated to the Employment Exchanges as per the Government of India Orders contained in the Ministry of Home Affairs O.M. No. 14/12/67-Est (D) dated the 10th April, 1968.

22 4.28 The Committee further suggest that the number of vacancies reserved for Scheduled Castes and Scheduled Tribes respectively should also be mentioned in the recruitment advertisements published in newspapers.

23 4.29 It has come to the notice of the Committee that in advertisements issued for the recruitment of certain categories of posts in the Banks, one of the conditions is that the candidates should have a minimum prescribed period of experience, which is not possible for Scheduled Caste and Scheduled Tribe candidates to possess. The Committee feel that this condition

of previous experience debars a large number of otherwise qualified Scheduled Caste and Scheduled Tribe candidates from applying. The Committee, therefore, recommend that barring exceptional cases, this condition of previous experience should be dispensed with in the case of Scheduled Caste and Scheduled Tribe candidates in respect of all categories of posts.

24 4.30 The Committee are distressed to learn that the Regional Offices of the Bank of India at Madras and Calcutta do not send copies of advertisements of recruitment to the Associations/Organisations engaged in the welfare of Scheduled Castes and Scheduled Tribes. The Committee recommend that simultaneously with the issue of recruitment advertisements in the Press and requisitions to Employment Exchanges, vacancies occurring in the Bank of India should also be notified to all the recognised Associations/Organisations of Scheduled Castes and Scheduled Tribes and also to the Departments of Social/Tribal Welfare of the concerned State Governments. Copies of such advertisements should also be sent to all the Pre-Examination Training Centres for Scheduled Castes and Scheduled Tribes.

25 4.31 The Committee also suggest that copies of all advertisements for recruitment in the Bank should simultaneously be sent to the members of the Parliamentary Committee on the Welfare of Scheduled Castes and Scheduled Tribes, local Scheduled Caste and Scheduled Tribe Members of Parliament and Scheduled Caste and Scheduled Tribe members of the concerned State Legislatures so that they could also help in sponsoring Scheduled Caste/Tribe candidates for employment in the Bank of India.

26 4.32 The Committee further suggest that in order to give wider publicity to the vacancies reserved for Scheduled Castes and Scheduled Tribes, the Bank of India should advertise these vacancies through the medium of All India Radio.

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27	4.36	<p>The Committee would urge that till such time as the common recruitment agency envisaged in the Banking Service Commission Bill, 1974, is set up, a representative of the Scheduled Castes/Tribes should be appointed on the Selection/Promotion Committees set up by the Bank of India for recruitment/selection of officers and clerical staff. If a competent Scheduled Caste/Tribe officer is not available in the Bank for the purpose, a suitable Scheduled Caste/Tribe officer from other Nationalised Banks/Ministries/Departments should be associated with these Selection/Promotion Committees of the Bank of India.</p>
28	4.37	<p>The Committee desire that the Banking Service Commission, when established, should have one-fourth of its members belonging to Scheduled Castes and Scheduled Tribes.</p>
29	4.42	<p>The Committee are distressed to note that a large number of vacancies reserved for Scheduled Castes and Scheduled Tribes, even in clerical and subordinate staff cadres, have been carried forward by the Bank of India from year to year. The Committee would urge upon the Bank of India to take energetic steps to fill up all the unfilled reserved vacancies expeditiously by resorting to special recruitment confined to Scheduled Castes and Scheduled Tribes only.</p>
30	4.43	<p>The Committee appreciate the assurance of the Bank of India that there will not be any lapsing of vacancies reserved for Scheduled Castes and Scheduled Tribes. The Bank should ensure that at least in the case of clerical and subordinate cadres there is no need for dereservation of the reserved vacancies and consequently no need for the carry forward of such vacancies.</p>
31	5.5	<p>The Committee are unhappy to note that the Bank of India introduced Rosters with effect from the 1st</p>

April, 1973, although the orders relating to reservations for Scheduled Castes and Scheduled Tribes were adopted by the Bank as far back as November, 1970, and, before April, 1973, there was no proper system to give due representation to the Scheduled Castes and Scheduled Tribes in different categories of posts. The Committee also note with concern that it took more than three years for the Ministry of Finance (Department of Banking) to decide that the prescribed Roster should be maintained by the Bank of India. The Committee would, however, like to point out that Roster is a mechanism to keep a watch on the proper and adequate intake of the Scheduled Castes and Scheduled Tribes in services and that it would cease to have any significance whatsoever if it is not maintained properly. The Committee would, therefore, stress that Rosters should be properly maintained by all the Recruitment Branches/Offices of the Bank of India and they should be checked regularly by the competent authorities in accordance with the proforma prescribed *vide* the Cabinet Secretariat (Department of Personnel and Administrative Reforms) O.M. No. 8/8/71-Est (SCT), dated the 22nd April, 1971. Discrepancies noticed during the course of inspection of Rosters should be rectified immediately and also brought to the notice of the General Manager of the Bank.

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The Committee note that the Bank of India has designated the Executive Chief Manager, Personnel and Industrial Relations, at the Head Office as the Liaison Officer and has also set up a separate Cell to assist the Liaison Officer in the implementation of Government orders regarding reservations for, and employment of, Scheduled Castes and Scheduled Tribes in the services of the Bank. The Committee would like the Bank of India to designate similar Liaison Officers and set up similar Cells in all the Regional Offices of the Bank of India to watch the implementation of orders pertaining to, and to look

into grievances of, Scheduled Castes and Scheduled Tribes. The Liaison Officer should ensure that the reservation orders are fully implemented and that the rosters are maintained properly. He will be held responsible if the reservation orders are not observed and if the rosters are not maintained according to the orders laid down. The Committee would also like the Bank of India to include a note about the activities of this Cell in its Annual Reports.

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The Committee are unhappy to note that the annual statement showing the total number of employees in the Bank of India and the number of Scheduled Caste and Scheduled Tribe employees among them, as on 1st January, 1972, was submitted by the Bank to the Ministry of Finance (Department of Banking) towards the end of October, 1972, although it should have been sent latest by the 31st of March, 1972. The Committee also note that the Bank of India has not been submitting to the Ministry of Finance annual statements in the prescribed proforma showing particulars of recruitments made during a calendar year and the numbers of Scheduled Castes and Scheduled Tribes among the persons recruited. The Bank has instead been sending half-yearly reports showing particulars of recruitment. The Committee would like the Ministry of Finance (Department of Banking) to ensure that these annual statements prepared on the prescribed proformae are submitted to them by the Bank of India as soon as after the 1st January of the following year as possible and latest by the 31st of March as laid down in the Cabinet Secretariat (Department of Personnel and Administrative Reforms) O. M. No. 17/3/70-Estt. (SCT) dated the 1st January, 1972. The Committee would also like the Ministry of Finance (Department of Banking) and the Bank of India to make a thorough and analytical study of the annual statements compiled by the Bank of India and take prompt and effective measures to remove the deficiencies noticed.

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34	5.20	<p>The Committee would further like the Bank of India to forward a copy each of their Annual Statements regarding representation of Scheduled Castes and Scheduled Tribes in the services of the Bank to the Cabinet Secretariat (Department of Personnel and Administrative Reforms) and also to the Commissioner for Scheduled Castes and Scheduled Tribes simultaneously when the Bank sends these Statements to the Ministry of Finance (Department of Banking).</p>
35	6.4	<p>The Committee regret to note that while the Bank of India provides housing facilities to its employees, it has not so far provided any reservations for Scheduled Caste and Scheduled Tribe employees in the allotment of accommodation. The Committee suggest that 10 per cent reservation for Scheduled Caste/Tribe employees should be provided by the Bank of India in the allotment of accommodation, on the same lines as is being done by the Central Government for its employees as per the Government of India (Directorate of Estates) Office Memoranda No. 12035(5)/69-Pol (II) dated the 6th November, 1969 and No. 12035(3)/73-Pol (II) dated the 24th September, 1973, on the subject.</p>
36	6.10	<p>The Committee note that in pursuance of the policy of the Government of India, the Bank of India launched a scheme in August, 1972 of 'Differential Rates of Interest' on advances in some identified districts to help the economically backward sections of the community, including the Scheduled Castes and Scheduled Tribes. The Committee understand that statistics regarding the extent to which the members of the Scheduled Caste and Scheduled Tribe communities have been benefited by the scheme are not available with the Bank of India. The Committee feel that it is needless to state that, in the absence of statistics, it is difficult to estimate how far this and other schemes launched by the Banks have been beneficial to the members of the</p>

Scheduled Caste and Scheduled Tribe communities. The Committee would, therefore, stress upon the Ministry of Finance (Department of Banking) that they should issue necessary instructions to an nationalised banks to maintain statistics in respect of the Scheduled Caste and Scheduled Tribe beneficiaries under various schemes launched by them for the benefit of the weaker sections of the society. Such statistics should, as far as possible, be published in the annual reports of the Banks.

37 6.11 The Committee note the efforts made by the Maharashtra Region Branches of the Bank of India in selecting neglected and backward Adivasi villages for providing financial help to the villages in agricultural operations to improve their economic lot, in cooperation with honorary workers of the *Bhumi Pratisthan*. The Committee recommend that similar schemes should be drawn up by other Branches/ Regional Offices of the Bank of India and also by other nationalised banks to provide financial assistance to, and improve the economic lot of, Adivasis and other economically backward sections of community including the Scheduled Castes and Scheduled Tribes.

38 6.12 The Committee have noted that the Bank does not have any special credit schemes for the socio-economic development of Scheduled Caste and Scheduled Tribe communities exclusively. The Committee consider that for ameliorating the conditions of Scheduled Castes and Scheduled Tribes, it is essential that the Bank of India as also other nationalised Banks earmark a specific percentage of their funds out of the total funds available for giving advances for the purpose of making advances to Scheduled Castes and Scheduled Tribes. The funds to be so earmarked for credit facilities to Scheduled Castes and Scheduled Tribes should not be less than 20 per cent of the total funds available with the

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Banks for advances and, where the population of Scheduled Castes and Scheduled Tribes is more than 20 per cent of the total population of that area, the funds for Scheduled Castes and Scheduled Tribes should be raised correspondingly.

39 6.13 The nationalised Banks should also set up a special administrative machinery to receive and process applications for advances to Scheduled Castes and and Scheduled Tribes expeditiously.
