

**COMMITTEE ON THE WELFARE OF
SCHEDULED CASTES AND
SCHEDULED TRIBES
(1995-96)**

(TENTH LOK SABHA)

FIFTY-EIGHTH REPORT

MINISTRY OF FINANCE

(BANKING DIVISION)

**Reservation for and employment of Scheduled Castes and Scheduled Tribes in
National Bank for Agriculture and Rural Development.**



*Presented to Lok Sabha on 29 February, 1996
Laid in Rajya Sabha on 29 February, 1996*

**LOK SABHA SECRETARIAT
NEW DELHI**

December 1995/Agrahayana, 1917 (S)

Price Rs. 9.00

CONTENTS

	PAGE
Composition of the Committee	(iii)
Introduction	(v)
CHAPTER-I	
REPRESENTATION IN THE BOARD OF DIRECTORS	1
A. Organisational Set-up	1
B. Board of Directors	1
CHAPTER-II	
ORGANISATIONAL MATTERS	2
A. Liaison Officer and Inspection of Roster	2
B. Liaison Officer and SC/ST Cell in NABARD	2
CHAPTER-III	
RESERVATION IN SERVICE	4
A. Recruitment Procedure, Recruitment Mode, Staff Strength	4
B. Staff strength, shortfalls and recruitment drives	5
C. Promotions	6
CHAPTER-IV	
MEASURES TO IMPROVE REPRESENTATION	9
A. Pre-Recruitment Training	9
B. Pre-Promotion Training	9
C. Recruitment Boards/Departmental Promotional Committees	9
D. False Caste Certificate	9
CHAPTER-V	
MISCELLANEOUS	12
A. Socio-economic Development	12
B. Housing Facilities	13
APPENDIX	15

**COMPOSITION OF THE COMMITTEE ON THE WELFARE OF
SCHEDULED CASTES AND SCHEDULED TRIBES
(1995-1996)**

Shri Paras Ram Bhardwaj — Chairman

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| 4. Shri Gopal Singh | — | Under Secretary |

INTRODUCTION

, the Chairman, Committee on the Welfare of Scheduled Castes and Scheduled Tribes having been authorised by the Committee to finalise and submit the Report on their behalf, present this Fifty-Eighth Report (Tenth Lok Sabha) on the Ministry of Finance (Banking Division)—Reservation for and Employment of Scheduled Castes and Scheduled Tribes in the National Bank for Agriculture and Rural Development.

. The Committee took evidence of the representatives of the Ministry of Finance (Banking Division) and National Bank for Agriculture and Rural Development on September 19, 1995. The Committee wish to express their thanks to the Officers of Ministry of Finance and National Bank for Agriculture and Rural Development placing before the Committee material and information the Committee desired in connection with the examination of the subject.

. The report was considered and adopted by the Committee on December 14, 1995.

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

NEW DELHI;
September, 1995
Rajya Sabha, 1917 (Saka)

PARAS RAM BHARDWAJ
*Chairman,
Committee on the Welfare
of Scheduled Castes and
Scheduled Tribes.*

CHAPTER I

REPRESENTATION IN THE BOARD OF DIRECTORS

A. Organisational Set up

1.1 National Bank for Agriculture and Rural Development has been constituted under the provisions of NABARD Act, 1981. As per the Act, the Board of Directors of the National Bank consists of 15 Directors appointed by the Govt. of India. It provides for its Head Office at Bombay. At present National Bank has 17 Regional Offices, 9 Sub-offices and District Development Manager's offices in 216 districts in the country.

1.2 As regards the organisational set up of the Ministry of Finance (Banking Division) and its functions *vis-a-vis* NABARD in so far as reservation for an employment of Scheduled Castes and Scheduled Tribes is concerned, the Committee have been informed that there exists an SC/ST Cell in the Banking Division which is supervised by a part-time Joint Secretary who is assisted by a part-time Director, Deputy Secretary and part-time Under Secretary. The full time staff of the cell consists of a Section Officer, 3 Assistants, 2 LDCs and a peon.

B. Board of Directors

1.3 The Committee have been informed that at present the Board of Directors of NABARD comprises the Chairman, the Managing Director and seven part-time Directors. The seven part-time Directors comprise three officers of the Government of India, one officer of the Reserve Bank of India, two officers of State Government and one officer of a commercial bank.

1.4 During the course of evidence it was informed that one Director who is presently the Secretary in the Ministry of Rural Areas and Employment, Government of India has been nominated on the Board of NABARD and he belongs to Scheduled Tribes.

1.5 In a post-evidence reply it has been stated that as regards nomination of 2 Directors who are other than the Ex-officio members on the Board, endeavour would be made to select one SC/ST person, particularly when there is no representation of SC/ST on the Board otherwise.

1.6 The Committee find that besides the Chairman, there are fourteen Directors in the Board of NABARD. The Committee are happy to note that at present one of the fourteen Directors of NABARD happens to belong to Scheduled Tribes community. The Committee would like the NABARD to maintain the spirit in future also as assured by them.

CHAPTER II

ORGANISATIONAL MATTERS

A. Liaison Officer and Inspection of Rosters

2.1 During evidence the Committee were informed that a Director (STC) in the Ministry of Finance (Banking Division) was functioning as Liaison Officer to ensure due compliance of reservation orders in all Public Sector Banks/Financial Institutions including NABARD.

2.2 As regards the inspection of rosters in the Head office/Regional Offices of NABARD by the Liaison Officer of the Ministry, it was informed that the same had not been inspected. It is further elaborated that study of rosters is taken up by a team of officers headed by the Liaison Officer for SCs/STs. The team is supposed to visit one bank in each quarter. It is, therefore, proposed to take up NABARD for study during 1996.

B. Liaison Officer and SC/ST Cell in NABARD

2.3 The Committee have been informed that the Liaison Officers who are senior officers in the cadre of Deputy General Manager have been appointed both in the Head Office and Regional Offices of NABARD. It was further added in a post-evidence reply that at present at 3 of their Regional Offices viz., Jaipur, New Delhi and Guwahati, the Liaison Officer belonged to SC category.

2.4 The Committee have further been informed that an SC/ST Cell consisting of one Assistant General Manager (Grade "C") one Manager (Grade "B") alongwith the necessary supporting staff has been set up by NABARD to look after the interests of SCs/STs.

2.5 However when the Committee desired to have copies of the records of discussion pertaining to discussions of common interest held during the last three years, it was stated that record had not been maintained by NABARD.

2.6 When asked about the reasons for not doing so, it was stated that the Liaison Officers and other officers connected with the implementation of reservation policy for SCs/STs met at a workshop on the implementation of the reservation policy in the National Bank. The workshop was conducted annually. However, it had then been decided to arrange for an exclusive meeting of Liaison Officers to discuss among themselves the matters of common interest.

2.7 The Committee are distressed to note that Liaison Officer in the Ministry has not so far inspected the rosters maintained by NABARD. The explanation given by the Ministry for not doing so is hardly convincing because annual inspection of the rosters maintained in the Ministry/Department with a view to ensuring proper implementation of reservation orders is one of the main functions of the Liaison Officer in the concerned Ministry. The Committee, therefore, recommend that the Ministry should undertake immediately the study of rosters maintained by NABARD and also ensure that the rosters are inspected by them regularly.

2.8 The Committee are happy to note that there are three SC/ST Liaison Officers in 3 of their regional offices of NABARD. They desire that efforts should also be made to appoint SC/ST Liaison Officers in other regional offices of NABARD.

2.9 The Committee would also like to recommend that in future NABARD should keep the records of discussion held by the Liaison Officers pertaining to matters of common interest so that any aberration of reservation policy, if made, can be rectified for the benefit of SC and ST employees.

CHAPTER III **RESERVATION IN SERVICES**

A. Recruitment Procedure, Recruitment Made, Staff Strength The following table gives the picture regarding reservation made during the last 3 years in NABARD:

Statement showing year-wise Recruitments made during the last three years

Year	Category of posts	Total No. of vacancies occurred and filled	No. of vacancies reserved for SCs	No. of vacancies reserved for STs		Total	Carried forward from previous year	Reserved during the previous year		Total	SCs	STs	No. of vacancies carried forward	SCs	STs
				Carried forward from previous year	Reserved during the previous year			Carried forward from previous year	Reserved during the previous year						
1	2	3	4	5	6	7	8	9	10	11	12	13			
1992	(i) Officers	62	11	09	20	09	05	14	0	05	11	09			
	(ii) Clerks, etc.	46	14	03	17	56	03	59	8	32	09	27			
	(iii) Sub-staff	38	02	06	08	24	01	25	12	11	02	20			
1993	(i) Officers	57	11	08	19	09	05	14	08	04	06*	07*			
	(ii) Clerks, etc.	28	09	01	10	27	03	3	07	13	03	12			
	(iii) Sub-Staff	16	02	01	03	20	02	22	02	02	01	20			
1994	(i) Officers	02	06	—	06	07	—	07	—	—	06	07			
	(ii) Clerks, etc.	53	04	09	13	12	07	19	04	10	10	09			
	(iii) Sub-Staff	29	01	08	09	20	06	26	13	06	02	23			

B. STAFF STRENGTH, SHORTFALL AND SPECIAL RECRUITMENT DRIVES

(i) Staff Strength and Shortfall

3.2 (a) The staff strength of NABARD as on 1.1.1995 has been stated to be as under:

CATEGORY OF POSTS	TOTAL NO. OF EMPLOYEES	NO. OF EMPLOYEES		PERCENTAGE		BACKLOG	
		SCs	STs	SCs	STs	SC	ST
Group "A" (Officers)	2672	291	135	10.89	5.05	06	07
Group "B" (Clerks etc.)	1339	161	109	12.02	8.14	10	09
Group "C" (Excluding Sweepers)	817	235	81	28.76	9.91	02	18
Sweepers	69	44	10	63.77	14.49	—	05

3.2 (b) When the Committee desired to know the reasons for backlog in all the categories of posts, it was informed that adequate number of SC/ST candidates possessing the research experience etc. were not available in the Cadre of Managers in Grade 'B', in clerical grade some of the SC/ST candidates did not take up the appointment and in subordinate staff the backlog is mainly in Farash and Sweeper cadres for which ST candidates were not available.

3.3 On enquiry as to when the backlog was expected to be cleared, the Committee were informed that recruitment process was in hand and the backlog in officers cadre and clerical cadre is expected to be cleared in the normal process of recruitment to be completed during 1995. As regards backlog in subordinate cadre the same may not be cleared for want of physical vacancies in the concerned Regional/Sub-Offices.

3.4 Regarding remedial measures taken by the National Bank to wipe out the shortfall it was informed that the Bank provided several relaxations in recruitment and promotions so as to obtain the requisite number of SCs/STs in consonance with the Government instructions.

(ii) Special Recruitment Drives

3.5 The Committee have been informed that NABARD has undertaken Special Recruitment Drives during the year 1990 and 1992 to fill up the backlog vacancies in the direct recruitment of Group 'B' posts, the details of which are as under:

Year	SCs	STs
1990	—	38
1992	16	42

3.6 It was stated that all the backlog vacancies were cleared by undertaking the Special Recruitment Drives.

3.7 In view of the above statement, when the Committee desired to know the reasons for the existing backlog it was stated that although SRD cleared the then existing backlog, the appointments covered the further roster points in the respective rosters and the present backlog was with reference to the current points in the roster.

3.8 In reply to another question it was stated that the process of recruitment of officers was still on-going and care will be taken to clear the backlog to the extent possible.

C. Promotions

3.9 Total number of employees promoted during the years 1993 to 1995 and the number and percentage of SCs and STs among them has been stated to be as under:

Category of posts	Total No. of emp- loyees pro- moted	Number of employees		Percentage		Short fall		Percentage of shortfall	
		SCs	STs	SCs	STs	SCs	STs	SCs	STs
		3	4	5	6	7	8	9	10
1	2	3	4	5	6	7	8	9	10
AS ON 1.1.1993									
OFFICERS									
Grade 'A' to 'B'	162	44	33	27.16	20.37	—	—	—	—
Grade 'B' to 'C'	85	04	02	4.70	2.35	8	4	10.30	5.15
CLERICAL									
Group 'B' to Officers in Grade 'A'	21	02	—	9.52	—	1	1	5.47	7.50
SUB- STAFF									
Group 'C' to ACT	29	05	—	17.24	—	—	2	—	6.91
WITHIN SUB-STAFF									
Maintenance (Farash)									
Grade II to Grade I	05	—	—	—	—	1	—	15.00	7.50
Messenger Grade II to Grade I	23	7	3	30.43	13.04	—	—	—	—
Messenger Grade I to Semi-skilled Grade II	31	8	6	25.80	19.35	—	—	—	—
Semi-skilled Grade II to Grade I	18	10	3	55.55	16.66	—	—	—	—
Skilled Grade II to Grade I	3	2	—	66.66	—	—	—	—	7.50
AS ON 01.01.1994									
OFFICERS									
Grade 'A' to 'B'	—	—	—	—	—	—	—	—	—
Grade 'B' to 'C'	—	—	—	—	—	—	—	—	—
CLERICAL									
Group 'B' to Officers in Grade 'A'	81	26	09	32.09	11.11	—	—	—	—

1	2	3	4	5	6	7	8	9	10
Clerk Gr. II to I	87	31	10	35.63	11.49	—	—	—	—
WITHIN SUB-STAFF									
Maintenance (Paranh) Grade II to Grade I	4	2	—	50.00	—	—	—	—	7.50
Messenger Grade II to Grade I	11	5	1	45.45	9.09	—	—	—	—
Messenger Grade I to Semi-skilled Grade II	5	2	1	40.00	20.00	—	—	—	—
Semi-skilled Grade II to Grade I	2	—	—	—	—	—	—	15.00	7.50
AS ON 1.1.1995									
OFFICERS									
Grade 'A' to 'B'	179	25	04	13.96	2.23	2	9	1.04	5.27
Grade 'B' to 'C'	91	—	—	—	—	14	7	15.00	7.50
CLERICAL									
Group 'B' to Officers in Grade 'A'	110	19	08	17.27	7.27	—	—	—	0.23
SUB-STAFF									
Group 'C' to ACT	2	1	—	50.00	—	—	—	—	—
WITHIN SUB-STAFF									
Messenger Grade II to Grade I	11	5	—	45.45	—	—	1	—	7.50
Messenger Grade I to Semi-skilled Grade II	9	2	—	22.22	—	—	1	—	7.50
Semi-skilled Grade II to Grade I	4	2	—	50.00	—	—	—	—	7.50

3.10 From the above statement of promotion, it is observed that there is shortfall of 2 SCs and 9 STs in officer grade A to B and 14 SCs and 7 STs in officer grade B to C. Similarly there is shortfall within sub-staff. The reason for this shortfall is stated to be non-availability of SC/ST employees in the feeder cadre.

3.11 Regarding remedial measures undertaken by the National Bank to overcome the shortfall it was stated that it is expected to be wiped out in near future when more employees/officers in the feeder cadre becomes eligible for promotion to the higher grades by virtue of their length of service etc.

3.12 When asked whether the Bank provide to their SC/ST employees some relaxation in the qualifying service to make them eligible for promotion to next grade in order to make good their shortfall in promotions, it was stated that no relaxation therein is feasible in terms of staff Rules and also considered desirable in the interest of maintenance of efficiency of administration.

3.13 The Committee are unhappy to note that as there exists backlog of 2 and 7 SCs/STs respectively in officer grade A to B and 14 and 7 SCs/STs respectively

in officers grade B to C and also some backlog of STs in sub-staff category. They urge upon the NABARD to take immediate steps to wipe out the backlog of vacancies in both SC and ST categories.

3.14 The Committee regret to note that there is no relaxation in the qualifying period of service for SCs/STs. Consequently SC/ST employees are deprived of the benefits of reservation. The Committee, therefore, recommend that the Ministry of Finance (Banking Division) should provide relaxation in the qualifying period of service for SC/ST employees with a view to ensure that adequate number of SCs/STs are available for the promotional posts.

CHAPTER IV

MEASURES TO IMPROVE REPRESENTATION

A. Pre-Recruitment Training

4.1 The NABARD has been providing pre-recruitment training for 6 days to the SC/ST candidates applying for the post of officers in Grade 'A' only.

4.2 When asked whether 6 days time was reasonable enough to train SC/ST candidates to qualify the competitive examination it was stated that the matter was reviewed and it has been decided to extend the period of training to 10 days.

It may further be informed that during the last 3 years National Bank has undertaken direct recruitment of officers only once and 792 SC/ST candidates were provided pre-recruitment training.

B. Pre-Promotion Training

4.3 The Committee have been informed that NABARD has been providing pre-promotional training exclusively to their SC/ST candidates.

4.4 Asked about the duration of pre-promotion training programme, it was stated that from clerical to officers cadre it was 12 working days. It was further added that it had been decided to increase the duration of the training to 3 weeks, i.e., 18 days. For promotion from officers in Grade 'A' to Grade 'B', the duration of the training was stated to be 10 working days.

C. Recruitment Boards/Departmental Promotion Committees

4.5 The Committee have been informed that Recruitment Boards/Departmental Promotion Committees constituted by NABARD generally consists of 4 members of which each invariably belongs to SC/ST and minority community. In DPCs in National Bank for inter-cadre promotions and promotions within officers cadre upto Grade 'C', out of 3 members, one belonging to SC or ST is associated.

4.6 When asked whether an SC or ST member was also associated with DPC constituted for promotion upto Grade 'D', 'E' or 'F' also, it was replied in negative. The reasons for the same was stated to be the fact that no reservation is applicable in promotions to Senior Executive Posts in Grades D, E and F posts.

D. False Caste Certificate

4.7 When the Committee desired to know whether there were instances where persons had obtained employment in NABARD on the basis of false caste certificates and if so how many such cases had been detected and what action was taken in each case, it was stated that 5 such cases had been detected and in 3 of those cases the services of the employees were terminated but in view of the directives received from the Bombay High Court, 2 of them had been reinstated. Action against other 2 employees had been deferred in view of the pending writ petitions in the High Court of Bombay.

4.8 It was further informed that NABARD was advised by Government of India, Ministry of Finance to refer the cases of false caste certificates detected in Maharashtra to the Scrutiny Committee set up by the Government of Maharashtra, out of which 5 cases as indicated above were reported to have produced false caste certificates. The present position of other such references are stated to be as under :

<i>Year</i>	<i>No. of References</i>
1990 } 1991 }	25
1992 } 1993 }	Nil
1994	03
1995	21

4.9 The Committee regret to note that NABARD has been imparting pre-recruitment training to only candidates applying for the post of Officer Gr. 'A'. They recommend that the training should be imparted to SC/ST candidates for clerical recruitment also.

4.10 The Committee welcome the decision taken by NABARD to extend the period of pre-recruitment training from 6 days to 10 days and hope that the same should be implemented without any further delay.

4.11 The Committee also welcome the decision taken by NABARD to increase the duration of pre-promotion training in case of promotion from clerical to officers cadre from 12 working days to 18 working days. The Committee feel that it was necessary in view of huge shortfall of SCs and STs in promotion and also to bring SC/ST employees especially STs at par with other candidates. They hope that the decision will soon be implemented without any further delay.

4.12 The Committee note that NABARD do not associated an SC/ST member with the Departmental Promotion Committee constituted for promotion upto grade 'D' 'E' or F. They are not convinced by the plea that NABARD is doing so since no reservation or concessions are provided to SCs/STs in promotion to Grade 'D', 'E' and 'F' posts.

The Committee would like to mention here that though there is no reservation for promotion to Gr. 'D' 'E' or 'F' posts, SC/ST candidate can be selected for promotion. Therefore, they recommend that NABARD in future should associate an SC/ST member also with the DPC constituted for promotion upto Gr. 'D' and 'E' or 'F' posts.

4.13 The Committee observe that the NABARD has so far detected 5 cases of false caste certificates. They are constrained to note that out of 49 references, all pertaining to the State of Maharashtra and pending with the Scrutiny Committee set up by the Government of Maharashtra for the last five years, 21 references are pending since 1990. The Committee desire that National Bank authorities should pursue vigorously with Government of Maharashtra so that criminal case could be lodged by the National Bank against the persons found guilty for furnishing false caste

certificates. They further recommend that penal action should be taken against the culprits so that genuine SCs and STs are not deprived of their constitutional rights.

CHAPTER V

MISCELLANEOUS

A. Socio-economic Development

5.1 As regards special schemes undertaken by NABARD for socio-economic development of SCs/STs, the Committee have been informed that NABARD has taken the following initiatives after the recent announcement by the Hon'ble Finance Minister for increasing the credit flow for SCs/STs:

(i) NABARD has earmarked Rs.150 crores for meeting the investment credit needs of the SC/ST borrowers during 1995-96. As an incentive to Banks, 100% refinance facility is being extended under the scheme from 1995-96. The State Governments have been requested to take advantage of scheme.

(ii) NABARD has issued instructions about the availability of a separate line of ST (SAO) credit limit of Rs.400 crores to SCBs and RRBs for meeting the credit needs of the tribals.

(iii) For developing suitable project models for promoting tribal development in selected districts of Rajasthan, Bihar, M.P., and Orissa, NABARD has arranged to conduct studies through consultants. The Project for Rajasthan has been finalised.

(iv) Beginning from 1995-96, the Potential Linked Plans prepared by NABARD will show credit for tribals separately.

(v) Bhopal, Bhubaneswar, Guwahati, Hyderabad and Patna Regional Offices of NABARD have been advised to conduct studies with a view to exploring the scope for setting up of agro-processing units in the tribal/forest products.

(vi) A Scheme is being drawn up to enable the cooperatives to employ credit specialists for meeting credit needs of the tribals.

(vii) NABARD have agreed to give its full support for implementation of a Scheme of the GOI for Rehabilitation of Scavengers, the broad features of which are as given below:—

- (a) As per the instructions of RBI, the Scheme is being implemented through Public Sector Banks and cover scavengers in rural, urban and semi-urban areas.
- (b) NABARD refinance will be available for all technically feasible and financially viable projects under the scheme located in rural, urban and semi-urban areas.
- (c) The Scheme would provide for funding of projects with outlay upto Rs.50,000/- with 50% subsidy subject to a maximum of Rs.10,000/- and margin money assistance to the extent of 15% of the project cost at 4% rate of interest by the SC/ST Corporations at State Level.

- (d) All loans upto Rs.6500/- irrespective of the income of beneficiary under the Scheme are treated as loan under DRI Scheme and concessional rate of interest at 4% is charged.
- (e) The security of the loans will be only hypothecation of assets created out of loans/subsidy in favour of Banks.

5.2 During evidence when the Committee desired to know whether NABARD propose to prepare a scheme to help the people belonging to weaker sections in building their houses where massive devastations has been caused due to natural calamities like floods, drought etc. the witness submitted:

"Our existing scheme of things do not provide the loan for housing or any kind of assistance for housing. But if any of these borrowers have some kind of an economic activity like poultry, dairy, handloom or production of crop etc. and if that is adversely affected, then we will prepare a scheme and see that they are rehabilitated".

5.3 It was simultaneously submitted:

"we will take necessary steps for the revival of economic activity and concession of ST loans into MT loans to generate fresh repaying capacity."

5.4 When the Committee pointed out that in order to mitigate the presence of middlemen/suppliers notices should be given by the Bank to the loanees at the intervals of every 10 or 15 days or a month about the exact amount to be repayed by them, the witness submitted that they have noted down the suggestion.

B. Housing Facilities

5.5 The Committee have been informed that 10% of the houses/flats meant for clerical and subordinate staff at all the centres are reserved for SC/ST employees and for officers staff, lease flat facility is also available. It has also been informed that the Bank has constructed or acquired staff quarters for officers and other staff members in various cities.

5.6 When asked whether any percentage of staff quarters had also been fixed for SCs/ST officers, it was stated that although no rosters for reservation in staff quarters had been maintained; the total number of officers quarters and number allotted to SCs/STs among them comes to over 10%.

5.7 It has further been stated that NABARD has been advised to initiate action for monitoring reservation of 10% of the staff quarters particularly for the SC/ST employees of the Bank.

5.8 The Committee note that after the recent announcement of Finance Minister regarding increasing the credit flow for SCs/STs, NABARD has taken several initiatives. It has been a common experience of the Committee that the loans credited by the Bank were given fictitiously with the connivance of the middlemen and the authorities concerned and the money was being taken away by the middlemen and other concerned by paying only a small portion of amount to socially backward beneficiaries which include SCs and STs also and the entire burden of loan falls over them.

5.9 The Committee desire that to eliminate the presence of the middlemen, the loanees should be informed at some regular intervals by the National Bank about the exact amount to be repayed by them as assured by the witness during evidence.

5.10 The Committee appreciate that more than 10% of the staff quarters meant for clerical and subordinate staff as well as officer are allotted to SC/ST employees. They hope that National Bank will maintain this spirit in future also.

5.11 The Committee note with surprise that no rosters for reservation of SCs/STs in staff quarters has been maintained by NABARD. They hope that the Bank will soon maintain the same and also monitor the reservation of SCs/STs in the staff quarters as assured by them in the written replies received from the Ministry.

NEW DELHI;
December, 1995
 Agrahayana 1917 (S)

PARAS RAM BHARDWAJ,
 Chairman,
 Committee on the
 Welfare of Scheduled Castes and
 Scheduled Tribes.

APPENDIX

(Vide para 4 of Introduction)

Summary of Conclusions/Recommendations contained in the Report.

Sl. No.	Reference to Para number in the Report	Recommendation
1	2	3
1.	1.6	The Committee find that besides the Chairman, there are fourteen Directors in the Board of NABARD. The Committee are happy to note that at present one of the fourteen Directors of NABARD happens to belong to Scheduled Tribe community. The Committee would like the NABARD to maintain that spirit in future also as assured by them.
2.	2.7	The Committee are distressed to note that Liaison Officer in the Ministry has not so far inspected the rosters maintained by NABARD. The explanation given by the Ministry for not doing so is hardly convincing because annual inspection of the rosters maintained in the Ministry/ Department with a view to ensuring proper implementation of reservation orders is one of the main functions of the Liaison Officer in the concerned Ministry. The Committee, therefore, recommend that the Ministry should undertake immediately the study of rosters maintained by NABARD and also ensure that the rosters are inspected by them regularly.
3.	2.8	The Committee are happy to note that there are three SC/ST Liaison Officers in 3 of their regional offices of NABARD. They desire that efforts should also be made to appoint SC/ST Liaison Officers in other regional offices of NABARD.
4.	2.9	The Committee would also like to recommend that in future NABARD should keep the records of discussion held by the Liaison Officers pertaining to matters of common interest so that any aberration of reservation policy, if made can be rectified for the benefit of SC and ST employees
5.	3.13	The Committee are unhappy to note that as there exists backlog of 2 and 9 SCs/STs respectively in officers grade 'A' to 'B' and 14 and 7 SCs/STs respectively in officers grade 'B' to 'C' and also some backlog of STs in sub-staff category. They urge upon the NABARD to take immediate steps to wipe out the backlog of vacancies in both SC and ST categories.

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6.	3.14	<p>The Committee regret to note that there is no relaxation in the qualifying period of service for SCs/STs. Consequently SC/ST employees are deprived of the benefits of reservation. The Committee, therefore, recommend that the Ministry of Finance (Banking Division) should provide relaxation in the qualifying period of service for SC/ST employees with a view to ensure that adequate number of SCs/STs are available for the promotional posts.</p>
7.	4.9	<p>The Committee regret to note that NABARD has been imparting pre-recruitment training to only candidates applying for the post of Officer Gr. 'A'. They recommend that the training should be imparted to SC/ST candidates for clerical recruitment also.</p>
8.	4.10	<p>The Committee welcome the decision taken by NABARD to extend the period of pre-recruitment training from 6 days to 10 days and hope that the same should be implemented without any further delay.</p>
9.	4.11	<p>The Committee also welcome the decision taken by NABARD to increase the duration of pre-promotion training in case of promotion from clerical to officers cadre from 12 working days to 18 working days. The Committee feel that it was necessary in view of huge shortfall of SCs and STs in promotion and also to bring SC/ST employees especially STs at par with other candidates. They hope that the decision will soon be implemented without any further delay.</p>
10.	4.12	<p>The Committee note that NABARD do not associate an SC/ST member with the Departmental Promotion Committee constituted for promotion upto grade 'D' 'E' or 'F'. They are not convinced by the plea that NABARD is doing so since no reservation or concessions are provided to SCs/STs in promotion to Grade 'D', 'E' and 'F' posts.</p> <p>The Committee would like to mention here that though there is no reservation for promotion to Gr. 'D' 'E' or 'F' posts, SC/ST candidate can be selected for promotion. Therefore, they recommend that NABARD in future should associate an SC/ST member also with the DPC constituted for promotion upto Gr. 'D' and 'E' or 'F' posts.</p>
11.	4.13	<p>The Committee observe that the NABARD has so far detected 5 cases of false caste certificates. They are constrained to note that out of 49 references, all pertaining to the State of Maharashtra and pending with the Scrutiny</p>

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		Committees set up by the Government of Maharashtra for the last five years, 21 references are pending since 1990. The Committee desire that National Bank authorities should pursue vigorously with Government of Maharashtra so that criminal case could be lodged by the National Bank against the persons found guilty for furnishing false caste certificates. They further recommend that penal action should be taken against the culprits so that genuine SCs and STs are not deprived of their constitutional rights.
12.	5.8	The Committee note that after the recent announcement of Finance Minister regarding increasing the credit flow for SCs/STs, NABARD has taken several initiatives. It has been a common experience of the Committee that the loans credited by the Bank were given fictitiously with the connivance of the middlemen and the authorities concerned and the money was being taken away by the middlemen and other concerned by paying only a small portion of amount to socially backward beneficiaries which include SCs and STs also and the entire burden of loan falls over them.
13.	5.9	The Committee desire that to eliminate the presence of the middlemen, the loanees should be informed at some regular intervals by the National Bank about the exact amount to be repayed by them as assured by the witness during evidence.
14.	5.10	The Committee appreciate that more than 10% of the staff quarters meant for clerical and subordinate staff as well as officer are allotted to SC/ST employees. They hope that National Bank will maintain this spirit in future also.
15.	5.11	The Committee note with surprise that no rosters for reservation of SCs/STs in staff quarters has been maintained by NABARD. They hope that the Bank will soon maintain the same and also monitor the reservation of SCs/STs in the staff quarters as assured by them in the written replies received from the Ministry.