

COMMITTEE ON THE WELFARE OF
SCHEDULED CASTES AND
SCHEDULED TRIBES

(2021-2022)

(SEVENTEENTH LOK SABHA)

EIGHTH REPORT

ON

MINISTRY OF FINANCE
(DEPARTMENT OF FINANCIAL SERVICES)

"Reservation for Scheduled Castes and Scheduled Tribes in Public Sector Banks/Financial Institutions/Reserve Bank of India and credit facilities and other benefits being provided by such Institutions/Banks to the Scheduled Castes/Scheduled Tribes, with special reference to State Bank of India".

Presented to Lok Sabha on 13.12.2021

Laid in Rajya Sabha on 13.12.2021



LOK SABHA SECRETARIAT
NEW DELHI

DECEMBER, 2021 / AGRAHAYANA 943 (Saka)

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COMPOSITION OF THE COMMITTEE ON THE WELFARE OF SCHEDULED CASTES AND SCHEDULED TRIBES (2021-22)

Dr.(Prof.) Kirit Premjibhai Solanki - Chairperson

MEMBERS - LOK SABHA

2. Shri Girish Chandra
3. Shri Santokh Singh Chaudhary
4. Shri Anil Firojiya
5. Shri Tapir Gao
6. Ms. Goddeti Madhavi
7. Smt. Pratima Mondal
8. Shri Ashok Mahadeorao Nete
9. Shri Vincent H. Pala
10. Shri Chhedi Paswan
11. Shri Prince Raj
12. Shri Andimuthu Raja
13. Shri Upendra Singh Rawat
14. Smt. Sandhya Ray
15. Shri Ajay Tamta
16. Shri Rehati Tripura
17. Shri Krupal Balaji Tumane
18. Shri Guman Singh Damor
19. Shri Rattan Lal Kataria
20. Shri Jagannath Sarkar

MEMBERS - RAJYA SABHA

21. Shri Abir Ranjan Biswas
22. Shri Shamsheer Singh Dullo
23. Smt. Kanta Kardam
24. Shri Naranbhai J. Rathwa
25. Shri Ram Shakal
26. Dr. Sumer Singh Solanki
27. Shri K. Somaprasad
28. Shri Pradeep Tamta
29. Shri Kamakhya Prasad Tasa
30. Shri Ramkumar Verma

SECRETARIAT

- | | |
|----------------------|--------------------|
| 1. Shri D.R. Shekhar | - Joint Secretary |
| 2. Shri P.C. Choulda | - Director |
| 3. Shri V.K. Shailon | - Deputy Secretary |

INTRODUCTION

I, the Chairperson, Committee on the Welfare of Scheduled Castes and Scheduled Tribes having been authorised by the Committee to finalise and submit the Report on their behalf, present this Eighth Report (Seventeenth Lok Sabha) on the subject "Reservation for Scheduled Castes and Scheduled Tribes in Public Sector Banks/Financial Institutions/Reserve Bank of India and credit facilities and other benefits being provided by such Institutions/Banks to the Scheduled Castes/Scheduled Tribes with special reference to State Bank of India" pertaining to the Ministry of Finance (Department of Financial Services).

2. The Committee took evidence of the representatives of the Ministry of Finance (Department of Financial Services) and State Bank of India on 09.11.2020. The Committee wish to express their gratitude to the officers of the Ministry of Finance (Department of Financial Services) and State Bank of India for placing before the Committee the material and information the Committee required in connection with the examination of the subject.

3. The Report was considered and adopted by the Committee on 10.12.2021.

4. For facility of reference and convenience, the observations/recommendations of the Committee have been printed in bold letters in chapter II of the Report.

New Delhi;
DECEMBER, 2021
आशावादी 1943(Saka)

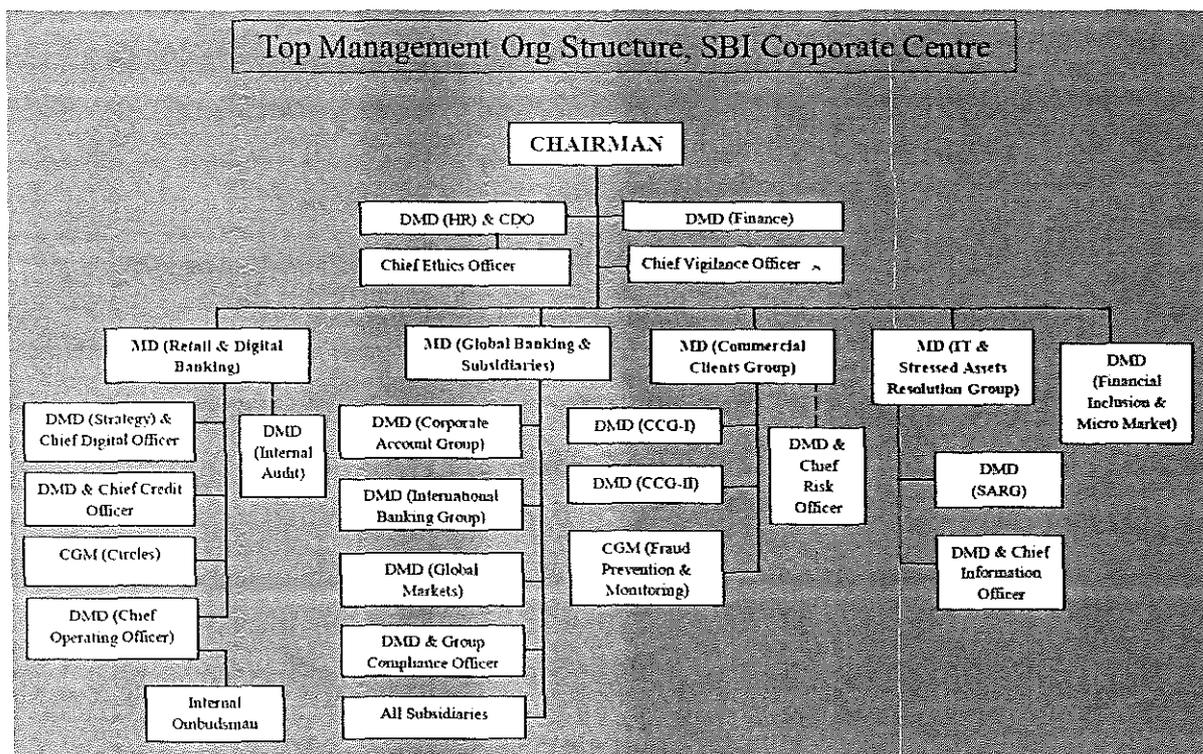
DR.(Prof.) KIRIT P. SOLANKI
Chairperson,
Committee on the Welfare of
Scheduled Castes and
Scheduled Tribes.

REPORT

CHAPTER 1

I. Organisational set up of State Bank of India

State Bank of India is the oldest Commercial Bank in the Indian subcontinent. The Bank deals in all types of financial services and offers almost all financial products to all customer segments from Government to large Corporation to landless labourers. The range of products and services offered by the Bank includes loans, advances, deposits, remittances, foreign exchange and derivatives products, fee and commission based products and services, as well as alternative payment products. Organizational chart of State Bank of India is given as under as on 30.09.2020.



II. STAFF STRENGTH

According to the Ministry of Finance, staff strength of State Bank of India (SBI) as on 30.09.2020 is given as under:

Category of posts	Total No. of posts	Number of		Percentage		Shortfall	
		SC	ST	SC	ST	S	ST
Officers	107694	19506	9145	18.11	8.49	-	-
Clerical	95776	15395	7833	16.07	8.18	-	-
Sub-Staff	38172	9349	2392	24.49	6.27	-	471*
Total	241642	44250	19370	18.31	8.02	-	-
Contractual	1688	217	55	12.86	3.26		
Grand Total	243330	44467	19425	18.27	7.98	-	-

*Reservation differs State to State as per SCs/STs population of State. Bank has stopped the recruitment in sub staff category except Watch and ward category.

III . Reservation in services

As regard the reservation in service followed by the SBI and Ministry of Finance submitted as under:

The Bank follows Reservation Policy of Government of India and percentage of reservation is provided to Scheduled Castes and Scheduled Tribes as prescribed by the Government of India from time to time. In compliance with the Govt. of India guidelines, the reservation is provided in the Bank to Scheduled Castes and Scheduled Tribes in Direct Recruitment of all the grades/cadres both technical and Non-technical. Technical cadre in the bank includes specialist officers, viz., Engineers, Fire Officers, Security Officers, Medical Officers, Hindi Officers, Law Officers, System Officers, Economists, Librarians, and Statisticians etc. who are recruited directly in various grades.

Reservation in favour of SCs /STs in direct recruitment was enforced in the Bank since 01.01.1966. Percentage of reservation is as under:

Officers cadre

- (i) 15% for SCs and 7.5% STs (Technical and Non-Technical grade)(All India basis open competition)
- (ii) 16.66% for SC and 7.5% for ST (All India basis other than open competition).

Clerical and Subordinate cadre Percentage of reservation for SCs/STs differs from State to State depending upon the population of SCs/STs (Annexure-I)

SBI do not have any temporary appointments for 45 days or more.

A. RECRUITMENT

- (i) Procedure followed in the Bank for recruitment of staff in various categories of posts is as follows: -

The applications are invited through open advertisement for all recruitment exercise.

Recruitment of Probationary Officers: The selection is done through following process:

Tier-I	Tier-II	Tier-III
Preliminary Examination	Main Examination	Group Exercise & Interview

- i Recruitment of Junior Associate (Clerical Grade): The selection is done through following process:

Tier-I	Tier-II
Preliminary Examination	Main Examination

* on qualifying in the main exam, candidate has to go through Local Language Proficiency test, if he/she has not studied the local language at class 10th/12th of the state he/she has applied for.

- i Recruitment of Specialist Cadre Officers: The selection is done through following process:

Tier-I	Tier-II
Short listing of Applications OR Online Examination	Interview

- (ii) Representative of SCs/STs is included in all Recruitment Boards/Selection Committees set up by

the Bank, where SC/ST reservation/relaxation is provided in the recruitment process, as per Government of India guidelines. Representation of SCs/STs is not ensured where such reservation/relaxation is not applicable.

(iii) For categories of posts where the reservation of SCs/STs do not apply but SC/ST candidates do appear for the test/Interview, it is not mandatory to keep the representative of Scheduled Caste/Scheduled Tribe in Selection Committee for such recruitment/promotions. However, there is no bar in any member of SC/ST being on the panel for such recruitment/promotions.

(iv) A uniform criteria has been laid down by Department of Personnel (Government of India) for assessment of eligibility of a candidate, including SC/ST candidates.

Accordingly, for recruitment process of Junior Associates/Probationary Officers/Specialist Cadre Officers, following concession/relaxation is given to the SC/ST candidates: -

- | | | | |
|------|---------------------|---|--|
| i. | Age | : | 5 years relaxation on upper age limit |
| ii. | Qualifying standard | : | 5% relaxation in minimum qualifying marks
(written as well as in interview) |
| iii. | Number of attempts | : | No restrictions (in case of Probationary Officers) |
| iv. | Waiver of | : | Application fee. |

(v) The SC/ST candidates are appointed / promoted on relaxed standard, if required. The relaxation of 5% in minimum qualifying marks (written as well as in interview).

B. PROMOTION

(A) The reservation percentages for Scheduled Castes and Scheduled Tribes in respect of promotions to higher grade are 15% and 7.5% respectively. However, as per the extant instructions of the Government of India, reservation in promotion is applicable if the element of direct recruitment in a cadre does not exceed 75%. In other words, if the element of direct recruitment in a cadre is more than 75%, there is no reservation in promotion in that cadre. As the element of direct recruitment in clerical cadre in the Bank is more than 75%, there is no reservation in promotion from subordinate cadre to clerical cadre. All the promotions in the Bank are on selection basis

(i) **Conversion of part-time Safai Karamcharis to full time Sub-staff:** There is no such designation in the Bank. SBI do not have any part-time staff. All part-time employees are converted into full time.

(ii) **Sub-staff to Clerical cadre :** As the element of direct recruitment in clerical cadre is more than 75% in the Bank, the reservation in promotion from sub-staff to clerical cadre is not applicable which is in conformity with the Government of India directives.

(iii) **Clerical cadre to Officer JMGS-I :** Reservation is applicable at the rate of 15% for SCs and 7.5% for STs.

(iv) **Within officer cadre :** As per the Government's guidelines in promotions by selection to the posts within officer cadre, there is no reservation. However, concession is extended to the SC/ST Officers in promotion up to MMGS-III and those who are senior enough in the zone of consideration for promotion so as to be within the number of vacancies for which the select list has to be drawn up, are included in the select list provided they are not considered unfit for promotion.

(B) Data showing Promotion (Category wise) during the last three years is attached as per Annexure- II.

2 a) On being asked about the various concessions and relaxation extended to the candidates belonging to SC/ST category in recruitment for various posts/vacancies includes relaxation in, the Ministry of Finance in their written reply stating as under:

- i) Upper Age Limit – Five years more than the General Category
- ii) Qualifying Marks - 5% less than the General Category and
- iii) Number of attempts – No restrictions for SC/ST (for PO recruitments: OBC-7 & General-4 attempts)

iv) Waiver of Application fee and Examination fee.

b) Various relaxation/concession given to Scheduled Castes/Tribe employee in promotions includes: -

From Clerical to Trainee Officer and JMGS – I (Merit Channel). Besides reservations, concessions are given as under:

i) Upper Age Limit – Five years more than the General Category ii) Qualifying Marks Written test - 5% less than the General Category iii) Qualifying Marks Interview - 5% less than the General Category

From Clerical to JMGS – I (Normal cum seniority Channel) Besides reservations, concessions are given as under:

i) Upper Age Limit – Five years more than the General Category
ii) Qualifying Marks Written test - 5% less than the General Category
iii) Qualifying Marks Interview - 5% less than the General Category

Promotions to the grade of MMGS-II & MMGS – III: SC/ST candidates senior enough in the Zone of consideration, so as to be within the number of vacancies, are placed directly in the select list for promotion to MMGS-II. In case of promotion to MMGS-III, such candidates are placed in select list without interview.

C. ROSTER

As regard the preparation of rosters system and verification of it by the Liaison Officers, Ministry of Finance in their written reply stated as under:-

Rosters/Reservation registers are being maintained at all 17 Local Head Offices of SBI. Rosters / Reservation Registers are periodically inspected and verified by Liaison Officers, Department of Financial Services, MOF, Govt. Of India from time to time.

D. BACKLOG

As regard the backlog vacancies, Ministry of Finance in their written reply stated as under:-

There is no backlog vacancy for SCs and STs in Officer & Clerical cadres. Backlog in Sub-staff category is not being filled as the Bank has stopped recruitment in Sub-staff category except Watch and Ward Category. Further, Backlog vacancies, when occur, are taken care of at the time of next regular exercises and included as distinct group.

IV CONTRACTUAL MANPOWER

As regard the appointments made on contractual level by the SBI, Ministry of Finance stated as under:

Bank does not engage contract labourers directly.

V CORPORATE SOCIAL RESPONSIBILITY (CSR)

On being asked by the Committee about Corporate Social Responsibility (CSR) programs /Schemes for SCs/STs, the Ministry of Finance in their written reply stated as under:

SBI Gram Seva is one of the flagship CSR programs of SBI Foundation. It is an integrated rural development program undertaken through adoption of villages. SBI Foundation launched the Gram Seva program in 2017 and has partnered with 6 grassroots NGOs for implementation.

The local community, Gram Panchayat and local government functionaries are actively

involved in planning, execution of the development initiatives and are the eventual caretakers of the interventions. As on date, the program has been implemented in 50 villages across six states – Bihar, Jharkhand, Uttar Pradesh, Uttarakhand, Assam and Maharashtra, 11836 households and 54065 population are being covered under Gram Seva Program.

The program will be supported for another two years to ensure the sustainability of the initiatives

SC/ST Population covered under Gram Seva Program:

6 states 50 villages	SC/ST Households covered		SC/ST Population Covered	
	SC	ST	SC	ST
	1840	527	10556	3062

Nature of Activities:

The program strategically covers all the major areas of rural development and includes various interventions like establishing Community Information Centres, Internet Connectivity, setting up Smart Classrooms, Computer Labs, Remedial Coaching Classes, Women Empowerment, Providing Clean Drinking Water, Waste Management and Conservation of Natural Resources. In addition, improvement in the rural infrastructure has also been ensured through repair/renovation of Buildings and Roads, Installation of Solar Lights, Electricity Connection. Special focus has been given towards grooming rural talent, Youth Engagement, Women Development, Improving Rural Livelihood, Government Networking, and Convergence etc.

Amount Spent in adopted villages:

Though no specific scheme is chalked out under Corporate Social Responsibility for the welfare of Scheduled Castes and Scheduled Tribes, Bank ensures that the CSR fund reaches to the underprivileged and deprived people through its CSR activities. Around 2367 SC/ST households covering a SC/ST population of 13618 has benefitted from the SBI Gram Seva program.

SBI foundation has adopted 50 villages in the remote villages of UP, Bihar, Jharkhand, Assam, Uttarakhand and Maharashtra which are predominantly inhabited by the weaker sections of the society. Villages of Mushalpur Block in District Baksa in Assam, villages of Arvi Block of District Wardha in Maharashtra, Villages of Sadar Deoghar Block in District Deoghar in Jharkhand are predominantly SC/ST populated. SBI Foundation has spent Rs 21.00 cr. in this program during the last three years.

VI SC/ST CELL/ LIAISON OFFICER

On the issue of establishment of SC/ST cell and their working, the Ministry of Finance in their written reply stated as under:

SC/ST Cells have been established under HR Department at Corporate Centre and all Local Head Offices of the Bank.

At Corporate Centre, an officer of the rank of Assistant General Manager is designated as In-Charge Reservation Cell along with a clerical staff, under Personnel Management Department. Liaison Officers (SC/ST) at Bank level and in the Circles, work in close association with such cells. At all Local Offices, an officer of the rank of Deputy Manager/Manager/Chief Manager is designated along with 1-2 clerical staff under the control of HR Department. No complaint/representation of SC/ST employees is pending in the cell. All the complaints are suitably replied / dealt with.

VII SC/ST EMPLOYEES ASSOCIATION

As regard the conducting quarterly meeting with the SCs and STs Employees Association, the Ministry of Finance in their written reply stated as under:-

The periodical meetings with Scheduled Caste/Scheduled Tribe Employees Welfare Association are conducted regularly at quarterly basis. The last periodical meeting was held on 27.12.2019 at Corporate Centre Mumbai. Minutes of the meeting are prepared and circulated to the SC/ST Employees' Association. The Association comprises of representatives of National Federation and recognised Welfare Association of SC/STs from all Circles. Similar quarterly meetings are held at all the Circles also.

Due to Covid-19 pandemic and locked down situation all over the country, the Bank could not conduct the scheduled Structured meeting on 26th March-2020. The Secretary General of National Federation of State Bank of India SC/ST Employees, Shri Rajat Kumar Das superannuated as on 30.04.2020 and accordingly the post of Secretary General has been vacated. The Tri-annual elections for new Secretary General and President were held. Meanwhile, we have received representations challenging the Tri-annual elections from the representatives of State Bank of India SC/ST Employees Welfare Associations (SEWA) of some circles. These representations are endorsing an order passed by Hon'ble Kerala High Court on 21st April, 2020 in the Writ Petition WP(C) TMP No. 104 of 2020. In the order dated 21.04.2020, Hon'ble High Court of Kerala has directed the National Federation of State Bank of India SC/ST Employees that if the polling process is conducted, the result of the polling shall be declared/published only after obtaining further orders from the Hon'ble Court.

As the matter is sub-judice, we could not conduct the quarterly meetings with the representatives of the Federation. However, the Circle Managements are conducting the quarterly meetings with the representatives of SC/St Employees Welfare Associations (SEWA) at circle level.

VIII REDRESSAL OF GRIEVANCES

On being asked about the mechanism for redressal of grievances of SC/ST employees in SBI, the Ministry of Finance has replied that for redressal of grievances of Scheduled Caste and Scheduled Tribe employees, SC /ST Cells have been established at Corporate Centre and at all Circles. Periodical meetings with Central representatives and Circle representatives of National Federation of SBI SC/ST Employees at Corporate Centre are conducted. Quarterly meetings with the representatives of the Circle SBI SC/ST Employees' Welfare Associations are also conducted at LHOs and at Administrative Offices, to discuss the issues and grievances of SC/ST employees are also held regularly.

IX TRAINING ABROAD

The Committee asked whether foreign training is imparted to SC/ST employees of SBI regularly? The Ministry of Finance in its written reply stated that limited foreign training is imparted in certain specialized area and candidates are selected without any discrimination and as per requirement.

According to the Ministry of Finance the following employees were sent on foreign training assignment/symposia etc. during the last three years and the number of SCs/STs among them:-

2018			2019			2020		
TOTAL	SC	ST	TOTAL	SC	ST	TOTAL	SC	ST
8879	1191	471	645	70	23	Till Date : Nil		

X PROGRESS OF COURT CASES

When the Committee asked to give details of court cases of SC/ST employees pending during the last five years, the Ministry of Finance replied that there are 163 pending cases filed by SC/ST employees in the various courts. The details are attached as an Annexure- III.

XI FALSE CASTE CERTIFICATE

On being asked by the Committee about the details of cases of securing employment on the basis of false caste certificate, the Ministry of Finance furnished as under:

SN	PARTICULARS	2018	2019	2020
1	How many cases reported	4	6	3
2	In how many cases action initiated	7	7	3
3	Out of which no. of cases pending till date	5	6	3
4	How many cases disposed of	2	1	0
5	How many cases persons found guilty and action taken	1	1	1
6	How many cases criminal action has been initiated	0	0	0

XII APPOINTMENT ON COMPASSIONATE GROUND

On being enquired by the Committee about the number of persons belong to SC/ST appointed on compassionate ground, the Ministry of Finance in its reply stated that at present, 8 cases of appointment on compassionate grounds are under process at Circle level and one of these, in 1 case the candidates belong to SC/ST category.

XIII LOAN TO SCHEDULED CASTES AND SCHEDULED TRIBES

As regard the norms for loans to SCs/STs under the Priority Sector, the Ministry of Finance replied that RBI has not fixed to them any norms for SCs and STs , except as follows:

As per RBI Master Direction RBI/FIDD/2020-21/72 Cir. No. FIDD.CO.Plan.BC.5/04.09.01/2020-21, dated September 04, 2020, the guidelines for Loans to Scheduled Castes and Scheduled Tribes are detailed under "Priority Sector Loans" as defined under Para 16 - Weaker Sections, reproduced below: -

A. Weaker Sections: Priority sector loans to the following borrowers will be considered under Weaker Sections category: -

- i. Small and marginal farmers;
- ii. Artisans, village and cottage industries where individual credit limits do not exceed Rs.1,00,000/-;
- iii. Beneficiaries under GSS such as National Rural Livelihoods Mission (NRLM), National Urban Livelihood Mission (NULM) and Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS)
- iv. Scheduled Castes and Scheduled Tribes;
- v. Beneficiaries of Differential Rate of Interest (DRI) Scheme;
- vi. Self-Help Groups;
- vii. Loans to distressed farmers indebted to non-institutional lenders;
- viii. Loans to distressed persons other than farmers not exceeding Rs.1,00,000/- per borrower to prepay their debt to non-institutional lenders;
- ix. Individual women beneficiaries up to Rs.1,00,000/- (For UCBs, existing loans to women will continue to be classified under weaker sections till their maturity/repayment.)
- x. Persons with disabilities
- xi. Minority communities as may be notified by Government of India from time to time.

B. Overdraft availed by PMJDY account holders as per limits and conditions prescribed by Department of Financial Services, Ministry of Finance from time to time may be classified under Weaker Sections

C. In States, where one of the minority communities notified is, in fact, in majority, item (xi) will cover only the other notified minorities. These States/ Union Territories are Punjab, Meghalaya, Mizoram, Nagaland, Lakshadweep and Jammu & Kashmir.

Under the scheme "Deen Dayal Antyodaya Yojna National Rural Livelihood Mission" (DAY-NRLM) RBI has advised, vide their Master Circular FIDD.CO.GSSD.BC no. 06/09.09.001/2017-18 dated 01.07.2017 to ensure adequate coverage of vulnerable sections of the society such that 50% of the beneficiaries are SC/STs.

Under Day NULM (National Urban Livelihood Mission), advances should be extended to the SC/STs to the extent of their strength in the local population.

Under DRI (Differential Rate of Interest Scheme), Banks have been advised to grant to eligible borrowers belonging to SC/STs such advances to the extent of not less than 40% of DRI advances.

Home Loans sanctioned to Scheduled Castes / Scheduled Tribes during the year 2016-17, 2017-18 and 2018-19, 2019-20, 2020-21 are given in Annexure IV.

XIV EXCLUSIVE SCHEMES FOR SCHEDULED CASTES AND SCHEDULED TRIBES

On being asked about exclusive schemes for SCs/STs, the Ministry of Finance replied that SCs/STs are covered under all the normal lending schemes formulated by Bank or Central / State Government. Although Bank has not launched any scheme exclusively for SCs/STs. However, in CLSS PMAY (U) as per operational guide lines of MoHUA, preference under scheme subject to beneficiaries being from EWS/LIG and MIG segments persons belonging to Scheduled Castes and Scheduled Tribes.

The Bank actively participates in *Standup India Scheme*, which is exclusively meant for SCs/STs and Women. Disbursement under Standup India Scheme during 2016-17, 2017-18 & 2018-19 are as under:

Year	Scheduled Caste		Scheduled Tribe	
	Beneficiaries (No.)	Amt. (Rs.Cr.)	Beneficiaries (No.)	Amt. (Rs.Cr.)
2016-17	702	141.92	302	60.11
2017-18	374	83.16	180	36.01
2018-19	531	135.11	138	28.84
2019-20	153	30.60	74	17.73
Total	1768	390.79	694	142.69

Moreover, training to SC/ST candidates is also imparted through our RSETIs

XV REJECTION OF LOAN APPLICATION

The Committee was concerned about the rejection of loan application of SCs and STs. The Ministry of finance in their written reply stated that loan applications are not considered favorably mainly due to non-compliance to the eligibility criteria of the respective scheme by the applicant, submission of incomplete documents and non-viable schemes etc. Any rejection of loans to SC/ST beneficiaries is vetted by next higher authority of sanctioning authority.

List of documents required for various schemes as well as important terms and conditions are uploaded on our website so that the applicants are able to provide all the required documents at the time of submission/ processing of loan application.

All applications are monitored through CRM System. SBI has automated loan application sourcing process which is available online. Standard checklists are made available to applicants regarding requirement of documents / papers etc to be submitted along with applications.

Standard Check lists are provided to the operating units and instructed to obtain all the required documents in one go.

Before a loan application is finally rejected, deficiencies in the loan application / documents are advised to the applicants. Hand holding is provided by Bank employees to the applicants to complete the loan application documents required. When the applicants fail to fulfill the basic requirement of the scheme, only then the loan application is turned down and the reasons are advised to them in writing.

Financial Literacy Centers (FLCs) are providing credit counseling and RSETIs are providing training in the skill of their interest and also support in settling up the vocation.

Before a loan application is finally rejected, with the concurrence of the Controlling Authority of the branch concerned/ next Higher Authority, deficiencies in the loan application / documents are advised to the applicants. Hand holding is provided by Bank employees to the applicants from weaker sections to complete the loan application / documents required. When the applicants fail to fulfil the basic requirement of the scheme, only then the loan application is turned down and the reasons are advised to them in writing.

Bank is publicizing the details of the scheme/eligibility criteria on Bank's website, Print Media and through Credit Counselling. To ensure that no eligible applicant is denied of a loan, rejection of loan application, if any, is done with the concurrence of the Controlling Authority of the branch concerned/ next Higher Authority and conveyed to the borrower stating the reason for rejection.

Standard checklist has been devised for collection of documents for the purpose of the loan in order to minimize the rejections.

XVI GRANT OF LOAN TO SC/ST ON DIFFERENTIAL RATE

In reply to specific query of the Committee on differential rate of interest on loans for SC/ST, the Ministry of Finance stated that differential rate of interest is presently not available in case of Home Loans. However, the Bank is lending Home Loans under Prime Minister Capital Linked Subsidy Scheme (PMAY-CLSS), where interest subsidy up to a maximum of Rs.2.67 lacs is available per eligible borrower.

XVII COMPLAINTS AND GRIEVANCES

When the Committee enquired about the complaints received by SBI pertaining to misutilisation of funds under CSR/Welfare Schemes for weaker sections, the Ministry of Finance replied that no complaints for the misutilisation of funds under CSR/Welfare Scheme have been received.

CHAPTER-II

Observations/Recommendations of the Committee

1. The Committee observe that State Bank of India is the oldest commercial bank in the Indian Sub-Continent and out of total strength of employees of 243330, the percentage of SC is 18.27 and ST is 7.98. The Committee are happy to note that percentage of SC/ST employees in the bank is in conformity with DoPT guidelines for reservation. The Committee while analyzing the recruitment details given by SBI appreciates the fact that since year 2016-17 till 2020 the Bank has been able to fill all backlog vacancies which had been carried forward through the years, however at the same time the Committee are concerned to note that there are still 44 SC and 37 ST vacancies in different grades which remain to be filled. The Committee, therefore, recommend that these vacancies too should be filled at the earliest by the Bank since the clerical/PO grades act as feeder grades for promotion to the top managerial posts. The Committee may be apprised about the outcome of the same in this regard.
2. The Committee note from the reply that The Bank has categorically stated that reservation for SC and ST is provided up to lowest rank of Group A. i.e. upto Junior Management Grade Scale-I. Though the number of SC/ST employees in managerial levels is steadily rising in SBI but still the percentage of SC/ST in higher group A levels as compared to the total number of employees is far below the requisite mark. The Committee unanimously agree with the view that legitimate right of reservation must be given to the deserving employees without any discriminatory practices. In certain cases the representation received by the Committee , the Committee observe that even meritorious and clean recorded senior level officer were not promoted at higher position by charging them for small petty cases just before promotion or at the time of Promotion. The Committee therefore strongly recommends that SBI should modify the promotion criterion in its organization and allow senior SC/ST officer on merit to go to the higher position of CGM, DMD etc. so that they may not feel alienated/discriminated at the fag end of retirement. The Committee, therefore, strongly recommend that all such SCs and STs matter whose promotion were held up due to small pending inquiry initiated just before promotion may be reviewed and give them their legitimate promotion as per their due. In this regard. reservation to SC/ST employees may be given at least upto level of DGM. In this way the deserving SC/ST employees will get promotion at the right time.

3. The Committee express its displeasure over the fact that at present there is no SC/ST Director in the Board of Director of SBI. The Committee desperately feel that SC and ST representation in the Board of Directors must be provided in order to adequately safeguard the interests of SC/ST employees in SBI. The Committee, therefore, recommend that the matter may be taken up at higher level to frame proper guidelines for due representation of SC/ST eligible members on the Board of Directors. For the purpose, the Committee also recommend for concession/relaxation, if any required for the purpose.
4. The Committee are dismayed to note that State Bank of India, being the biggest nationalized Bank in India has no separate schemes for SCs/STs for one third of the country's population. The Annexures provided by the Bank indicates percentage of share of SCs/STs in various schemes under Ministry of Micro, small and Medium enterprises(MSMEs) is a very dismal . The share of SCs /STs is ranges from 2% to 5% and so on of the overall disbursal of loans under various schemes. The Committee are of the firm opinion that SBI being a nodal Bank among the public sector banks must create a model for other banks by disbursing maximum funds for the socio-economic development of SCs and STs as their percentage of recovery/repaying rate is also a higher side. It is really a sorry state of affairs whereby the most vulnerable sections of the society get the smallest share of development as compare to their population and requirements. The Committee, therefore, strongly recommend that SBI should significantly improve its performance in lending to SCs and STs under all such public sector schemes so that large volume of vulnerable part of the society can be empowered financially and can contribute for GDP in India.
5. During deliberations with SBI, the Committee was informed that the main reason for less credit flow/loans to SC/ST beneficiaries was because of non receipt of adequate loan applications from SC/ST beneficiaries. In **Annexure V** provided by the Bank during the FY 2018-19 the percentage of SC availing education loans was only 1.6% of the total education loan disbursed for the year. In case of ST the percentage was 0.27. During the year 2019-20 the percentage for SC was 1.75% while its 0.53% for ST. Similarly in **Annexure VI** showing share of Scheduled Castes and Scheduled Tribes out of Priority Sector advances under different sectors like housing, MSMEs the figures indicate a very pathetic picture of SCs and STs. The loans sanctioned to SCs and STs for self-employment, education, housing, agriculture credit, etc are very less compared to their population. It is a known fact that SCs and STs are still the most poverty stricken strata of population in our country. In order to encourage SC/ST borrowers to take advantage of credit facilities there is need to create greater awareness among them about various schemes formulated by banks will have to be created. As a majority of SCs and STs borrowers are still poor, illiterate and unaware

of Banks credit schemes, publicity through brochures and other literature would be of limited utility. In addition to create public awareness, the more desirable method would be for the field staff of bank to contact such borrowers and explain to them about the salient features of the schemes and also the advantages that will accrue. State Bank should advise their Branches to organize meetings more frequently more exclusively for SC/ST beneficiaries to understand their credit needs and to incorporate the same in the credit plan. The Committee, therefore, recommend that State Bank of India should take some concrete steps to overturn this pathetic picture and must extent at least 15% for SCs and 7.5% for STs out of its total leading disbursement of funds. The Committee also have firm view that SBI should sponsors at least 100 overseas scholarship for school and higher education including for research work for SC/ST meritorious students in the name of Dr. B.R. Ambedkar scholarship scheme. The Committee may be apprised about steps taken/to be taken by the Bank in this regard.

6. The Committee feel that it is the sole discretion of the Bank to charge different rate of interest from weaker sections of the society especially both socially and economically weaker section. The Scheduled castes and scheduled tribes are both socially, economically and educationally backward. The Committee observes that State bank of India being the largest nationalized bank of the country has the maximum accessibility among the people who live in remote and backward areas. The Committee therefore recommend that SBI should formulate credit schemes especially for SC and ST and charge less rate of interest from these beneficiaries so that their economic condition can be improved .The largest bank in the country can undertake these schemes as part of its corporate social responsibility so that a more equitable society comes into being.
7. The Committee observe that a very high percentage of loan applications of Scheduled Castes and Scheduled Tribes are rejected. The main reason being non availability of relevant documents, high illiteracy , hesitancy on part of rural folk to approach the bank. The Committee, therefore, recommend that rural folk need to be apprised of the various credit facilities given by the Bank and as far as possible their applications should not be rejected on small and flimsy grounds. The processing time should be minimized and stress should not be laid in too many documents and paperwork. The Committee recommend that poverty stricken SC/ST rural folk need the much needed financial impetus by the Bank for growth and development and hence their loan applications should as far as possible be approved by calling the applicant and rectifying the deformities in the documents on the spot. A proper guidelines to this effect may be formulated.

8. It may be seen that large number of cases filed by the SC and ST employees are pending in Court of Law. The Committee, therefore, recommend that SBI should try to settle the cases out of Court by amicable settlement and also take liberal view towards SC/ST for small petty civil and administrative nature of cases. The Committee note that inspite of the fact that the Bank has established SC/ST Cells under HR Department at Corporate Centre and all Local Head Offices of the Bank however, a large number of cases are still pending in Court of Law and with the HR departments of SBI. The Committee, therefore, recommend that SBI management should ensure that SC/ST cells are properly manned with sufficient staff and with due infrastructure. The Committee, therefore, recommend that management of SBI should hold quarterly meetings with SC/ST employees association of the Bank to understand their grievances. It is mandatory on the part of the SC/ST liaison Officers to check rosters regularly and take up the grievances of SC/ST employees with the Management on a priority.
9. From the **Annexure III** of the reply of the Bank, it may be seen that 163 cases have been filed by the SCs and STs employees against the Bank in different service/promotion related matters which shows that SCs and STs are not satisfied with the existing mechanism set up for redressal of grievances of SCs and STs. More over 253 complaints filed by SCs and STs in regard to harassment, transfer, promotion policy etc which shows unsatisfactory state of affairs/working of SBI. There are certain cases of false caste certificate being verified after retirement of the employees in SBI. While maintaining that the Committee hold a zero tolerance attitude for false caste certificates unless and until there is prima facie clear evidence creating in verification of caste certificate. The Committee feel that no employees in the Bank should be penalized for false complaints after working all their life for the Bank. Verification of caste certificates should be done at the time of joining of service within two years and not at the fag end of their career or at the time of retirement. The Committee recommend that all such pension related cases should be expeditiously resolved while releasing provisional pension to all of them. The Bank should follow up with State Level Scrutiny Committees to take up these cases on priority and fix a time frame to resolve them.
10. The Committee appreciates the SBI Gram Seva program which is one of the flagship CSR programs of SBI Foundation. It is an integrated rural development program undertaken through adoption of villages. It was launched in 2017 and has partnered with 6 grassroots NGOs for implementation. The Committee recommend that SBI should chalked out it clear policy to adopt villages with majority SC or ST population for formulation and implementation of socio-economic and educational welfare orientated programme meant for them. The Committee observe that most

SC/ST dominated villages are in very remote and backward areas, lacking basic water, sanitation, housing and other facilities. SBI under its corporate social responsibility schemes can play a pivotal role in changing the face of these villages and uplift them from backwardness to development.

New Delhi;
DECEMBER , 2021
AGRAHAYANA 1943(Saka)

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

Annexure-I

State Wise Reservation percentage for SCs/STs

Sr. No.	Name of the State	Scheduled Castes	Scheduled Tribes
1	Andhra Pradesh	16	7
2	Arunachal Pradesh	1	45
3	Assam	7	12
4	Bihar	16	1
5	Chhattisgarh	12	32
6	Goa	2	12
7	Gujarat	7	15
8	Haryana	19	0
9	Himachal Pradesh	25	4
10	Jammu & Kashmir and Ladakh	8	11
11	Jharkhand	12	26
12	Karnataka	16	7
13	Kerala	10	1
14	Madhya Pradesh	15	20
15	Maharashtra	10	9
16	Manipur	3	34
17	Meghalaya	1	44
18	Mizoram	0	45
19	Nagaland	0	45
20	Orissa	16	22
21	Punjab	29	0
22	Rajasthan	17	13
23	Sikkim	5	21
24	Tamil Nadu	19	1
25	Tripura	17	31
26	Uttaranchal	18	3
27	Uttar Pradesh	21	1
28	West Bengal	23	5
29	Andaman & Nicobar Islands	0	8
30	Chandigarh	18	0
31	Dadra & Nagar Haveli	2	43
32	Daman & Diu	3	9
33	Delhi	15	7.5
34	Lakshadweep	0	45
35	Pondicherry	16	0

ANNEXURE II

Data showing Promotion (Category wise) during the last three years:

Promotion To	2018-19					2019-20					2020-21				
	SC	ST	OBC	GEN	Total	SC	ST	OBC	GEN	Total	SC	ST	OBC	GEN	Total
JMGS-I	880	540	1563	2280	5271	491	330	769	1121	2711	898	476	1285	1465	4124
Trainee Officer	405	127	423	624	1579	172	56	249	364	841	286	83	502	754	1625
MMGS-II	689	351	804	1898	3742	1286	837	1517	2369	6009	953	694	1419	1752	4818
MMGS-III	616	244	703	1909	3472	725	200	893	1973	3791	391	167	667	1054	2279
SMGS-IV	222	89	299	1387	1997	358	164	363	1574	2459	229	92	275	917	1513
SMGS-V	48	15	73	356	492	59	24	118	474	675	71	30	119	394	614
Sub Total	2868	1366	3865	8454	16653	3091	1611	3909	7875	16486	1930	1066	2982	4871	10849
Specialist Cadre															
MMGS-II	96	22	152	202	472	67	25	133	107	332	32	11	69	82	194
MMGS-III	79	19	57	154	309	130	28	129	295	582	145	20	151	221	537
SMGS-IV	11	3	24	87	125	10	1	15	87	113	11	3	18	6	96
SMGS-V	3	1	4	44	52	5	0	4	42	51	0	0	7	3	45
Sub Total	189	45	237	487	958	212	54	291	531	1078	188	34	245	405	872
Grand Total	3057	1411	4102	8941	17611	3303	1665	4190	8406	17564	2118	1100	3227	6276	11721

COURT CASES FILED BY SC / ST EMPLOYEES

S.N.	Circle	Case No.	Petitioner's Name	Category
1	Ahmedabad	SCA 10775/2017	B.L Rathod	Disciplinary Action
2	Ahmedabad	SCA 5302/2016	M.S. Parmar	Disciplinary Action
3	Ahmedabad	SCA 8277/2015	D.L. Vasava	Disciplinary Action
4	Ahmedabad	SCA 7011/2012	V.V. Chava	Disciplinary Action
5	Ahmedabad.	SCA 7502/010	A.K. Vaghela	Disciplinary Action
6	Ahmedabad	SCA 17266/2016	R.R. Makwana	Service Rules
7	Ahmedabad	SCA 8277/2017	P.L. Vasava	Service Rules
8	Ahmedabad	SCA 2573/2009	M.B. Parma	Service Rules
9	Ahmedabad	SCA 16007/2016	Amandeep Singh	Service Rules
10	Ahmedabad	WP 16202/2017	Varsha Meena	Service Rules
11	Ahmedabad	WP 3486/2020	Nishant Gajbhiye	Disciplinary Action
12	Amaravati	WP 16380/2015	G. Kamalakar	Disciplinary Action
13	Amaravati	WP 8317/2017	K.S.S. Koteswara Rao	Disciplinary Action
14	Amaravati	WP 24420/2012	M. Venkateswarlu	Disciplinary Action
15	Amaravati	WP 30437/2014	Sowjanya Kumari	Disciplinary Action
16	Amaravati	WP 30586/2013	R. Sukanya	Disciplinary Action
17	Amaravati	WP 5896/2016	M. Satya Prasad	Disciplinary Action
18	Amaravati	WP 28689/2015	S. Appa Rao	Disciplinary Action
19	Amaravati	WP 1204/2013	B. Yellaiah	Disciplinary Action
20	Amaravati	WP 3351/2007	J. Veera Nagaiah	Disciplinary Action
21	Amaravati	AS 103/2018	B. Chandrasekhar	Disciplinary Action
22	Amaravati	WP 8658/2016	N.S. Krishnaiah	Disciplinary Action
23	Amaravati	WP 2252/2018	Krishnaiah	Disciplinary Action
24	Amaravati	WP 43088/2018	B. Balakrishna Naik	Disciplinary Action
25	Amaravati	WP 13886/2019	N.S. Krishnaiah	Disciplinary Action
26	Amaravati	WP 21152/2014	Anupam Darla	Miscellaneous
27	Amaravati	WP 26229/2007	N.S. Krishnaiah	Miscellaneous
28	Amaravati	WP 15433/2008	N.S. Krishnaiah	Miscellaneous
29	Amaravati	WP 25072/2004	B. Chandrasekhar	Promotion
30	Amaravati	WP 5092/2008	Lingam Gajapathy	Service Rules
31	Bhopal	WP 5493/2012	Arun Prakash Mandal	Disciplinary Action
32	Bhopal	WP5546/2012	B.C. Jatav	Disciplinary Action
33	Bhopal	WP 22430/2018	David Daniel Biswas	Disciplinary Action
34	Bhopal	WP 2985/2013	Faviyanus Ekka	Disciplinary Action
35	Bhopal	WP 6681/2006	Gajanand Bawne	Disciplinary Action
36	Bhopal	WP 18291/2012	H.R. Minz	Disciplinary Action
37	Bhopal	WP 2206/2003	Hiralal Pardeshi	Disciplinary Action
38	Bhopal	WP 40/2014	Keshav Dayal Parsedia	Transfer
39	Bhopal	WP 18323/2014	Kishore Kumar Raut	Disciplinary Action
40	Bhopal	WP 2115/2011	M.C. Meshram	Disciplinary Action
41	Bhopal	WP 4258/2006	N.R. Parate	Disciplinary Action
42	Bhopal	WA 1156/2007	Nanhe Lal Rahi	Terminal Benefit
43	Bhopal	WP 4258/2006	Narayan Parate	Disciplinary Action
44	Bhopal	WA 1504/2012	Nirmala Raikwar	Terminal Benefit
45	Bhopal	WP 2299/2014	Pawan Kumar Gohar	Disciplinary Action

46	Bhopal	WP(L) 188/2013	Pramod Kumar Ramteke	Disciplinary Action
47	Bhopal	WP 6187/2014	R.R. Parate	Disciplinary Action
48	Bhopal	WP 2703/2000	R.C. Verma	Disciplinary Action
49	Bhopal	WP 3444/05(S)	R.K. Gohiya	Disciplinary Action
50	Bhopal	WP 1366/17	Ramdas Meshram	Disciplinary Action
51	Bhopal	WP 8648/2016	Rameh Chand Bathan	Disciplinary Action
52	Bhopal	WP 5207/2012	Ashok Verma	Disciplinary Action
53	Bhopal	WP 14308/2013	B.S. Verma	Disciplinary Action
54	Bhopal	WP 444/2014	Janak Ram Dhoke	Disciplinary Action
55	Bhopal	WP 17085/2012	Vinod Kumar Avidre	Promotion
56	Bhopal	WP 17094/2013	Smt. Prem Verma	Disciplinary Action
57	Bhopal	WP 169/2013	Smt. Vinita Bhalavi	Transfer
58	Bhopal	WPS 6991/2008	T.B. Ninawe	Disciplinary Action
59	Bhopal	WP(L) 0166/2013	Vijay kumar Jharia	Disciplinary Action
60	Chandigarh	WP 2165/2007	Vinod Saroha	Disciplinary Action
61	Chandigarh	WP 2364/2015	Charanjeet Singh	Disciplinary Action
62	Chandigarh	WP 11485/2017	Chaman Lal Heer	Disciplinary Action
63	Chandigarh	CR/762/2020	Harbilas Singh	Disciplinary Action
64	Chandigarh	WP 3394/2020	Kundan Singh	Retiral
65	Chandigarh	CS 503/2020	Anil Kumar	Disciplinary Action
66	Chandigarh	WP 9023/2019	Bansi Lal Duggar	Disciplinary Action
67	Hyderabad	ID 13/2015	A. Venkata Ramulu	Disciplinary Action
68	Hyderabad	WP 24945	K. Krishna Murthy	Disciplinary Action
69	Hyderabad	WP 11249/2016	P Ravindra Naik	Disciplinary Action
70	Hyderabad	WP 10932/2016	S Lakpathy	Promotion
71	Hyderabad	WP 5830/2012	C.V. Ramani	Disciplinary Action
72	Lucknow	WP 8915/2005	Surendra Kumar	Compassionate Appointment
73	Lucknow	WP 59456/2016	Harish Chandra Kumar	Disciplinary Action
74	Lucknow	WP 1957/2017	Angad	Disciplinary Action
75	Mumbai Metro	WP.../2007	Kamble	Disciplinary Action
76	Maharashtra	WP 3160/2015	S.B. Koli	Caste Verification
77	Maharashtra	SLP 24115/2018	Shankar Sundage	Caste Verification
78	New Delhi	WP 469/2018	Chandra Prakash	Compassionate Appointment
79	New Delhi	WP 2628/2018	Manish Kumar	Compassionate Appointment
80	New Delhi	WP 1715/2016	Ashish Kumar	Compassionate Appointment
81	New Delhi	WP 227/2019	Sampat Lal	Service Rules
82	New Delhi	WP....	Chand Kaushal	Disciplinary Action
83	Thiruvananthapuram	WP 13618/3021	A.K. Snehajan	Caste Verification
84	Patna	WP 8568/2019	Manoj Kumar Choudhary	Disciplinary Action
85	Patna	WP 11907/2012	Nageswar Choudhary	Disciplinary Action
86	Patna	WPS 1146/2019	Bhaskar Giluwa	Pay Fixation
87	Patna	WP 2755/2019	Michael Kerketta	Service Rules
88	Bangalore	ID 10/2016	B Sheena	Disciplinary Action
89	Bangalore	WP 12127/2018	Chandrasekhar H Banasode	Service Rules
90	Bangalore	OS 9481/2019	Chandrasekhar H Banasode	Service Rules

91	Jaipur	WP 4959/2017	JR Meena.	Service Rules
92	Jaipur	WP 3979/2015	Narsi Meena	Compassionate Appointment
93	Jaipur	WP 16321/2015	Ashwin Singh Meena	Compassionate Appointment
94	Jaipur	WP 9152/2013	Anita Devi	Compassionate Appointment
95	Jaipur	WP 1497/2006	Kalawati	Compassionate Appointment
96	Jaipur	WP 2145/2011	Bhajan Lal Meena	Service Rules
97	Jaipur	WP 8598/2002	Tej Kumar Jalthuria	Promotion
98	Jaipur	WP 8621/2002	Megh Raj Meena	Promotion
99	Jaipur	WP 8622/2002	Babu Lal Meena	Promotion
100	Jaipur	WP 8623/2002	Ram Dayal Meena	Promotion
101	Jaipur	WP 8624/2002	Ashok Kumar Meena	Promotion
102	Jaipur	WP 8625/2002	Bhagwan Sahay Meena	Promotion
103	Jaipur	WP 4348/2014	Johri Lal Meena	Disciplinary Action
104	Jaipur	WP 7502/2017	Hans Raj Bairwa	Permanent Absorption
105	Jaipur	Nov-11	Munna Lal Dhakad	Permanent Absorption
106	Jaipur	WP 21502/2017	Manoj Kumar Meena	Disciplinary Action
107	Jaipur	WP 5019/2008	Johri Lal Meena	Promotion
108	Jaipur	WP 12045/2008	Ram Ji Lal Meena	Disciplinary Action
109	Jaipur	WP 352/2002	Ram Ji Lal Meena	Promotion
110	Jaipur	WP 10504	Babu Lal Karol	Service Rules
111	Jaipur	WP 6433/2019	Ashish Kumar Meena	Disciplinary Action
112	Jaipur	WP 15924/2018	Yogendra Singh Meena	Disciplinary Action
113	Jaipur	WP 13932/2018	Lokesh Kumar	Disciplinary Action
114	Jaipur	CW 7086/2010	Arjun Lal Tungariya	Disciplinary Action
115	Jaipur	WP 203/2017	Surendra Kumar	Service Rules
116	Jaipur	CW 15527/2017	Mani Ram Dholia	Disciplinary Action
117	Jaipur	WP 17054/2016	Shambhu Dayal	Service Rules
118	Jaipur	ID 70/2019	Raju Harijan	VRS
119	Jaipur	CWP 433/2002	Ram Charan Tamboli	Disciplinary Action
120	Jaipur	WP 3028/2006	Hagami Lal	Retiral Benefits
121	Jaipur	CWP 5553/2017	Archana Nair	Disciplinary Action
122	Jaipur	WP 9446/2011	Radhey Shyam Meena	Disciplinary Action
123	Jaipur	WP 3052/2014	Laxman Meena	Disciplinary Action
124	Jaipur	WP 8310/2018	Babu Lal Merotha	Transfer
125	Jaipur	WP 16516/2015	Ram Ratan Malav	Disciplinary Action
126	Jaipur	WP 261/2009	Sarwan Kumar	Disciplinary Action
127	Jaipur	WP 13028/2013	Vishram Babu	Promotion
128	Jaipur	CW 3236/2008	Nathu Ram Kataria	Disciplinary Action
129	Jaipur	CW 5516/2007	Chirangi Lal Meena	Promotion
130	Jaipur	CW 6108/2019	Bikharam	Promotion
131	Jaipur	CW 19993/2019	Bharitya State Bank Anshuit Jati/Jan Employees Welfare Association National Council of Jati	Union Recognition

132	Jaipur	CW 1353/2018	SC/ST Welfare Organizations & Ors	Promotion
133	Jaipur	CW 10352/2017	National Council of SC/ST Welfare Organizations & Ors	Promotion
134	Jaipur	CW 624/2019	National Council of SC/ST Welfare Organizations & Ors Vs SBI & Ors	Promotion
135	Jaipur	14491/2016	Babu Lal Meena	Against CRS
136	Jaipur	6566/2015	Babu Lal Meena	Against DPD and Restoration of pay
137	Jaipur	2022/2016	Babu Lal Meena	Retiral Benefits
138	Jaipur	19333/2012	Ram Ratan Nayak	Disciplinary Action
139	Jaipur	4215/2008	Keshav Kumar Verma	Compassionate Appointment
140	Jaipur	335/2016	Kamla Damore	Permanent Appointment
141	Jaipur	3187/2002	Srichand Khatik	Permanent Appointment
142	Jaipur	13496/2013	Arjun Lal Tungariya	Retiral Benefits
143	Jaipur	200/2007	Hing Lal Daan	Permanent Absorption
144	Jaipur	7634/2012	Poonam Ram	Reinstatement of service after resignation
145	Jaipur	5046/2014	Tej Singh	Disciplinary Action
146	Jaipur	3237/2008	Jagdish Prasad Jawa	Disciplinary Action
147	Jaipur	2839/2011	Vinod Kumar Parihar	Disciplinary Action
148	Chennai	WP 28685/2017	G Ganesan	Caste Certificate
149	Chennai	WP 33324/2018	V Balasubramaniam	Caste Certificate
150	Chennai	WP 4478/2012	S Jagannathan	Disciplinary Action
151	Chennai	WP 27113/2013	S Balasubramany	Disciplinary Action
152	Chennai	WP 8004/2016	S Maylerinathan	Disciplinary Action
153	Chennai	WA 885/2015 & 117/2016	Gowrishankar	Disciplinary Action
154	Chennai	WA 884/2015 & 116/2016	Gowrishankar	Disciplinary Action
155	Chennai	WP 192/2017	V Paramjothi	Disciplinary Action
156	Chennai	ID 53/2017	K Rajendran	Disciplinary Action
157	Chennai	WP 16696/2018	H Srinivasan	Disciplinary Action
158	Chennai	WP 17260/2018	A Karunakaran	Disciplinary Action
159	Chennai	WP 15866/2016	S Gunasekar	Disciplinary Action
160	Chennai	WP 28658/2019	Thangavelu	Disciplinary Action
161	Chennai	WP 21636/2004	SBI Ambedkar Trade union	Promotion Policy
162	Chennai	WP 29141/2004	SBI SC/ST Employees' Welfare Association	Promotion policy
163	Chennai	WP 5156/2014	SBI SC/ST Employees' Welfare Association	Recognition of Association

Home Loans

Year	Scheduled Caste		Scheduled Tribe	
	No.of Loans Sanctioned	Sanctioned Amount	No.of Loans Sanctioned	Sanctioned Amount
2016-17	2138	324.55	1195	176.49
2017-18	6557	1171.00	4183	715.80
2018-19	8108	1590.65	5035	973.87
2019-20	8463	1847.81	5061	1107.52
2020-21 (upto Sep.'20)	2890	643.74	1554	375.83

Advances to Scheduled Castes and Scheduled Tribes

AGRICULTURE:

AGRICULTURE CREDIT FLOW TO SC/ST	(No. of A/cs` in lac /Amt in cr.)					
	Adv. to Sch. Castes		Adv. to Sch. Tribes		Total Advances to SC/ ST	
	No	O/S	No	O/S	No	O/S
2016-2017@	10.63	4,536	9.33	4,598	19.96	9,134
2016-2017#	11.21	8,146	10.36	11,500	21.58	19,646
2017-2018#	12.19	10,230	11.43	9,880	23.63	20,110
2018-2019#	12.56	10,811	12.75	10,089	25.33	20,900
2019-2020#	6.54	11,841	4.84	7,400	11.38	19,241
30.09.2020#	6.73	12,234	5.05	7,797	11.77	20,031

@:-Standalone SBI, #- SBI including erstwhile Associate Banks.

PBBU:

	FY 2014-15		FY 2015-16		FY 2016-17		FY 2017-18		FY 2018-19		FY 2019-20		FY 2020-21	
	SC	ST	SC	ST	SC	SC	SC	ST	SC	ST	SC	ST	SC	ST
Education Loans disbursed	217. 88	55.5 2	174. 39	40.1 1	247. 09	84.2 3	84.2 3	24.8 6	84.2 3	11.8 2	112. 75	34.5 1	39.6 4	11.0 9
% of total EL disbursed during the year	7.33 %	1.87 %	7.97 %	1.83 %	7.87 %	1.66 %	1.66 %	0.49 %	1.66 %	0.27 %	1.75 %	0.53 %	1.83 %	0.51 %
Personal Loans disbursed	1014	978	1223	120 1	2954	139 4	139 4	848	139 4	484	1986	1114	1201	945
% of total PL disbursed during the year	3.14 %	3.03 %	3.01 %	2.95 %	5.91 %	1.89 %	1.89 %	1.15 %	1.89 %	0.95 %	2.13 %	1.20 %	2.30 %	1.81 %

Home Loans

Rs.in Crores

Year	Scheduled Caste		Scheduled Tribe	
	No.of Loans Sanctioned	Sanctioned Amount	No.of Loans Sanctioned	Sanctioned Amount
2016-17	2138	324.55	1195	176.49
2017-18	6557	1171.00	4183	715.80
2018-19	8108	1590.65	5035	973.87
2019-20	8463	1847.81	5061	1107.52
2020-21 (upto Sep.'20)	2890	643.74	1554	375.83

Rs.in Crores

SME

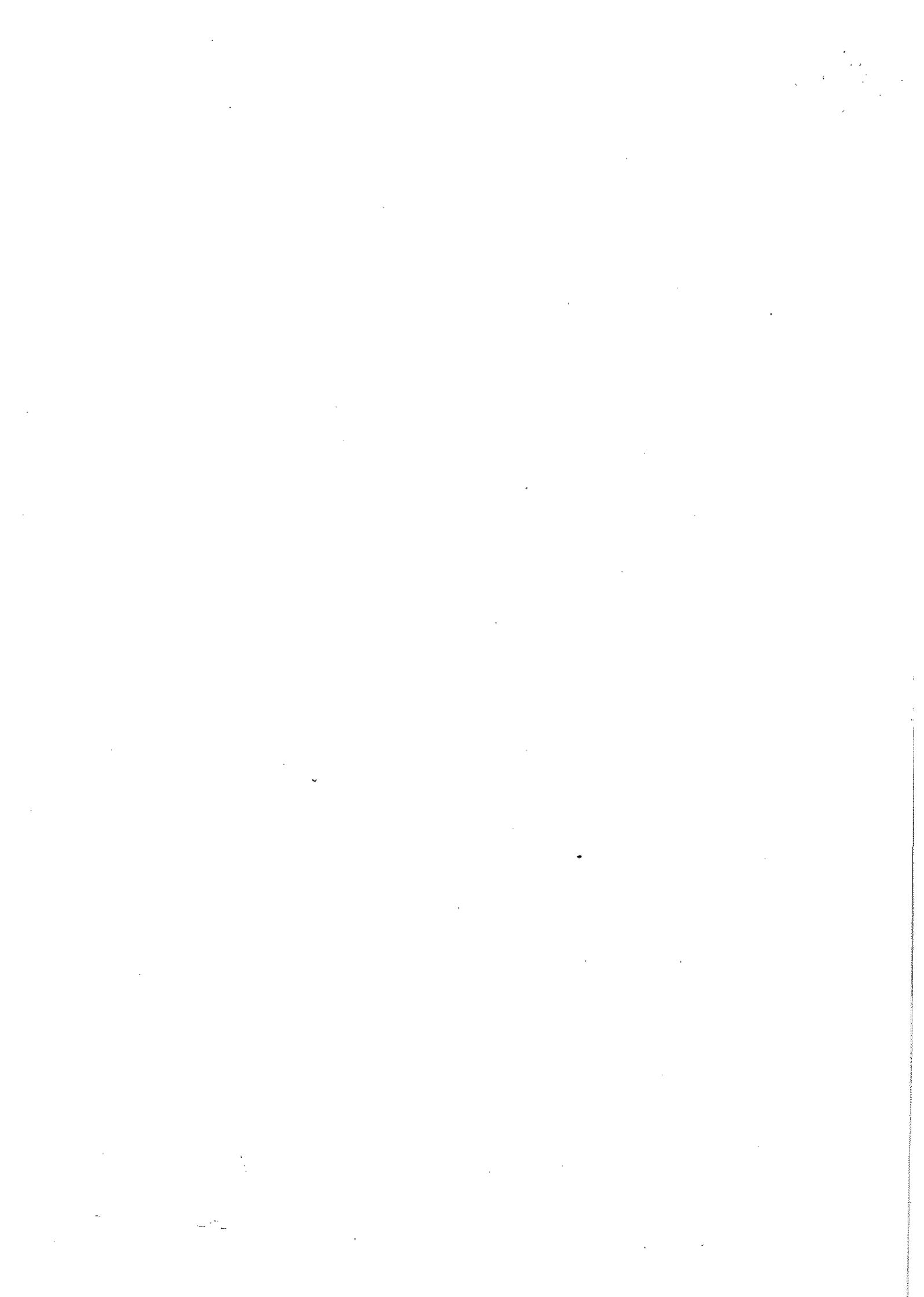
(Amt In
Rs. Cr.)

Credit flow to SC/ST	Adv. to Sch. Castes		Adv. to Sch. Tribes		Total Advances to SC/ ST	
	No	Ours	No	Ours	No	Ours
2016-2017	39146	1131.75	28506	897.07	67652	2028.82
2017-2018	30664	2163.50	36850	4134.26	67514	6297.78
2018-2019	31868	2198.36	37595	4221.74	69643	6420.10
2019-2020	56269	2386.19	18149	802.77	74418	3188.96

Rs.in Crore

Share of Scheduled Castes and Scheduled Tribes out of Priority
Sector advances under different sectors

As on	Sector	Total PSL	SC		ST		Total (SC/ST)		SC/ST to Total PSL
		Amt	No.	Amt	No.	Amt	No.	Amt	(%)
31.03.2017	Agriculture	289792	1062659	4535	933049	4598	1995708	9134	3.15
	MSME	138382	26688	2061	34303	5057	60991	7118	5.14
	Education	17548	6992	345	52204	541	59196	886	5.05
	Housing	107407	24987	1201	17203	1302	42190	2504	2.33
	Others	4081	38	4	9	2	47	4	0.10
	Total	557210	1121364	8146	1036768	11500	2158132	19646	3.53
31.03.2018	Agriculture	273424	1177421	4994	1034022	5060	2211443	10054	3.68
	MSME	153992	30664	2163	36850	4134	67514	6297	4.09
	Education	17855	8402	349	54173	552	62575	901	5.05
	Housing	101008	3201	1319	18226	131	21427	1450	1.44
	Others	34556	51	5	10	3	61	1408	4.07
	Total	580835	1219739	8830	1143281	9880	2363020	20110	3.46
31.03.2019	Agriculture	314434	1212814	5532	1164351	5168	2377165	10700	3.40
	MSME	226995	31868	2198	37595	4221	69463	6419	2.83
	Education	17289	8653	359	55216	564	63869	923	5.34
	Housing	136654	3345	1358	18576	134	21921	1492	1.09
	Others	34177	55	4	12	1374	67	1378	4.03
	Total	729549	1256735	9481	1275760	11449	2532485	20900	2.86
31.03.2020	Agriculture	328706	505628	6269	423413	4806	929044	11075	3.37
	MSME	265899	82528	1748	29263	733	111791	2481	0.93
	Education	18287	12241	365	4175	121	16416	486	2.66
	Housing	157950	50762	3449	26493	1735	77255	5184	3.28
	Others	28244	2940	10	868	5	3808	15	0.05
	Total	802026	654099	11841	484215	7400	1138314	19241	2.40
30.09.2020	Agriculture	355114	511541	6601	439676	5141	951217	11742	3.31
	MSME	228221	95968	1816	33674	769	129642	2585	1.13
	Education	19230	11960	373	4067	122	16027	495	2.57
	Housing	157402	50124	3433	26350	1758	76474	5191	3.30
	Others	730	2949	13	870	6	3819	19	2.60
	Total	760697	672642	12236	604637	7796	1177179	20032	2.63



CONFIDENTIAL

COMMITTEE ON THE WELFARE OF SCHEDULED CASTES
AND SCHEDULED TRIBES
(2020-2021)
SEVENTEENTH LOK SABHA)

SIXTH SITTING
(9.11.2020.)

MINUTES

The Committee sat from 11.00 hrs. to 1300 hrs. in the Committee Room 'D',
Ground Floor, Parliament House Annexe , New Delhi-110001

PRESENT

Shri Kirit Premjibhai Solanki - Chairperson

MEMBERS

LOK SABHA

2. Shri Girish Chandra
3. Shri Tapir Gao
4. Smt. Pratima Mondal
5. Shri Ashok Mahadeorao Nete
6. Shri Vincent H. Pala
7. Shri Chhedi Paswan
8. Smt. Sandhya Ray
9. Shri Ajay Tamta
10. Shri Rebatl Tripura
11. Shri Bisheshwar Tudu
12. Shri Krupal Balaji Tumane
13. Shri Bhanu Pratap Singh Verma

RAJYA SABHA

14. Shri N. Chandrasegharan
15. Smt. Kanta Kardam
16. Shri Ramkumar Verma
17. Shri Pradeep Tamta
18. Shri Shamsher Singh Dullo
19. Shri L. Hanumanthaiah

SECRETARIAT

- 1 Shri D.R. Shekhar, Joint Secretary
- 2 Shri A.K. Srivastava, Director
- 3 Shri Tirthankar Das, Director
- 4 Shri. V. K. Shailon, Deputy Secretary

LIST OF WITNESSES

Representatives of the SC/ST Employees Association

- (1) Shri R. P. Singh, President, NAFESE, SBI
- (2) Shri Devender Kumar, General Secretary, NAFESE, SBI
- (3) Shri K.L. Chavan, Secretary General, NAFESE, SBI
- (4) Shri N. Arvind Kumar, General Secretary, NAFESE, SBI
- (5) Shri Vinod Tanwar, General Secretary, NAFESE, SBI
- (6) Shri S C Kaushal, General Secretary, SBI SC/ST Employees Welfare Association, Delhi Circle
- (7) Shri U C Meena, President, SBI SC/ST Employees Welfare Association, Delhi Circle
- (8) Shri Hemant Deka , General Secretary, NAFESE, SBI

At the outset, the Chairperson welcomed the Members of the Committee and also Members of SC/ST Employees Association of State Bank of India to the sitting of the Committee. The Chairperson asked the Members of the association to brief the Committee regarding grievances of SC/ST employees in State Bank of India. During the briefing the Members of the Committee sought clarification on various issues raised by the representatives of the Association and assured them to extend full cooperation .

(The representatives of Association then withdrew)

(The representatives of the Ministry/SBI were then called in.)

Ministry of Finance(Department of Financial Services)

Ms. Dakshita Das - Additional Secretary
Shri Lalit Kumar Chandel -Economic Adviser

State Bank of India

Shri Dinesh Kumar Khara -Chairman
Shri Sanjeev Nautiyal - DMD(FI &MM)
Shri Rama Ashutosh Kumar Singh -DMD(HR and CDO)

2. Hon,ble Chairperson welcomed the representatives of the Ministry and SBI and gave a brief outline of the issues for which the sitting has been convened.

3 Thereafter, Members of the Committee raised numerous queries with respect to issues of reservation of SCs and STs inter alia covering the following issues:

- (i) Implementation of reservation in promotion at various grades in State Bank of India
- (ii) Checking maintenance of rosters by the competent authority,
- (iii) Issue regarding random transfers of members of Association

..3..

- (iv) Appointment of SC/ST Liasion Officers
 - (v) Quarterly meetings of the Members of the Association with the Management
 - (vi) Appointment of SC/ST Director on board of Directors
 - (vii) Calculation of backlog vacancies and filling them at the earliest.
 - (viii) Reservation in Group D employees who are outsourced by SBI.
 - (ix) Adjustment of SC/ST candidate promoted/appointed on the standard laid down for General Category, against General Vacancies.
4. The representatives of SBI replied to some of the queries raised by the Members and assured to send written replies to the queries, the replles of which were not readily available,
- 5 During the deliberations, when the Committee noticed that the Liasion Officersof SC/ST employees of SBI was not present during the sitting the Chairperson categorically pointed out that the Ministry/undertaking/company should invariably be accompanied by the Liasion Officer when such sittings of the Committee are convened.
- 6 . The Chairperson then thanked all witnesses for their valuable suggestions for giving free and frank replies on various issues raised by the Committee. They were requested that the points on which further information is desired by the Committee may be sent within 15 days.

The witnesses then withdrew.

The sitting of the Committee then adjourned.

A copy of the verbatim proceedings has been kept on record.

