# COMMITTEE ON THE WELFARE OF SCHEDULED CASTES AND SCHEDULED TRIBES

(2021-2022)

(SEVENTEENTH LOK SABHA)

**FOURTEENTH REPORT** 

ON

#### MINISTRY OF FINANCE

"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 the Life Insurance Corporation of India.(LIC)

Presented to Lok Sabha on	 			
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Laid in Rajya Sabha on	 			



# LOK SABHA SECRETARIAT NEW DELHI

, 2022 /, 1	1943	(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 Rebati 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 Shamsher 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**

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

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# 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 Fourteenth 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 the Life Insurance Corporation of India (LIC)" pertaining to the Ministry of Finance.

- 2. The Committee took evidence of the representatives of the Ministry of on 13<sup>th</sup> October, 2021. The Committee wish to express their gratitude to the officers of the Ministry of Finance 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 1<sup>st</sup> April, 2022.
- 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; \_\_\_\_\_\_\_, 2022 \_\_\_\_\_\_, 1943(Saka)

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

#### REPORT

#### **CHAPTER I**

#### **BRIEF HISTORY**

LIC was established by an Act of Parliament called the Life Insurance Corporation of India, Act 1956, on 1<sup>st</sup> September 1956. This was done after Government of India decided to nationalize life insurance business in India to ensure absolute security to the Policyholders in the matter of life insurance and to spread insurance much more widely and in particular to the rural areas and also with an aim of providing adequate financial cover at a reasonable cost. It was also meant to be a further step in the direction of effective mobilization of public savings.

The establishment of the LIC marked the merging together of 245 erstwhile insurers, which widely differed in age, size, pattern of organization and practically in every respect of their working. The erstwhile insurers were not following the policy of reservation for SCs and STs. The Corporation was advised by the Ministry of Finance in 1963 in the matter of Concessions to be given to SC and ST and that from 1965 onwards, as per Ministry of Finance letter dated 7<sup>th</sup> December, 1964, the principal of Reservation has been followed by the LIC.

#### 2. VISION, MISSION & OBJECTIVES OF LIC

**Vision:** To transform into a trans nationally competitive financial conglomerate of significance to society.

**Mission:** To ensure and enhance the quality of life of people through financial security by providing products and services of aspired attributes with competitive returns and by rendering resources for economic development.

#### Objectives:

- Spread life insurance widely and in particular to the rural areas and to the socially and economically backward classes with a view to reaching all insurable persons in the country and providing them adequate financial cover against death at a reasonable cost.
- Maximize mobilization of people's savings by making insurance-linked savings adequately attractive.
- In the investment of funds, the primary obligation to its policyholders, whose money it holds in trust, without losing sight of the interest of the community as a whole, the funds to be deployed to the best advantage of the investors as well as the community as a whole, keeping in view national priorities and obligation of attractive return.

- Conduct business with utmost economy and with the full realization that the money belongs to the policyholders.
- Act as trustee of the insured public in their individual and collective capacities.
- Meet the various life insurance needs of the community that would arise in the changing social and economic environment.
- Involve all people working in the Corporation to the best of their capabilities in furthering the interests of the insured public by providing efficient service with courtesy.
- Promote amongst all agents and employees of the Corporation a sense of participation, pride and job satisfaction through discharge of their duties with dedication towards achievement of Corporate Objective.

A brief comparison of performance of Life Insurance Corporation since inception is given below:

is given be	is given below:								
Parameter	1956(inception)	2000(opening of market)	2021						
Policies in Force	50.50 lakh	10.13 crore	28.62 Crore						
Total Assets	Rs. 411 crore	Rs.160936 crore	Rs. 38,04,610 crore						
Life Fund	Rs. 380.44 crore	Rs. 154044 crore	Rs. 34,36,686 crore						
No. of Employees	27000	122867	108987						
Number of	5 Zones, 33	7 Zones, 100	8 Zones, 113						
Offices	Divisions	Divisions	Divisions						
Market Share	-	_	FYPI – 66.18% NOP – 74.58%						

#### 3. Organisational Set UP of LIC

As per replies to List of points received by the Committee the organizational set-up of Life Insurance Corporation of India.(as on 31.03.2021)

➤ Board of Directors- There are six Members on the Board of Directors of LIC. As per the reply received from LIC till date no Member belonging to Scheduled Castes and Scheduled Tribes has ever been appointed on the Board of Directors of LIC.

#### Central Office

( Top Management: Chairperson, Managing Directors, Executive Directors)

#### > 8 ZONAL OFFICES

#### > 113 Divisional Offices

(Headed by Divisional Manager/Senior Divisional Manager-in charge)

> 2048 Branch Offices, 1546 Satellite Offices, 1173 Mini Offices

#### 4. Reservation of staff in technical and non-technical posts

LIC while replying to the query of the Committee on reservation of staff in technical and non-technical posts in LIC gave the following information.

Class I				
Zonal Manager (Selection Scale)/ Chief Engineer (Selection Scale)	In Direct Recruitment of			
Zonal Manager (Ordinary Scale)/ Chief Engineer (Ordinary Scale)	Officers, reservation is applicable at the entry			
Senior Divisional Manager/ Dy. Chief Engineer	level, @15 % for SCs an			
Divisional Manager/ Superintending Engineer	7.5% for STs. Instructions issued vide circular dated			
Assistant Divisional Manager / Executive Engineer	17.09.1970.			
Administrative Officer/ Assistant Executive Engineer				
Assistant Administrative Officer/ Assistant Engineer				
Class II				
Development Officers				
Class III				
Higher Grade Assistants / Engineering Assistant				
Section Head	Percentage as prescribed for the concerned State in			
Stenographers	which the Divisional Office is situated. Instructions			
Assistant/Typist/Cashier etc.	issued vide circular dated			
Record Clerk	_17/09/1970.			
Class IV				
Drivers				
Sepoys/Hamal/Head Peons/Liftman/Watchman				
Sweepers/Cleaners				

# 5. <u>Promotion Policy</u>

The Committee received the following reply regarding promotion policy in Life Insurance Corporation of India Limited.

Class III and Class IV Employees: The Life Insurance Corporation of India Class III and Class IV employees (Promotion) Rules, 1987 regulate promotions of Class III and Class IV employees of the Corporation. Territorial limit of the promotions is Divisional / Zonal Office depending on the post. Promotions are effected only against vacancies in sanctioned posts. Posts are reserved for employees belonging to the Scheduled Castes

and the Scheduled Tribes in accordance with the orders issued by the Central Government from time to time. Promotions within Class III and Class IV employees, from Class IV to Class III and from Class II & III to Class I are based on merit, suitability and seniority, where merit and suitability is adjudged by the Confidential Reports and /or examinations and/or interview.

Promotions within Class I are effected in terms of Rule 7 of the Life Insurance Corporation of India (Staff) Rules, 1960. As per Rule 7(3), the promotions shall be based on merit, suitability for the higher post and seniority, where merit and suitability may be adjudged by the Confidential Reports.

In making selections and promotions, the appointing authority (vide Schedule I) is assisted by Committee as prescribed under Rule 7(2). The regular part time employees were converted to full time employees in accordance with the Scheme of Conversion dated 3.12.2013 and 10.10.2017.

# 6. Provision for concessions/relaxations to Scheduled Castes and Scheduled Tribes persons in the matter of direct recruitment and promotions

While replying to the query regarding concessions Relaxations & Concessions being given to SC/ST candidates of all the Classes (Class I, II, III& IV) at the time of recruitment are as follows: -

- Relaxation of upper age limit by 5 years is given
- No application fee is charged from SC/ST candidates.
- Relaxation of 10% is also provided in the percentage of marks for being declared successful in the test/ Interview.
- Pre-recruitment training is given to the candidates who register for the training.
- SC/ST candidates are interviewed either at the beginning or at the end
  of the programme for interview to avoid comparison with general
  candidates. Besides, they are judged on relaxed standards.
- As per provisions, SC/ST member is necessarily inducted into every Interview Committee to safeguard interests of SC/ST candidates, in the matter of recruitment and promotions even to posts to which reservations do not apply.
- All SC/ST candidates called for interview are paid second class Railway fare for to and fro journey, provided the place of interview falls outside the candidate's headquarters.
- There is no personal interview for the recruitment to Class III & IV.

<u>Concessions/relaxations to SC/ST candidates, in promotion, are as</u> follows:-

- 10% relaxation in qualifying marks in the departmental promotion tests.
- Pre-promotion coaching is provided to the SC/ST candidates.
- Interviewing SC/ST candidates separately.
- All SC/ST candidates who satisfy eligibility conditions for promotion are included in the selection panel (notwithstanding restriction of 5 times the number of vacancies) and called for interview.

- Relaxation in minimum qualifying service for promotion to the cadres wherever reservation for SCs/STs is applicable, depending upon position of availability of eligible SC/ST candidates for promotion to the particular cadre, during the particular year.
- SC/ST member is necessarily inducted into every Interview Committee to safeguard interests of SC/ST candidates, in the matter of recruitment and promotions even to posts to which reservations do not apply.
- All SC/ST candidates called for interview are paid Travelling Expenses and Daily Allowance as per Rules.

# 7. Backlog Vacancies

As per replies received by the Committee regarding backlog Vacancies in LIC the following table gives an insight into the number of backlog vacancies.

Year	Class	Recruitmen		
		SC	ST	
31.12.2018	Clasș I	0	0	
	Class II	86	80	
	Class III	36	40	
	Class IV	0	0	
31.12.2019	Class I	0	0	
	Class II	1	27	
	Class III	36	40	
	Class IV	0	0	
31.12.2020	Class I	0	0	
	Class II	1	27	
	Class III	3	11	
	Class IV	0	0	
31.07.2021	Class I	0	0	
	Class II	1	27	
	Class III	3	. 11	
	Class IV	0	0	***-

#### 8. Reservation Rosters

Replying to the question of the Committee regarding maintenance of Reservation Rosters, the following reply was received.

Reservation registers are maintained at each office effecting recruitment, i.e. Central Office, Zonal Offices and Divisional Offices. A separate roster is maintained for each class of recruitment and within it, for each group of posts formed for the purpose of these orders. Some Divisions comprises of more than one state and also states-wise reservation percentage varies substantially, hence, they are preparing State-wise Rosters and also apply reservation percentage accordingly for recruitment in Class II, III & IV.

Within each category of posts, a separate roster is maintained for (a) permanent appointments and (b) purely temporary appointments for 45 days or more. All the Rosters are placed on the Intranet, Site/ website to make it easily accessible to all the employees.

Chief Liaison Officer conducts annual inspection of Rosters maintained at Central Office. Liaison Officers nominated in the Zone conduct annual inspection of Rosters of the respective Zonal Office and Divisions under their jurisdiction.

# 9. Recruitment of staff in variouscategories of posts.

As per replies to list of Points, LIC has a set procedure of calling applications for employment in various posts through open advertisement in Newspapers and/through Employment Exchanges. Recruitment to the entry level of Class I posts (Assistant Administrative Officer) is on All India basis and is undertaken at Central Office, Mumbai. Recruitment to Class II posts (Apprentice Development Officers), Class-III and IV is done at the Divisional level. The procedure for recruitment to all these posts is as under:-

- Determination of the number of vacancies.
- Inviting applications through advertisement in the newspapers having wide circulation, and through advertisement placed on website, www.licindia.in. Copies of Notification are sent to Employment Exchanges, local MPs/ MLAs and SC/ST Welfare Associations.
- Both current reservations and backlog vacancies are notified.

# For the recruitment to Class I & Il posts:-

- The candidates applying for the relevant post have to secure minimum marks in the Written or Online Test (Preliminary and Main Exam) and Interview.
- Adequate number of candidates in each category upto 20 times the number of vacancies are shortlisted for the main examination.
- All papers for preliminary and main examination except language paper are in bilingual. Candidates have the option to answer in Hindi or in English.
- The candidates who qualify in the written/online test are called for the

- interview, a maximum of three times the number to be empanelled are called for interview.
- Ranking list is prepared on the basis of marks scored in written or online test and interview.
- Candidates shortlisted after interview are required to undergo prerecruitment medical examination.
- SC/ST candidates are interviewed either at the beginning or at the end of the programme for interview to avoid comparison with general candidates. Besides, they are judged on relaxed standards.
- As per provisions, SC/ST member is necessarily inducted into every Interview Committee to safeguard interests of SC/ST candidates.
- All SC/ST candidates called for interview are paid second class Railway fare for to and fro journey, provided for the place of interview falls outside the candidate's headquarters.

#### For the recruitment to Class III & IV posts:-

- For the recruitment for post of Class III, two level test i.e. preliminary and main examinations are conducted.
- All papers for preliminary and main examination except language paper are bilingual. Candidateshave the option to answer in Hindi or in English.
- Adequate number of candidates in each category upto 20 times the number of vacancies are shortlisted for the main examination.
- For the recruitments of Peons (Class IV post), a two level i.e. Preliminary and Main examination is conducted in Regional Language of the Division to test the proficiency in that language.
- There is no personal interview for the recruitment to Class III & IV posts.
- Candidates shortlisted for final selection are required to undergo prerecruitment medical examination.

#### 10. SC/ST Cell

As per replies to List of points received by the Committee regarding SC/ST Cell there is a Central Welfare Cell at Central Office. An officer of the rank of Assistant/Divisional Manager and Assistant/Administrative Officer are posted in the Cell at Central Office. At the Zonal level too there are eight Zonal Welfare Cells wherein there is an officer of the rank of Assistant Divisional Manager, Assistant/Administrative Officer and/or Higher Grade Assistant are posted in these cells. At the Divisional level, the work pertaining to Welfare Cell is entrusted to an Officer/Higher Grade Assistant (supervisory cadre).

#### 11. Welfare Associations

The Committee during the sitting of the Committee held with the management of LIC emphasised on the need for strong Welfare Associations and was briefed that there are two Welfare Associations for SC/ST employees in LIC viz All India SC/ST/Buddhists LIC Employees' Welfare Association and Welfare Association of LIC's SC/ST/Buddhists Employees & Officers. Corporation holds quarterly meetings at Central Office/ Zonal Office / Divisional Office, on alternate basis with both the

Welfare Associations. Minutes of the meetings are prepared and sent to the Associations.

#### 12. Redressal of Grievances

As per reply received for the List of Points the Welfare Cells at the Central, Zonal and Divisional level attend to the grievances of SC/ST employees. Moreover, the Liaison Officers in the Zones also look into the grievances. Individual grievances are generally taken up by the individual concerned and/or the local SC/ST Associations with the Officer-in Charge and the Liaison Officer of the respective Zone. Whenever a complaint is received, the concerned Zone to which the matter pertains to, is advised to look into the issue and furnish a report/observations on the same to Central Office, depending on which, further course of action for ensuring speedy disposal of the complaint, is decided.

Apart from this, there is defined Grievance Redressal Machinery for all employees of the Organization, where an aggrieved employee, including SC/ST employee may take up his grievance for redressal, Grievances reported orally are amicably solved through discussions.

All offices are maintaining registers for recording grievances of SC/ST employees where the employees in their individual capacity as well as representatives of SC/ST Association can record their grievances. Higher officers as well as the Zonal Liaison Officers monitor the same. All offices have been informed to resolve the complaints from SC/ST employees/Associations within prescribed time limit.

Details of	Pending	Com	olaints –

Categor y	O/S as on 01.04.202	Receiv ed during theyear	Total	Disposed offduring the year	Pending as on 31st March, 2021
SC	6	26	32	29	3
ST	1	8	9	5	4
TOTAL	7	34	41	34	7

#### 13. False Caste Certificate

As per reply received regarding false caste certificates whenever it comes to notice that an employee might have been appointed on the basis of false /fake caste certificate, such cases are referred to the concerned Competent Revenue Authority for verification. Follow up of False Caste Certificate Cases is taken up regularly.

A reference is made to the respective Issuing Authority to confirm the status of Caste

Certificate for the newly recruited employees since year 2019.

# 14. Contract Labourers

The contract labourers are not engaged in the LIC. Certain Non-core services like housekeeping / security services are outsourced on contractual basis to vendors and they engage workforce accordingly. Outsourcing is done through contractors and the management are not required to maintain any record containing such details including class/category of workers engaged by them.

# 15. Appointment on Compassionate Ground

			s of Cor appoint	npassio ments	nate					
Year		Class III			Class IV			Pending as date		
	Total	SC	ST	Total	SC	ST	Total	SC	ST	
2018	215	62	24	41	16	2				
2019	213	51	19	34	16	3	-			
2020	245	64	16	23	6	3				
till 31.07.2021	264	91	33	22	7	2	129	29	16	

#### 16. Corporate Social Responsibility

Regarding Corporate Social Responsibility LIC has replied that Golden Jubilee Foundation was established in the year 2006 and registered with Charity Commissioner under Bombay Public Trust Act, 1950 as a part of LIC's community development activity with an initial corpus of Rs 50(fifty) Crores. The objectives of the foundation are relief of poverty or distress, advancement of education, medical relief and advancement of any other object of general public utility.

LIC Golden Jubilee Foundation has adopted Govindpur Village under Gram Panchayat Gambrpur in Sonbhadra District of Uttar Pradesh in the year 2017 through an NGO. The Gram Panchayat Gambirpur covering the villages Govindpur and Gambirpur is a predominantly tribal area. Govindpur Village has 101 households and Gambirpur village has 132 households and the total population of Gambirpur Panchayat is 1242 (ST-226, SC-801, OBC-175, Gen-40). LIC has provided an ambulance for medical relief and funds for literacy campaign to eradicate illiteracy. Also the foundation has funded for two community toilets to make the village open defecation free. The project towards construction of two community toilets is in progress and shall be completed in 3 months.

The foundation has reached to many deprived sections of the society through

infrastructural projects in the areas of education, Medical relief and Advancement of any other object of General Public utility. LIC Golden Jubilee Foundation (GJF) has supported NGO's dedicated in these fields through 608 projects amounting to Rs. 114.08 Crores which are located across the country. Approximately 19961 students have been awarded scholarship to the students belonging to the economically weaker sections. As per the guidelines of Trust Deed of LIC GJF, the welfare activities are undertaken without any discrimination based on caste, creed or religion. Beneficiaries also include persons belonging SCs/STs category as many projects have been sanctioned for socially and economically weaker sections of the society. Out of the 608 projects completed since inception, the projects benefitted to the weaker sections is 508 projects amounting to Rs.95.83 Crs, projects benefitted to SC/ST communities is 58 projects amounting to Rs.10.96 Crs, and projects for the welfare of women include 42 projects amounting to Rs.7.29 Crs. In the year 2015-16, out of 2158 students selected under the scholarship scheme, 271 were from SC/ST category, for the year 2016-17, out of 2160 students selected under the Scholarship, 290 students were from SC/ST category and out of 2642 scholars selected in year 2019-20, 407students are from SC/ST community. Till date 19961 scholars has been selected under GJF scholarship for the weaker sections of the society.

# 17. Training Abroad

During the sitting of the Committee held with management of LIC it was informed that In LIC the Competent Authority for all cases to decide regarding training abroad is the Chairperson, who will have the sole discretion to nominate an officer for foreign training and to waive any condition depending on the merits of the case.

Since 2015, total 38 officials are nominated for Foreign Training, out of which following six officers are from SC/ST category:

Year	SR NO	NAME	Categor v	POSTING	
2017-18	54641 2	Sri Ramanarao S V	ST	ED(Health Insurance), CO, HYDERABAD	
2016-17	50177 9	Sri C P Chittrarasu	SC	Asst.Secretary, Acturial, CO	
2015-16	32820 7	Ms Poonam Bodra	ST	ED(Underwriting Reinsurance)	&
2015-16	33543 5	Sh S Hansda	ST	SDM, Bhuwaneshwar	
2015-16	33532 8	Sh P K Sethi	SC	SDM, Cuttak	
2015-16	33519 2	Sh Majhi B	SC	SDM, Berhampur	

#### 18. Posting abroad:

Replying to the list of points regarding posting of SCs and STs abroad, LIC briefed the Committee that for the process of deputing officers of the corporation to offices abroad, the applications are called from interested officers with prescribed qualification and necessary experience. The selection of the officers involves a thorough selection process and also willingness of the officer. However, there is no discrimination on the basis of caste and all the officers who apply for the abroad posting are evaluated in accordance with the appropriate selection guidelines. It is submitted that SC/ST Officers are also posted abroad.

# Details of Officers posted abroad:

Year		2015	2016	2017	2018	2019	2020	2021
No. of Vacancies Declar	ed	36	16	12	14	23	7	7
Applications Received	SC	42	27	41	45	24	1	3
	ST	11	12	9	10	3	2	0
	UR	392	198	384	367	159	20	25
Vacancies Filled	sc	3	0	0	0	0	0	0
	ST	0	0	1	0	0	0	0
	UR	18	1	6	10	12	5	0

#### CHAPTER - II

# RECOMMENDATIONS OF THE COMMITTEE

## Representation of SCs and STs in the Board of Director of LIC

1. The Committee note that the Life Insurance Corporation Act of 1956 provides for not exceeding 16 Members on the Board of Directors of the Corporation. At present there are 6 Members on the Board of Directors but none of them belong to SC or ST category. During evidence it was pointed out that there should be representatives from SC and ST in the Board of Directors. The Committee recommend that as a matter of policy at least one person belonging to the SC/ST community must be appointed on the Board of Directors of LIC with a view to safeguard the interests of SC and ST employees. The Committee firmly believe that with sincere and concerted efforts it is not difficult to find a suitable nominee from amongst Scheduled Castes and Scheduled Tribes for appointment on the Board of Directors.

# Clearance of Backlog vacancies

During the sitting of the Committee held with the management of the Life Insurance Corporation of India, the Committee was apprised that the number of backlog vacancies in LIC is not made clear by the management of LIC citing the reason that this is confidential information which is a very vague reason for withholding information. Unless the number of backlog vacancies are known its very difficult to analyse whether reservation is being implemented properly or not. The recruitment of clerical cadres has been handed over to a private agency who do not take sincere efforts for filling all clerical vacancies keeping in mind the reservation policies of the government for SC/ST communities. The Committee therefore recommend, that the process of recruitment/appointment in LIC must be transparent regarding the number of vacancies in different cadres also its process to clear them within time frame. The Committee are of the firm views that instead of outsourcing the recruitment of employees to a third party, the LIC should carry out all recruitment activities itself. The Committee may be apprised regarding backlog vacancies in various cadres in LIC and also take efficacious efforts to fill them within a stipulated time limit. The Committee may be informed outcome of the excuse within three months of the presentation of the report.

#### Proper training to Development Officer

3. The Committee has come to know that in the post of Development officer in LIC a large number of Scheduled Castes and Scheduled Tribes officers are terminated every year because they are unable to achieve growth targets as prescribed by LIC. The Committee feel that as the SC/ST officers come from downtrodden sections of the society and face day to day challenges with regard to selling insurance policies. The Committee therefore strongly recommend that LIC

should adopt flexible approach with regard to SC/ST development officers in assessment for target and punctuality for just three years. Their growth targets should not be a sole standards for their termination on the said ground. For the purpose specific training in communication and skill management may be imparted to sharpen/horn their skills and enhance credibility of LIC.

#### Backlog of vacancies in Class III cadre

4. The Committee during evidence note that there are around 1200 vacancies in Class III cadre in LIC and all belonging to the reserved category. The Committee are dismayed to note that such a large percentage of reserved vacancies have been kept unfilled by LIC since a long period without any valid ground. Recruitment for these vacancies was done two years back but since no relaxation was provided in qualifying marks as a result no SC or ST candidate was selected and the vacancies remained unfilled. The Committee feel that the management should take immediate steps to fill these vacancies at the earliest by lowering/relaxing in the qualifying marks for SC/ST candidates as per Government prescribed guidelines.

#### Regularisation of sub staff of Class IV

5. During evidence the Committee was apprised that around 1800 sub staff and class IV category belonging to Scheduled Castes and Scheduled Tribes have not been made permanent since last fifteen years. The Committee express its serious concern over the fact that they have not been absorbed so far as permanent employees with consequential effect. **Consequently** they could not get increments, promotions and other benefits as accrued to permanent employees during the last 15 years. Moreover distressing fact is that their salary has not been increased since the last 15 years. The Committee is pained to know that despite a Supreme Court ruling that all temporary staff should be made permanent, LIC has not extended the benefit of this ruling to reserved category sub staff who have been working for more than 15 years in LIC. The Committee, therefore, strongly recommend that LIC should regularise all such employees with calculation of their past temporary service.

#### **Compassionate Appointment**

6. The rules for compassionate appointment in LIC state that the age of spouse should not be more than 45 years and that of dependent children not more than 30 years in order to get appointment under the scheme of compassionate appointment. During the last two years a large number of employees have succumbed to Covid whose dependents are unable to fulfil the criterion of age limits. The Committee unanimously are of the view that losing the only earning member during these pandemic times can be devastating for the entire family. The Committee are given to understand that around 25 such employees are still waiting for compassionate appointment belong to the reserved category. The Committee therefore recommend that LIC should relax its norms for appointment on compassionate grounds and age

limit should be taken away with altogether for such appointments for affected families of **SC/ST**, **OBC** and unreserved Category also.

#### Posting of SCs and STs in Abroad

7. The Committee is dismayed to know that out of total 56 employees posted abroad only two belong to the reserved category. **Employees from reserved category** were not sent on deputation to the Ministry of Finance either. The Committee from the above data observe that LIC management seems not sincere to safeguard the interest of SCs/STs employees. The Committee hope that this dismal picture will be improved by allowing more number of SC and ST employees to be posted abroad and given better postings within the earliest possible time limit.

# **Contractual Services**

8. As a matter of policy it has been decided by the Government that at least 4 percent of all procurement works should be allotted to Scheduled castes and Scheduled Tribes which include legal services, computer related services, real estate services, advertising services, courier services, printing and publication services etc. However, the Committee during evidence have observed that none of these contract or services are allotted to Scheduled Castes and Scheduled Tribes vendors which is a total violation of policies outlined by the Government. The Committee recommend that at least 15% and 7.5% of outsourced works in the above mentioned fields should be allotted to SCs and STs respectively. In this way the downtrodden sections of society will get opportunity to be empowered financially and come at par with other sections of the society.

#### Reservation in subsidiaries of LIC

9. The Committee note that Life Insurance Corporation of India Limited has many subsidiaries like Housing Finance Limited and Mutual fund Limited. The Committee is astonished to learn that reservation is not provided while recruiting employees in these firms. The Committee feel that this is gross violation of policies of Government of India and open injustice towards the Scheduled Castes and Scheduled Tribes. The Committee, in view of the fact that there subsidiaries are government owned, strongly recommend that reservation should be extended to all subsidiaries of LIC at the earliest and the Committee may be apprised of the same. Till the reservation policy is adopted in these subsidiaries, a provision for proper representation for SC/ST may be stipulated in all services at the earliest in pursuance the said Committee report and DoPT OM No.36011/6/2010 dated 25<sup>th</sup> June, 2010.

#### Release of pension withheld of retired persons.

10. The Committee is concerned that there are many cases in LIC where pension benefits of SC and ST employees have been withheld due to non-verification of their caste certificate. The Committee has already submitted a comprehensive report on

the issue and hopes that the concerned organisations including LIC will follow the DoPT guidelines and stop victimisation of SCs and STs retired employees citing this as an alibi. The Committee would like to know the status of such cases in LIC and recommend LIC to ensure that provisional pension of all such cases may be released at the earliest and Committee may be informed about the action taken in this regard.

# Facilities to SC/ST Employees Welfare Association

11. During the sitting of the Committee held with the management of Life Insurance Corporation of India, it was known that the SC/ST Employees Welfare Association of LIC has not been provided with adequate space for smooth functioning of the association. The Committee note that there are two SC/ST associations raising issues/grievances of SC/ST employees such as office bearer of the Associations may not be transferred frequently to allow them to work freely to safeguard the interest of SCs and STs employees without any fear. The Committee are of the view that the management of LIC should come forward to get elections conducted for various posts of association to facilitate their due recognition with full support of legitimacy and democracy in the system of governance in the matter/grievances of scheduled castes and scheduled tribes employees effectively. The Committee also strongly recommend that for conducting meetings and welfare activities of SCs and STs Employees Welfare Association it is imperative to provide adequate space with modern facilities.

New Delhi; \_\_\_\_\_\_\_, 2022 , 1944(Saka) DR.(Prof.) KIRIT P. SOLANKI Chairperson, Committee on the Welfare of Scheduled Castes and Scheduled Tribes.

