



**By Speed Post/Email**

Government of India  
National Commission for Scheduled Castes  
(A Constitutional body set up under Article 338 of the Constitution of India)  
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File No. 3/Review(BoI)-9/2024/SSW-II

5<sup>th</sup> & 7<sup>th</sup> Floor Loknayak Bhawan  
Khan Market, New Delhi-110003  
Dated: 28.01.2025

To,

The Chairman-cum-Managing Director  
Bank of India  
Head Office, Star House, 5th Floor C-5  
G Block, Bandra Kurla Complex  
Bandra (East), Mumbai- 400051 (Maharashtra)  
Email: md.ceo@bankofindia.co.in

Sub: Review and Monitoring of implementation of Reservation Policy and implementation of the various schemes for self-employment and income generations schemes for welfare and development of the Scheduled Castes in Bank of India (BoI) under the Ministry of Finance

Sir/Madam,

I am directed to enclose herewith a copy of the minutes of the review meeting held on 13<sup>rd</sup> November, 2024 at Mumbai under taken by the National Commission for Scheduled Castes on the above mentioned subject.

2. You are requested to take necessary action and submission of action taken report to this Commission within 30 days for placing the same before the Hon'ble Commission.
3. This may kindly be treated as **most urgent**.

Encl:- As above

Yours faithfully,

  
(Dr. Dinesh Vyas)  
Deputy Director

Copy to:

The Director, State Office, National Commission for Scheduled Castes, Kendriya Sadan,  
1<sup>st</sup> Floor, A-Wing Oppo.-Akurdin Railway Station, Nigdi Pradhi Karan, Pune-411 044  
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**National Commission for Scheduled Castes**

**File No. 3/Review (BoI)-9/2024/SSW-II**

**Minutes of the Full Commission Review Meeting undertaken by the National Commission for Scheduled Castes (NCSC) on 13.11.2024 at Mumbai to Monitor the Implementation of Reservation Policy in the Bank of India and Implementation of the various Schemes for Self-Employment and Income Generations for welfare and development of the Scheduled Castes in Bank of India (BoI).**

The National Commission for Scheduled Castes conducted a Review Meeting to assess the implementation of the reservation policy and implementation of schemes for Scheduled Castes for their development in Bank of India as per the mandate given under Article 338 of the Constitution of India. The Full Commission under the Chairmanship of Shri Kishor Makwana, Hon'ble Chairman alongwith Shri Love Kush Kumar, Hon'ble Member, Shri Vaddepalli Ramchander, Hon'ble Member, Shri Gudey Srinivas, Secretary, and other senior officers of the Commission conducted the Review Meeting at Mumbai on 13.11.2024. Shri Rajneesh Karnatak, Managing Director & CEO and other senior officers from Bank of India attended the meeting.

A list of participants who attended the meeting is placed at Annexure-A.

**Meeting with the All-India Bank of India SC& ST Employees Association:**

First, the Commission had a meeting with representative of All India Bank of India SC&ST Employees Association. The Association welcomed the National Commission for Scheduled Caste and submitted a memorandum of their grievances before the National Commission for Scheduled Caste. The Association raised several issues like displaying of the photograph of Dr. Babasaheb Ambedkar in all branches, offices, training centre of the Bank etc., holding of quarterly meeting at field offices alongwith Head Offices, Zonal Offices and Field Officers at regular interval, duty leave for office bearers of association, accommodation, participation of office bearers in Staff Welfare Committee, interzonal transfer of award staff etc. The Commission assured to discuss all the issues with the Bank Management and may recommends appropriate steps in the matter.

**Meeting with the Bank of India Management:**

The Commission had a detail discussion on implementation of Reservation Policy and implementation of the various schemes for Self-Employment and Income Generations Schemes for welfare and development of Scheduled Castes with Bank of India, Mumbai. Shri Rajneesh Karnatak, MD & CEO, Bank of India welcomed the Hon'ble Chairman, Hon'ble Members, Secretary and Senior Officers of the NCSC. After introduction of all the officers of the Bank, the MD & CEO presented the brief history of the Bank of India and its achievement in various financial activities and implementation of various schemes for down trodden society and Reservation Policy in the Bank. Thereafter following issues were discussed:

1. The Commission sought information regarding the composition of Board of Directors of Bank of India and representation of any Director/s from the Reserved Category. As informed by the Management, the Board of Directors of Bank of India consists of 11 Members, the MD&CEO, four Executive Director, two share holder Director, two part time non-official Director, one RBI Nominee and one Government Nominee Director. The MD&CEO, Bank of India apprised that there is no member from the reserved category in Board of Directors in the Bank. The Commission suggested that adequate representation of Scheduled Caste Member to be included in the Board by taking up the matter with Department of Financial Services, Ministry of Finance, Government of India.
2. The NCSC discussed the reservation policy in the Bank's recruitment and promotion process. The NCSC also sought information regarding the relaxation in age/qualification/work experience provided to employees belonging to reserved category. The Bank of India Management has

submitted that Bank is implementing Government of India's guidelines for filling up of reserved posts in Direct Recruitment and in promotions upto SMGS-III and all relaxations are provided to the Scheduled Caste candidates as per Government of India guidelines.

3. The Commission had sought information in respect of Backlog of Scheduled Caste vacancies at the time of switching over to post based Roster. The NCSC observed that there was no shortfall in all levels after switching over to the post based as on 02.07.1997.
4. Staff Position as on 31.3.2022, 31.3.2023, and 31.3.2024, are furnished below:

Staff Position as on 31.3.2022, 31.3.2023 and 31.3.2024

Sr. no	As on	Total Staff	No. of SCs	% SCs
1	31.03.2022	51825	9784	18.88%
2	31.03.2023	52209	9721	18.62%
3	31.03.2024	50944	9463	18.58%

Staff Position as on 31.03.2022

1	2	3	4
Category/ Level of Post	Total No. of Posts	Number of SCs	Percentage of SCs
Officers	24880	4516	18.15%
Clerks	20678	3149	15.23%
Sub Staff	6267	2119	33.81%
Total	51825	9784	18.88%

Staff Position as on 31.03.2023

1	2	3	4
Category/ Level of Post	Total No. of Posts	Number of SCs	Percentage of SCs
Officers	26510	4764	17.97%
Clerks	19764	2950	14.93%
Sub Staff	5935	2007	33.82%
Total	52209	9721	18.62%

Staff Position as on 31.03.2024

1	2	3	4
Category/ Level of Post	Total No. of Posts	Number of SCs	Percentage of SCs
Officers	27136	4894	18.04%
Clerks	18805	2858	15.20%
Sub Staff	5003	1711	34.20%
Total	50944	9463	18.58%

The Commission had also sought information regarding recruitment and staff position as on 31.03.2022, 31.03.2023 and 31.03.2024. The Bank of India supplied the information. The National Commission for Scheduled Caste observed that the staff position during the last three years were adequately represented by the Scheduled Caste employees in all the group of posts which is more than prescribed percentage of reservation for Scheduled Castes. The Commission appreciated the steps taken by the Bank to fill up the reserved posts in all group of posts. The Management has also informed that the post of Safai Karamcharies have been merged with the Sub-staff post, therefore, there is no separate data for Safai Karamcharies. The Commission suggested that even if the Safai

Karamcharies have been merged with the Sub-staff posts, even than separate data for Safai Karamcharies may be maintained and supplied to the Commission.

5. The Commission had sought the information regarding performance of the recruitment made during the last three years i.e. 2022, 2023 and 2024. The NCSC has observed from the information supplied by the Bank in this regard that there are 20 and 41 carried forward of Scheduled Caste reserved vacancies during the year 2024. The NCSC recommends that these Scheduled Caste vacancies may be filled up at earliest. The Bank of India Management assured that these carried forward Scheduled Caste vacancies will be cleared in the next recruitment year.
6. The Commission sought the information about the maintenance of reservation roster in the Bank. The Management of the Bank apprised the Commission that the Bank is maintaining separate rosters for Direct Recruitment and promotion for all the posts as per orders. The Bank is maintaining nine rosters at Head Office level and 75 rosters in Zonal Office level for Direct Recruitment. Similarly, Head Office is maintaining six rosters for promotion.
7. The Commission sought the information about procedure of grouping in the Direct Recruitment adopted by for maintain rosters. The Bank Management informed that there is no grouping of post in all cadre as salary & perquisite drawn by all cadre are same.
8. The Commission sought the information regarding periodical inspection of rosters by the Bank Liaison Officer. The MD & CEO informed that the Liaison Officer has inspected the rosters periodically on 31.03.2022, 15.07.2023 and 11.06.2024 and no discrepancies were noticed in the rosters.
9. The Commission observed that there are 4 backlog vacancies of Scheduled Caste and the Bank assured that the same will be cleared in the ongoing lateral recruitment process.
10. The Commission observed that the Bank is providing pre-promotional training to the Scheduled Caste reserved category. The Commission recommends to the Bank Management that the pre-promotional training to the Scheduled Castes may be provided for atleast 10-15 days. The pre-recruitment training is provided by the IBPS.
11. The Commission had sought the information regarding campus recruitment made by the Bank. The Bank Management informed that the Bank is not doing any campus recruitment after the order of the Hon'ble Court. The Bank has informed that one HR Consultant was selected on contractual basis.
12. The Commission had sought the information regarding total number of employees promoted and the number and percentage of Scheduled Caste. The Bank has provided the information and it was noticed that the Bank has promoted more than prescribed percentage of Scheduled Caste employees in all level of Groups.
13. The NCSC had also sought to know the mechanism for redressal system available in Bank for Scheduled Caste category employees. The Bank Management apprised that a SC/ST Cell is set up at Head Office headed by the Chief Liaison Officer in the level of General Manager with staff compliment of a MMG Scale II officer who is designated as Manager and each zonal office has a SC/ST Cell headed by an officer. The Liaison Officers have been designated to take care of redressal of grievances SC/ST Employees and to ensure implementation of reservation policy for SCs/STs. On receipt of complaint from Scheduled Caste employees, same is entered in the register and then call the factual position from the concerned offices and upon scrutiny the matter is placed before Chief Liaison Officer for final decision. Presently, there is no pending complaint in the Bank.
14. The Commission had sought the periodical meeting with Scheduled Caste employees to sort out their problems. The Bank Management informed that the Bank is conducting periodical meeting with the Scheduled Caste Employees Association. The last quarterly meeting was held on 09.07.2024. It was

also informed that periodical meeting at field level could not be held timely in Uttar Pradesh and Bihar State due to date dispute between management and SC/ST Association. The Commission recommends that the quarterly meeting at field level may be sort out and held periodically. The Commission recommends that a copy of the minutes of the periodical meetings held with the SCs/STs Employees Association may also be sent to the Commission in future.

15. The Commission observed that the Bank has sent 11 employees for Specialized Training abroad during the year 2024 but no Scheduled Caste employees was sent for Specialized Training abroad. The Commission recommends that whenever Bank sent their employees abroad for Specialised Training than Bank may consider to send adequate number of Scheduled Caste employees for the same. The Commission also advised to send the details of the Scheduled Caste employees who were posted in abroad branches of Bank.
16. The Bank observed that as per information provided by the Bank, there are two cases of appointment on the basis false caste certificate and both the cases are pending before the Hon'ble Court. The Bank has issued the chargesheet to the employees in both cases. The Commission recommends that the Bank may follow up both cases for their early disposal.
17. The Commission has sought the information regarding total number of accommodation available and number of Scheduled Castes and their percentage of Scheduled Caste employees who have been allotted accommodation. The Bank has informed that total 80 Scheduled Caste employees i.e. 10.43% out of total 767 employees are provided accommodation.
18. The Commission noticed that the Bank has made 4.78% (2019-20), 22.51% (2020-21), 16.67% (2021-22), 6.17% (2022-23) and 5.63% (2023-24) expenditure on Scheduled Caste beneficiaries to the total expenditure. The expenditure during the year 2022-23 and 2023-24 have been decreased in comparison to earlier years. The Commission recommends that due care may be taken up for the welfare of Scheduled Caste person who are marginalised person of the society under the CSR Scheme.
19. The Bank made a presentation on the majorly Centrally Sponsored Schemes wherein the Commission made the following observations and sought further information/details.

**Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM).**

The National Rural Livelihoods Mission (NRLM), also known as Deendayal Antyodaya Yojana - NRLM, is a centrally sponsored scheme launched by the Ministry of Rural Development (MoRD), Government of India, aimed at promoting sustainable livelihoods for rural poor, through the formation of self-help groups (SHGs) and their capacity-building. It targets uplifting marginalized communities, including Scheduled Castes (SCs), by facilitating access to credit, training, and market linkages. Being a financial partner in implementing NRLM, Banks plays a major role in disbursing loans and providing financial services to the SC beneficiaries under the scheme. Further, as per the Master Circular of RBI dated 01.08.2022, there shall be 50% beneficiaries from the SC/ST in this Scheme.

Scheme Name	No. of Beneficiaries			Amount Disbursed (in Cr.)			Amount Sanctioned (in Cr.)			Amount Outstanding (in Cr.)		
	Total	SCs	%age	Total	SCs	%age	Total	SCs	%age	Total	SCs	%age
NRLM (2021-22)	178857	286	0.00%	1541.00	1.17	0.08%	1942.00	1.34	0.07%	2671.40	2.74	0.10%
NRLM (2022-23)	250367	8455	3.38%	4745.00	89.00	1.88%	4183.00	64.00	1.53%	4902.00	101.00	2.06%
NRLM (2023-24)	267549	4764	1.78%	7245.06	124.79	1.72%	6026.03	79.92	1.33%	7925.07	139.6303234	1.76%

The data provided by Bank of India reveals that the actual representation of Scheduled Caste (SC) beneficiaries remains low. This reflects a critical gap in the outreach, accessibility, and effective implementation of the scheme by the bank.

The Commission recommended that the Bank shall enhance its role by improving the outreach to SC communities, particularly in rural and underserved areas. By collaborating with state governments, district authorities, and local self-help groups (SHGs), the Bank can facilitate the effective identification, financial support, and capacity-building of SC beneficiaries under the scheme. Bank must review and address systemic issues that hinder the full participation of SC individuals in NRLM, such as lack of awareness, accessibility, or local support. It was recommended that Bank of India work closely with government bodies, community groups, and other stakeholders to enhance the participation of SC beneficiaries by increasing outreach efforts, improving accessibility, and ensuring adequate financial support in line with the Master Circular.

### **Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM)**

The National Urban Livelihoods Mission (NULM), under the Ministry of Housing and Urban Affairs (MoHUA), Government of India, focuses on reducing poverty and vulnerability of the urban poor by providing them with opportunities for sustainable livelihoods. This includes promoting self-employment, skill development, and facilitating access to credit for marginalized communities, including SCs, in urban areas. Banks play a crucial role in providing financial services, including microcredit, to SC beneficiaries under NULM. According to the Master Circular of RBI dated 01.08.2022, the share of SC beneficiaries in schemes like NULM must be at par with the percentage of the local SC population.

Scheme Name	No. of Beneficiaries			Amount Disbursed (in Cr.)			Amount Sanctioned (in Cr.)			Amount Outstanding (in Cr.)		
	Total	SCs	%age	Total	SCs	%age	Total	SCs	%age	Total	SCs	%age
NULM (2021-22)	20920	2082	9.95%	30.13	0.56	1.86%	34.97	0.63	1.80%	125.63	6.73	5.36%
NULM (2022-23)	18451	1780	9.65%	154.79	7.53	4.86%	214.73	12.95	6.03%	116.91	5.75	4.92%
NULM (2023-24)	22407	1737	7.75%	89.90	0.84	0.94%	30.31	0.20	0.66%	207.14	7.18	3.47%

The data provided by the Bank of India shows that the percentage of SC beneficiaries has fallen short of the expected share when compared to the local SC population. Specifically, the percentage of SC beneficiaries was 7.75% in 2023-24, 9.65% in 2022-23, and 9.95% in 2021-22. These percentages are significantly lower than the proportion of the SC population in these regions, indicating underrepresentation.

Additionally, the analysis of the sanctioned and disbursed amounts reveals disparity. In 2023-24, the share of the sanctioned amount for SC beneficiaries was only 0.94% of the total sanctioned amount, despite their representation at 7.75% of the total beneficiaries. Similarly, the disbursed amounts also do not align with the beneficiary share. For example, in 2021-22, only 1.86% of the total disbursed amount reached SC beneficiaries, despite their share being 9.95%. This gap is a clear indication that the financial support being provided to SC beneficiaries is disproportionately low compared to their share of the beneficiary pool.

The Commission recommended that the Bank shall collaborate with the local urban bodies, state governments, and other organizations which will help the Bank in extending its services to SC communities, ensuring that they benefit from the financial and livelihood support provided under NULM.

It was also recommended to improve the percentage of SC beneficiaries in the Scheme. The sanctioned and disbursed amounts to SC beneficiaries should be proportionate to their share in the beneficiary pool. Banks should track and adjust funding allocations to ensure SC beneficiaries receive a fair share of the total funds, based on their percentage representation.

### **Differential Rate of Interest (DRI) Scheme**

The Differential Rate of Interest (DRI) Scheme is a government initiative that aims to provide financial assistance to economically weaker sections of society, particularly the Scheduled Castes (SCs) and Scheduled

Tribes (STs), at a concessional interest rate. The primary objective of the DRI Scheme is to ensure that disadvantaged communities have access to credit for income-generating activities, thereby improving their socio-economic conditions. As per the Master Circular of the RBI dated 01.08.2022, at least 40% of the total DRI advances should be granted to SC/ST beneficiaries.

Scheme Name	No. of Beneficiaries			Amount Disbursed (in Cr.)			Amount Sanctioned (in Cr.)			Amount Outstanding (in Cr.)		
	Total	SCs	%age	Total	SCs	%age	Total	SCs	%age	Total	SCs	%age
DRI (2021-22)	3983	495	12.43%	0.81	0.02	2.47%	0.85	0.02	2.35%	12.11	0.67	5.53%
DRI (2022-23)	3075	348	11.32%	8.00	0.11	1.38%	6.84	0.06	0.88%	15.86	0.59	3.72%
DRI (2023-24)	4946	248	5.01%	118.95	0.78	0.66%	148.62	0.82	0.55%	122.02	1.14	0.93%

In the data provided by the Bank of India it is observed that the no. of SC beneficiaries was 5.01% (2023-24), 11.32% (2022-23), 12.43% (2021-22) respectively which is less than the 40% of the total advances generated in the respective year.

The Commission recommended to improve the percentage of SC beneficiaries in the Scheme, Bank shall improve its outreach and ensure better awareness among SC communities about the scheme. The Bank shall collaborate with local authorities, community organizations, and state governments to identify eligible SC borrowers and provide them with the necessary support. The Bank should also focus on simplifying the loan application process for SC beneficiaries to encourage greater participation.

### **National Action for Mechanised Sanitation Ecosystem (NAMASTE)**

The National Action for Mechanised Sanitation Ecosystem (NAMASTE) scheme, formerly known as the Self-Employment Scheme for Rehabilitation of Manual Scavengers (SRMS), is a government initiative aimed at rehabilitating manual scavengers and providing them with opportunities for dignified livelihood. This scheme is implemented by the Department of Social Justice & Empowerment and the Ministry of Housing and Urban Affairs. The scheme focuses on the rehabilitation of manual scavengers, a majority of whom belong to marginalized communities such as Scheduled Castes (SCs). Under NAMASTE, financial assistance is provided for skill development, mechanized sanitation services, and self-employment opportunities.

Similar to other schemes, Bank is a key financial partner in supporting the target group under the NAMASTE scheme by disbursing loans for skill development, equipment purchases for mechanized sanitation, and setting up businesses related to sanitation and waste management. The Bank is tasked with ensuring that SC beneficiaries are adequately supported under the scheme, thus contributing to the upliftment of one of the most marginalized sections of society.

Scheme Name	No of Beneficiaries		% of SC beneficiaries	Amount Disbursed (in Cr.)			Amount Sanctioned (in Cr.)			Amount Outstanding (in Cr.)		
	Total	SCs		Total	SCs	% age	Total	SCs	% age	Total	SCs	% age
SRMS (2021-22)	1694	441	26.03%	0.57	0.01	1.75%	0.58	0.01	1.72%	9.83	0.32	3.26%
SRMS (2022-23)	1385	312	22.53%	2.98	0.01	0.34%	0.49	0.01	2.04%	9.48	0.29	3.06%
SRMS (2023-24)	1020	207	20.29%	2.69	0.00	0.05%	0.62	0.00	0.00%	7.10	0.31	4.42%

According to the data provided, the percentage of SC beneficiaries under the scheme has been low, with only 20.29% in 2023-24, 22.53% in 2022-23, and 26.03% in 2021-22. This is significantly lower than expected, considering the high proportion of SC persons engaged in sanitation-related work. Moreover, the disbursed amounts are also minimal—0.05% in 2023-24, 0.34% in 2022-23, and 1.75% in 2021-22. These figures indicate that a large number of eligible SC beneficiaries are not receiving adequate financial support under the scheme.

The Commission recommended that the Bank shall take proactive steps to improve outreach, awareness, and access to financial products for SC communities. By strengthening its collaboration with government ministries, local authorities, and other organizations, the Bank can contribute significantly to the success of the NAMASTE scheme and the empowerment of SC beneficiaries engaged in sanitation-related work. Ensuring equitable participation and financial support for SCs will be critical to the overall success of the program.

### **Pradhan Mantri MUDRA Yojana (PMMY)**

The Pradhan Mantri Mudra Yojana (PMMY), launched in 2015, aims to provide micro-finance support to non-corporate, non-farm small/micro enterprises. The loans under this scheme are provided through Mudra loans, categorized into three products:

- Shishu: Loans up to Rs. 50,000
- Kishore: Loans ranging from Rs. 50,001 to Rs. 5 lakh
- Tarun: Loans ranging from Rs. 5,00,001 to Rs. 10 lakh

The PMMY scheme is intended to support entrepreneurs, including those from marginalized communities like Scheduled Castes (SCs), helping them establish or expand their businesses

Scheme Name		Number of beneficiaries		%age of SC beneficiaries	Amount disbursed (in Cr.)			Amount sanctioned (in Cr.)			Amount outstanding (in Cr.)		
		Total	SCs		Total	SCs	%age	Total	SCs	%age	Total	SCs	%age
Mudra Scheme (2021-22)	Shishu	1957834	53780	2.75%	7552.76	94.00	1.24%	8193.00	103.00	1.26%	16295.00	365.00	2.24%
	Kishore	No data	No data	No data	No data	No data	No data	No data	No data	No data	No data	No data	No data
	Tarun	No data	No data	No data	No data	No data	No data	No data	No data	No data	No data	No data	No data
Mudra Scheme (2022-23)	Shishu	171092	7151	4.18%	828.07	32.95	3.98%	838.86	33.37	3.98%	524.86	19.92	3.80%
	Kishore	333780	10630	3.18%	8464.61	220.30	2.60%	8560.15	222.99	2.60%	6459.35	160.85	2.49%
	Tarun	90689	1289	1.42%	6505.30	80.88	1.24%	6617.56	81.77	1.24%	5333.51	64.64	1.21%
Mudra Scheme (2023-24)	Shishu	1279398	36491	2.85%	13920.83	186.18	1.34%	7612.35	101.32	1.33%	21122.54	395.38	1.87%
	Kishore	No data	No data	No data	No data	No data	No data	No data	No data	No data	No data	No data	No data
	Tarun	No data	No data	No data	No data	No data	No data	No data	No data	No data	No data	No data	No data

S.No.	Category	Amount	(2023-24)	(2022-23)	(2021-22)
1	Shishu	Upto Rs.50,000	No data	3.98%	No data
2	Kishore	Rs. 50001 to Rs.5 lakh	No data	2.60%	No data
3	Tarun	Rs.500001 to 10 lakh	No data	1.24%	No data

It was observed from the provided data that in 'Tarun' only 1.2% loans were disbursed during the year 2022-23 whereas, in 'Kishore' and 'Shishu' also achievement is low. The Bank has not provided separate data for the year 2021-22 and 2023-24 under all the three category. The current data highlights significant gaps in the percentage of SC beneficiaries and the amount disbursed to them under the scheme.

It was recommended that the Bank shall enhance its efforts to increase the representation of SC beneficiaries, particularly in the Kishore and Tarun categories, and ensure that the amounts disbursed are proportionate to their share in the beneficiary pool. Through stronger outreach, collaboration with local authorities, and improved data tracking, the Bank can contribute to the overall success of the PMMY scheme and help uplift SC communities economically.

### **Stand up India Scheme**

The Stand Up India Scheme is a government initiative aimed at providing financial assistance to Scheduled Castes (SC), Scheduled Tribes (ST), and women entrepreneurs for setting up greenfield

enterprises. Banks play a crucial role in facilitating loans between ₹10 lakh and ₹1 crore to at least one SC or ST borrower and one woman borrower per branch.

Scheme Name	Number of beneficiaries		%age of SC beneficiaries	Amount disbursed (in Cr.)			Amount sanctioned (in Cr.)			Amount outstanding (in Cr.)		
	Total	SCs		Total	SCs	%age	Total	SCs	%age	Total	SCs	%age
Stand Up India (2021-22)	10795	892	8.26%	55.02	1.09	1.98%	71.99	2.05	2.85%	1034.90	76.17	7.36%
Stand Up India (2022-23)	9657	807	8.36%	1222.79	92.13	7.53%	1241.65	94.10	7.58%	945.21	73.80	7.81%
Stand Up India (2023-24)	5937	873	14.70%	425.20	20.88	4.91%	21.09	0.53	2.49%	867.85	77.19	8.89%

The data shows that the percentage of SC beneficiaries and the amounts sanctioned or disbursed remain low. For instance, in 2023-24, SC beneficiaries represented only 14.7% of the total, with a disbursal of ₹20.88 crore out of a sanctioned ₹425.20 crore. The collaboration between banks and government authorities' needs strengthening to improve these outcomes.

It was recommended to improve the percentage of SC beneficiaries and percentage of sanctioned/disbursed amount in the Scheme.

### **Prime Minister Employment Generation Programme (PMEGP)**

The Prime Minister's Employment Generation Programme (PMEGP) is a government initiative designed to generate employment by providing financial assistance for setting up micro-enterprises in rural and urban areas. Under this scheme, banks play a pivotal role in sanctioning and disbursing loans for the creation of small businesses. The role of banks is critical in ensuring that eligible SC beneficiaries receive timely financial support for their entrepreneurial ventures. Ministry of Micro, Small, and Medium Enterprises (MSME), along with State/UT Governments, oversee the overall implementation of the PMEGP. The scheme is implemented by Khadi and Village Industries Commission (KVIC) functioning as nodal agency at the national level. At the state level, the scheme is implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs), District Industries Centres (DICs) and banks. KVIC routes government subsidy through banks for eventual disbursal to the beneficiaries/ entrepreneurs directly into their bank accounts.

Scheme Name	Number of beneficiaries		%age of SC beneficiaries	Amount disbursed (in Cr.)			Amount sanctioned (in Cr.)			Amount outstanding (in Cr.)		
	Total	SCs		Total	SCs	%age	Total	SCs	%age	Total	SCs	%age
PMEGP (2021-22)	27619	1060	3.84%	253.76	6.51	2.57%	312.74	45.35	14.50%	888.16	25.87	2.91%
PMEGP (2022-23)	32891	1092	3.32%	1386.08	33.03	2.38%	1546.69	39.42	2.55%	1156.95	27.35	2.36%
PMEGP (2023-24)	31748	1692	5.33%	1107.02	20.94	1.89%	816.22	11.66	1.43%	1926.11	49.55	31748

The Commission observed that the no. of SC beneficiaries was 5.33% (2023-24), 3.32% (2022-23), 3.84% (2021-22) respectively. The percentage of SC beneficiaries and the amount disbursed to them remain low.

The Commission recommended that banks shall increase awareness of the scheme within the SC community and enhance the percentage of SC beneficiaries to meet the program's goals more effectively.

### **PM SVANidhi Yojana**

The Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Yojana is a financial assistance scheme designed to provide micro-credit to street vendors, to help them restart their businesses. The scheme offers easy access to working capital loans, with the aim of empowering street vendors, including SCs, STs, and women vendors.

Main authorities like the Ministry of Housing and Urban Affairs (MoHUA), Municipalities, and State Governments oversee the implementation and monitoring of the scheme. Public Sector Banks (PSBs), Private Sector Banks, and NBFCs collaborate with MUDRA and SIDBI to provide loans, conduct awareness campaigns, and train beneficiaries. Banks also implement this scheme by disbursing loans to eligible beneficiaries, with an emphasis on street vendors from marginalized groups.

Scheme Name	Number of beneficiaries		%age of SC beneficiaries	Amount disbursed (in Cr.)			Amount sanctioned (in Cr.)			Amount outstanding (in Cr.)		
	Total	SCs		Total	SCs	%age	Total	SCs	%age	Total	SCs	%age
PM SVANidhi Yojna (2021-22)	72250	14026	19.41%	87.18	16.55	18.98%	87.81	16.66	18.97%	9.93	2.00	20.14%
PM SVANidhi Yojna (2022-23)	339914	64122	18.86%	418.39	78.00	18.64%	419.55	78.25	18.65%	119.51	22.00	339914
PM SVANidhi Yojna (2023-24)	329074	5936	1.80%	346.67	6.42	1.85%	345.45	6.39	1.85%	270.64	5.11	1.89%

The Commission observed that under PM SVANidhi Yojana, number of SC beneficiaries was 1.80% (2023-24), 18.86% (2022-23), 19.41% (2021-22) respectively. It was also observed that the percentage of SC beneficiaries is low in year 2023-24 w.r.t previous years figure. This indicates a need for improved outreach and support for SC beneficiaries to meet the program's intended goals.

It was recommended to improve the percentage of SC beneficiaries in the scheme. Banks shall collaborate with the local authorities and stakeholders to increase participation from SC street vendors, ensuring better utilization of the scheme.

### **Pradhan Mantri Jandhan Yojana (PMJDY)**

The Pradhan Mantri Jan Dhan Yojana (PMJDY) is a financial inclusion initiative aimed at providing universal access to banking facilities, including basic savings and deposit accounts, to all households, especially those from marginalized groups like SCs, STs, and women. The scheme ensures that beneficiaries have access to financial products such as savings accounts, overdrafts, and insurance.

Banks play primary role in the PMJDY by opening accounts for the unbanked population and facilitating financial literacy, enabling SCs to avail themselves of banking services.

Scheme Name	Number of beneficiaries		%age of SC beneficiaries	Amount disbursed (in Cr.)			Amount sanctioned (in Cr.)			Amount outstanding (in Cr.)		
	Total	SCs		Total	SCs	%age	Total	SCs	%age	Total	SCs	%age
Other Scheme, if any (2021-22) (PMJDY)	406505	4320	1.06	36.27	0.90	2.49	100.00	1.36	1.36	22.04	0.37	1.68
Other Scheme, if any (2022-23) (PMJDY)	459763	4623	1.01	62.66	1.01	1.61	101.09	1.50	1.49	22.50	0.42	1.87
Other Scheme, if any (2023-24) (PMJDY)	478221	4670	0.98	71.01	1.02	1.44	101.00	1.52	1.51	22.54	0.43	1.90

The data shows that the percentage of SC beneficiaries is very low and in a decreasing trend—0.98% in 2023-24, compared to 1.06% in 2021-22 and 1.01% in 2022-23. The disbursement and sanctioning of amounts to SC beneficiaries also remain negligible.

The Commission recommended to enhance awareness and outreach programs to increase the participation of SC beneficiaries in the scheme.

**The Commission also made following recommendations to the Bank to step up their advances for the Scheduled Castes:-**

1. To increase the credit flow for SC beneficiaries the Bank to actively participate at the level of Planning Process and to participate at District Level Consultative Committee formed under the Lead Bank Schemes at all level for promoting self-employment.
2. The Bank is also advised to consider the loan proposals for the SCs with the utmost sympathy and understanding and the Bank may periodically review their lending procedures and policies to ensure that loans are sanctioned on time to the Scheduled Castes.
3. It is also advised that while adopting villages for intensive lendings, the villages with sizeable SC population may be chosen by the bank.
4. Greater effort towards the achievement of targets wherever gaps have been identified should be made and reported in the next review and root cause studies may be commissioned by Banks to find out reasons behind low disbursement rates, low awareness, etc.
5. The Bank staff may help the borrowers in filling up the form and completing other formalities so that the credit facilities can be obtained within stipulated time period by the SC applicant.
6. Inclusion of training modules covering awareness and facilitation of credit to the SC community needs to be an integral part of the training structure at Banks Training Institutions. The Bank is also advised to organise Awareness Building Camps for greater awareness among SCs for credit facilities wherein the Brochures, Field Visits, Home Visits and Meetings at Branch Level etc. are the measures which may be taken by the Banks exclusively for the SC beneficiaries to understand their credit needs and to incorporate the same in the credit plans.
7. The different GOI guidelines, RBI/NABARD circulars etc. be circulated among the Bank staffs for compliance on SC beneficiaries.
8. Rejection of SC loan applications under govt. programmes should be done at the next higher level instead of at the Branch Level and the reason of rejection should be clearly indicated.
9. The Bank to provide data related to number of loan applications received and number of applications rejected during the three years, and the reasons thereof.
10. A Special Cell should be set up at the Head Office of the Bank to monitor the flow of Credit to SC beneficiaries and the Head Office should periodically review the Credit extended to the Scheduled Castes and any gap or variation in credit flow to SCs should be reported to the Board.
11. The Bank may share the data twice in a year w.r.t. meeting held on 27<sup>th</sup> September 2022 under the Chairmanship of Hon'ble Finance Minister and the then Chairman, NCSC.

The Hon'ble Chairman of the Commission in his concluding remarks thanked the Management of Bank of India for the smooth conduct of the Review Meeting and informed that the NCSCs role is to monitor and ensure proper implementation of the guidelines on reservation policy and to monitor the benefit of the various schemes of the Government reaches to the Scheduled Caste persons for their development and to bring them into main stream of the society. The Hon'ble Chairman has also appreciated the initiated taken by the Bank by planting various plants for green environment at Trees Villagers at Yavatmal, Maharashtra and taking care of these plants. The Hon'ble Chairman of the Commission handed over the copy of Memorandum of grievances of the All-India Bank of India SC/ST Employees Association, Mumbai to the MD&CEO, Bank of India for consideration and decision in all the matters and submit an action taken report on the recommendation of the Commission within one month. The MD&CEO, Bank of India thanked the Commission for conducting the Review of Implementation of Reservation Policy and economic policy for Scheduled Caste in Bank of India. He assured that the recommendation of the Hon'ble Commission has been noted and grievances of the SC/ST/OBC Association will be resolved.

The meeting ended with vote of thanks to the chair.

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**NATIONAL COMMISSION FOR SCHEDULED CASTES – VISIT TO MUMBAI FROM 11<sup>th</sup> NOVEMBER 2024 TO 14<sup>th</sup> NOVEMBER 2024 FOR (MONITORING AND REVIEW OF IMPLEMENTATION OF RESERVATION POLICY FOR SCHEDULE CASTES IN BANK OF INDIA)**

List of NCSC Representatives attending meeting on 13<sup>th</sup> November, 2024.

Sr. No	Name	Designation
1	Shri Kishor Makwana	Chairman
2	Shri Love Kush Kumar	Member
3	Shri Veddepalli Ramchander	Member
4	Shri Gudey Srinivas, IAS	Secretary
5	Ms Sanmeet Kaur	DIG. IPS
6	Shri Kaushal Kumar	Director
7	Shri Kumar Nityanand	Director NCSC, Pune Office
8	Shri Dinesh Vyas	Dy. Director NCSC
9	Shri Pradeep Singh Mehta	Consultant
10	Shri Gaurang Chavda	PS to Chairman
11	Shri S K Garg	PS to Sh Love Kush Kumar (Member)
12	Shri V Kranthi	PS to Sh Ramchander (Member)

List of Bank's Management representatives attending meeting on 13<sup>th</sup> November, 2024

Sr. No	Name	Designation
1	Shri Rajneesh Karnatak	Managing Director & CEO, Bank of India
2	Shri Rajiv Mishra	Executive Director, Bank of India
3	Shri Rajesh Ingle	Chief General Manager, HR
4	Shri Kuldeep Jindal	General Manager, SME
5	Shri Nakula Behera	General Manager, Rural & CLO SC
6	Ms. Anjali Bhatnagar	General Manager, CSR
7	Ms Shampa Biswas	General Manager, HR
8	Shri M Subhakar	General Manager, FI
9	Shri Chander Mohan Kumra	General Manager, Retail
10	Shri Bharat Singh Fonia	Deputy General Manager, HR
11	Shri Gaya Lal Majhi	Assistant General Manager, HR
12	Shri Ravindra Sarang	Senior Manager
13	Shri Pankaj Salve	Cell Officer

List of All India Bank of India SC/ST/OBC Employees Association representatives  
attending meeting on 13<sup>th</sup> November, 2024

Sr. No	Name	Designation
1	Shri R M Khaparde	National President, Mumbai & Goa unit
2	Shri J K Kamble	National General Secretary, Mumbai & Goa unit
3	Shri Shantaram Bagul	AGS, Mumbai
4	Shri Jayant Paria	CEC member, Rajkot,
5	Shri Rohan Shah	Jt. Treasurer, Ahmedabad
6	Shri Sanket Sakpal	DGS, Ratnagiri
7	Shri Porchezian	DGS, Chennai
8	Shri B. Krishna	Jt. General Secretary, Bengaluru
9	Shri Ashok Rathnam	DGS, Coimbatore
10	Shri Umasankar Roy	VP, Kolkata
11	Shri Jitendra Kumar Mahavar	CEC Member, Bhopal
12	Shri Tinku Balmiki	CEC Member, Bokaro
13	Ms Nilima Sakhare	DGS Pune
14	Shri Varun Kumar Singh	CEC member, Varanasi Zone
15	Shri Bottu Sudhakar	DGS Hyderabad
16	Shri C Hirekenchemanavar	Organising Secretary Kolhapur
17	Shri Sandesh Meshram	AGS, Vidharbha
18	Shri Prakash Behra	VP Sambalpur Zone
19	Shri Kalendra Ram	VP Patna
20	Shri Rattan lal	AGS Amritsar
21	Shri Rameshwar Dayal	Jt GS Delhi
22	Shri R K Verma	DGS Jodhpur