

Review Meeting by Finance Minister and Chairman, National Commission for Scheduled Castes with PSBs/ FIs regarding Credit and other Welfare schemes for SCs



A meeting was organised by Ministry of Finance under the Chairmanship of Union Minister of Finance & Corporate Affairs and Chairman, NCSC on 27th September, 2022 to review the implementation of RBI guidelines for PSBs on credit flow through various Schemes for SCs viz. Deendayal Antodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM), Deendayal Antodaya Yojana-National Urban Livelihoods Mission (DAY-NULM), Differential Rate of Interest (DRI) etc. and Reservation Policy for SCs. During this meeting, the following directions were given:

- i) Backlog vacancies should be filled by PSBs in a time bound manner/campaign mode with campaign details being also shared with NCSC for awareness creation (Action: All PSBs).
- ii) The coverage SCs is low in many schemes, the reasons for which need to be analysed. Similarly, improvements required in all schemes including CEGSSC, VCF etc. may be made. Root cause analysis should be carried out to understand why loans that have been sanctioned are not disbursed. This may be taken up in consultation with various stakeholders like Dalit Indian Chamber of Commerce and industry (DICCI) and others (Action: Welfare Section/ FI Section, D/o MSME, M/o SJ&E, M/o RD).
- iii. Each PSB should share details of coverage under the Self-Employment Scheme for Rehabilitation of Manual Scavengers in terms of SCs and other categories (Action: all PSBs).
- iv. DFS may list out all schemes and measures for SC/ST/OBC in coordination with NCSC/NCST/NCBC (Action: Welfare Section). PSBs should apprise NCSC on the performance with respect to such schemes and measures, twice every year-once physically from 14th April to 30th April and second digitally in October. Such an exercise be replicated for National Commission for ST say on 15th November and for National Commission for Backward Classes for OBCs. Institutional mechanism with effective monitoring be put in place for data collection and sharing (Action: all PSBs)
- v. Extant policy on outsourcing of jobs like Safai Karamchari may be shared by all PSBs with the Department and NCSC. (Action: All PSBs).
- vii. The inhouse grievance redressal mechanism may be strengthened for ensuring speedy in-house redressal of grievances in order to avoid escalation of issues at the level of National Commissions, Parliamentary Committees, ministers and ministries etc. (Action: All PSBs).