



**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(IB)-8/2024/SSW-II [89325]

5<sup>th</sup> & 7<sup>th</sup> Floor Loknayak Bhawan  
Khan Market, New Delhi-110003  
Dated: 07.05.2025

To,

The Chairman-cum-Managing Director,  
Indian Bank,  
Indian Bank Building,  
P.B. No. 1384, 31, Rajaji Road,  
Chennai-600 001 (Tamil Nadu)  
Email: cmdsec@indianbank.co.in  
Email: md@indianbank.co.in  
Email: gmhrmsect@indianbank.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 Indian Bank under the Ministry of Finance.

Sir/Madam,

I am directed to enclose herewith a copy of the minutes of the review meeting held on 12<sup>th</sup> February, 2025 at Chennai 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, 2nd Floor, Block-5, Shastri Bhawan, Chennai-600 006 Email: ncsc\_chennai@yahoo.co.in

**File No. 3/Review(IB)-8/2024/SSW-II**  
**National Commission for Scheduled Castes**

**Minutes of the Review Meeting undertaken by the National Commission for Scheduled Castes (NCSC) on 12.02.2025 at Chennai to Monitor the Implementation of Reservation Policy and Implementation of the various Schemes for Self-Employment and Income Generations for Welfare and development of the Scheduled Castes in Indian Bank.**

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 Indian Bank 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 Chennai on 12.02.2025. Shri Binod Kumar, Managing Director & CEO and other Senior Officers from Indian Bank attended the meeting.

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

**Meeting with the All-India Indian Bank SC& ST Employees Welfare Association/ Council:**

First, the Commission had a meeting with representative of All India Indian Bank SC&ST Employees Welfare Association (AIIB SC/ST EWA) and All India Indian Bank SC/ST Employees Welfare Council (AIIB SC/ST EWC). The representative of SC/ST Association/ Council welcomed the National Commission for Scheduled Caste and submitted a memorandum of their grievances before the National Commission for Scheduled Caste. The representative of Association/ Council raised several issues like off line interview for recruitment and promotion, off line pre promotion training, delay in quarterly meeting with Zonal and Corporate level, posting of SCs in HR and Credit Department, payment of full pay to part-time sweepers, promotion of Scheduled Castes at level of Chief manager/GM/CGM, training for SCs in disciplinary and vigilance cases and special leave for office bearers of SC/ST Association etc. The Commission assured to discuss all the issues with the Bank Management and may recommends appropriate steps in the matter.

**Meeting with the Indian Bank 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 Indian Bank Management. Shri Binod Kumar, MD & CEO, Indian Bank 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, Indian Bank presented the brief history of the Indian Bank and its achievement in various financial activities and implementation of various schemes for weaker section of society and implementation of Reservation Policy in the Bank. Thereafter following issues were discussed:

1. The Commission sought information regarding the composition of Board of Directors of Indian Bank and representation of any Director/s from the reserved category. As informed by the Indian Bank Management, the Board of Directors of Indian Bank consists of 9 Directors i.e. 5 full Time Directors which include one MD&CEO, four Executive Director, 4 Part Time Directors which include one Government of India Nominee Director, one RBI Nominee Director and two share holder Directors, The MD&CEO, Indian Bank apprised that there is no member from the reserved category in Board of Directors in the Bank and Board of Directors are appointed by the Government of India. 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. The MD&CEO, Indian Bank has apprised that the Indian Bank has sent the recommendations of Commission to the Department of Financial Services, Government of India in this regard.
2. The Commission has asked the detail of the action taken report on the recommendations of the Commission on the Review meeting held on 02.08.2022. The Bank has sent the Action Taken Report on 27.10.2023 and the action have been taken by the Bank on recommendations of the Commission of the last review Meeting held on 02.08.2022 at Annexure-B.
3. The Commission discussed the reservation policy in the Bank's recruitment and promotion process. The Commission also sought information regarding percentage of reservation applicable in favour of SCs in direct recruitment and in promotion. The Bank provides reservation in direct recruitment for all the cadres. The Indian Bank Management has submitted that Bank is implementing Government of India's guidelines for recruitment of reserved posts of officers, Clerks and sub-staff group in Direct Recruitment and in Promotions from sub-staff to Clerical cadre and clerk to officer (Junior management grade Scale I) are provided as per Bank's Policy. The Zone of consideration is being extended to SC candidates for promotion from Scale I to II and Scale II to III. All relaxations like upper age limit, relaxation in marks for SC candidates, fee exemption and 2<sup>nd</sup> class train fare for interview in direct recruitment are provided to the Scheduled Caste candidates as per Government of India guidelines. The relaxation in age/qualification/work experience are provided to employees belonging to reserved category in promotion.
4. The Commission had sought information in respect of Backlog of Scheduled Caste vacancies at the time of switching over to post based Roster in the Bank. The Commission observed that

there was no shortfall in all levels after switching over to the post based roster as on 02.07.1997 in the Indian Bank.

5. Staff Position as on 31.3.2022, 31.3.2023, and 31.3.2024, are furnished at Annexure-III.

The Commission had also sought information regarding recruitment and staff position as on 31.03.2022, 31.03.2023, 31.03.2024 and 31.12.2024. The Indian Bank provided 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.

6. The Commission had sought the information regarding performance of the recruitment made during the last three years i.e. 2022, 2023 and 2024. The Commission has observed from the information supplied by the Bank in this regard that there are **28 carried forward of Scheduled Caste reserved vacancies in the post of clerk during the year 2024-25**. The Commission recommends that these Scheduled Caste vacancies may be filled up at earliest. The MD, Indian Bank assured that these carried forward Scheduled Caste vacancies will be cleared in this recruitment year through IBPS.
7. The Commission sought the information about the maintenance of reservation roster in the Bank. The Management of the Bank apprised the Commission that the Indian Bank is maintaining rosters for Direct Recruitment and Promotion for all the posts as per orders. The Bank is maintaining nine rosters at Corporate level for Direct Recruitment level and 2 rosters for Promotion. It is not understood as to why only two rosters are maintained in promotion as there are number of categories in which promotions are made like sub-staff to Clerk, Clerks to Officer's Cadre and within officer cadre. The separate roster is to be maintained for all posts.
8. The Commission sought the information regarding periodical inspection of rosters by the Bank Liaison Officer. The MD & CEO, Indian Bank informed that the Liaison Officer has inspected the rosters periodically on 13.06.2022, 20.06.2023 and 02.04.2024 and no discrepancies were noticed in the rosters. The inspection of rosters are scheduled on 14.05.2025 at Department of Financial Services, New Delhi.
9. The Commission observed that the Bank is providing pre-promotional training to the Scheduled Caste reserved category through online mode for 6 days only. The pre-recruitment training is being given to SC candidates by IBPS. The Commission recommends to the Bank



Management that the pre-promotional training to the Scheduled Castes may be provided though off line mode for atleast 10-15 days as was done in other Public Section Banks. The MD & CEO, Indian Bank assured to provide pre-promotional training to the Scheduled Caste reserved category for atleast 10-15 days in off line mode.

10. The Commission had sought the detail information about appointment of contractual Employees and member of SCs employees. It is observed that the Indian Bank appointed total 24 employees on contractual basis. 15 employees belong to general caste and 3 belongs to SCs. It comes out to be total 18 contractual employees whereas total 24 employees have been shown. It is not clear whether the Bank has appointed 18 contractual employees or 24 contractual employees. The Indian Bank may clarify this difference. The Bank may fill up the SC post as per prescribed percentage.
11. The Commission had sought the information regarding total number of employees promoted and the number and percentage of Scheduled Caste during the last three years i.e. 2022-23, 2023-24 & 2024-25. The information is given at Annexure-IV

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. No promotion is made from sub staff to clerks grade during 2021-22. The reason for the same may be given to the Commission. The Commission recommends that the number of SCs promoted on their own merit may be given separately.

12. The Commission had also sought to know the mechanism for redressal system available in the Indian Bank for Scheduled Caste category employees and to ensure that the Reservation Policy for Scheduled Castes are implemented properly. The Bank Management apprised that the Reservation Policy for Recruitment/Promotion of the Bank have been implemented as per Govt. of India Guidelines. It is being discussed in the quarterly meeting with representatives of SC/ST Employees Association. A Chief Liaison Officer for SCs/STs is appointed in the rank of General Manager at Apex level to oversee implementation of reservation policy and a separate SC/ST Cell is functioning to assist the Chief Liaison Officer (CLO). The CLO has been appointed to redress the grievances of Scheduled Caste employees. The Bank has nominated one Liaison officer at each of the Zonal Office to look after the Welfare / Grievances of SC employees. In addition, the MD & CEO/ ED/CGM (CDO & CLO) and CLO of the Bank meet regularly the representative of SC/ST Association/Council for redressal of their grievances. A complaint register is being maintained to records detail of complaints and incorporated in the Review Reports placed to the Board on Half yearly/Annual basis. Presently, there is no pending complaint in the Bank.

13. The Commission had sought the periodical meeting with Scheduled Caste employees to sort out their problems for the last three years i.e. 2022, 2023 & 2024. The Bank Management informed that the Indian Bank is conducting periodical meeting with the All India Indian Bank SC/ST Employees Welfare Association/ Council. The last quarterly meeting was held on 13.05.2024. 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.
14. The Commission observed that the Bank has sent 7 employees in 2023 and 4 employees in 2024 employees for Specialized Training abroad but no Scheduled Caste employees was sent for Specialized Training abroad. The Commission recommends that whenever Bank sent employees abroad for Specialised Training than Bank may consider to send adequate number of Scheduled Caste employees for the same. The Bank has also intimated that out of total 10 employees the Bank has posted 2 SC employees aboard during 2025.
15. The Commission has sought the detail information about the persons who have obtained employment in the Bank on the basis of false Caste Certificates and status of each case. As per information provided by the Bank, there are 7 cases of false caste certificate who obtained employment on the basis of false cate certificate in the Bank and all the cases are pending before the District level scrutiny or at the level of District Collector. The Commission recommends to expedite all the cases.
16. The Commission has sought the member of Welfare Schemes/activities undertaken by the Indian Bank for Welfare of Socio-Economic development of SCs. The Bank management apprised the Commission that they have undertaken following Welfare activities for SCs/STs:
- Distributed 140 sweaters to tribal girl students in Kolli hills at Namakkal
  - Provided relief assistance to 875 families from lower economic strata including SC/ST affected by flood during Cyclone Michaung.
  - Provided assistance to 10 tribal students KISS (Kalinga Institute of Social Sciences), Bhubaneswar.
  - Sponsored water cooler to Tribal Development Department Ambikapur for the use of visitors.
  - Sponsorship of Educational Tour to Delhi for meritorious students of government schools belonging to SC/ST category from the aspirational districts of Tamil Nadu and Andhra Pradesh.
  - Distributed bicycle to meritorious and needy student for attending school at Meerut.
  - Food and Water bottles provided to needy section during a function at Jabalpur to pay the respect & Homage to Dr. Babasaheb Ambedkar.



- Refreshment for meritorious students of SC/ST category of 5 aspirational Districts from Tamil Nadu & Andhra Pradesh came to New Delhi on an Educational Tour Financial literacy & Enhancing Vocational Skills"
  - Sponsored Cultural activities and sports meet for girl students belonging to SC/ST category in IIM, Bodhgaya.
  - Sponsored toilet construction and provided desks & benches to Narikuravar School, Valliyoor.
17. The Commission has sought the information regarding total number of accommodation available and number of Scheduled Castes and percentage of Scheduled Caste employees who have been allotted accommodation. The Bank has informed that total 76 Scheduled Caste employees i.e. 12.99% out of total 585 employees are provided accommodation.
18. The Commission noticed that the Bank has made 17.95% (2019-20), 18.84% (2020-21), 12.05% (2021-22), 5.35% (2022-23) and 6.21% (2023-24) expenditure on Scheduled Caste beneficiaries to the total expenditure under CSR. The Commission observed that the expenditure under CSR 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

#### **I. Deendayal Antyodaya yojana –National Rural Livelihoods Mission (DAY-NRLM)**

Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) is a flagship poverty alleviation program implemented by the Ministry of Rural Development, Government of India.

**Statement showing the status of Government Schemes with financial allocations and expenditure incurred by the Bank for the Welfare of Scheduled Castes for last 3 years.**

Amt in Crs.												
Scheme Name	No of Beneficiaries			Amount Disbursed			Amount Sanctioned			Amount Outstanding		
	Total	SCs	% age	Total	SCs	% age	Total	SCs	% age	Total	SCs	% age
NRLM (2021-22)	2426325	273977	11.29	6901	378	5.48	7116.87	380.73	5.35	9323	700.11	7.51
NRLM (2022-23)	3319173	1284149	38.69	10961	1997.96	18.23	12285.32	2245.62	18.28	12925	2398.88	18.56
NRLM (2023-24)	3407040	1335900	39.21	13975	5679.44	40.64	16808	6102.98	36.31	17654.02	6150.65	34.84

As per Master circular of Reserve Bank of India dated 01.08.2022, there shall be 50% beneficiaries from the SC/ST in this Scheme, whereas the data provided by the Indian Bank, it is observed that 11.29% of SC beneficiaries during 2021-22, 38.69% of beneficiaries to SCs during 2022-23 and 39.21% beneficiaries belong to SCs were benefited. Thus the number of SC beneficiaries were increasing over the years 2021-22 to 2023-24 in respect of total number of beneficiaries. It is observed that the sanctioned amount to SCs is Rs. 380.73 Cr (2021-22), Rs.2245.62 Cr. (2022-23) and Rs. 6102.98Cr (2023-24) and disbursed amount to SCs is Rs.378 Cr (2021-22), Rs. 1997.96 Cr (2022-23) and Rs. 5679.44 (2023-24). The disbursed amount is less than sanctioned amount in the last three years. The amount outstanding for SC beneficiaries are Rs. 700.11 Cr (2021-22), Rs. 2398.88 Cr (2022-23) and Rs. 6150.65 Cr. (2023-24). The Commission observed that the Outstanding Amount has increased and there is difference between sanctioned amount and disbursed amount during last three years. The Commission recommends that the matter may be re-examined and reconciled. The clarification in this regard may be furnished to the Commission.

The Commission also recommends that the detail information regarding number of SC person applied for loan under the scheme and number of application of SC persons was rejected and reason for rejection may also be provided to the Commission.

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

**Statement showing the status of Government Schemes with financial allocations and expenditure incurred by the Bank for the Welfare of Scheduled Castes for last 3 years.**

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
NULM (2021-22)	56687	16170	28.53	134	29	21.64	138.09	29.46	21.33	201	49.99	24.87
NULM (2022-23)	86881	25701	29.58	172.93	50.679	29.31	192.73	56.691	29.41	188.51	32.44	17.21
NULM (2023-24)	138375	42343	30.60	257.16	80.44	31.28	283.44	89.14	31.45	319.47	83.51	26.14

The Commission observed that as per the Master Circular of RBI dated 01.08.2022, the share of SCs shall be at par with the percentage of local SC population in the Scheme, whereas percentage of SC beneficiaries are 28.53% (2021-22), 29.58% (2022-23) and 30.60% (2023-24).

The Amount sanctioned to SCs are Rs. 29.46 Cr (2021-22) Rs. 56.691 Cr (2022-23) and Rs. 89.14 Cr (2023-24) whereas the disbursed amount is Rs. 29 Cr (2021-22), Rs. 50.679 Cr (2022-23) and Rs. 31.28 Cr (2023-24) which is less than sanctioned amount during last three years. Similarly, outstanding amount are Rs. 49.99 Cr (2021-22), Rs. 32.44 Cr (2022-23) and



Rs. 83.51 Cr (2023-24). Therefore, Commission recommends that the increase amount in outstanding amount in 2023-24 and difference between sanctioned and disbursed amount may be re-examined. The detail of application received from SCs for loan, rejected and reason for rejection may be sent to the Commission under this scheme also.

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

**Statement showing the status of Government Schemes with financial allocations and expenditure incurred by the Bank for the Welfare of Scheduled Castes for last 3 years.**

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)	1328	337	25.38	1.86	0.42	22.58	1.86	0.42	22.58	3.76	0.71	18.88
DRI (2022-23)	1427	302	21.16	1.95	0.38	19.49	1.95	0.38	19.49	3.08	0.60	19.48
DRI (2023-24)	1547	421	27.21	2.33	0.63	27.04	2.33	0.63	27.04	4.56	1.36	29.82

As per RBI circular dated 01.08.2022, Banks have been advised to grant eligible borrowers belonging to SC/ST such advances to the extent to not less than 2/5 the (40 percent) of total DRI advances under the DRI scheme. The Commission observed that the percentage SC beneficiaries are 25.38% (2021-22), 21.16% (2022-23) and 27.21% (2023-24). It is observed that the total amount outstanding in last three years are also inconsistent, therefore clarification may be sent to the Commission in this regard.

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

Pradhan Mantri MUDRA Yojana (PMMY) is a scheme for providing loans up to 10 lakh to the non-corporate, non-farm small/micro enterprises. Mudra loans are provided under three categories as mentioned below: -

S. No.	Category	Amount
1	Shishu	Upto Rs.50,000
2	Kishore	Rs. 50001 to Rs.5 lakh
3	Tarun	Rs.500001 to 10 lakh

**Statement showing the status of Government Schemes with financial allocations and expenditure incurred by the Bank for the Welfare of Scheduled Castes for last 3 years.**

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	221503	53049	23.95	413.39	93.02	22.50	411.71	93.9	22.81	533.49	110.78	20.77
	Kishore	70974	20401	28.74	1694.37	418.02	24.67	1711.84	421.23	24.61	4588.8	705.64	15.38
	Tarun	29175	8939	30.64	2467.15	667.6	27.06	2457.02	664.34	27.04	4571.71	1026.2	22.45
Mudra Scheme (2022-23)	Shishu	377845	93865	24.84	648.1	150.32	23.19	650.85	156.41	24.03	562	129.09	22.97
	Kishore	121070	36098	29.82	2656.4	675.54	25.43	2706.15	701.62	25.93	4834	822.30	17.01
	Tarun	49767	15816	31.78	3867.96	1078.87	27.89	3884.16	1106.55	28.49	4816	1195.86	24.83



Mudra Scheme (2023-24)	Shishu	439425	110146	25.07	699.8	168.1	24.02	702.37	170.15	24.23	551.66	142.16	25.77
	Kishore	140802	42359	30.08	2868.3	755.46	26.34	2920.36	763.27	26.14	4745.08	905.54	19.08
	Tarun	57878	18560	32.07	4176.51	1206.51	28.89	4191.62	1203.77	28.72	4727.41	1316.91	27.86

The Commission observed that the overall percentage of SC beneficiaries has increased in all three categories from 2021-22 to 2023-24. The amount disbursed, sanctioned and amount outstanding for SCs has also increased for the last three years i.e. 2021-22 to 2023-24 under all the categories. The Commission recommends that the reason for increase in outstanding amount may be examined and clarify the Commission. The detail of information regarding number of application for loan received from SCs, No. of rejected and reason thereof may be furnished under the scheme to the Commission.

## **V. Stand-Up India Scheme**

The objective of the Stand Up India scheme is to facilitate bank loans between 10 lakh and 1 crore to at least one Scheduled Castes (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a greenfield enterprise. This enterprise may be in manufacturing services, agri-allied activities or the trading sector. In case of non-individual enterprises at least 51% of the share holding and controlling stake should be held by either an SC/ST or Woman entrepreneur.

**Statement showing the status of Government Schemes with financial allocations and expenditure incurred by the Indian Bank for the Welfare of Scheduled Castes for last 3 years.**

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)	1038	345	33.24	226.6	61.16	26.99	227.92	61.3	26.90	1576.86	457.16	28.99
Stand Up India (2022-23)	1168	373	31.93	305.27	64.19	21.03	324.81	67.91	20.91	1665.00	470.64	28.27
Stand Up India (2023-24)	1265	409	32.33	351.48	76.46	21.75	386.16	81.64	21.14	1897.46	541.47	28.54

It is observed that the percentage of SC beneficiaries has been decreased from 33.24% (2021-22), 31.93% (2022-23) and 32.33%(2023-24) under the scheme. The percentage of amount sanctioned amount has also been decreased 26.90% to 21.14% from 2021-22 to 2023-24. Under the scheme. In this scheme, the Amount outstanding has also increased Rs. 457.56 Cr (2021-22), Rs.470.64 Cr (2022-23) and Rs. 541.47 Cr (2023-24). The Commission recommends that the difference in disbursed amount and sanctioned amount may be re-



examined and the reason in increase of Amount outstanding may be explained. The detail of SC applicants and rejected alongwith reason may be furnished to the Commission.

The Commission also observed that the figure given under the loan disbursed to SC beneficiaries during the last 3 years i.e. Rs. 345 Cr (2021-22), Rs. 373 Cr (2022-23) and Rs. 409 Cr (2023-24) have been presented during Meeting whereas the information supplied by the Bank for the last three years i.e. Rs. 226.6 Cr (2021-22), Rs. 305.27 Cr (2022-23) and Rs. 351.48 Cr. (2023-24) under the Scheme of Stand Up India. The Commission recommends that the clarification in this regard may be sent to the Commission.

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

The scheme is implemented by Khadi and Village Industries Commission (KVIC) functioning as the 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. In such cases KVIC routes government subsidy through designated banks for eventual disbursement to the beneficiaries / entrepreneurs directly into their bank accounts. The maximum cost of the project/unit admissible in manufacturing sector is ₹ 25 lakhs and in the business/service sector, it is ₹ 10 lakhs.

Categories of Beneficiary's Rate of subsidy under PMEGP (of project cost)  
Area (location of project/unit) General category 15%(Urban), 25%(Rural), Special 25%(Urban), 35%(Rural) (including SC/ ST/ OBC/ Minorities/Women, Ex-servicemen, Physically handicapped, NER, Hill and Border areas, etc.) The balance amount of the total project cost will be provided by the banks in the form of term loan and working capital.

**Statement showing the status of Government Schemes with financial allocations and expenditure incurred by the Bank for the Welfare of Scheduled Castes for last 3 years.**

Scheme Name	Number of beneficiaries	%age of SC beneficiaries		Amount disbursed (in Cr.)			Amount sanctioned (in Cr.)			Amount outstanding (in Cr.)		
		SCs		Total	SCs	%age	Total	SCs	%age	Total	SCs	%age
PMEGP (2021-22)	9044	2098	23.20	382.18	121.84	31.88	385.58	122.46	31.76	1252.32	216.54	17.29
PMEGP (2022-23)	9262	2281	24.63	508.41	166.31	32.71	533.78	176.72	33.11	1472.00	328.38	22.31
PMEGP (2023-24)	9538	2358	24.72	598.46	199.56	33.35	621.52	208.46	33.54	1684.28	386.44	22.94

The Commission observed that the percentage of SC beneficiaries were 23.20% (2021-22), 24.63% (2022-23) and 24.72% (2023-24). The amount disbursed and Amount sanctioned

to SC beneficiaries were inconsistent and Amount outstanding has also increased from 2021-22 to 2023-24. The Commission recommends that the difference in disbursed amount and sanctioned amount may be re-examined. The detail of loan application received from SC beneficiaries may be provided to the Commission.

## **VII. PM Swanidhi Yojana**

The scheme is a Central Sector Scheme i.e. fully funded by Ministry of Housing and Urban Affairs with the following objectives: (i) To facilitate working capital loan up to ₹10,000; (ii) To incentivize regular repayment; and (iii) To reward digital transactions. The scheme will help formalize the street vendors with above objectives and will open up new opportunities to this sector to move up the economic ladder.

### **Eligibility of States/UTs**

The Scheme is available for beneficiaries belonging to only those States/UTs which have notified Rules and Scheme under Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014. Beneficiaries from Meghalaya, which has its own State Street Vendors Act may, however, participate.

**Statement showing the status of Government Schemes with financial allocations and expenditure incurred by the Bank for the Welfare of Scheduled Castes for last 3 years.**

Scheme Name	Number of beneficiaries		%age of SC beneficiaries	Amount disbursed (in Cr.)			Amount sanctioned (in Cr.)			Amount outstanding (in Cr.)			Remark if any
	Total	SCs		Total	SCs	%age	Total	SCs	%age	Total	SCs	%age	
Svanidhi Yojna (2021-22)	67700	15256	22.53	73.94	15.72	21.26	74.82	15.87	21.21	72.09	9.54	13.23	Nil
Svanidhi Yojna (2022-23)	84470	20081	23.77	115.27	28.27	24.53	118.26	28.74	24.30	105.80	20.23	19.12	Nil
Svanidhi Yojna (2023-24)	294618	72067	24.46	375.61	92.42	24.61	386.28	94.92	24.57	264.9	54.14	20.44	Nil

The Commission observed that the percentage SC beneficiaries were 22.53% (2021-22), 23.77% (2022-23) and 24.46% (2023-24) under the scheme. The Commission observed that the loan advances are given to the street vendors and more than 50% SC persons belong to SC category. Therefore, Commission recommends to improve the percentage of SC beneficiaries under the Scheme.



**VIII. Statement showing the status of loan disbursement to SCs beneficiaries under different sectors during last three years.**

(Amt in Crs.)

Sector	No of Beneficiaries			Amount Disbursed			Amount Sanctioned			Amount Outstanding			Purpose of loan
	Total	SC	% age	Total	SC	% age	Total	SC	% age	Total	SC	% age	
AGRICULTURE 2021-22	5299787	1681006	31.72	59770.07	9710	16.25	60072.75	9825	16.36	88100.4	18395.35	20.88	Farm credit ancillary and infra activities and other income generating activities.
2022-23	6673193	2183253	32.72	66458.04	10602.26	15.95	66903.43	10846	16.21	101937	21349	20.94	
2023-24	5125703	1682768	32.83	93698.68	13576.9	14.49	97802.51	15902.69	16.26	121062	25398.81	20.98	
EDUCATION 2021-22	5857	465	7.94	604.51	19.81	3.28	834.06	35.67	4.28	4626.69	185.25	4.00	For higher education
2022-23	9110	318	3.49	815.03	18.18	2.23	1189.24	25.61	2.15	4424.14	197.21	4.46	
2023-24	9627	395	4.10	930.53	22.16	2.38	1237.98	28.04	2.26	4222.49	206.58	4.89	
HOUSING 2021-22	33625	7307	21.73	8936.06	197.87	2.21	9674.06	1653.15	17.09	42489.1	1285.71	3.03	Purchase & construction houses
2022-23	32581	7061	21.67	11583.75	329.13	2.84	12812.9	1787.42	13.95	47903.4	1476.27	3.08	
2023-24	37131	6559	17.66	13167.76	482.66	3.67	13974.12	1909.17	13.66	53090.4	1886.50	3.55	
VEHICLE 21-22	26093	873	3.35	1714.65	45.98	2.68	1746.42	46.98	2.69	4198.39	121.33	2.89	Purchasing of vehicle
2022-23	36722	1394	3.80	2655.34	101.57	3.83	2759.88	103.33	3.74	5377.11	183.53	3.41	
2023-24	52089	2462	4.73	4754.51	203.15	4.27	4770.08	202.77	4.25	8015.8	295.58	3.69	
ENTREPRENEURS													-
Retail others 2021-22	474938	22433	4.72	22633.96	1047.19	4.63	21760.07	1069.66	4.92	23493	1697.33	7.22	Personal purpose other than speculative
2022-23	531282	26523	4.99	24101.45	1169.64	4.85	24484.64	1203.76	4.92	26396.5	2064.56	7.82	
2023-24	577062	30376	5.26	32348.48	1917.25	5.93	31575.96	1993.63	6.31	33270.56	2624.94	7.89	
MSME 2021-22	1467812	94351	6.43	21642.64	2104.56	9.72	21946.49	2126.85	9.69	74167.1	5789.14754	7.81	
2022-23	2136563	140928	6.60	24655.48	2636.42	10.69	27035.47	2639.25	9.76	79656	6652.57	8.35	
2023-24	1546763	103113	6.67	32348.48	3095.9344	9.57	25095.5902	3134.77	12.49	84120.83	7489.15	8.90	

The Commission observed that the only 7.94% (2021-22) 3.49% (2022-23) and 4.10% (2023-24) are SC beneficiaries and there is difference between sanctioned amount and disbursed amount for the SC beneficiaries under the Scheme of education during the last three years. Further the outstanding amount has also increased from RS. 185.25 Cr to Rs. 206.58 Cr The Commission recommends that the clarification in this regard may be sent to the Commission. The detail of loan application received from SCs may be furnished to the Commission.

The Commission observed that in Agriculture Sector including farm credit ancillary and infra activities and other income generating activities., percentage of SC beneficiaries in respect of Total beneficiaries in last three years are nearly 30%, which may be reviewed in view of the number of SC applied for the loan and disbursed with the loan. No data has been furnished for Entrepreneurs Sector. In Retail Others sector percentage of SC beneficiaries are only 5% approximately, it may be reviewed in view of total number of applications received and total number of applicants sanctioned with loan. In MSME sector percentage of SC beneficiaries are only 6% approximately, it may be reviewed in view of total number of applications received and total number of applicants sanctioned with loan.



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

1. To increase credit flow for Scheduled Caste (SC) beneficiaries, the Bank should actively participate in the planning process and engage with the District Level Consultative Committees formed under the Lead Bank Scheme at all levels to promote self-employment.
2. The Bank is advised to consider loan proposals for SCs with utmost empathy and understanding. Periodic reviews of lending procedures and policies may be conducted to ensure loans are sanctioned promptly to Scheduled Caste applicants.
3. While adopting villages for intensive lending, the Bank may prioritize villages with a significant SC population.
4. The Bank may make greater efforts to achieve targets in areas where gaps have been identified. Inquisitive studies may be commissioned to identify reasons for low disbursement rates, low awareness, and other barriers.
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. The Bank may provide financial literacy programs to beneficiaries to help them manage their loans effectively and understand the importance of timely repayment. The Bank may support beneficiaries in developing sustainable income-generating activities to ensure they have a steady source of income to repay their loans. The Bank may implement credit risk management strategies, such as monitoring repayment patterns and offering flexible repayment options, to reduce the risk of default and conduct regular monitoring and evaluation of the beneficiaries' progress and financial health to identify any issues early and provide necessary interventions. The Bank may foster collaboration between financial institutions, government agencies, and non-governmental organizations to provide holistic support to beneficiaries, including financial, technical, and capacity-building assistance.
7. Training modules covering credit awareness and facilitation for the SC community may be integrated into the training structure of the Bank's training institutions. Additionally, the Bank may organize awareness-building camps for SC beneficiaries, employing measures like brochures, field visits, home visits, and branch-level meetings to understand their credit needs and incorporate them into credit plans.
8. The Bank may strengthen outreach programs to raise awareness about the scheme in rural SC communities can help increase their participation.



9. The Bank may provide dedicated support and counselling for SC beneficiaries to help them navigate the loan application and repayment process more effectively and offer skill development and training programs to help SC street vendors diversify their income sources and enhance their business acumen.
10. Government of India guidelines, as well as RBI and NABARD circulars, may invariably circulated among Bank officials to ensure compliance.
11. Rejections of SC loan applications under government programs may be escalated to the next higher level rather than being decided at the branch level. Reasons for rejection must be clearly indicated, and delays or denials in disbursement may be avoided to maximize coverage for SC beneficiaries.
12. The Bank may provide data on the number of loan applications received and rejected over the past three years, along with the reasons for rejection.
13. A Special Cell may be established at the Bank's Head Office to monitor the credit flow to SC beneficiaries. The Head Office may periodically review credit extended to Scheduled Castes, and any gaps or variations in credit flow may be reported to the Board.
14. The Bank may share the data twice in a year i.e. [from 14th April (Birthday of Babasaheb Ambedkar) to 30th April and in October] as per decision taken in meeting held on 27<sup>th</sup> September 2022 under the Chairmanship of Hon'ble Finance Minister and the then Chairman, NCSC.
15. In many sectors, the percentage of SC beneficiaries may be even lower than their demographic share of 16.6%, despite credit schemes being specifically designed for marginalized groups, including Scheduled Castes. This is particularly evident among SC populations in rural areas who face socio-economic deprivations and caste-based discrimination. Such disparities may be reviewed by examining the number of applicants and the number of loans sanctioned.
16. The differences between sanctioned and disbursed amounts under various schemes may be analyzed, as they indicate that certain beneficiaries are not adequately served.
17. It is also observed that some of the SC students are not receiving the scholarship in their account as their account has been closed or become dormant due to non-operation of account. The Commission recommends that matter may be taken up with the State Government to resolve the issue so that the SC students can get the scholarship in time and could continue their studies.

The Hon'ble Chairman of the Commission in his concluding remarks thanked the Management of Indian Bank 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 for providing economic assistance to the Little Flower Convent, Higher Secondary School for the Blind, Chennai. The Hon'ble Chairman of the Commission handed over the copy of Memorandum of grievances of the All-India Indian Bank SC/ST Employees Welfare Association and All-India Indian Bank SC/ST Employees Welfare Council to the MD&CEO, Indian Bank 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, Indian Bank thanked the Commission for conducting the Review and guiding the Bank for Implementation of Reservation Policy and Economic Policy for Scheduled Caste in Indian Bank. He assured that the recommendation of the Hon'ble Commission has been noted and grievances of the SC/ST Association/Council will be resolved.

The meeting ended with vote of thanks to the chair.

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**NATIONAL COMMISSION FOR SCHEDULED CASTES-VISIT TO  
CHENNAI ON 12<sup>th</sup> FEBRUARY 2025 FOR (MONITORING AND REVIEW OF THE  
IMPLEMENTATION OF RESERVATION POLICY FOR SCHEDULED CASTES IN  
INDIAN BANK)**

**List of NCSC Representatives attending meeting on 12<sup>th</sup> February, 2025:**

<b>Sr. No.</b>	<b>Name</b>	<b>Designation</b>
1	Shri Kishor Makwana	Chairman
2	Shri Love Kush Kumar	Member
3	Shri Vaddepalli Ramchander	Member
4	Shri Gudey Srinivas, IAS	Secretary
5	Ms Sanmeet Kaur	DIG (P), IPS
6	Shri Kaushal Kumar	Director
7	Shri S. Ravivarman	Director
8	Dr. Dinesh Vyas	Dy. Director NCSC
9	Shri Gaurang Chavda	PS to Chairman
10	Shri Dharmendra Singh	PS to Shri Love Kush Kumar (Member)
11	Shri V Kranthi	PS to Shri Vaddepalli Ramchander (Member)
12	Shri A. Lister	Sr. Investigator
13	Shri P S Mehta	Consultant

**List of Bank's Management representatives attending meeting on 12<sup>th</sup> February, 2025:**

<b>Sr. No.</b>	<b>Name</b>	<b>Designation</b>
1	Shri Binod Kumar	MD & CEO Indian Bank
2	Shri Ganesaraman A	Chief General Manager (CDO & CLO)
3	Shri Sukh Sagar Prasad Roy	Chief General Manager (BOD, Estate, ES to MD & CEO & Secretary to Board)
4	Shri Manoj Kumar Das	General Manager (HRM/ HRD/ HR Strategy)
5	Shri Narendra Kumar Sharma	General Manager (MSME)
6	Shri Subramanian P	General Manager (FRMC)/ Chief Liaison Officer (SC/ST)
7	Shri Kumar Doure B	Deputy General Manager (HRM)
8	Shri Partha Ghosh	Assistant General Manager (HRM)

**The details of action taken by the Bank on the recommendation of the Commission of the last review meeting held on 02.08.2022.**

- The Bank has taken up the matter for inclusion of atleast two members from SC community as Director in the Bank's Board.
- The Bank has promoted 16% of Scheduled Caste during the last promotion process 2023-24.
- The Bank has recruited only 28 (15.21%) employees belonging to Scheduled Castes out of 184 Ex-serviceman under subordinate staff category.
- The recruitment of Safaikaramcharies is subjudice pending before the Hon'ble High Court of Madras, therefore no fresh recruitment was proceeded.
- Regarding bogus community caste certificate, bank is continuously following up with the concerned authorities to expedite the verification process in 7 cases.
- The Bank has assured to include a Chapter on Reservation Policy and concession to SCs in the forthcoming Annual Report of the Bank.
- The Bank has given the details of the percentage of expenditure on SC beneficiaries to the total CSR expenditure from the year 2017-18 to 2021-22 and Bank assured to maintained 15% of the total CSR for the Welfare of SC beneficiaries.
- The Bank has promoted two women employees belonging to Scheduled Castes to the post of General Manager (Scale-VII) during 2022-23.



**Staff Position \* as on 31.3.2022, 31.3.2023 ,31.3.2024 and 31.12.2024**

1	2	3	4	5
Year	Category/ Level of Post	Total No. of Posts	Number of SCs	Percentage of SCs (%)
31.03.2022	Officers	24246	4731	19.51
	Clerks	12577	2746	21.83
	Sub-staff	2616	1286	49.16
	Safai	1312	693	52.82
31.03.2023	Officers	25069	4875	19.44
	Clerks	12779	2660	20.81
	Sub-staff	2584	1210	46.82
	Safai	1267	671	52.96
31.03.2024	Officers	25610	4780	18.66
	Clerks	12089	2571	21.27
	Sub-staff	2239	1054	47.07
	Safai	1087	600	55.20
31.12.2024	Officers	25626	4921	19.20
	Clerks	12415	2733	22.01
	Sub staff	2029	961	47.36
	Safai	1023	556	54.34

\*The SC candidates who selected on their own merit have been excluded and information in respect of Sweepers have also been given.

**The total number of employees promoted and the number and percentage of Scheduled Caste during the last three years i.e. 2022-23, 2023-24 & 2024-25.**

Year	Category/ Level of Post	Total No. of Employees Promoted	Number of SCs Promoted*	Percentage of SCs Promoted
1.	2.	3.	4.	5.
2022-23	Clerks	1301	332	25.51
2023-24	Clerks	753	158	20.98
2024-25	Clerks	328	69	20.73

Year	Category/ Level of Post	Total No. of Employees Promoted	Number Of SCs Promoted*	Percentage Of SCs Promoted
1.	2.	3.	4.	5.
2021-22	Sub staff	-	-	-
2022-23	Sub staff	353	125	35.41
2023-24	Sub staff	159	99	62.26

\* Includes employees promoted under own merit also.