



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)

File No. 3/Review(UBI)-10/2024/SSW-II

5th & 7th Floor Loknayak Bhawan
Khan Market, New Delhi-110003
Dated: 21.10.2024

To,

The Chairman-cum-Managing Director
Union Bank of India
Union Bank Bhavan, 239
Vidhan Bhavan Marg, Nariman Point
Mumbai - 400 021, Maharashtra
Email: mdceo@unionbankofindia.com

Sub: - Review and monitoring of implementation of Reservation Policy for Scheduled Castes in Union Bank of India under the Ministry of Finance.

Sir,

I am directed to refer to the subject mentioned above and to enclose herewith a copy of the minutes of the review meeting held on 24.09.2024 under taken by the Full Hon'ble National Commission for Scheduled Castes to review and monitoring of reservation policy for Scheduled Castes (SCs) in Union Bank of India for taking necessary action and submission of action taken report to this Commission within 30 days for placing the same before the Hon'ble Commission.

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, 1st Floor, A-Wing Oppo.-Akurdi Railway Station, Nigdi Pradhi Karan, Pune-411 044
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National Commission for Scheduled Castes

File No. 3/Review(UBI)-10/2024/SSW-II

Minutes of the Review Meeting undertaken by the National Commission for Scheduled Castes on 24.09.2024 at Mumbai to monitor the 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 Union Bank of India (UBI).

The National Commission for Scheduled Castes conducted a Review Meeting to assess the implementation of the reservation policy in Union Bank of India as per the mandate given under Article 338 of the Constitution of India. The Full Hon'ble Commission under the Chairmanship of Shri Kishor Makwana, Hon'ble Chairman along with 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 24.09.2024. The Managing Director & CEO and Other Senior Officers from Union Bank of India attended the meeting.

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

Meeting with the All India Union Bank of India SC&ST Employees Welfare Association:

First, the Commission had a meeting with the representatives of the All India Union Bank of India SC&ST Employees Welfare Association. The Association submitted a memorandum of grievances to the Commission. The Association raised a number of issues like proper representation of Scheduled Castes in Higher Cadres/Scales at the level of Scale IV and above, Representation of SCs in Regional Head and Zonal Head posts and in Metro Branches, participation in policy making committees, transfers and Retention requests of Scheduled Castes officers/employees of the Bank on medical grounds etc. The Commission assured to discuss all the issues with the Bank Management and may recommends appropriate steps in the matter.

Meeting with the Union Bank of India Management:

The Commission had a detail discussion on implementation of Reservation Policy with Union Bank of India, Mumbai. The MD&CEO, Union Bank of India welcomed the Hon'ble Chairman, Hon'ble Members, Secretary and Senior Officers of the Commission. After the introduction of all the Officers of the Bank, the MD&CEO presented the Brief of History of the Union Bank of India and its achievement in various financial activities and implementations of various schemes for down trodden society and their participation in development. Thereafter following issues were discussed:

1. The Commission sought information regarding the composition of Board of Directors of Union Bank of India and representation of any Director/s from the reserved category. As informed by the Management, the Board of Directors of Union Bank of India consists of 12 Members - the Chairperson, Managing Director, four Executive Directors, one

Government Nominee Director, one RBI Nominee Director, three Part-Time Non-Official Director and one Shareholder Director appointed by Government of India as per DFS guidelines. In regard to this, Union Bank of India Management has apprised the Commission that one of the Members of Board of Director belongs to the reserved category, the Commission is express satisfaction on the representation at the Board level.

2. The Commission discussed the reservation policy in recruitment and promotion process. It also sought clarification from the Management regarding the relaxation in age/qualification/work experience provided to employees belonging to Reserved category, to which the Union Bank of India Management submitted that the reservation policy in the Bank introduced on 19.07.1969 in Direct Recruitment for Scheduled Castes and on 01.01.1978 in promotion for Scheduled Castes and prescribe percentage of reservation have been provided for Scheduled Castes in the post filed up by Direct Recruitment and posts filled by promotions as per Government of India guidelines. The Bank also provides all the relaxations i.e. age limit minimum marks/experience etc. to the Scheduled Castes for filling of the posts by Direct Recruitment and by promotion as per Government of India guidelines. The Bank is providing prescribed percentage of reservation in promotion from Sub-staff to Clerical Cadre, Clerical Cadre to Officer Cadre (JMGS-I) as per Government of India guidelines. Further, as per Government of India guidelines, the reservation in promotion within Officers Cadre is not applicable. However, when the promotion is made by selection, for such promotions from JMGS-I to MMGS-II and MMGS-II to MMGS-III, Scheduled Caste Officers who are Senior enough in the Zone of Consideration for promotion so as to be within the number of vacancies for which the select list has to be drawn up are included in that list provided they are not found unfit to promotion.
3. The Commission sought the information about Backlog vacancies at the time of switching over from vacancy based roster to post based roster as on 02.07.1997. The Commission observed that there was increase in 233 shortfalls in Group A after switching over to post based rosters as on 02.07.1997 whereas it was only two backlog vacancies of Scheduled Castes as on 01.01.1997. The MD&CEO apprised the Commission that there is no backlog now in the Group A posts.
4. Staff position as on 31.03.2022, 31.03.2023 and 31.03.2024

As on 31.03.2022

Sr. No.	Category of Posts	Total No. of Employees	Number of SCs	Percentage Of SCs
(1)	(2)	(3)	(4)	(5)
1	Officer	42795	7370	17.22
2	Clerk	24094	4629	19.21

3	Sub-staff	3551	1090	30.70
4	Sweeper	4761	1889	39.68
	Total	75201	15103	20.08

As on 31.03.2023

Sr. No.	Category of Posts	Total No. of Employees	Number of SCs	Percentage Of SCs
(1)	(2)	(3)	(4)	(5)
1	Officer	43548	7474	17.16
2	Clerk	24660	4603	18.67
3	Sub-staff	2959	883	29.84
4	Sweeper	4427	1785	40.32
	Total	75594	14869	19.66

As on 31.03.2024

Sr. No.	Category of Posts	Total No. of Employees	Number of SCs	Percentage Of SCs
(1)	(2)	(3)	(4)	(5)
1	Officer	44670	7737	17.32
2	Clerk	24610	4650	18.89
3	Sub-staff	4374	1563	35.73
4	Sweeper	2223	853	38.37
	Total	75877	14803	19.51

The Commission has sought information in respect of Staff position as on 31.03.2022, 31.03.2023 and 31.03.2024. The Commission observed that the Staff position during the last three years were more than prescribed percentage of reservation for Scheduled Castes in all the Group of posts i.e. Officers, Clerical and Sub-staff/Safai Karamcharies Cadres. The Commission appreciated the steps taken by the Bank to fill up the reserved posts in all group of posts and gave credit to the MD&CEO for her leadership.

- The Commission noticed that there are backlog vacancies in all the group of reserved posts during the year 2022 and 2023. The Commission recommends that all backlog vacancies may be filled up in time bound manner by conducting a Special Recruitment Drive. The MD&CEO of the Bank assured to take special steps to clear the backlog vacancies.

6. The Commission sought the information about the maintenance of rosters in the Bank. The Management of the Bank informed that the Union Bank of India has been maintaining separate rosters for officer's cadre and clerical cadre in Promotion as well as for Direct Recruitment. The rosters for sub-staff are maintained at Zonal Offices in Direct Recruitment.
7. The Commission sought the information regarding procedure of Grouping of posts in the Direct Recruitment by the Bank. The Bank Management informed that the grouping of posts has been done in respect of Officer Cadre posts by the Bank. The Commission recommends that the details of all the posts in which grouping have been done may be furnished to the Commission.
8. The Commission has sought the information regarding inspection of rosters by the Bank. The MD&CEO informed that the rosters have been inspected by the Liaison Officer on 30.03.2023 and 10.06.2024 and rosters were also inspected by the Department of Financial Services, Government of India, New Delhi.
9. The Commission has sought the information regarding total number of employees promoted in the last three years in all categories of posts in the Bank. The Commission observed that there is no reservation/relaxation in promotion for the post of SMGS-IV and above upto TEGS-VIII and the percentage of Scheduled Caste is lower than the prescribed percentage. Even the percentage of Scheduled Caste employees/officers are more than prescribed at MMGS-III level. The Commission asked reason for the low percentage of Scheduled Castes in higher level. The Commission recommends that MD&CEO that the Bank may conduct the Special Training and counselling of the Scheduled Caste Officers who can take up the challenges and Scheduled Castes Officer may also be sent for training abroad to build confidence.
10. The Commission sought the information regarding pre-promotional training provided to the employees of Bank. The Management informed that the Bank is providing 7 days pre-promotional training to Scheduled Caste employees/officers before the promotion process. The Commission recommends that atleast 10 to 15 days pre-promotional training may be given to the Scheduled Caste officers. The MD&CEO assured to provide adequate pre-promotional training to the Scheduled Caste officers.
11. The Commission also sought to know the mechanism of grievance redressal available in the Bank for Scheduled Caste employees, to which the Union Bank of India Management apprised the Commission that the Scheduled Caste Cell has been established in the Bank at Head Office under the control of Chief Liaison Officer who is in the rank of General Manager and a Chief Manager belonging to Scheduled Caste category is incharge of Scheduled Caste Cell at Zonal/Regional Office level as Liaison Officer. The Commission noticed that 21 number of complaints of Scheduled Castes employees are pending. The Commission recommends that all the complaints may be disposed off at the earliest. The

Bank also organises the quarterly meeting in Central Office with the representative of majority unions and the Apex body of SC/ST Association to resolve/redress the grievances amicably and quarterly meeting are also held at Zonal Office with SC/ST Association. The latest quarterly meeting was held on 26.08.2024 in this regard. The Commission recommends that the minutes of the periodical/quarterly meeting held with the SC/ST Association may also be sent to the Commission in future.

12. The Commission observed that the Bank has sent only one Scheduled Caste employee out of total 18 for Specialised Training abroad during the year 2022 and no Scheduled Caste was sent for Special Training abroad during the year 2024. The Commission recommends that more Scheduled Caste employees/officers may be give opportunity for Specialised Training abroad.
13. The Commission observed that as per information two cases of false caste certificate were noticed by the Bank and both cases are pending before the Hon'ble High Court. Both the employees have been retired from the services on 28.02.2021 and 30.11.2015. The Commission recommends that the Bank may follow up the cases before the Hon'ble Court for their early disposal.
14. The Commission also sought the information from the Union Bank of India Management regarding allocation and expenditure spent on the welfare of Scheduled Castes under Corporate Social Responsibility during the last five years and the Management has apprised the Commission that the Bank has made more than 15% of expenditure on Scheduled Caste beneficiaries to the total CSR expenditure from the year 2019-20 to 2023-24. The Commission recommends that due care may be taken up for welfare of Scheduled Castes beneficiaries under the CSR Schemes.
15. The Commission has sought the information regarding total number of accommodation available and the number of Scheduled Caste employees who have been allotted accommodations. The Bank Management informed that 9.08% Scheduled Caste employees have been provided the accommodation and MD&CEO has intimated that Bank is also taking accommodation on lease for the employees and lease rent eligibility has also been increased in the city over the years, hence there is no shortage of accommodation.

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).

Statement showing the status of Government Schemes with financial allocations and expenditure incurred by the PSU/Bank for the Statement showing the status of Government Schemes with financial allocations and expenditure incurred by the Bank for the Welfare of Scheduled Castes for the last 3 Financial Years:

Sector	Year	No of beneficiaries			Amount disbursed (in Cr.)			Amount sanctioned (in Cr.)			Amount Outstanding (in Cr.)		
		Total	SC	%	Total	SC	%	Total	SC	%	Total	SC	%
NRLM	2021-22	59149	24121	40.78	1268.99	489.32	38.56	2677.78	1062.27	39.67	21421	8487	39.62
	2022-23	54607	21640	39.63	1695.51	642.26	37.88	2632.42	1011.38	38.42	23512	8662	36.84
	2023-24	38350	15378	40.10	1990.00	755.00	37.94	2147.00	831.00	38.71	25954.00	9655.00	37.20
	As on 31.08.2024	12289	4949	40.27	615.00	235.00	38.21	695.00	270.00	38.85	26056.00	9834.00	37.74

The Commission observed that as per the Master Circular of RBI dated 01.08.2022, there shall be 50% beneficiaries from the SC/ST in this Scheme, whereas, in the data provided by the UBI it is observed that the no. of SC beneficiaries was 40.10% (2023-24), 39.63% (2022-23), 40.78% (2021-22) respectively which is about 40%.

The Commission appreciated the efforts of the Banks as number of beneficiaries are significantly high in this scheme.

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

Statement showing the The status of Government Schemes with financial allocations and expenditure incurred by the Bank for the Welfare of Scheduled Castes for the last 3 Financial Years:

Sector	Year	No of beneficiaries			Amount disbursed (in Cr.)			Amount sanctioned (in Cr.)			Amount Outstanding (in Cr.)		
		Total	SC	%	Total	SC	%	Total	SC	%	Total	SC	%
NULM	2021-22	3557	1351	37.98	104.31	39.04	37.43	179.14	68.21	38.08	2650	1021	38.53
	2022-23	13170	5481	41.62	410.62	158.99	38.72	790.91	315.41	39.88	4104	1415	34.48
	2023-24	9235	3863	41.83	721.00	282.00	39.11	732.00	293.00	40.03	5906.00	2054.00	34.78
	As on 31.08.2024	3458	1439	41.61	260.00	102.00	39.23	267.00	106.00	39.70	5894.00	2081.00	35.31

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, in the data provided by the Union Bank of India it is observed that the no. of SC beneficiaries was 41.83% (2023-24), 41.62% (2022-23), 37.98% (2021-22) respectively which is more than the percentage of SC population.

The Commission appreciated the efforts of the Banks as number of beneficiaries are significantly high in this scheme.

Differential Rate of Interest (DRI) Scheme

Statement showing the The status of Government Schemes with financial allocations and expenditure incurred by the Bank for the Welfare of Scheduled Castes for the last 3 Financial Years:

Sector	Year	No of beneficiaries			Amount disbursed (in Cr.)			Amount sanctioned (in Cr.)			Amount Outstanding (in Cr.)		
		Total	SC	%	Total	SC	%	Total	SC	%	Total	SC	%
DRI	2021-22	244	4	1.64	0.21	0.01	4.76	0.21	0.01	4.76	7.11	0.96	13.50
	2022-23	407	50	12.29	0.53	0.06	11.32	0.53	0.06	11.32	6.49	1.04	16.02
	2023-24	74	9	12.16	0.32	0.01	3.13	0.4	0.01	2.50	1.87	0.32	17.11

The Commission observed that as per the Master Circular of RBI dated 01.08.2022, banks have been advised to grant eligible borrowers belonging to SCs/STs such advances to the extent of not less than 2/5th (40 percent) of total DRI advances under the DRI Scheme. In the data provided by the Union Bank of India it is observed that the no. of SC beneficiaries was 12.16% (2023-24), 12.29% (2022-23), 1.64% (2021-22) respectively which is less than the 40% of the total advances generated in the respective year.

It was recommended to improve the percentage of SC beneficiaries in the Scheme.

Pradhan Mantri MUDRA Yojana (PMMY)

Statement showing the The status of Government Schemes with financial allocations and expenditure incurred by the Bank for the Welfare of Scheduled Castes for the last 3 Financial Years:

Sector		Year	No of beneficiaries			Amount disbursed (in Cr.)			Amount sanctioned (in Cr.)			Amount Outstanding (in Cr.)		
			Total	SC	%	Total	SC	%	Total	SC	%	Total	SC	%
Mudra Scheme	Shishu	2021-22	350132	24758	7.07	714.53	45.16	6.32	612.99	40.41	6.59	1249	74.69	5.98
	Kishor	2021-22	340130	12957	3.81	5994.39	182.44	3.04	6304.92	194.29	3.08	10938	476.91	4.36
	Tarun	2021-22	57246	546	0.95	4782.36	41.35	0.86	5424.28	38.48	0.71	7883	102.05	1.29
Mudra Scheme	Shishu	2022-23	395579	28713	7.26	965.18	64.93	6.73	911.86	61.25	6.72	1254.39	88.84	7.08
	Kishor	2022-23	478424	21342	4.46	9276.10	339.26	3.66	9007.50	327.29	3.63	13494.70	581.42	4.31
	Tarun	2022-23	90738	1045	1.15	7589.45	80.41	1.06	7325.77	75.80	1.03	10831.94	192.78	1.78
Mudra Scheme	Shishu	2023-24	473975	43606	9.20	993.45	81.75	8.22	1063.52	87.68	8.24	755.60	62.59	8.28
	Kishor	2023-24	671915	35763	5.32	12308.70	535.35	4.34	12708.76	557.49	4.39	10695.90	480.12	4.49
	Tarun	2023-24	105655	1383	1.30	8657.66	101.44	1.17	8938.09	107.61	1.20	7165.41	91.84	1.28
Mudra Scheme	Shishu	As on 31.08.2024	1046965	98062	9.36	1830.54	164.18	8.96	1941.87	164.18	8.45	1183.50	98.26	8.30
	Kishor	As on 31.08.2024	1100579	72722	6.60	21816.89	1237.29	5.67	22494.87	1237.29	5.50	16574.55	869.29	5.24
	Tarun	As on 31.08.2024	212404	4123	1.94	17090.05	313.69	1.83	17561.28	313.69	1.78	12925.88	225.94	1.74

The Commission observed that under MUDRA Scheme, banks have been advised to grant loan to the non-corporate, non-farm small/micro enterprises. These loans are classified as MUDRA loans under PMMY. Under the aegis of PMMY, MUDRA has created three products namely 'Shishu', 'Kishore' and 'Tarun'.

S.No.	Category	Amount	(2023-24)	(2022-23)	(2021-22)
1	Shishu	Upto Rs.50,000	9.20%	7.26%	7.07%
2	Kishore	Rs. 50001 to Rs.5 lakh	5.32%	4.46%	3.81%
3	Tarun	Rs.500001 to 10 lakh	1.30%	1.15%	0.95%

It was observed from the provided data that in 'Tarun' only 1.30% loans were disbursed whereas, in 'Kishore' and 'Shishu' also the achievement is low.

It was recommended to improve the percentage of SC beneficiaries in the Scheme.

Stand up India Scheme

Statement showing the The status of Government Schemes with financial allocations and expenditure incurred by the Bank for the Welfare of Scheduled Castes for the last 3 Financial Years:

Sector	Year	No of beneficiaries			Amount disbursed (in Cr.)			Amount sanctioned (in Cr.)			Amount Outstanding (in Cr.)		
		Total	SC	%	Total	SC	%	Total	SC	%	Total	SC	%
Stand up India	2021-22	593	45	7.59	138	10.02	7.19	111	9.90	8.94	1397	33.23	2.38
	2022-23	6395	294	4.60	1368	51.17	3.72	1171	43.10	3.67	2204	105.63	4.79
	2023-24	2603	568	21.82	494.30	103.30	20.90	506.32	110.49	21.82	2283.21	129.41	5.67
	As on 31.08.2024	448	62	13.84	86.83	10.53	12.13	86.83	11.12	12.81	2189.32	131.78	6.02

The Commission observed that under Stand Up India scheme, Bank 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. In the data provided by the UBI it is observed that the no. of SC beneficiaries was 21.82% (2023-24), 4.60% (2022-23), 7.59% (2021-22) respectively.

It was observed from the provided data, that the achievement is low.

It was recommended to improve the percentage of SC beneficiaries in the Scheme.

Prime Minister Employment Generation Programme (PMEGP)

Statement showing the The status of Government Schemes with financial allocations and expenditure incurred by the Bank for the Welfare of Scheduled Castes for the last 3 Financial Years:

Sector	Year	No of beneficiaries			Amount disbursed (in Cr.)			Amount sanctioned (in Cr.)			Amount Outstanding (in Cr.)		
		Total	SC	%	Total	SC	%	Total	SC	%	Total	SC	%
PMEGP	2021-22	21609	1217	5.63	697.20	28.37	4.07	766.16	30.50	3.98	785.13	27.46	3.50
	2022-23	32552	1896	5.82	3109.47	185.07	5.95	3417.96	199.08	5.82	1604.81	62.65	3.90
	2023-24	39092	2291	5.86	2708.69	107.23	3.96	3385.86	134.04	3.95	2499.58	99.55	3.67

The Commission observed that the no. of SC beneficiaries was 5.86% (2023-24), 5.82% (2022-23), 5.63% (2021-22) respectively.

It was observed that the percentage of beneficiaries is remarkably low.

It was recommended to improve the percentage of SC beneficiaries in the Scheme.

PM Swanidhi Yojana

Statement showing the status of Government Schemes with financial allocations and expenditure incurred by the PSU/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
Svanidhi Yojna (2021-22)	96000	6000	6%	101	6	6%	109	6	6%	52	3	6%
Svanidhi Yojna (2022-23)	118000	7000	6%	165	9	6%	174	10	6%	167	11	7%
Svanidhi Yojna (2023-24)	435000	82000	19%	581.50	107.45	18%	582.43	107.62	18%	382.48	24.76	6%

The Commission observed that under Svanidhi Yojana, no. of SC beneficiaries was 19% (2023-24), 6% (2022-23), 6% (2021-22) respectively.

It was recommended to improve the percentage of SC beneficiaries in the Scheme.

Pradhan Mantri Jandhan Yojana (PMJDY)

Statement showing the status of Government Schemes with financial allocations and expenditure incurred by the PSU/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
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 Commission observed that, the under PMJDY, the no. of SC beneficiaries was 0.98% (2023-24), 1.01% (2022-23), 1.06% (2021-22) respectively.

It was observed that the percentage of beneficiaries is very low and in decreasing trend from 2022-23 to 2023-24

It was recommended to improve the percentage 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 Levels 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 by the Bank 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.
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 i.e. [from 14th April (Birthday of Babasaheb Ambedkar) to 30th April and in October] w.r.t. meeting held on 27th 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 Union Bank of India for the smooth conduct of the Review Meeting and informed that the NCSC's role is to monitor and ensure proper implementation of the guidelines on reservation policy. The Hon'ble Chairman of the Commission handed over the copies of Memorandum of grievances of the All India Union Bank of India SC/ST Employees Association, Mumbai to the MD&CEO, Union Bank of India for consideration and decision according to guidelines and submit an action taken report on the recommendation of the Commission within a month. The MD&CEO, Union Bank of India thanked the Commission for conduct of Review of Reservation Policy at Union Bank of India. She assured that the recommendations of the Hon'ble Commission have been duly noted and grievances of the SC/ST Association will be resolved.

The meeting ended with vote of thanks to the chair.

ANNXURE – A

**NATIONAL COMMISSION FOR SCHEDULED CASTES-VISIT TO MUMBAI
ON 23RD SEPTEMBER 2024 FOR (MONITORING AND REVIEW OF THE
IMPLEMENTATION OF RESERVATION POLICY FOR SCHEDULED CASTES IN
UNION BANK OF INDIA)**

List of NCSC Representatives attending meeting on 24rd September, 2024:

Sr. No.	Name	Designation
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, IPS
6	Shri Kaushal Kumar	Director
7	Shri Kumar Nityanand	Director NCSC, Pune Office
8	Shri Dinesh Vyas	Dy. Director NCSC
9	Shri P S Mehta	Consultant
10	Shri Rajesh N Barapatra	Office Superintendent, NCSC Pune
11	Shri Gaurang Chavda	PS to Chairman
12	Shri Dharmendra Singh	PS to Sh Love Kush Kumar (Member)
13	Shri V Kranthi	PS to Sh Ramchader (Member)

List of Union Bank of India's Management representatives attending meeting on 24th September 2024:

Sr. No.	Name of Executive	Designation
1	Ms. A. Manimekhalai	Managing Director & CEO, Union Bank of India
2	Shri C. M. Minocha	Chief General Manager – HR
3	Shri Jithender Maniram	General Manager, CLO SC/ST/PwD/ExSM
4	Shri Sudhakar Rao	General Manager – MSME
5	Shri Arun Kumar	General Manager – Retail Assets
6	Shri T Kameswara Rao	General Manager – Agri Business Dept.
7	Shri Ambarish Kumar Singh	Deputy General Manager – HR
8	Shri Sudhir Conjeti	Deputy General Manager – ER

List of All India Union Bank of India SC/ST Employees' Association attending meeting on 24th September 2024:

Sr. No.	PF No.	Name of Representatives	Post of the Office Bearers	Region	Zone
1	632765	Shri D Vijay Kumar	President	RO - Mysore	ZO Bengaluru
2	487192	Shri Harish M Tayade	General Secretary	RO Mumbai Vashi	ZO Mumbai
3	417917	Shri Deobrat Das	Working President	RO Siliguri	ZO Kolkata
4	574860	Shri Prabhakar Bojjagani	Youth Convener	C.O. Annex, Hyderabad	ZO Hyderabad
5	576228	Shri G Dayakar	Youth Convener	RO Vijayawada	ZO Vijaywada
6	593694	Shri Amit Makwana	Vice President	RO Gandhinagar	ZO Gandhinagar
7	542352	Shri Rishi Raj Meena	Vice President	RO Jaipur	ZO Jaipur
8	509740	Shri Naresh Manjhi	Member	RO Gwalior	ZO Bhopal
9	355833	Shri Prem Kumar	Vice President	RO Jalandhar	ZO Chandigarh
10	553792	Shri Prashant Mohite	Treasurer	RO Mumbai Thane	ZO Mumbai
11	466314	Shri Sunil Prakash	Legal Cell Head	RO Ghaziabad	ZO New Delhi
12	332150	Shri Mahesh Chand	Vice President	RO Meerut	ZO Lucknow
13	593424	Shri Rahul S	Dy. Gen. Secretary	Central Office	ZO Mumbai
14	541713	Ms. Asmita Dahat	Woman Convener	RO Mumbai South	ZO Mumbai
15	400616	Shri Sudhir Dhusia	Dy. Gen. Secretary	RO Varanasi	ZO Varanasi
16	360131	Shri Naresh Kumar	Dy. Gen. Secretary	RO Chandigarh	ZO Chandigarh
17	529197	Shri Pravin Pagare	Dy. Gen. Secretary	RO Pune Metro	ZO Pune
18	622767	Shri Prafulla Kumar Sethi	Org. Secretary	RO Bhubaneshwar	ZO Bhubaneshwar