



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(OICL)-6/2024/SSW-II

5th & 7th Floor Loknayak Bhawan
Khan Market, New Delhi-110003
Dated: 09.04.2025

To,

The Chairman-cum-Managing Director,
Oriental Insurance Company Limited
Head Office, A 25/26,
Asaf Ali Road, New Delhi
Email: cmd@orientalinsurance.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 Oriental Insurance Company Limited (OICL) under the Ministry of Finance.


Sir/Madam,

I am directed to enclose herewith a copy of the minutes of the review meeting held on 02nd December, 2024 at New Delhi 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

National Commission for Scheduled Castes

File No. 3/Review(OICL)-6/2024/SSW-II

Minutes of the Review Meeting undertaken by the National Commission for Scheduled Castes on 02.12.2024 at New Delhi to Monitor the Implementation of Reservation Policy and Implementation of various Insurance Facilities and other Welfare Schemes for Scheduled Caste in Oriental Insurance Company Limited (OICL).

The National Commission for Scheduled Castes conducted a Review Meeting to assess the Implementation of the reservation policy and to Monitor the Implementation of various insurance facilities and other Welfare Schemes for Scheduled Caste in Oriental Insurance Company Limited (OICL) as per the mandate given under Article 338 of the Constitution of India. The Full Commission (NCSC) under the Chairmanship of Shri Kishore Makwana, along with Shri Love Kush Kumar and Shri Vaddepalli Ramchander, Hon'ble Members of NCSC conducted the Review Meeting at New Delhi on 02.12.2024. The full Commission was accompanied by Shri Gudey Srinivas, Secretary, Ms. Sanmeet Kaur, DIG (P), Shri Kaushal Kumar, Director, Dr. Dinesh Vyas, Dy. Director, Shri Gulshan Kumar Pahadia, Assistant Director & Shri Pradip Singh Mehta, Consultant. The Chairman-cum-Managing Director (CMD) and Other Senior Officers from Oriental Insurance Company Limited attended the meeting.

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

Meeting with the All India General Insurance SCs/STs Employees Welfare Association & All India SC/ST General Insurance Employees Welfare Association:

First, the Commission met the representatives of the both the SC&ST Employees Welfare Associations. They submitted a memorandum of grievances before the Commission. The Association raised a number of grievances like non-implementation of protection clause for promotion of SC/ST employees, supersession of SC officers, transfer & mobility policy, alleged harassment in the name of CDA vigilance cases/involvement of SC officers in disciplinary cases, participation of SCs/STs in all Committee etc. The Commission assured that all their demands would be discussed with the OICL Management and appropriate step will be taken.

Meeting with the Oriental Insurance Company Limited Management:

The Commission had a meeting with the OICL Management. The CMD, OICL welcomed Hon'ble Chairman, Hon'ble Members and Senior Officers of the Commission.

The CMD, OICL gave a brief presentation about the activities and achievements of the OICL and implementation of the various schemes for welfare and development of the Scheduled Castes for their participation in the development of the society. In the meeting following issues were discussed and recommendations made by the Commission.

1. The Commission sought information regarding the composition of Board of Directors of OICL and representation of any Director/s from the Reserved Category. As informed by the Management, the Board of Directors comprises of a CMD and 06 Directors which includes two Government Nominee Director, two Executive Directors and two independent Director appointed by the Government of India. In this regard, the CMD has

apprised the Commission that there is no member from the reserved category in Board of Directors in the OICL. The Commission desired that adequate representation of Scheduled Caste Members to be included on the Committee by taking up the matter with Department of Financial Services, Govt. of India.

2. The Commission discussed the reservation policy in recruitment and promotion process in the OICL. The Commission also sought information regarding the relaxation in age/qualification/work experience provided to employees belonging to reserved category. The OICL Management has submitted that company is implementing Government of India guidelines for filling up of Scheduled Castes post in direct recruitment and in promotions and all relaxations are given to Scheduled Caste candidate 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 Commission observed that after switching over to Post Based Roster as on 02.07.1997, there was no shortfall in all Group of posts.
4. The Commission has also sought the staff position for the last three years. The OICL has submitted the staff position as on 31.03.2022, 31.03.2023 and 31.03.2024. Detail of staff position is placed at Annexure B.
It is observed that the OICL have adequate representation of Scheduled Caste employees in all Group of posts as per prescribed percentage for Scheduled Castes.
5. The Commission has also sought information regarding the reservation policy followed by OICL in its promotion process for employees in Group C to A, B to A and within Group C. The OICL management explained the whole process and the same is placed at Annexure C.

The Commission observed that the percentage of SC promoted from Group C to A, Group B to A during 2021-22, 2022-23 and 2023-24 are less than prescribed for Scheduled Castes percentage. The Commission recommends that the reason for the same may be sent to the NCSC.

6. The Commission sought the information regarding recruitment made to fill up the posts reserved for Scheduled Castes. The Commission observed that the OICL has not conducted recruitment for the last three years. Hence, no pre-recruitment training was given in last three years.
7. The Commission has sought the information regarding maintenance of reservation roster in the OICL for Direct Recruitment and Promotions in all Cadre of posts. The Commission observed that the OICL has been maintaining the 04 Rosters in all Cadre on All India Direct Recruitment for AO, Assistant, Sub-staff and FTs. 07 Roster (4 at Head Office & 3 at Regional Office) for promotion have been maintained. The Rosters were upgraded on 31.12.2023. The Rosters are also inspected by the Liaison Officer for Scheduled Caste. The date of Roster has not been given during last three years i.e. 2022, 2023 and 2024. The Commission recommends that the date of inspection may be provided to NCSC.

8. The Commission noticed that the OICL has not mentioned the training period for pre-promotional training to the Scheduled Caste candidates. The Commission recommends to the OICL Management that pre-promotional training to Scheduled Caste candidates may be provided for atleast for 10-15 days. The CMD assured to implement the same.
9. The Commission also sought to know the mechanism redressal system available in OICL for Scheduled Caste category employees. It was apprised that the SC/ST Cell is established at Head Office of the OICL under the Chief Liaison Officer in the rank of Scale-4 who belong to Scheduled Caste category and the Liaison Officers are appointed at Regional Office level to look after the grievances of the Scheduled Caste employees and to ensure proper implementation of reservation policy to SC/ST candidates/employees. Regular periodical meetings are also held with the Scheduled Caste Employees Welfare Association at Head Office and Regional Office level to resolve the issues raised by the Association and by individuals Scheduled Caste employees. In addition, presently there are no pending complaints of Scheduled Caste employees. The OICL Management had conducted last periodical meeting on 24.06.2024. The Commission recommends that the minutes of the periodical meeting held with Scheduled Castes Employees Welfare Association may also be sent to the Commission in future.
10. The Commission observed that as per information 5 cases of false caste certificate are pending in which employees were appointed on fake caste certificate. Out of 05 cases, one case is pending before Hon'ble Court and 04 cases are pending before issuing authority. The Commission recommends that all the cases may be followed up and expedited.
11. The Commission has sought the information regarding total number of accommodation available and the number of SCs employees who have been allotted accommodation. The OICL informed that there are total 598 accommodations are available and 74 (12.37%) accommodation have been provided to Scheduled Caste employees.
12. The Commission noticed that the OICL has not spent any amount under the CSR during last three years i.e. 2021-22, 2022-23 and 2023-24 due to losses to company no mandatory budget was available. The Commission recommends that due care may be taken up for welfare of Scheduled Caste beneficiaries under the CSR schemes to the proportionate to SCs

The NCSC had sought the details of the Government Schemes with financial allocation and expenditure incurred by the company for welfare of SCs during last 5 years. The OICL apprised that the company is not implementing Government Scheme of NRLM, NULM, DRI and SRMS. The OICL have a benefits Schemes under Dr. Ambedkar Welfare Trust Schemes for SC/ST/OBC employees under which reimbursement of School fees, books, notebooks, uniform (Till 10 Std.) for part-time sweepers and fees for MBBS, MBA, Engineer LLB and for other higher studies have been provided. The Commission recommends that detail of the benefits provided to the SC students may be furnished to Commission for the last three years. Scheduled Caste (SC) Beneficiaries Data for the Last 3 Years is placed at Annexure D.

- The Oriental Insurance Co. Ltd has provided the information on scheduled Caste beneficiaries under the PM Fasal Bima Yojana (PMFBY) (Premium) & (Claims). The no. of SC beneficiaries were 4.11% and 5.65% respectively under the PMFBY Premium & Claims respectively but the yearwise data is not mentioned in the

information. The OICL informed that 1,66,127 Scheduled Caste beneficiaries were covered under PMFBY during Kharif 2024. It was recommended to improve the percentage of SC beneficiaries in the Scheme as the coverage of SC persons under the scheme are far less than percentage of SC population in the country. The PM Fasal Bima Yojana is being operated at Maharashtra & Karnataka States.

- Similarly, the percentage of Scheduled Caste beneficiaries were 12%, 15% and 11% under the Rural Insurance products during the year 2021-22, 2022- 23 and 2023-24 respectively.
- 13.67% (2021-22), 13.59% (2022-23) and 13.49% (2023-24) Scheduled Castes beneficiary are under the Cattle Insurance. It was appraised that the National Live Stock Mission (NLM) is being operated at J&K, Uttarakhand and Andhra Pradesh.
- It was reported that more than 7% beneficiary of scheduled Caste Community are getting benefit under UHI (University Health Insurance), Cattle/Sheep & Goat Insurance, JPA (Janta Personal Accident), Kissan Agriculture Pump-set schemes and microproducts. The Company is planning to spread the awareness of Insurance products in Rural & social Sectors under RuSo guidelines issued by IRDA (Insurance Regulatory & Development Authority of India). Various insurance campaigns & Health check-up camps are being organized in the States of Maharashtra, Chhatisgarh & Telangana etc. where majority of economically weaker section of population belong to SC/ST/OBC Communities.

The Commission has sought the information about the number of SC beneficiaries under the Scheme of Ayushman Bharat Yojna from the OICL Management and the detail of the scheme. The CMD, OICL appraised the Commission that the Ayushman Bharat was operated at Gujarat State by OICL and there is no separate column 'caste' in the enrolment performa therefore no separate data for Scheduled caste is available.

The Commission recommends that the copy of the enrolment performa may be provided to the Commission and the data regarding SCs enrolment may be obtained from the Ministry of Health and Family Welfare and furnished to the Commission. It was recommended to improve the percentage of SC beneficiaries under the various schemes by the Company.

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

1. The OICL is also advised to consider the proposals of the SC person with the utmost sympathy and understanding and the Company may periodically review their policies.
2. Greater effort should be made towards the achievement of targets wherever gaps have been identified and reported, in the next review and root cause studies may be commissioned by OICL to find out reasons thereof.
3. The OICL may help the weaker section of society in filling up the form and completing other formalities so that the insurance facilities can be obtained within stipulated time period by the SC applicant.
4. Inclusion of training modules for covering awareness and facilitation of insurance to the SC community needs to be an integral part of the training structure. The OICL is also advised to organise Awareness Building Camps for greater awareness among SCs for insurance facilities.

The Hon'ble Chairman of the Commission in his concluding remarks thanked the management of OICL 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 SC/ST Employees Welfare Association to the CMD, OICL for consideration and decision according to guidelines and submit an action taken report on the recommendation of the Commission within a month. CMD, OICL thanked the Commission for conduct of Review of Reservation Policy at OICL. He 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.

NATIONAL COMMISSION FOR SCHEDULED CASTES-VISIT TO NEW DELHI ON 02nd DECEMBER 2024 FOR (MONITORING AND REVIEW OF THE IMPLEMENTATION OF RESERVATION POLICY FOR SCHEDULED CASTES IN ORIENTAL INSURANCE COMPANY LIMITED)

List of NCSC Representatives attending meeting on 02nd December, 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 Gaurang Chavda	PS to Chairman
11	Shri Dharmendra Singh	PS to Sh Love Kush Kumar (Member)
12	Shri V Kranthi	PS to Sh Ramchader (Member)

List of Oriental Insurance Company Limited's Management representatives attending meeting on 02nd December, 2024:

Sl. No.	Name	Designation
1.	Shri R.R. Singh	CMD
2.	Shri Rashmi Bajpai	Executive Director
3.	Shri Amit Mishra	Executive Director
4.	Ms. Rekha Solanki	General Manager
5.	Ms. Rekha Mohanty	General Manager
6.	Shri Rajiv Gupta	General Manager
7.	Ms. M. Vasudevan	General Manager
8.	Shri Tarun Kanti Mohanty	Dy. General Manager
9.	Shri Ajay Bharti	Chief Manager & Chief Liaison Officer
10.	Shri Kamal Ujjainwal	Manager & Liaison Officer

List of All India General Insurance SC/ST Employees' Welfare Association (Code – 56) attending meeting on 02nd December, 2024:

Sl. No.	Name	Designation
1.	Shri Bala Kumar	President, All India
2.	Shri Ajay Debmondal	Honorary President, All India
3.	Shri Rajiv Gahlot	Working President, All India
4.	Shri Jitender Kumar	President, North Zone

List of All India SC/ST General Insurance Employees' Welfare Association (Code – 55) attending meeting on 02nd December, 2024:

Sl. No.	Name	Designation
1.	Shri Trilok Chand	President
3.	Shri Vinod Kumar	Org. Secretary
3.	Shri Ram Kumar	President, Lucknow Zone
4.	Shri Shankar Lal	Add. General Secretary, Lucknow Zone

The staff position as on 31.03.2022, 31.03.2023 and 31.03.2024 is as under:

Staff Position as on 31.03.2022

Category/Level of Post	Total No. of Post	Number of SCs	Percentage of SCs	Remarks
1	2	3	4	5
Group A (Class-I)	4974	1119	22.50%	
Group B (Class-II)	251	56	22.31%	
Group C (Class-III)	3364	718	21.34%	
Group D (Class-IV)	442	124	28.05%	
(Sweeper/FTS/PTS)	405	298	73.58%	

Staff Position as on 31.03.2023

Category/Level of Post	Total No. of Post	Number of SCs	Percentage of SCs	Remarks
1	2	3	4	5
Group A (Class-I)	4563	1025	22.46%	
Group B (Class-II)	158	42	26.58%	
Group C (Class-III)	2770	584	21.08%	
Group D (Class-IV)	420	126	30.00%	
(Sweeper/FTS/PTS)	366	267	72.95%	

Staff Position as on 31.03.2024

Category/Level of Post	Total No. of Post	Number of SCs	Percentage of SCs	Remarks
1	2	3	4	5
Group A (Class-I)	4090	915	22.37%	
Group B (Class-II)	90	28	31.11%	
Group C (Class-III)	2274	493	21.68%	
Group D (Class-IV)	376	114	30.32%	
(Sweeper/FTS/PTS)	323	234	72.45%	

Annexure C

Information regarding the reservation policy followed by OICL in its promotion process for employees in Group C to A, B to A with Group C. The OICL management explained the whole process is as under:

YEAR	LEVEL/CATEGORY OF POSTS	TOTAL NO OF EMPLOYEES PROMOTED	NUMBER OF SCHEDULE CASTES PROMOTED	PERCENTAGE OF SCHEDULE CASTES PROMOTED	REMARKS
1	2	3	4	5	6
2021-22	GROUP-A (Within Group A)	799	178	22%	9 own merit
	GROUP-A (From Group-B)	11	1	9%	3 own merit
	Group-A (From Group C)	210	26	12%	
	GROUP-C (within Group C)	140	21	15%	
2022-23	GROUP-A (Within Group A)	890	199	22%	4 Own merit
	GROUP-A (From Group-B)	14	3	21%	4 own merit
	Group-A (From Group C)	178	22	12%	
	GROUP-C (within Group C)	156	16	10%	
2023-24	GROUP-A (Within Group A)	721	192	27%	
	GROUP-A (From Group-B)	4	0	0%	2 own merit
	Group-A (From Group C)	108	11	10%	
	GROUP-C (within Group C)	93	6	6%	

Scheduled Caste (SC) Beneficiaries Data for the Last 3 Years

Name of the Scheme	No. of Beneficiaries		% of SC Beneficiaries	Amount Sanctioned			Amount Disbursed			Amount Outstanding		
				(Rs. In Cr.)			(Rs. In Cr.)			(Rs. In Cr.)		
	Total	SCs		Total	SCs	%	Total	SCs	%	Total	SCs	%
PM Fasal Bima Yojana (PMFBY) (Premium)	13776955	565912	4.11	3248.57	113.51	3.49	2198.95	71.02	3.23	1049.62	42.48	4.05
PM Fasal Bima Yojana (PMFBY) (Claims)	3293738	186096	5.65	3379.95	206.17	6.10	3354.63	204.60	6.09	25.28	1.57	6.21
PM Suraksha Bima Yojana (PMFBY) 2021-22, 2022-23 2023-24	18998448 22757603 29162003	--	--	--	--	--	--	--	--	--	--	--
BPL Cardholders	DATA ADDED IN AYUSHMAN BHARAT											
MNREGA Cardholders												
Ayushman Bharat (2021-22) Rural Urban Social	11191445 4049310 4200305	--	--	--	--	--	--	--	--	--	--	--
(2022-23) Rural Urban Social	36043990 5612150 22406030	--	--	--	--	--	--	--	--	--	--	--
(2023-24)	--	--	--	--	--	--	--	--	--	--	--	--
3. Rural Insurance Products (2021-22)	8977203	1077264	12%	--	--	--	--	--	--	--	--	--
(2022-23)	22922465	3438639	15%	--	--	--	--	--	--	--	--	--
(2023-24)	4247624	467238	11%	--	--	--	--	--	--	--	--	--
4. Cattle Insurance												
(2021-22)	73256	10013	13.67	11.26	1.48	13.14	11.78	1.62	13.75	0	0	0
(2022-23)	100128	13609	13.59	16.33	2.65	16.23	19.05	3.07	16.12	0	0	0
(2023-24)	57489	7758	13.49	18.25	2.81	15.40	18.44	2.80	15.18	0	0	0
5. Crop Insurance 2023-24, 2024-25 (upto Kharif Season only)	13776955 4687009	--	--	--	--	--	--	--	--	--	--	--