



**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(NABARD)-7/2024/SSW-II

5<sup>th</sup> & 7<sup>th</sup> Floor Loknayak Bhawan  
Khan Market, New Delhi-110003  
Dated: 31.01.2025

To,

The Chairman-cum-Managing Director  
National Bank for Agriculture and Rural Development (NABARD)  
Plot No. C-24, "G" Block, Bandra Kurla Complex  
P.B. No. 8121 Bandra(E)  
Mumbai-400051  
Email: chairman@nabard.org  
Email: chairmansectt@nabard.org  
Email: hrmd@nabard.org

Sub: - Review and Monitoring of 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 National Bank for Agriculture and Rural Development (NABARD).

Sir,

I am directed to enclose herewith a copy of the minutes of the review meeting held on 12<sup>th</sup> November, 2024 at Mumbai under taken by the National Commission for Scheduled Castes on the above mentioned subject.

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

Encl:- As above

Yours faithfully,

  
(Dr. Dinesh Vyas)  
Deputy Director

Copy to:

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

### **File No. 3/Review-NABARD/2024/SSW-II**

#### **Minutes of the Full Commission Review Meeting undertaken by the National Commission for Scheduled Castes on 12.11.2024 at Mumbai 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 National Bank for Agriculture and Rural Development (NABARD).**

The National Commission for Scheduled Castes conducted a Review Meeting to assess the implementation of the reservation policy in National Bank for Agriculture and Rural Development (NABARD) as per the mandate given under Article 338 of the Constitution of India. The Full Commission under the Chairmanship of Shri Kishor Makwana, Hon'ble Chairman alongwith Shri Love Kush Kumar, Hon'ble Member, Shri Vaddepalli Ramchander, Hon'ble Member, Shri Gudey Srinivas, Secretary and other Senior Officers of the Commission conducted the Review Meeting at Mumbai on 12.11.2024. The Chairman and other Senior Officers from National Bank for Agriculture and Rural Development attended the meeting.

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

#### **Meeting with the All-India National Bank for Agriculture and Rural Development SC&ST Employees Welfare Association:**

First, the Commission had a meeting with the representatives of the All-India National Bank for Agriculture and Rural Development SC&ST Employees Welfare Association. The Association submitted a memorandum of grievances to the Commission. The Association raised several issues like denial of promotion of Scheduled Castes in Higher Cadres/Scales at the level of Scale IV and above, non-implementation of recommendation of National Commission for Scheduled Castes in promotion and Chairman of NABARD is not accessible to the SC/ST Association for meeting. The Commission assured to discuss all the issues with the Bank Management and may recommends appropriate steps in the matter.

#### **Meeting with the National Bank for Agriculture and Rural Development Management:**

The Commission had a detail discussion on implementation of Reservation Policy with National Bank for Agriculture and Rural Development, Mumbai. The Chairman, NABARD 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 Chairman presented the Brief of History of the National Bank for Agriculture and Rural Development and its achievement in various financial activities. Thereafter following issues were discussed:

1. The Commission sought information regarding the composition of Board of Directors of NABARD and representation of any Director/s from the reserved category. As informed by the Management, the Board of Directors of National Bank for Agriculture and Rural Development consists of 12 Members - one Chairman, one Experts in Agriculture & Rural Development and Bankers, Three Government Nominee Directors, Three RBI Nominee Directors, 02 State Government representatives by rotation Director and 02 Deputy Managing Directors appointed by Government of India. In regard to this, National Bank for Agriculture and Rural Development has apprised the Commission that one of the Members of Board of Director belongs to the reserved category, the Commission expressed 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 NABARD Management submitted that the reservation policy in the Bank introduced on 12.07.1982 in Direct Recruitment and promotion for Scheduled Castes and prescribe percentage of reservation have been provided for Scheduled Castes in the post filled up by Direct Recruitment and posts filled by promotions as per Government of India guidelines. The NABARD 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 NABARD is providing prescribed percentage of reservation in promotion from Sub-staff to Clerical Cadre, Clerical Cadre to Officer Cadre lowest stay of group A where Direct Recruitment is less than 75% 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 upto Middle Management level i.e. Grade C is provided as concession 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. Staff position \*&\*\* as on 31.03.2022, 31.03.2023 and 31.03.2024

As on 31.03.2022

1	2	3	4
Category / Level of Post	Total No. of Posts	Number of SCs	Percentage of SCs
Group 'A' (Officers Cadre)	2129	332	15.59
Group 'B' (Clerks etc.)	641	88	13.73
Group 'C' (Sub-staff excluding Sweepers)	380	116	30.53

As on 31.03.2023

1	2	3	4
Category / Level of Post	Total No. of Posts	Number of SCs	Percentage of SCs
Group 'A' (Officers Cadre)	2344	371	15.83
Group 'B' (Clerks etc.)	530	74	13.96
Group 'C' (Sub-staff excluding Sweepers)	331	96	29

As on 31.03.2024

1	2	3	4
Category / Level of Post	Total No. of Posts	Number of SCs	Percentage of SCs
Group 'A' (Officers Cadre)	2219	352	15.86
Group 'B' (Clerks etc.)	643	84	13.06
Group 'C' (Sub-staff excluding Sweepers)	272	71	26.10

\* Excluding SC candidates selected on own merit

\*\* Includes all India Staff in Position

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 except Group B posts which is slightly less than prescribed percentage of reservation for Scheduled Castes. The Commission recommends to take steps to fill up the reserved posts in Group B.

4. The Commission noticed that there is one backlog vacancy in Group A posts during the year 2023. It was apprised that recruitment for the year 2024 is under process and the same will be filled up.
5. The Commission sought the information about the maintenance of rosters in the Bank. The NABARD Management informed that the NABARD has been maintaining separate rosters for officer's cadre and clerical cadre in Promotion as well as for Direct Recruitment. The rosters were upgraded in 31.12.2023.
6. The Commission sought the information regarding procedure of Grouping of posts in the Direct Recruitment by the NABARD. The NABARD Management informed that the grouping of posts has not been done in Direct Recruitment by the NABARD.
7. The Commission has sought the information regarding inspection of rosters by the NABARD. The Chief Liaison Officer informed that the rosters have been inspected. The Commission noticed that the date of inspection has not been mentioned. The Commission recommends that the all rosters may be checked and inspected regularly as per guidelines.
8. The Commission has sought the information regarding total number of employees promoted in the last three years in all categories of posts in the NABARD.

The total number of employees promoted and the number and percentage of Scheduled Castes during the years 2021-22, 2022-23 and 2023-24

Year	Category / Level of Post	Total No. of Employees Promoted	Number of SCs Promoted	Percentage of SCs promoted
2021-22	Grade F	25	1	4%
	Grade E	43	6	13.95%
	Grade D	36	6	16.67%
	Grade C	109	19	17.43%
	Grade B	25	5	20%
	Group B to Grade A	35	3	8.57%
	Group C to ACT	31	4	12.9%
2022-23	Grade F	15	2	13.33%
	Grade E	29	6	20.69%
	Grade D	59	11	18.64%
	Grade C	74	11	14.86%
	Grade B	148	22	14.86%
	Group B to Grade A	33	6	18.18%
	Group C to ACT	16	3	18.75%
2023-24	Grade F	16	2	12.5%
	Grade E	25	3	12%
	Grade D	63	9	14.29%
	Grade C	88	14	15.91%
	Grade B	75	9	12%
	Group B to Grade A	32	5	15.63%
	Group C to ACT	31	4	12.9%

The Commission observed that the percentage of Scheduled Caste is lower than the prescribed percentage in Group E and above during the year 2022 to 2024. The Commission asked reason for the low percentage of Scheduled Castes in higher level. The Commission recommends that the NABARD may conduct the Special Training of the Scheduled Caste Officers for improving their performance and who can take up the challenges.

9. The Commission sought the information regarding pre-promotional training and pre-recruitment training provided to the employees of NABARD. The Management informed that the NABARD is providing 5-7 days pre-promotional training to Scheduled Caste employees/officers before the promotion process. The Commission recommends that at least 10 to 15 days pre-recruitment training and pre-promotional training may be given to the Scheduled Caste officers. The Chairman, NABARD assured to provide adequate pre-promotional training to the Scheduled Caste officers.
10. The Commission had also sought to know the mechanism of grievances redressal available in the NABARD for Scheduled Castes employees. The NABARD Management apprised the Commission that an 'Internal Grievance Redressal Committee for Scheduled Caste has been constituted to resolve the issue/grievances of Scheduled Caste employees. The Scheduled Caste Cell is constituted which maintains register and follow up action are taken up. The Chief Liaison Officer meets the Scheduled Caste employees for redressal of their grievances. Besides, the Senior Executives of the NABARD also meet the representatives of Scheduled Caste employees once in a quarter for redressal of their grievances in addition to matter relating to implementation of the reservation policy in NABARD. The quarterly meeting with the representatives of Scheduled Caste Welfare Association are held at Regional Offices and Head Offices to discuss their grievances. The Commission observed that the action taken report on the recommendations of the Commission has not been sent on the hearing held on 27.07.2024 in the Commission. The last quarterly meeting was held on 22.07.2024. The Commission recommends that copy of the minutes of quarterly meeting held with SC/ST Association may be sent to the Commission in future.
11. The Commission observed that the NABARD has sent only 11 Scheduled Caste employee out of total 75 for Specialised Training abroad during the year 2023 and 07 Scheduled Caste employees were sent for Special Training abroad during the year 2024. No Scheduled Caste employee was sent for specialised training abroad during the year 2022. The Commission recommends that more Scheduled Caste employees/officers may be given opportunity for Specialised Training abroad.
12. The Commission also sought the information from the NABARD 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 NABARD has been implementing various promotional and developmental programmes viz Watershed Development, Tribal Development, Climate Change, Formation of Farmer producer Organization (FPO), Micro Credit etc. for upliftment of the rural poor where weaker section of the society include Scheduled Castes. The Commission recommends that due care may be taken up for welfare of Scheduled Castes beneficiaries under the CSR Schemes and data about expenditure made in this regard may be furnished to the Commission.
13. The Commission has sought the information regarding total number of accommodation available and the number of Scheduled Caste employees who have been allotted accommodations by NABARD. The NABARD Management informed that 16.78% Scheduled Caste employees have been provided the accommodation.
14. The Commission also informed the Chairman, NABARD that the NABCONS is a subsidiary of the NABARD and have 100% share but the reservation policy is not being implemented in the NABCONS as per DoPT guidelines. The Commission recommends that the reservation policy may be followed as per Govt. of India guidelines in NABCONS. The Chairman, NABARD assured that the issue will be examined and will ensure to follow the reservation policy.

The NABARD made a presentation on the majorly Centrally Sponsored Schemes wherein the Commission made the following observations and sought further information/details.

The Commission had sought the details of the Government schemes with financial allocation and expenditure incurred by the NABARD for welfare of scheduled Castes during the last 3 years.

The Chairman, NABARD apprised the Commission that NABARD is not implementing the Govt. of India Schemes like Deendayal Antyodaya Yojna-National Rural Livelihoods Mission (DAY-NRLM), Deendayal Antyodaya Yojna-National Urban Livelihood Mission (DAY-NULM), Differential Rate of Interest (DRI), National Action for Mechanised Sanitation Ecosystem (NAMSTE) Pradhan Mantri Mudra yojna (PMMY), Stand up India Scheme, Prime Minister Employment Generation Programme (PMEGP), PM Swanidhi Yojna, Pradhan Mantri Jandhan Yojna (PMJDY), Credit Enhancement Guarantee Scheme for the Scheduled Castes, Venture Capital, Ambedkar Social Innovation and Incubation Mission (ASIIM). These all Schemes are implemented by the Public Sector Banks.

The major functions of NABARD are to refinance to financial institutions/banks to supplement their resources in agriculture and allied activities and rural off-farm sectors and Short Term Refinance is provided for production credit, allied activities, working capital requirements of weavers etc. Long term Refinance is provided for adequate credit availability for taking up investment activities in agriculture and allied activities and rural off-farm sector. Infrastructure support: Finance to State Govt, State/Central Govt owned entities for better connectivity, irrigation, social infrastructure etc., under Rural Infrastructure Development fund (RIDF) & NABARD Infrastructure Development Assistance (NIDA).

- **Developmental Interventions:**

- **Watershed development programme** - for addressing the challenges of land degradation and water scarcity through various measures.
- **Tribal Development Programme** - for sustainable development of tribal communities by addressing their challenges and promoting livelihoods.
- **Promoting and Strengthening Farmer Producer Organisations (FPOs)** -7000 FPOS supported, with 26 lakh farmers, of which 82% are small and marginal farmers.
- **Climate Change** - Developing climate finance products and a green taxonomy. enhancing stakeholder capacity and encouraging knowledge sharing to strengthen community resilience. NABARD is also the Direct Access Entity for GCF of UNFCCC
- **Promoting and Strengthening off Farm Sector** - Support for Off-farm Producer Organisations (OFPOs), Skill Development Initiatives, Geographical Indications (GI), Marketing support through Rural Haat, Rural Mart and exhibitions/melas.
- **Financial Inclusion and Banking Technology** - NABARD provides support for financial inclusion through financial literacy awareness programmes and technology adoption by banks, with special focus on aspirational districts, LWE affected districts, credit deficient districts, hilly, NER and RBI identified districts.
- **Self Help Group (SHG) Bank linkage and Capacity building** - Promotion and capacity building for entrepreneurship among SHGs and Joint Liability Groups (JLGs) through training, handholding and marketing support.
- **Credit Planning:** Preparation of Potential Linked Credit Plans (PLPs) for each district in the country every year.
- **Supervisory Function:** Under Section 35(6) of the Banking Regulation Act, 1949, NABARD conducts inspection of State Cooperative Banks (StCBs), District Central Cooperative Banks (DCCBs) and Regional Rural Banks (RRBs).
- **Institutional Development:** Strengthening of Rural Credit Co-operatives and Regional Rural Banks (RRBs) through various developmental interventions. Major initiatives have been Implementation of Core Banking Solution in Co-operative Banks and Computerisation of Primary Agriculture Credit Societies (PACS), under implementation.

NABARD implements the various programmes and interventions through its partners like Govt Institutions, Banks, Co-operative Institutions, NGOs etc.

**Schemes implemented by the NABARD year wise for the last three years (Rs. Crore) (FY 2021-22 to 2023-24)**

Sr. No.	Name of the Scheme	Total Disbursement	Disbursement for SCs	Percentage share of SCs	Total Disbursement	Disbursement for SCs	Percentage share of SCs	Total Disbursement	Disbursement for SCs	Percentage share of SCs
		2021-22			2022-23			2023-24		
1	Kisan Credit Card (KCC)*	337674.10	Data not provided	-	367435.30	Data not provided	-	406790.18	Data not provided	-
2	Agriculture term loan	7,63,685	Data not provided	-	8,36,350	Data not provided	-	10,40,859	Data not provided	-
3	Ground level Credit	18,63,363	Data not provided	-	21,55,163	Data not provided	-	25,48,635	Data not provided	-
4	Loans to Small Farmers/Marginal Farmers	10,59,976	Data not provided	-	12,01,842	Data not provided	-	14,39,991	Data not provided	-

\*Total Outstanding Amount

It is observed that the NABARD is implementing agricultural and irrigation food processing schemes directly and providing loan to the farmers. The information on the above schemes, like Kisan Credit Card, Agriculture term loan, Ground level Credit and Loans to small farmers/marginal farmers are not provided for SC beneficiaries for the financial year 2021-21, 2022-23 and 2023-24. It is recommended to provide information of all the scheme relating to Scheduled Castes and to improve the percentage of SC beneficiaries in the schemes.

**Schemes implemented by the NABARD year wise for the last three years (Rs. Crore) (FY 2021-22 to 2023-24)**

**A. Schemes directly implemented by NABARD**

S. No.	Name of the Scheme	Total Disbursement	Disbursement for SCs	Percentage share of SCs	Total Disbursement	Disbursement for SCs	Percentage of SCs	Total Disbursement	Disbursement for SCs	Percentage share of SCs
		2021-22			2022-23			2023-24		
1.	Agri Marketing Infrastructure fund	149.53	2.88	1.92%	136.58	4.12	3.02%	15.17	3.25	0.36%
2.	Agri Clinic and Agri business centres	13.5	1.27	9.41%	11.98	1.57	13.11%	13.6	1.23	9.04%
3.	Micro Irrigation Fund #	256.25	8.50	3.32%	432.30	17.60	4.07%	871.78	126.12	14.47%
4.	Long Term Irrigation Fund #	3196.97	42.80	1.34%	3069.09	61.87	2.02%	2605.14	8.37	0.32%
5.	Warehousing Infrastructure Fund	593.62	26.3	4.43%	460.92	8.23	1.79%	367.25	11.01	3.00%
6.	Dairy Infrastructure Development Fund	118.66	7.76	6.54%	735.26	0.91	0.12%	176.31	Data not provided	-
7.	Food Processing Fund	111.32	0.62	0.56%	141.78	0.352	0.25%	106.31	0.14	0.13%
8.	Fisheries Infrastructure Development Fund	171.93	0	0%	225.67	9.58	4.25%	289.21	8.30	2.87%
9.	Rural Infrastructure Development Fund #	33883.18	2214.72	6.54%	37316.76	2010.61	5.39%	42563.92	2480.02	5.83%
10.	Farmer Producer Organisation (FPOs)	132.86	14.48	10.90%	147.94	16.12	10.9. %	155.2	16.91	10.9. %
11	Interest subvention scheme	8343.5	611.11	7%	Data not provided	Data not provided	-	Data not provided	Data not provided	-
		2019-20			2020-21					

12.	Interest subvention schemes	6840.35	492.58	7.20%	7353.04	559.01	7.60%			
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# Loans disbursed to State Government/ State Owned Entities \$ Claims for F.Y. 2022-23 & 2023-24 yet to be released.

It is observed that the NABARD is implementing agricultural and irrigation, food processing schemes directly and providing loan to the farmers. It is observed that the percentage share of Scheduled Castes under the all above schemes are very less during the financial year 2021-22, 2022-23 and 2023-24. The percentage share of SC under the scheme of Agri marketing Infrastructure fund was only 1.92% (2021-22), 3.02% (2022-23) and 0.36% (2023-24), under Long Term Irrigation Fund scheme, the percentage share was 1.34% (2021-22), 2.02% (2022-23) and 0.32% (2023-24), under Food processing Fund scheme, the percentage share was only 0.56% (2021-22), 0.25% (2022-23) and 0.13% (2023-24) and under Fisheries Infrastructure Development Fund scheme, the percentage share was 0% (2021-22), 4.25% (2022-23) and 2.87% (2023-24). It is observed that the percentage share of Scheduled Castes under the scheme of Interest subvention was 7%, only during 2021-22. It is recommended to improve the percentage share of SC beneficiaries in all the schemes.

### B. Development/ Promotional Programmes (Number of Beneficiaries) (FY 2021-22 to 2023-24)

S. No.	Name of the Programmes	Total No. of beneficiaries	SC beneficiaries	Percentage share of SCs	Total No. of beneficiaries	SC beneficiaries	Percentage share of SCs	Total No. of beneficiaries	SC beneficiaries	Percentage share of SCs
		2021-22			2022-23			2023-24		
1.	Livelihood and Enterprise Development Programme (LEDP)	28526	4562	15.99%	49995	9995	19.99%	29440	5860	19.90%
2.	Micro Enterprise Development Programme	22614	4062	17.96%	28038	5832	20.80%	20739	5247	25.30%
3.	Watershed Development Fund	67962	14220	20.92%	67,552	12,723	18.83%	47050	8015	17.04%
4.	Tribal Development Fund	25407	66	0%	22,782	61	0%	17748	14	0%
5.	Farmer Producer Organisations (FPOs)	5920	49379	15.14%	2,36,361	32,402	13.71%	116090	18383	15.84%
6.	Off Farm Producer Organisations (OFPSs)	65666	1464	24.73%	3926	1192	30.36%	7790	2280	29.27%
7.	Other Off Farm Initiatives (Rural Haat, Rural Mart, SDP)		13588	20.69%	77077	19143	24.84%	66814	14355	21.49%

The NABARD is implementing development/ promotional programmes under Livelihood and Enterprise Development Programme (LEDP) and percentage number of SC beneficiaries were 15.99% (2021-22), 19.99% (2022-23) and 19.90% (2023-24), under Micro Enterprise Development Programme (MEDP), percentage number of SC beneficiaries were 17.96% (2021-22), 20.80% (2022-23) and 25.30% (2023-24), under Watershed Development Fund, percentage number of SC beneficiaries were 20.92% (2021-22), 18.83% (2022-23) and 17.04% (2023-24), under Tribal Development Fund, percentage number of SC beneficiaries were 0.26% (2021-22), 0.27% (2022-23) and 0.08% (2023-24), under Farmer Producer Organisations, percentage number of SC beneficiaries were (FPOs) 15.14% (2021-22), 13.71% (2022-23) and 15.84% (2023-24), under Off Farm Producer Organisations (OFPSs), percentage number of SC beneficiaries were 24.73% (2021-22), 30.36% (2022-23) and 29.27% (2023-24) and under Other Off Farm Initiatives (Rural Haat, Rural Mart, (SDP), percentage number of SC beneficiaries were 20.69% (2021-22), 24.84% (2022-23) and 21.49% (2023-24).

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

1. To increase the credit flow for SC beneficiaries the NABARD to actively participate at the level of Planning Process and to participate at District Level Committee for promoting self-employment.
2. The NABARD is also advised to consider the loan proposals for the SCs with the utmost sympathy and understanding and the NABARD may periodically review their lending procedures and policies to ensure that loans are sanctioned on time to the Scheduled Castes.
3. Greater effort towards the achievement of targets wherever gaps have been identified should be made and reported in the next review and root cause studies may be commissioned by NABARD to find out reasons behind low disbursement rates, low awareness, etc.
4. The NABARD 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.
5. 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 NABARD Training Institutions. The NABARD is also advised to organise Awareness Building Camps for greater awareness among SCs for credit facilities wherein the Brochures, Field Visits and Home Visits etc. are the measures which may be taken by the NABARD exclusively for the SC beneficiaries to understand their credit needs and to incorporate the same in the credit plans.
6. The different GOI guidelines, RBI circulars etc. be circulated among the NABARD staffs for compliance.
7. The NABARD to provide data related to number of loan applications received and number of applications rejected during the three years, and the reasons thereof.
8. The NABARD may also make an exclusive scheme for development of Scheduled Castes persons.
9. A Special Cell should be set up at the Head Office of the NABARD 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.

The Hon'ble Chairman of the Commission in his concluding remarks thanked the management of NABARD 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 and implementation of the various schemes for self-employment and income generations schemes for welfare and development of the Scheduled Castes in Government Organisations. The Hon'ble Chairman of the Commission handed over the copy of Memorandum of grievances of the All-India NABARD SC/ST Employees Association, Mumbai to the Chairman, NABARD for consideration and decision according to guidelines and submit an action taken report on the recommendation of the Commission within a month. The Chairman, NABARD thanked the Commission for conduct of Review of Reservation Policy. He assured that the recommendations of the Hon'ble Commission have been noted and grievances of the SC/ST Association will be resolved.

The meeting ended with vote of thanks to the chair.

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**ANNXURE – A**

**Monitoring and Review of Implementation of Reservation Policy for Scheduled Castes  
(SCs) in NABARD by NCSC  
12th November 2024**

**List of NCSC Representatives attending meeting on 12th November 2024:**

<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, IPS
6	Shri Kaushal Kumar	Director
7	Shri Kumar Nityanand	Director NCSC, Pune Office
8	Shri Dinesh Vyas	Dy. Director NCSC
9	Shri Pradeep Singh Mehta	Consultant
10	Shri Gaurang Chavda	PS to Chairman
11	Shri S K Garg	PS to Sh Love Kush Kumar (Member)
12	Shri V Kranthi	PS to Sh Ramchader (Member)

**Monitoring and Review of Implementation of Reservation Policy for  
Scheduled Castes (SCs) in NABARD by NCSC**

**12<sup>th</sup> November 2024**

**A. List of NABARD Representatives**

<b>Sl. No.</b>	<b>Name</b>	<b>Designation</b>
1	Shri Shaji K V	Chairman
2	Shri Dinesh P.	Chief General Manager, HRMD
3	Smt. L Leivang	Chief Liaison Officer
4	Dr K S Mahesh	Chief General Manager, DoR
5	Dr A V Bhavani Shankar	Chief General Manager, FSDD
6	Dr K Inkarsal	Chief General Manager, SPD
7	Shri Amit Bhandari	General Manager, HRMD
8	Smt. Shilpi Kujur	Deputy General Manager, HRMD
9	Smt. Priyanka Dadani	Assistant General Manager, HRMD
10	Smt. Manjula Bose	Manager, HRMD
11	Shri Nilesh P. Gavit	Manager, HRMD (Reservation Cell)
12	Ms. Akanksha G. Jani	Development Assistant (Reservation Cell)

**B. List of All India NABARD Progressive Employees Welfare Association (AINPEWA) Representatives**

<b>Sr. No.</b>	<b>Name</b>	<b>Designation</b>
1	Shri B B Ghadage	General Secretary
2	Shri Sanjay Waghode	President
3	Shri Prashant P Chahande	Vice President
4	Shri Prakash S Sawant	President, Mumbai Unit
5	Shri G. Santhanam	President, Tamil Nadu Unit
6	Shri Hemant Sablania	President, Chandigarh Unit
7	Shri Nitin B Jadhav	Joint Secretary, Mumbai Unit
8	Shri Suresh Ambokar	Treasurer
9	Smt. Shubhangi V Pardikar	Joint Secretary, Mumbai Unit
10	Shri Sanju Dodamani	Treasurer, Mumbai Unit