



भारत सरकार

Government of India

राष्ट्रीय अनुसूचित जन जाति आयोग

National Commission for Scheduled Tribes

(A Constitutional Body set up under Art. 338A of the Constitution of India)

File No. Review/Bank (UCO)/2018/RU-IV

Dated: 07.06.2019

To,

The Managing Director & CEO,
UCO Bank,
10, BTM Sarani,
Kolkata – 700 071
(West Bengal).

Sub: Report of the Review Meeting undertaken by the NCST held on 25.02.2019 on the measures to be taken by the UCO Bank for the effective implementation of Constitutional safeguards and other measures for the protection, welfare and socio-economic development of the Scheduled Tribes.

Sir,

I am directed to refer to the subject mentioned above and to forward herewith a copy of the Report of the Review Meeting held on 25.02.2019 under the Chairmanship of Hon'ble Chairperson, NCST on the measures to be taken by the UCO Bank for the effective implementation of Constitutional safeguards and other measures for the protection, welfare and socio-economic development of the Scheduled Tribes.

It is requested that an action taken report on the Commission's recommendations in the matter may be furnished to the Commission within 30 days for placing the same before the Hon'ble Commission.

Yours faithfully,

(Y.K. Bansal)

Research Officer

Ph. No. 24601346

(Encl: as above)

Copy to: - SAs NIC, NCST.

6th Floor, 'B' Wing, Lok Nayak Bhawan, Khan Market, New Delhi - 110003. Ph. 24601346 FAX: 24624628, 24657474

Toll Free: 1800117777 Website: <http://ncst.nic.in>



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GOVERNMENT OF INDIA

NATIONAL COMMISSION FOR SCHEDULED TRIBES

(A Constitutional body set up under Art. 338A of the Constitution)

Report and recommendations under Article 338A(5)(e) of the Constitution on the measures to be taken by the UCO Bank for the effective implementation of constitutional safeguards and other measures for the protection, welfare and socio-economic development of the Scheduled Tribes.


File No. Review/Bank (UCO)/2018/RU-IV

Date of Review 25.02.2019

The National Commission for Scheduled Tribes (NCST) is a constitutional body set up under Article 338A of the Constitution to investigate and monitor all matters relating to protection, welfare and socio-economic development of the Scheduled Tribes in the country. As per Constitutional provision, the Union and every State Government shall consult the Commission on all major policy decisions affecting Scheduled Tribes. The Commission is required to present to the President reports upon working of those safeguards and all such reports are to be laid before each House of the Parliament along with memorandum explaining the action taken or proposed to be taken on the recommendations relating to the Union and the reasons for non-acceptance, if any, of any of such recommendations.

2. In pursuance of the above constitutional mandate, a review meeting was held under the Chairmanship of Dr. Nand Kumar Sai, Hon'ble Chairperson, National Commission for Scheduled Tribes on 25th February, 2019 at Kolkata on evaluation and monitoring of implementation of reservation policy (service safeguards) for Scheduled Tribes and schemes for their socio-economic development with the officers of UCO Bank.

3. List of participants is annexed.


नन्द कुमार साय/Nand Kumar Sai
अध्यक्ष/Chairperson
राष्ट्रीय अनुसूचित जनजाति आयोग
National Commission for Scheduled Tribes
भारत सरकार/Govt. of India
नई दिल्ली/New Delhi

4. First, the Commission held meeting with representatives of UCO Bank SC/ST & OBC Employees Council in presence of Liaison Officer for SC/ST which was followed by meeting with the management of UCO Bank. The details of above meetings are given below: -

(A) Meeting with office bearers and representatives of UCO Bank SC/ST & OBC Employees Council


After introduction and welcoming the Commission, the office bearers of UCO Bank SC/ST & OBC Employees Council presented a memorandum of demands to the Commission and requested for favourable decisions on the issues raised by them. The demands made by the council are as under: -

1. **Quarterly Meeting:** The SC/ST employees Welfare Associations have been accredited as the part of the Safeguard machinery of the National Commission and Parliamentary Committee on the Welfare of SC/ST.

Hence, these Associations with its Apex-bodies be formally recognized for all practical purposes for persuasion of the reservation policy to attain its objectives. So in conformity with this concept, the Parliamentary Committee on the Welfare of SC/ST and both the National Commissions have made the recommendations from time to time in the matter to hold quarterly meeting with the SC/ST Welfare Association.

2. **Holding of Quarterly meeting:** In UCO Bank, the Quarterly Meeting at the Apex-level and some State levels are not being held due to restriction/ban imposed against participation of elected leaders of Council in the plea of "Retired Leader" (retired employees) although they are duly elected as Office Bearers of the Council (Welfare Associations).

Hence a suitable direction in this regard is required from the Commission to the Bank Management to hold quarterly meeting in regular interval with the elected Leaders/Representatives as per the Bye-Laws of the Council which is a registered Welfare Association of SC/ST & OBC employees in the Bank with all the admissible benefits for the sake of protection of the existence of UCO Bank SC/ST & OBC Employees' Council and for the sake of natural justice and fair play in terms of our sublime Constitution.


नन्द कुमार साय/Nand Kumar Sai
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राष्ट्रीय अनुसूचित जनजाति आयोग
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3. The representations of SCs, STs and OBCs in the total strength of the bank in all 3 Cadres as on 30th November, 2018 are as under:

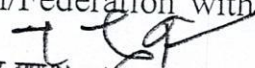
S. No.	Cadre	Total Strength	Representation of						
			SC		ST		OBC		Total SC/ST & OBC
			No	%	No	%	No	%	
1.	Officers		1912	16.07	932	7.83	2383	20.03	5227
2.	Clerks	7652	989	12.92	561	7.33	1304	17.04	2854
3.	Sub-Staff	3652	946	25.90	195	5.34	444	12.16	1585
	Total	23202	3847	16.58	1688	7.28	4131	17.77	9666

a) **Inter-Scale promotion & Representation in Officers' Cadre:** At present in UCO Bank there are 11898 (approx.) officers as on 30.11.2018, out of which 932 Officers in different Scales belongs to ST category. Amongst them the bank is having 01 GM (out of 21GM), 01 DGM (out of 66 DGM), 12 AGM (out of 198 AGM), 26 CM (out of 549 CM), 144 Sr. Manager (out of 1723 Sr. M), 282 Manager (out of 3432 M) and 466 Asstt. Manager (out of 5049 AM), which reflect that there is no proportionate representation of ST category in higher cadre.

b) **Representation of ST Category in Sub-staff/Peon post:** As far as Sub-staff/Peon category is concerned, there is clear cut shortfall of more than 2%, in ST category which can be removed by the recruitment of Sub-Staff/Peon immediately.

In this context, it is mentioned that UCO bank is having 3164 office premises including 3091 branches, 42 Zonal Offices, 6 Training Colleges & 25 departments, whereas only 1727 House Keeper-cum-Peons are employed in bank as per Bank's pay roll. Hence there is a clear cut shortfall of 1437 (3164 - 1727) HKP/sweepers that means sweeping in those premises are managed by casuals/temporary sweepers. The Council demands for early recruitment against 1437 vacant posts of House Keeper-cum-Peon.

4. **Convenient Posting of the Principal Office-Bearers of the Council:** In terms of the Minutes of the meeting of the Confederation/Federation with the


 नन्द कुमार साय/Nand Kumar Sai
 अध्यक्ष/Chairperson
 राष्ट्रीय अनुसूचित जनजाति आयोग
 National Commission for Scheduled Tribes
 भारत सरकार/Govt. of India
 नई दिल्ली/New Delhi.

Ministry of Finance (Banking Division) which was held on 12.04.2006, 2/3 office bearers at the HO level are required to be exempted from transfer for the efficient working of the Welfare Association as per directions vide No. 1/5/2006-SCT (B) dated 12.05.2006 to be considered without imposition of any restriction of scale or grade. The Bank has got an agreed policy decided in the quarterly Meeting on 27.02.2003 with the Council's Representatives for consideration of convenient posting of two (2) Principal office bearers at the state level (e.g. the state Secretary & the State President) of the Council. The Bank has imposed restriction to it that the officer only up to Scale-II will be considered in State level. In other words, the officers in MMGS-III holding any one of the above posts (State Secretary/Sate President) shall not be considered. Bank does not give effect of the earlier policy decision and understanding of the quarterly meeting dated 27.02.2003 and thus discriminating the Council as it is providing this benefit to the Officers' Union for larger number of their representatives at all levels without imposing any restriction in scales.

The Council demands for removal of such discrepancy by extending exemption/convenient posting of Council's two state level Principal Office bearers (i.e. the State Secretary & the President) up to Scale – III, which is pending to formalize as a policy. In the Quarterly Meeting dated 11.08.2016, ED-I instructed the HRM department to explore the possibilities for removal of this anomaly of exemption/convenient posting of two principal office bearers (i.e. the State Secretary & the President) at the State level up to Scale – III.

5. Harassment and discrimination through disciplinary action: The disciplinary authority causes undue delay to settle the cases of disciplinary proceedings and impose disproportionate punishment to SC/ST officers/staff. The disciplinary cases of the SC/ST are sometimes not properly defended by the Defence Counsel. As a result, the SC/ST employees are punished unduly.

6. Promotion Policy: As per the present promotion policy 75% marks (three years' average) is the minimum criteria in APAR (Annual Performance Appraisal Report) for the eligibility for appearing in the promotion process to next higher grade for the bank's departmental promotion from one scale to another scale. The Bank is not extending any relaxation for the SC/STs.

7. Reservation in Private Sector: That the Reservation for the SC/ST & OBC should be provided to the Private Sectors and also in the companies organized by the Public Sectors to uphold the basic features of our Constitution as the Welfare

नन्द कुमार राय/Nand Kumar
अध्यक्ष/Chairperson
राष्ट्रीय अनुसूचित जनजाति आयोग
National Commission for Scheduled Tribes
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State with the enshrined Code of Social Justice as declared in the Preamble of the Constitution, and Reservation Act should be passed to bring about the substantive effect to attain the declared objective.


The Council requested the Hon'ble Commission for his kind and immediate intervention and necessary action in the points that has been stated herein above for getting necessary legislation passed.

(B) Meeting with MD & CEO and other senior officers of UCO Bank

After meeting with the office bearers of UCO Bank SC/ST & OBC Employees Council, another meeting was held by the Commission with MD & CEO and other senior officers of UCO Bank to discuss the implementation of safeguards provided to the Scheduled Tribes in the services of bank, schemes for development and welfare of Scheduled Tribes and CSR activities by the bank. Officers of Financial Division of Ministry of Finance were also present in the meeting. A power point presentation (PPP) was also made from the bank side during the meeting and detailed discussion were held on the basis of reply to the questionnaire sent by the bank to the Commission, PPP made by the bank and issues emerged during the meeting with representatives of UCO Bank SC/ST & OBC Employees Council.

Observations of the Commission: On the basis of above discussions and sharing of information, the observations of the Commission are as under:

1. As per the information provided by the bank, Commission has observed that there is no representative from the Scheduled Tribes category in the Board of Directors of the Bank.
2. Govt. of India is running many schemes for financial inclusion of Scheduled Tribes without which their socio economy development is not


नन्द कुमार साय/Nand Kumar Sai
अध्यक्ष/Chairperson
राष्ट्रीय अनुसूचित जनजाति आयोग
National Commission for Scheduled Tribes
भारत सरकार/Govt. of India
नई दिल्ली/New Delhi

possible. These schemes include Pradhan Mantri Jan - Dhan Yojana, Mudra Yojana, Banking correspondent etc. As per information provided by the UCO Bank to the Commission, out of total 66.36 lakhs bank accounts in the year 2017-18, Scheduled Tribes persons were having 2.87 lakhs (4.33%) accounts. Similarly, out of 15.74 lakhs 'Zero balance' accounts, 0.64 lakh (4.09%) ST persons were having such account. The percentage of tribal population in the Country is about 8.6% and thus, the goal of financial inclusion of scheduled tribes is still far away.

3. In Mudra Yojana, during the year 2017-18, a total of 1,35,888 loans under Shishu category were distributed out of which number of ST beneficiaries was only 3310 (2.43%). Similarly, in Kishore category, a total of 97,360 loans were distributed out of which 2227 (2.28%) ST beneficiaries got the loan. Under Tarun category also, the number of ST beneficiaries was only 2.78%. As far as total amount of lending under these categories of MUDRA Yojna is concerned, only 1.91 % of total disbursement has been made to the Scheduled Tribe beneficiaries which shows that the Scheduled Tribes are not grossly being benefited by the scheme.
4. As per information provided by the bank on MSME loans, it has been observed that only 0.67 % and 0.37 % ST beneficiaries could get loan under Micro and Medium categories. Out of total MSME disbursement, the share of Scheduled Tribes was only 1.34 % in terms of number and 0.73 % in terms of amount which is very less keeping in view the proportion of tribal population in the country.
5. As per information provided to the Commission by UCO bank, it has been seen that out of 952 loans disbursed by the bank for higher education of students, only 33 students from ST category could actually avail the facility which is only 3.47 % of the total loan disbursement.
6. In scheduled areas, many nationalised Banks are extending their services in Rural and semi-urban areas through engaging Banking correspondents.

नन्द कुमार साय/Nand Kumar Sai
अध्यक्ष/Chairperson
राष्ट्रीय अनुसूचित जनजाति आयोग
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नई दिल्ली/New Delhi

The UCO Bank has not provided information to the Commission about the total number of branches of bank located in tribal areas and number of Banking correspondents engaged by them, number of Banking correspondents deployed in scheduled areas and number of Banking correspondents belonging to scheduled tribes engaged by the Bank for ascertaining reservation for this category, if any.

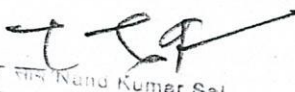
7. As per information provided by the bank to the Commission, an amount of Rs. 2.5 crore was allocated under CSR during the year 2017-18 by the bank out of which an expenditure of Rs. 0.77 crore could be made. Expenditure incurred on the welfare and development of Scheduled Tribes out of the above funds has not been informed to the Commission separately by the bank.
8. On the basis of information provided to the Commission, it has been observed that out of total 2499 number of payments, advance and loanee branches, 175 branches (7%) are located in Scheduled areas. Similarly, out of 2074 ATMs 139 (6.70%) are located in Scheduled areas which shows the need of extension of banking facilities in Scheduled areas.
9. As on 31.03.2018, the representation of Scheduled Tribes in Officer cadre of the Bank was 3.51%, in clerk cadre, it was 8.07% and sub-staff (including sweepers) it was 7.42%. Thus, it was little less than the desired percentage in the sub-staff cadre, particularly keeping in view the fact that the quota for scheduled tribes is in accordance with the percentage of scheduled tribe population in the State for the posts filled on regional basis.
10. As per the information on recruitments made by the Bank provided to the Commission, during year 2017-18, total number of 455 vacancies including 24 reserved for ST candidates arose in officer category and 10 vacancies reserved for ST were carried forward from the previous year. Thus, out of total 34 ST candidates, 31 persons were appointed and there was a short fall of 03 posts. In clerks cadre, altogether 758 vacancies

नन्द कुमार साय/Nand Kumar Sai
अध्यक्ष/Chairperson
राष्ट्रीय अनुसूचित जनजाति आयोग
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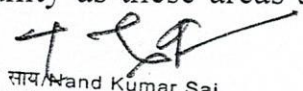
occurred which included 56 vacancies for scheduled tribes and all of them were filled. In Sub-staff category 31 vacancies occurred during the same period which included 02 vacancies reserved for scheduled tribes and all the post were actually filled.

11. As far as the matter of filling vacant posts by way of promotion is concerned, UCO bank has informed that no reservation in promotion within officer cadre is provided in the bank. However, in clerk's cadre 477 promotions were made during the year 2018 against which 29 ST candidates were promoted and there was a backlog of 02 posts in this category.
12. The Commission has noted that the UCO Bank has imparted abroad specialized training to 15 officials of bank during the year 2014 to 2016. No such training was imparted to any official during the years 2017 and 2018. However, there was no representation of officials of ST category in the said training programmes.
13. The UCO bank has informed that 23 cases of alleged false caste certificate are under the process of verification and all the cases are related to the State of Tamilnadu. UCO bank is taking necessary steps for speedy disposal of these pending cases through the concerned State Government.
14. Many important issues raised by UCO Bank SC/ST & OBC Employees Council need immediate action by the Bank management. The representatives of Council are raising these issues with the management on various occasions and are expecting favourable consideration on these issues.


Recommendations: - The recommendations made by National Commission for Scheduled Tribes are as under:


नन्द कुमार साय/Nandu Kumar Sai
अध्यक्ष/Chairperson
राष्ट्रीय अनुसूचित जनजाति आयोग
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1. As there is no representation of Scheduled Tribes in the Board of Directors of the Bank, the Govt. should consider appointment of at least one member in the Board of Directors from this community.
2. UCO Bank should make more efforts to reach the tribal population of the Country by increasing its presence in scheduled areas. It should increase the scheduled tribe participation in flagship Govt. schemes being run for financial inclusion of Scheduled Tribes. Opening of new branches and increase in number of Banking Correspondents in scheduled areas are required for promoting participation of Scheduled Tribes in the Banking system.
3. The branches of UCO Bank located in scheduled areas of the Country should make all out efforts to open more and more 'Zero balance'/ Pradhan Mantri Jan- Dhan Yojana accounts to achieve the goal set by the Govt. for financial inclusion of ST's in the Country.
4. Participation and share of Scheduled Tribes in Pradhan Mantri Mudra Yojana under Shishu, Kishore and Tarun categories should be increased manifold by the UCO Bank.
5. The share of Scheduled Tribes in MSME loans in terms of number and amount of money is negligible. UCO bank should take more concentrated effort to promote and increase the participation of Scheduled Tribes candidates.
6. The number of Scheduled Tribe beneficiaries in disbursement of higher education loans by the UCO bank needs to be increased to facilitate higher education among the tribal communities.
7. UCO Bank should consider taking up some Tribal Development and Welfare schemes and activities from the CSR funds in scheduled areas of the Country. These activities may include providing drinking water, sanitation and health facilities for the community as these areas are still


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राष्ट्रीय अनुसूचित जनजाति आयोग
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- lagging behind in development. Their share in the expenditure being incurred under CSR by the Bank should separately be visible.
8. The UCO Bank should make all out efforts to increase the representation of Scheduled Tribes in all categories of posts filled through direct recruitment particularly in Sub-staff category. The shortfall of 03 posts in officer category during the year 2017-18, be filled urgently if it still continues. As far as the posts filled by way of promotion are concerned, the backlog of 02 posts for Scheduled Tribes in the clerks cadre shown in the year 2018 should be addressed by promoting eligible candidates.
 9. For improving skills and knowledge, the Bank imparts several types of trainings in the Organization and outside and also training abroad to its employees. There was no representation of Scheduled Tribe employees in abroad trainings. UCO Bank should ensure that adequate representation to the Scheduled Tribe employees is provided in all the training programmes whether in the Country or abroad.
 10. As a large number of cases of obtaining employment on the basis of alleged false caste certificates are pending for inquiry, UCO bank is advised to expedite these cases and take action against the persons availing benefits on the basis of false social status.
 11. All the issues raised by the UCO Bank SC/ST & OBC Employees Council in their memorandum should be addressed and decided by the Bank management. Regular meetings with the office bearers of the Council at all levels in the bank should be ensured. The decisions arrived at on the issues raised by Council be communicated to the Commission within one month's time.


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4-6-19

NATIONAL COMMISSION FOR SCHEDULED TRIBES

File No. Review/Bank (UCO)/2018/RU-IV

Review Meeting with UCO Bank on evaluation and monitoring of implementation of reservation policy (service safeguards) and other schemes held on 25/02/2019.

List of Participants

National Commission for Scheduled Tribes

1. Dr. Nand Kumar Sai, Hon'ble Chairperson ---In Chair
2. Miss Anusuiya Uikey, Hon'ble Vice-Chairperson
3. Shri Hari Krishan Damor, Member
4. Shri Harshadbhai Chunilal Vasava, Member
5. Smt. Maya Chintamn Ivrate, Member
6. Shri A. K. Singh, Secretary
7. Shri R.K. Dubey, Assistant Director

Officers of UCO Bank

1. Shri A.K. Goyal, MD&CEO
2. Shri Charan Singh, Executive Director
3. Shri Naresh Kumar, GM (HR)
4. Shri S.B. Mishra, AGM (HR)

Department of Financial Services, Ministry of Finance

1. Shri Lalit Chandel, Economic Advisor
2. Shri Arun Kumar, Under Secretary, Welfare & BO-III

UCO Bank SC/ST & OBC Employees Council

1. Shri O.P. Raigarh, President
2. Shri B.K. Poddar, General Secretary
3. Shri A.S. Parmar, Secretary, Gujarat Unit
4. Shri Chandrma Giri, Odisha Unit
5. Shri Naresh Kumar, Chief Liaison Officer

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