



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 (Andhra)/2018/RU-IV

Dated: 24.05.2019

To,

The Managing Director & CEO,
Andhra Bank,
Dr. Pattabi Bhawan,
5-9-11, Saidabad,
Hyderabad – 500 004
(Telangana).

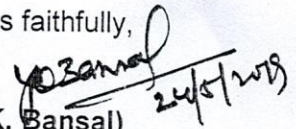
Sub: Report of the Review Meeting undertaken by the NCST held on 07.05.2019 on the measures to be taken by the Andhra Bank for the effective implementation of Constitutional safeguards and other measures for the protection, welfare and socio-economic development of the Scheduled Tribes.

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 07.05.2019 under the Chairmanship of Hon'ble Chairperson, NCST on the measures to be taken by the Andhra 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.



भारत सरकार

Government of India

राष्ट्रीय अनुसूचित जन जाति आयोग

National Commission for Scheduled Tribes

REPORT AND RECOMMENDATIONS UNDER ARTICLE 338A (5) (e) OF THE CONSTITUTION ON THE MEASURES TO BE TAKEN BY THE ANDHRA 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 (Andhra)/2018/RU-IV)

Date of Review: 07.05.2019

The National Commission for Scheduled Tribes (NCST) is a Constitutional Body set up under Article 338A of the Constitution of India 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 Hon'ble 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 by the National Commission for Scheduled Tribes comprising of Dr. Nand Kumar Sai, Hon'ble Chairperson (in Chair), Miss. Anusuiya Uikey, Hon'ble Vice-Chairperson and Shri H.K. Damor, Hon'ble Member on 7th May, 2019 at NCST Hqrs, New Delhi on evaluation and monitoring implementation of reservation policy (service safeguards) for Scheduled Tribes and schemes for their socio-economic development with the officers of Andhra Bank.

3. The list of participants is annexed.

Meeting with the representatives of the Andhra Bank ST Welfare Association.

4. The Commission first had a meeting with the Office bearers of the Andhra Bank ST Employees Welfare Association. During the interaction, Shri B. Prasand Naik, General Secretary, Andhra Bank ST Employees Welfare Association informed the Commission that the Govt. of India has separated the Ministry and the Commission from the combined SC/ST with a view to safeguard and protect the interest of Scheduled Tribes, because the privileges, needs and problems of Scheduled Tribes are different from the Scheduled Castes. In light of the protection of the interest of the Scheduled Tribes employees, the Andhra Bank Scheduled

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

Tribe Employees Welfare Association was formed and is working since long. The majority of the Scheduled Tribe employees is with the Association. However, the Andhra Bank management is not holding the quarterly grievances redressal meeting with the representatives of ST Employees Welfare Association separately in line with the spirit of Govt. of India. As the present recognized combined Association is not representing the problems/grievances of the STs properly to the management and therefore, the Scheduled Tribe employees have been badly suffered in recruitments, promotions, transfers and disciplinary matters. If the quarterly meeting will be held with the Andhra Bank ST Welfare Association separately, then the credibility of the Association among the ST employees will be increased. In addition, the Andhra Bank management has made in discriminatory injustice towards the Scheduled Tribe employees of the Bank in the following way:

- (a) Andhra Bank has not formed a separate ST cell and managed with a common cell only for SCs & STs, whereas the OBCs are having separate cell in the Bank.
- (b) Bank has been nominating the head of the cell i.e. Liaison Officer from Scheduled Castes only since last 30 years i.e. from the inception of the cell, whereas OBCs are having a separate Liaison Officer.
- (c) Bank has been nominating the contract officers at all the zonal level SC/ST cells mostly from the Scheduled Castes only. The percentage of ST contact officers in negligible.
- (d) Bank has been nominating the members for different interview panels for recruitment and promotions, mostly from Scheduled Castes only. The number of ST members nominated is very few.
- (e) Bank has not promoted the Tribal candidates in officers/executive cadre, proportionately.
- (f) Bank has been posting the Tribal candidates as managers to the difficult/hard living areas and the branches where there is no scope for business growth, thereby their carrier growth was spoiled.
- (g) The group C & D employees of Scheduled Tribe community are not being posted to the nearby branches of their native place as per the guidelines of Govt. of India.
- (h) The lady employees of Scheduled Tribe community are not being posted to the nearby work place of their parents/husband, as per the guidelines of Govt. of India.
- (i) The backlog vacancies of Scheduled Tribes are not being filled up timely.
- (j) Bank has been posting the Tribal candidates to the hard living and nook & corner branches where there are no minimum educational and medical facilities, thereby their children are deprived of good education and good health.
- (k) Bank is not giving opportunity to the Scheduled Tribe employees to work in administrative offices, thereby the administrative exposure in them is lacking.

5. In view of the above submission, the Association demands that the Commission may advice to the Bank management to hold quarterly meeting with the representatives of the Scheduled Tribe Association separately, so that the grievances of the Scheduled Tribes could effectively and properly be raised and redressed.

6. During the interaction, the General Manager and Liaison Officer for SCs and STs, Andhra Bank was also present.




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National Commission for Scheduled Tribes
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7. The Commission assured the Association to raise their grievances effectively before the Bank Management and will advise them to take affirmative steps to redress the grievances.

Meeting with the Andhra Bank management

8. Hon'ble Chairperson, NCST in his inaugural address mentioned about the role and responsibilities of the NCST and focused on the issues emerged after analysis of the information furnished by the Andhra Bank in the questionnaire and the issues raised during the interaction with the Andhra Bank ST Employees Welfare Association. The issues are as under:-

- (i) The Bank's Branches at tribal areas/serving tribal areas are very less in comparison with the Bank's Branches at other areas. For instance, the tribal dominated districts i.e. Karim Nagar, Mehaboob Nagar (AP), Ongole (TN), Sambalpur (Odisha), Vijayawada (AP) do not have any Bank's branch.
- (ii) The Bank has total 7.62 lakhs accounts and against which only 83,000 Bank accounts belonging to ST persons. In addition, the sanctioned limit of funds allocated by the Bank under various programmes and schemes meant for Scheduled Tribes is only 47.93 crores as against the sanctioned limit of Rs. 9232.22 crores for other category persons.
- (iii) Under CSR activities, no funds allocated for the welfare and development of STs for last five years.
- (iv) ATM and other facilities is very less for Scheduled Tribes. In this regard out of total 3800 ATMs, only 161 ATMs is available for tribal dominated areas.
- (v) For financial inclusion, under Pradhan Mantri Jandhan Yojna, the Bank has opened only 10,000 accounts under zero balance for the tribal people during the year 2017-18 as against the total accounts of 16.41 lakhs for other persons. Similarly, during the year 2017-18 total 30.94 crores loans were distributed to the Scheduled Tribes as against the 2471.11 crores loans distributed to other category persons under Mudra Loan Scheme. The performance under MSME loan distribution for the Scheduled Tribes is very dismal.
- (vi) As reported by the Bank, as on 31.03.2018, the representation of STs under Clerks and Sub-staff category posts are slightly below i.e. 7.14% and 7.20% in comparison with prescribed percentage of reservation of 7.50%.
- (vii) The Bank has reported that there was backlog of 25 ST vacancies under Sub-staff posts during the year 2017-18. The Bank has further reported reasons for backlog that the Bank has not undertaken any recruitment under Sub-staff cadre for the past few years.
- (viii) Under promotion quota, the percentage of STs promoted under various categories of posts is very less in comparison with promotion percentage of other category members.
- (ix) During the last 5 years, no single ST officials have been nominated/sent for specialized/academic training in abroad.


नन्द कुमार साय/Nand Kumar Sai
अध्यक्ष/Chairperson
राष्ट्रीय अनुसूचित जनजाति आयोग
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भारत सरकार/Govt. of India
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- (x) The Bank management is not holding quarterly meeting with the Andhra Bank ST Employees Association separately.


The Hon'ble Chairperson, NCST stressed and asked the Managing Director and CEO, Andhra Bank to submit their points of view on above these issues with the action plan.

9. Shri J. Packirisamy, Managing Director and CEO, Andhra Bank welcomed the Hon'ble Commission and introduced their team of management. Before initiating discussion, the Andhra Bank management gave a power presentation about activities undertaken by the Bank for the welfare and advancement of Scheduled Tribes along with implementation of the constitutional safeguards and implementation of reservation policy by the Bank.

It has been informed the Commission that the Andhra Bank was established by an eminent Freedom Fighter Dr. Bhagraraju Pattabhi Sitaramayya in the year 1923 and the Bank was nationalised in the year 1980. The Bank has Pan India presence with 6687 delivery channels. During the year 2017-18, the Bank has disbursed advances to the Rs. 722.57 crores for the Scheduled Tribes under priority sectors i.e. Agriculture, MSME, Education, Housing and other priority sectors, which comes at 3.14% of total disbursement of advances. Similarly, in Govt. Sponsored Schemes, the disbursement of advances was 247.54 crores for Scheduled Tribes. Under CSR activities the Bank has spent 170.80 lakhs for the welfare of weaker sections during the year 2017-18. As on 31.03.2019, the Bank opened 27.40 lakh accounts under Pradhan Mantri Jan Dhan Yojna (PMJDY) and of which accounts opened under ST category are 1.12 lakhs with an outstanding amount of Rs. 3.74 crores. Under Mudra Scheme, during the year 2017-18 the Bank has disbursed 30.94 crores to the Scheduled Tribe beneficiaries as against total disbursement of Rs. 2471.11 crores. The Bank has also provide loans to the Scheduled Tribes on the basis of submission of loan applications.

With regard to implementation of the reservation policy for Scheduled Tribes by the Bank, the Bank has total cadre strength of 21,403 staff and out of which 1774 staff members belongs to ST category in all cadre posts which comes at 8.29%. The Bank is also providing pre-promotion training to the Scheduled Tribes as per the Government guidelines.

The MD & CEO, Andhra Bank further informed that the Bank has joint SC/ST Employees Welfare Association which represents the SC&ST employees working in the Bank. The Department of Economic Affairs (Banking Division) vide their letter |F. No. 10/116/95-SCT (B), dated 24.05.1996 clarified earlier that the Bank has to hold such meetings with Association which enjoys the majority following of employees belonging to SCs and STs, in case there are more than on such Association in any Bank. The DFS, Ministry of Finance vide letter No. 20/2/2008-SCT(B) dated 29.01.2009 further reiterated that holding quarterly meeting with a common Association of SC/STs representing the interest of all such communities will be appropriate. This was the reason for non-holding of separate meeting with the Andhra Bank ST Employees Association. However, as per the Commission's advice the Bank will consider to hold a quarterly meeting with the Andhra Bank ST Employees Welfare Association by the 1st week of June, 2019. In addition, the Commission's valuable suggestions/recommendations will be considered by the Bank.


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

10. After a detailed meeting with the ST Employees Association and Bank management the Commission recommends as follows:

- The Bank's branch at tribal areas/serving tribal areas are very less and there is a need to establish more branches in the tribal areas, so that the Scheduled Tribe people can access the benefits of Govt. schemes through Bank. The Andhra Bank Management should consider to open adequate branches in tribal areas for the interest of the Scheduled Tribes.
- The percentage of opening of accounts under PMJDY on zero balance for the Scheduled Tribe persons should be increased and disbursement of loan under Mudra and other priority sector for these category members should be enhanced.
- The Commission felt that the Bank has not allocated any fund for the welfare and development of Scheduled Tribes under CSR activities during last 5 years. Therefore, the Andhra Bank Management should separately allocate the fund for the welfare of Scheduled Tribes under CSR schemes.
- The performance of the Bank towards disbursement of the loan for the welfare of Scheduled Tribes under financial inclusion is very dismal and there is a need to improvement in this regard. The Bank management should explore the possibilities for providing financial needs to the Scheduled Tribes.
- The Bank management will consider the Bank's STs Welfare Association's demand for holding of quarterly redressal meeting separately. The minutes of the meeting will be provided to the ST Employees Association as well as the Commission.
- The Bank has backlog of 25 ST vacancies under Sub-staff posts which has to be cleared immediately by launching of special recruitment drives. The Bank will initiate a time bound action plan to fill up all ST vacancies on priority basis. No further delay in filling up of backlog vacancies should be happened.
- The representation of STs under all cadre posts should be maintained as per the Governments reservation policy.
- During the last 5 years no single officials were sent for specialized/academic training in abroad. The Bank management will take necessary steps to nominate/send to the ST officials for abroad training in coming years and will ensure that no discrimination be meted out against the ST officials.
- The Bank will ensure to maintain the promotion percentage of Scheduled Tribe officials in various categories/posts as per the Government's reservation policy.
- The Bank management will consider the demands of the Andhra Bank ST Employees Association as per their representation dated 28.09.2018 (copy enclosed) as per Bank's rules.
- An action taken report on the Commission's recommendations should be submitted to the Commission within 30 days from the receipt of the Minutes.

The meeting ended with thanks to the Chair.

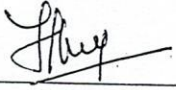



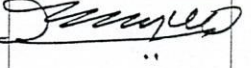
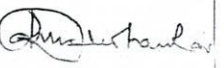

17.5.19
नन्द कुमार साय/Nand Kumar Sai
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LIST OF PARTICIPANTS


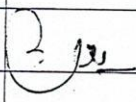
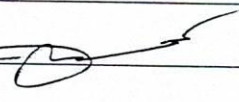
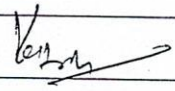
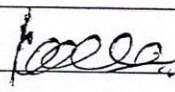

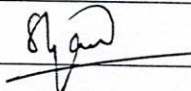
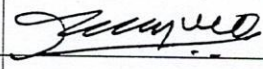
ANNEXURE

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

Meeting held on 07.05.2019 at 04.30 P.M. in Review and monitoring of Implementation of Reservation Policy and Constitutional safeguards for Scheduled Tribes in Andhra Bank.

Sl. No.	Name and Designation	Address & Phone No.	Signature
I	<u>National Commission for Scheduled Tribes</u>		
1.	Shri Nand Kumar Sai, Hon'ble Chairperson	In Chair	
2.	Miss. Anusuiya Uikey, Hon'ble Vice-Chairperson		
3.	Shri. Harshad Chhail Chunnilal Vasava, Hon'ble Member		X
4.	Shri Hari Krishna Damor, Hon'ble Member		
5.	Smt. Maya Chintamn Ivate, Hon'ble Member		X
6.	Shri A.K. Singh, Secretary		
7.	Shri S.K. Ratho, Joint Secretary		
8.	Shri P.T. Jameskutty, Deputy Secretary		
9.	Shri Y.K. Bansal, Research Officer		
10.	Shri R. Meera , Sh. Rajeshwar Kumar Sr Investigator Field Director		
11.	Sh. R.S. MISRA Sr Investigator		
II	<u>Officers of the Andhra Bank</u>		
1.	J. Packirisamy MD & CEO, Andhra Bank		
2.	M. Nagaraju General Manager-HR Andhra Bank	9930367601	
3.	M. Sankaraiah General Manager & Chief Liaison Officer for SC/ST/PWD/EX-SM	9618888040	
4.	M. Subba Rao Deputy General Manager Andhra Bank	9885409088	
5.	M. Nageswara Rao Chief Manager & Officer-in-charge SC/ST cell	9849631788	
6.	G. Ramamohan Rao Senior manager	9959388995	
7.	Bansid Kumar Pallepati Deputy General manager	9903945720	

7.5.2019 at 15.30 Hrs.

III Andhra Bank Employees Welfare Association			
1	Name & Designation	Signature	Contact Number
2 3	① RAMA RAO CHAUHAN CHAIRMAN		9810226555
4 5	② B. PRASAD NAIK Gen. SECRETARY		9690421541
6 7	③ B. RAMANA KISHORE NAYAK Vice PRESIDENT		9985621456
8 9	④ KUSHADAR HANSDA DY. Gen. SECRETARY		7064519967
10 11	⑤ B. V. RAMACHANDRA NAIK DY. Gen. SECRETARY		9866151138
12 13	⑥ ASWANI KUMAR NAYAK MEMBER		9977859099
14 15	⑦ M. Shankarababu, CLO		9618880040
16 17	⑧ M. Nageswara Rao officer-in-charge, SC/ST cell, Ho		9849631788
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ANDHRA BANK SCHEDULED TRIBE EMPLOYEES WELFARE ASSOCIATION

(Regd No.2571/89)

(Affiliated to Akhil Bharathiya Adivasi Vikas Parishad, New Delhi)

(Recognized by Govt. of India)

261, MIG II, 9th Phase, KPHB Colony, Kukatpally, Hyderabad -500072 (T.S.)

Phone No.09490421541 Email - absteewa@gmail.com

B. PRASAD NAIK
General Secretary

Letter No. ABSTEWA/2018/70

Date: 28.09.2018

To,
The Hon'ble Chairman
National Commission for Scheduled Tribes
Govt. of India
NEW DELHI-100011

Respected Sir,

Sub: Quarterly Grievances redressal committee meeting with the representatives of Andhra Bank Scheduled Tribe welfare Association by the management of Andhra Bank- Reg

*** **

Sir, you are well aware that, Govt. of India has separated the Ministry and Commission from the combined SC/ STs with a view to safeguard and protect the interest of Scheduled Tribes, because the privileges, needs and problems of Schedule Tribes are different from the Scheduled castes.

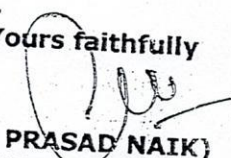
But, we regret to inform that our Bank management is not holding the quarterly grievance redressal meeting with the representatives of our ST association separately, in line with the spirit of Govt. of India. As the combine association is not representing the problems / grievances of the STs properly to the management, STs have badly suffered in recruitments, promotions, transfers and disciplinary matters. We furnish below the details of some of the indiscrimination/ injustice done to ST employees of Andhra Bank as under.

1. Our Bank has not formed a separate ST cell and managed with a common cell only for SCs & STs, whereas the OBCs are having separate cell in the Bank.
2. Bank has been nominating the head of the cell i.e. Liaison Officer from Scheduled Castes only since last 30 years i.e. from the inception of the cell, whereas OBCs are having a separate Liaison officer.
3. Bank has been nominating the contact officers at all the zonal level SC/ST cells mostly from the Scheduled Castes only. The percentage of ST contact officers is negligible.
4. Bank has been nominating the members for different interview panels for recruitment and promotions, mostly from Scheduled Castes only. The number of ST members nominated is very few.

5. Bank has not promoted the Tribal candidates in officers/executive cadre, proportionately.
6. Bank has been posting the Tribal candidates as managers to the difficult / hard living areas and the branches where there is no scope for business growth, thereby their carrier growth was spoiled.
7. The group C & D employees of Scheduled Tribe community are not being posted to the nearby branches of their native place as per the guidelines of Govt of India.
8. The lady employees of Scheduled Tribe community are not being posted to the nearby work place of their parents/husband, as per the guidelines of Govt. of India.
9. The backlog vacancies of scheduled Tribes are not being filled up timely.
10. Bank has been posting the Tribal candidates to the hard living and nook & corner branches where there are no minimum educational and medical facilities, thereby their children are deprived of good education and good health.
11. Bank is not giving opportunity to the Scheduled tribe employees to work in administrative offices, thereby the administrative exposure in them is lacking.

We therefore request you to advise our Bank to hold the quarterly Grievances committee meeting with the representatives of Scheduled Tribe welfare association separately, so that they can ventilate their grievances to the management properly and effectively.

Yours faithfully


(B PRASAD NAIK)
GENERAL SECRETARY