



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/UIICL/2018/RU-IV

Dated: 16.09.2019

To,

The Chairman-cum-Managing Director,
United India Insurance Co. Ltd.,
No. 24, Whites Road,
Chennai – 600 014
(Tamil Nadu).

Sub: Report of the Review Meeting undertaken by the NCST held on 06.07.2019 on the review and monitoring of implementation of reservation policy and Constitutional safeguards and other measures for the protection, welfare and socio-economic development of the Scheduled Tribes at United India Insurance Company Limited.

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 06.07.2019 under the Chairmanship of Hon'ble Chairperson, NCST on the measures to be taken by United India Insurance Company Limited 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 expeditiously for placing the same before the Hon'ble Chairperson, NCST.

Yours faithfully,

(Encl: As above)

(Y.K. Bansal)
Research Officer
Ph. No. 011-24645826

For information & upload at Commission's website
NIC, NCST



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National Commission for Scheduled Tribes

REPORT AND RECOMMENDATIONS UNDER ARTICLE 338A (5) (E) OF THE CONSTITUTION ON THE MEASURES TO BE TAKEN BY THE UNITED INDIA INSURANCE CO. LTD. (UIICL) 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/UIICL/2018/RU-IV)

Date of Meeting: 06.07.2019

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 undertaken by full Commission under the Chairmanship of Dr. Nand Kumar Sai, Hon'ble Chairperson, National Commission for Scheduled Tribes and Smt. Anusuiya Uikey, Hon'ble Vice-Chairperson, NCST, Shri H.K. Damor, Shri. H.C. Vasava and Smt. Maya Chintamn Ivnate, Hon'ble Members, NCST on 06.07.2019 at United India Insurance Co. Ltd. (UIICL), Chennai to evaluate of the constitutional safeguards, developmental schemes/programmes, being run for the welfare of Scheduled Tribes, implementation of reservation policy and other issues concerning to Scheduled Tribes by the United India Insurance Co. Ltd. (UIICL). During the review, Shri A.K. Singh, Secretary, Shri S.K. Ratho, Joint Secretary, Shri Y.K. Bansal, Research Officer and Shri Abishek Dubey, PA to Hon'ble Chairperson accompanied the Commission.

2. The list of participants is annexed at Annex- I & II.



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

MEETING WITH REPRESENTATIVES OF UNITED INDIA INSURANCE CO. LTD.
(UIICL) ST EMPLOYEES WELFARE ASSOCIATION

3. The Commission first had a meeting with the representatives of United India Insurance Co. Ltd. (UIICL) ST Employees Welfare Association to know the status on implementation of reservation policy and other issues concerning to welfare of Scheduled Tribes in the United India Insurance Co. Ltd. (UIICL).

It was reported to the Commission that there are two Associations, namely All India General Insurance SC/ST Employees Welfare Association and All India General Insurance SC/ST Employees Parishad (Jayamurthy). Accordingly, the representatives/office bearers of these two Associations participated in the meeting. On behalf of All India General Insurance SC/ST Employees Welfare Association, Shri Anil Sonawane, All India General Secretary and his Association members came for discussion. Further, on behalf of All India General Insurance SC/ST Employees Parishad (Jayamurthy), Shri G. Jayamurthy, General Secretary and his Association members took participation in the discussion. Both Association members have raised the following grievances.

- (i) United India Insurance Co. Ltd. Managements is harassing ST employees by asking caste validity certificates. Stop verification as these community certificates were issued as per availing guidelines in approved format. Hence, the Commission may direct to the United India management to allow all kind of benefits as per their appointment of Scheduled Tribe, promotion and retirement benefits, where the certificate are bonafidely obtained and got verified from the District authority as directed by the DoPT in its O.M. dated 20.03.2017.
- (ii) Clearance of backlog vacancies in Class II, III and IV
- (iii) Special consideration to ST employees of Class III interchange of Zonal vacancies to be permitted to fill the ST vacancies backlog.
- (iv) Clearance of accumulation vacancies in Sr. Assistant as special case.
- (v) Relaxation in eligibility criteria to ST employees in promotion for Sub staff/RC to Assistant/Assistant to Sr. Assistant.
- (vi) Recruitment of Sub staff.
- (vii) Interest free Housing Loan for ST employees.
- (viii) Reimbursement of tuition fees to children of ST employees as per Banks and Central Govt. employees.
- (ix) Strictly implementation of protection clause and supersession clause in promotion which is violating by the United Insurance Company Limited management years together.
- (x) Assignment of Marketing functions to ST Community Officers.
- (xi) Assignment of Branch in-charge/Division in-charges to ST community employees as there is less representation in in-chargeship.
- (xii) Proper representation of ST employees in higher cadre in Scale V and above in United India Insurance. Co. Ltd.


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- (xiii) United India Management is not providing Staff Strength Data as on 01.07.1997 before switch on to vacancy based Roster where there was huge backlog.
- (xiv) Strictly implementation of Roster as per DoPT guidelines.
- (xv) Nearest posting to ST employees in recruitment/promotions and transfer as per DoPT guidelines.
- (xvi) The United India Management is not considering conversion of all balance Sub-staff and full time employees of Scheduled Tribe employees to the post of Assistant based on seniority and keeping their dedication to the company upliftment.
- (xvii) Consider to change the promotion policy (Assistant 85% by recruitment and 15% by promotion) for Class-III employees, where SC/ST employees are more. Here it is to mention that the GIPSA management is periodically changing the officers promotion policy to accommodate more general community officers.
- (xviii) Stop fast track promotion, as the management is taking 40% and it is helping only general community employees who are very junior officers to get the promotion.
- (xix) Stop outsourcing appointment for Class-IV category.
- (xx) Stop harassment of all ST community employees in the name of Departmental inquiry, fraud while obtaining the ST community certificate and transfer/posting.

The issues raised by the Association were discussed in detail. After detailed deliberation, the Commission assured that all the issues will be taken up with the United India Insurance Co. Ltd. management for affirmative action and will ensure compliance as per rule.

MEETING WITH THE CMD AND OTHER SENIOR OFFICERS OF UNITED INDIA INSURANCE CO. LTD. (UIICL)


4. The Hon'ble Chairperson, NCST gave inaugural address mentioning about the role and responsibilities of the Constitutional Commission and focused on the issues emerged after analysis of the information furnished in reply to the questionnaire by the United India Insurance Co. Ltd. (UIICL) and issues raised by the Employees Welfare Associations.

Shri Girish Radhakrishnan, Chairman cum Managing Director, United India Insurance Co. Ltd. (UIICL) welcomed the Commission and thereafter introduced team of United India management before the Commission. He also gave the brief introduction about his organization and thereafter a power point presentation on the activities undertaken by the United India Insurance Co. Ltd. (UIICL) was made. During the presentation, it was reported that the United India Insurance Co. Ltd. (UIICL) provides insurance protection of Assets, Liability, lives in the event of occurrence of insured peril such as fire, theft, earthquake, flood, storm, accident and many such unforeseen contingencies. Besides providing insurance protection to the corporate and the general

public, the premium received is also invested in infrastructure and housing sector and in Government securities as approved by the Government of India. During the year 2017-18 the company completed Gross Direct Premium Rs. 17430 crores at a growth rate of 7.5% and PAT of Rs. 1003 crores. The company is also providing access to insurance service through 2100 operating offices located all over the country. Amongst various insurance products some are designed specifically to cater to the social and rural sector of the populace which includes the tribals in large numbers. Some such products are Janta Personal Accident Policy, Cattle and Livestock Insurance, Farmers Package Policy, Sheep & Goat Insurance Policy, Poultry Insurance, Pradhan Mantry's Fasal Bima Yojna, Pradhan mantra Suraksha Bima Yojna and many covers designed to provide insurance cover to the social and rural sector. Under CSR activities the UIICL has implemented Village Development Programs and School Development Programs benefiting 33,000 ST people. The PSGI Companies and GIC formed Dr. Babasaheb Ambedkar Welfare Trust during the birth centenary year 1991 for the benefit of SC/ST and OBC employees. Under the scheme, reimbursement of school fees and expenses, books, notebooks and school uniforms (till 10th Std.) and for professional courses for employee's children. Cash award for employees passing insurance examination. Higher education scholarship for children. Merit scholarship and Special Grant for daughter's wedding and 40 ST employees applied and an amount of Rs. 50,000/- (approx..) was disbursed.

So far as implementation of reservation policy is concerned, there are Staff strength of 15039 employees and out of which, 1149 belongs to ST category which constitute 7.64%. The representation of STs in Group-I posts is 8.02%, in Group-II posts is 3.09%, in Group-III posts is 7.80% and in Group-IV posts is 6.82%. There is no shortfall of ST vacancies in all cadre posts. The promotions for STs are also made as per reservation policy. The Company has a Chief Liaison Officer to protect the interest of STs at Head office and one Liaison officer for SC/ST in each of the Regional Offices. The Liaison Officer for SC/ST also inspects the rosters pertaining to recruitment and promotion periodically and rosters are also uploaded on the Company's website. Administrative Ministry inspected rosters up to 31.12.2017 and certified. The reservation rosters for various cadres/posts have been uploaded to the Company's Website. In key posts allotment to ST employees, the representation of STs in SDM cadre is 8.99%, in DM cadre is 10.49%, in SBM cadre is 10.25% and in BM cadre 15.49%. Thus, the reservation policy for STs in UIICL is being implemented in true spirit.

5. Before initiating the discussion as per the reply to the questionnaire, the Commission observed that there are 17 pending ST caste certificates for verification in the Company and in the name of verification of ST community certificates, the benefits of recruitment, promotion and retirement benefits to the STs are being withheld. Thus, it is a serious matter wherein, in the name of pending validity of caste certificates by the Scrutiny committee of State Govt. concerned, the due benefits are being denied. The


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Associations was stated that the ST employees are being harassed despite working of more than 25 – 30 years of service for the development of the Company and submission of documents. However, their due benefits have been stopped. The Commission took a serious note on this issue and decided to convey a higher level meeting at New Delhi with the officials of State Government of Tamil Nadu, DoPT and United India Insurance Co. Ltd. (UIICL) to arrive at a consensus and resolve the issues.

The Commission further noted that regarding representation of STs in services, the representation of STs in Class – II category posts is 3.09% which is very low in accordance with the prescribed percentage of reservation of 7.5%. Hence, there is a need to take immediate steps for maintaining of reservation as per Govt. of India's reservation policy. In addition, as per the discussion held with the Welfare Associations, the Commission was informed that there is one category of Development Officer in Class – II cadre, where no recruitments were made for last several years. Similarly, in Class – III and Class – IV cadre posts, no recruitments were made. Thus, a lot of ST vacancies have been accumulated. The ST vacancies have also not been filled up in the cadre of Senior Assistant under promotion quota due to non-permissible of interchange Zonal vacancies. The fast track promotion scheme is also discriminatory as it is helping only general community Junior officers to get promotion. The representation of STs in higher cadre posts i.e. above G.M. level officers is also blow. In this regard, the Commission pointed out that the Govt. of India through Department of Enterprises issued instructions to protect the interest of the STs while considering the promotion at higher level posts. One issue of lowering of amount in service agreement bond at the time of entering of SC/ST candidates in the Company was also discussed and the Commission suggested that the UIICL management should consider to lower the service agreement bond for SC/ST to the extent of Rs. 50,000/- only.

Regarding the issue raised by the UIICL SC/ST Employees Welfare Association, the Commission advised to look into all the issues and positive steps to protect the interest of the ST employees of the Company should be taken.

6. In reply to the Commission's observation, the CMD, United India Insurance Co. Ltd. (UIICL) has assured that the UIICL is committed to implement the reservation policy and other constitutional safeguards provided to the Scheduled Tribes in true spirit and an affirmative action will be taken to address all the issues discussed in the meeting.

RECOMMENDATIONS OF THE NCST

6. After detailed discussions with the ST Employees Welfare Association and United India Insurance Co. Ltd. (UIICL) Management, the Commission recommends as follow:

- The Commission will hold a high level meeting in the matter of pending verification of ST community certificates with State Government of Tamil Nadu, DoPT, Ministry of Finance, Department of Financial Services and United India Insurance Co. Ltd. (UIICL)

at New Delhi. In this connection, the UIICL Management will send all details about pending cases of caste certificate to the Commission as well as the State Government of Tamil Nadu to facilitate of meeting.

- The UIICL Management will however expedite all the pending cases of verification of ST community certificates with the State Government.
- The UIICL Management will consider to release promotion, retirement benefits and other benefits to the ST Employees whose ST certificate has been found as genuine on the District Collector's report. It also be ensured that if complaint, prima facie found to be fake or without having substances evidence, such cases should not be referred for verification.
- The representation of STs in Class – II category posts is 3.09% which is very low in accordance with the prescribed percentage of reservation of 7.5%. Hence, the UIICL management will take positive action to maintain adequate representation of STs in all cadre posts particularly in Class – II category posts.
- Under Fast-Track promotion to lateral entry, reservation should be made available to the Scheduled Tribes and promotion be provided to the STs. In this regard the approval of the Administrative Ministry of DFS be obtained, if required.
- The UIICL will take affirmative action for special consideration for filling up of Class – III interchange of Zonal vacancies from ST employees to clear the ST vacancies backlog vacancies.
- Re-imbursement of tuition fees to the children of ST employees as per Banks and Central Govt. employees should be considered. As also interest free housing loan for ST employees should be considered.
- The UIICL management will consider to provide relaxation in eligibility criteria for ST employees in promotion for Sub-staff, RC to Assistant and Assistant to Sr. Assistant so that the representation of STs could be maintained in the cadre.
- The Commission observed that there is no proper representation of STs in higher cadre particularly in Class - V and above level in the Company. In this regard the Govt. of India through DPE issued instructions of protection clause to consider the promotions of SC/ST. The Govt. of India's instructions should be followed in true spirit.
- The Commission felt that the UIICL's service agreement bond with new recruitee is arbitrary and unreasonable. At the time of recruitment, the SC/ST candidates have to fill a Bond of Rs. 6 lakhs. However, in other Companies like IOCL, BPCL, HPCL etc., the Bond security is only Rs. 50,000/- for SC/ST candidates. Moreover, candidates are hired on technical education basis. But, in the UIICL, there is no requirement of technical education and bond amount is on higher side. Hence, the Commission recommends that the service agreement bond amount should be restricted upto Rs. 50,000/- for SC/ST candidates only.
- An action taken report in the Commission's recommendations should be submitted within 30 days to the Commission.

The meeting was ended with thanks to the Hon'ble Chairman.

Government of India
National Commission for Scheduled Tribes

ANNEXURE-II

List of participants in the meeting held on 06.07.2019 at 1200 Hrs at Chennai under the Chairmanship of Dr. Nand Kumar Sai, Hon'ble Chairperson, NCST with the ST Employees Association of United India Insurance Company.

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 H.K. Damor, Hon'ble Member
4.	Shri H.C. Vasava, Hon'ble Member
5.	Smt. M.C. Ivnate, Hon'ble Member
6.	Shri. A.K. Singh, Secretary
7.	Shri S.K. Ratho, Joint Secretary
8.	Shri Y.K. Bansal, Research Officer,
9.	Shri R.S. Misra, Sr. Investigator
10.	

ST Employees Association of United India Insurance Company

S. No.	Name & Designation (in capital letters)	Contact No.	Signature
1	S. BALAKUMAR, ADDL. GEN. SEC. ALL INDIA	9840661656	
2	V.R. Gangawane TRIGUNA A.F.	7387649512	
3	U.D. Nandanwar	9422834070	
4	D. SRIKANTH.	9940380228	
5	Anil D. Sonawane	99614589	
6	Narresh A. Bole	9526010517	
7	Rajesh Tikle	9420566004	
8	D. R. Pagot	9421744273	
9	Jayant K. mendhekar	9881084969	
10	G. SENTHIL, GS, Chennai Region CST District (Salem)	9443461982	
11	L. NARAYANA C.L.O.	8939550823	
12	G. S. ARUN KUMAR L.O.	9283121000	