



F.No. Review/10/BOB (M/o Finance)/2023-SSW

राष्ट्रीय अनुसूचित जनजाति आयोग

National Commission for Scheduled Tribes

(भारत के संविधान के अनुच्छेद 338क के अंतर्गत एक संवैधानिक निकाय)

(A Constitutional body under Article 338A of the Constitution of India)

6th floor, LokNayakBhawan,
Khan Market, New Delhi

Dated: - 25.07.2023

To,

Shri Debadatta Chand,
Managing Director & CEO,
Bank of Baroda,
Baroda Corporate Centre,
Plot No. C-26, Block G,
Bandra Kurla Complex, Bandra (East),
Mumbai – 400051 (Maharashtra)
(Ph No. 0265-2361852)
(Email: md.ceo@bankofbaroda.com)

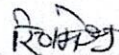
Sub: Presentation on reservation and roaster, loan given to Scheduled Tribes and any other issues related to STs.

महोदय,

I am directed to enclose herewith a copy of the minutes of review meeting held under the Chairmanship of Shri Ananta Nayak, Hon'ble Member, National Commission for Scheduled Tribes (NCST) on 05.07.2023 at 12:00 (Noon) in NCST (Conference room), Loknayak Bhawan, Khan Market, New Delhi on the above mentioned subject.

2. It is requested that the action taken/ to be taken on the recommendations/ suggestions may be submitted to NCST within 30 days from receipt of the letter, for placing it before the Hon'ble Member, NCST.

Yours faithfully,


(आर.एस.मिश्र / R.S. Misra)

अनुसंधान अधिकारी / Research Officer

Tel:- 011-24641640

Copy for information

1. PS to Hon'ble Member, NCST.
- ✓ 2. NIC, NCST for uploading on the website of the Commission

राष्ट्रीय अनुसूचित जनजाति आयोग
National Commission for Scheduled Tribes

**MINUTES OF THE REVIEW MEETING HELD WITH THE OFFICIALS OF THE
BANK OF BARODA REGARDING RESERVATION, ROSTER, LOAN GIVEN TO
SCHEDULED TRIBES AND OTHER ISSUES RELATED TO SCHEDULED TRIBES
IN THE COUNTRY.**

[File No Review/10/BOB (M/o Finance)/2023-SSW]

Date of Review: 05th July, 2023 at 12:00 (Noon)

Loknayak Bhawan New Delhi

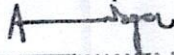
The National Commission for Scheduled Tribes (NCST) is a constitutional body set up under Article 338A of the Constitution of India to investigate and monitor all matter relating to protection, welfare and socio-economic development of Scheduled Tribes in the country. As per constitutional provisions, the Union and every State Govt. shall consult the Commission on all major policy of decisions affecting Scheduled Tribes. The Commission is required to present to the Hon'ble President of India reports upon working of those safeguards and all such reports are to be laid before each House of Parliament alongwith Memorandum explaining the Action Taken or propose 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 above constitutional mandate, a Review Meeting was undertaken by Shri Ananta Nayak, Hon'ble Member, National Commission for Scheduled Tribes on 05.07.2023 with the Managing Director & CEO and other officers, Bank of Baroda to review the reservation, roster, loan given to Scheduled Tribes and other related issues pertaining to Scheduled Tribes.

3. The list of Officers who present in the Review Meeting is Annexed.

4. At the beginning of Review Meeting, the Research Officer, NCST introduced the Hon'ble Member, NCST, Secretary, NCST, Director and other officers of NCST and requested to Bank of Baroda officers to introduce themselves. The Officers of Bank of Baroda introduced themselves. The MD & CEO, Bank of Baroda welcomed the Hon'ble Member, NCST and Secretary, NCST. The Secretary, NCST has drawn the attention of the Officers of Bank of Baroda towards duties, powers and functions of NCST, in brief. Thereafter, MD & CEO, Bank of Baroda apprised the Commission about the activities taken by the Bank of Baroda for Scheduled Tribes employees and the welfare of Scheduled Tribes. A Power-point presentation about the Bank of Baroda on the manpower, reservation, roster, vacancies, promotion, grievance redressal mechanism, trainings and workshops and facilities to SC/STs employees association was made.

In addition to the above, in respect of the questionnaire sent by NCST for getting information about the bank, impact of local ST population, activities under CSR, Development of STs, Service Safeguards for STs and other information, it was informed that there are 481 branches in 408 scheduled areas/tribal areas of the 10 states /UTs and 70 districts. Total about 0.96 crore population as per census 2011 are benefitted with various


अनंत नायक/ANANTA NAYAK
सदस्य/Member
राष्ट्रीय अनुसूचित जनजाति आयोग
NATIONAL COMMISSION FOR SCHEDULED TRIBES
भारत सरकार/Govt. of India
नई दिल्ली/New Delhi

programmes and schemes of the bank. Baroda Gujarat Gramin Bank (BGGB) is the attached bank of Bank of Baroda, which having 78 branches in 22 Districts of Gujarat State. The Bank of Baroda is spending Major portion of CSR fund for running of 64 Rural Self Employment Training Institutes (RSETIs), 85 Financial Literacy Centres (FLCs) and 114 Centre for Financial Literacy Centres (CFLs) set up across the country during the year 2018-19 to 2022-23. The Bank has also informed about the activities under taken under (i) Pradhan Mantri Jan Dhan Yojana Progress, (ii) Mudra Laons Disbursement Progress, (iii) MSME Outstanding, (iv) Annual Credit Plan Achievement Under Agriculture and (v) Progress Under Higher Education Loans during the last three years to five years. The Bank has also informed about the Transfer Policy and status of official residential accommodation given to ST employees.

5. The Commission observed that under Corporate Social Responsibility (CSR) activities, the funds are not allocated separately for the welfare and economic development schemes for Scheduled Tribes. The number of applications received from STs has also not been pointed out/ indicated in the programmes for Higher Education Loan being run by the Bank of Baroda.

6. Observations of the Commission are:

- (a) The Commission appreciate for MoUs signed by the Bank of Baroda with with National Scheduled Tribes Finance Development Corporation (NSTFDC) to provide concessional rate of interest to ST beneficiaries
- (b) The Commission appreciates that bank has digitalized the rosters and placed on the internal portal (HR-Connect) and for setting up of an Internal Grievance Committee in the bank, as per advise of the NCST.

7. Recommendations of the Commission are as under:

- (a) The number of applications received from Scheduled Tribes may be supplied in the scheme of Higher Education Loans.
- (b) There is poor performances regarding issue of RuPay Cards to Scheduled Tribes.
- (c) The minutes of last two meeting(s) held with the management of Bank of Baroda and SC/ST Employees Welfare Association of the Bank and action taken by the management thereon may be supplied.
- (d) Area based need programmes to be identified/implementedⁱⁿ scheduled areas.
- (e) Bank Mitras/ representatives should be sensitized about the Scheduled Tribes.
- (f) The Scheduled Tribes Women Self Help Groups (SHGs) may be encouraged/ formed for directly benefits to Scheduled Tribes.
- (g) The funds sanctioned under the Old Age Pension, PM Kisan Samman Nidhi and other Central Sector Schemes, but not credited in the accounts of ST beneficiaries in remote and hilly areas. This should be addressed on priority basis.
- (h) ATM/ Mobile ATM facilities may be extended in Scheduled Areas notified in under Vth Schedule to the constitution of India in the ten States namely Andhra Pradesh, Telangana, Chhattisgarh, Gujarat, Himachal Pradesh, Jharkhand, Madhya Pradesh, Maharashtra, Odisha and Rajasthan.



(Ananta Nayak)

Member, National Commission for Scheduled Tribes
New Delhi

अनंत नायक/ANANTA NAYAK
सदस्य/Member
राष्ट्रीय अनुसूचित जनजाति आयोग

Annexure

List of participants of the review meeting with Bank of Baroda held on 05.07.2023, at 12:00 (Noon) under the Chairmanship of Shri Ananta Nayak, Hon'ble Member, NCST at Loknaya Bhawan, Khan Market, New Delhi regarding Reservation, Roster, Loan Given to Scheduled Tribes and other issues related to Scheduled Tribes.

I	<u>National Commission for Scheduled Tribes</u>
1.	Smt. Alka Tiwari, Secretary
2.	Shri Surat Singh, Director
3.	Shri S. P Meena, Dy. Director
4.	Shri R. S Misra, Research Officer
5.	Shri R.K Tripathy, Spl. Rapporteur
6.	Shri Neelmani Thakur, JLRC
II	<u>Bank of Baroda</u>
1.	Shri Debadatta Chand, MD & CEO
2.	Shri Ajay K. Khurana, ED
3.	Shri Rakesh Kr. Sharma, GM, ZH,
4.	Shri Mandeep Kumar, AGM (HR)
5.	Shri Vishal Sonevane, CM(HR)
6.	Ms. Surabhi Singh , CM (Zonal Liaisoning officer for SC & ST)