

No.20/6/2021-Welfare  
Government of India  
Ministry of Finance  
Department of Financial Services

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Jeevan Deep Building, Sansad Marg,  
New Delhi, the 19<sup>th</sup> July, 2021.

To,

1. The Chairman, Pension Fund Regulatory and Development Authority (PFRDA), H.O. New Delhi
2. The Chairman, Insurance Regulatory Development Authority (IRDA), H.O. Hyderabad.
3. The Chief General Manager (HRDD), Reserve Bank of India (RBI), Mumbai.
4. The Chairman, LIC of India, Mumbai.
5. The MD & CEOs of all Public Sector Banks.
6. The Chairman, Public Financial Institutions/Public Sector Insurance Companies.

Subject: Measures for Welfare of persons of SCs/STs/OBCs category and implementation of reservation policy of the Government.

Madam/Sir,

Based on the guidelines issued by Department of Personnel and Training (DoP&T) – the nodal ministry on the subject of reservation for SCs/STs/OBCs, this Department has forwarded a number of circulars/instructions/guidelines and issued many advisories from time to time, reiterating the obligation of your organization to implement various measures prescribed for Welfare of members of these categories. In these communications, the constitutional and legal obligation about implementation of the reservation policy of the Government in letter and spirit has also been emphasized in unequivocal terms, so as to ensure increasing of the representation of persons of these categories in the Government jobs. In the recent months, this matter has come for review by the Parliamentary Committees and the constitutional authorities many a times. During such reviews, the Department and the financial institutions were frequently reminded about this important obligation of the state towards the members of the SCs/ST/OBCs categories.

2. During the course of these review meetings, a need has been felt that the Banks/financial institutions should be sensitized once again about their responsibility and taking of all necessary measures to implement this well-defined policy of the state. In view of this, various guidelines issued by the Government with regard to

reservation and welfare of the persons of SCs/STs/OBCs categories are reiterated as under, for their observance and implementation in the financial institutions in a scrupulous manner:

- i. The reservation rosters registers must be prepared by the Banks/financial institutions in accordance with DoP&T guidelines. These rosters are to be countersigned by the Chief Liaison Officer (CLO) for the SCs/STs/OBCs categories appointed by the organization, as a mark of their correct preparedness. These rosters must be uploaded on the websites of the respective organisations for access by the welfare organisations, stakeholders and public at large so as to ascertain correct implementation of the reservation policy during the recruitment / promotion exercises conducted by the organization.
- ii. Wherever a selection Committee/Board is constituted for making recruitment to 10 or more vacancies in any level of posts or services, it is mandatory to have one member belonging to SCs/STs, one member belonging to OBCs and one member belonging to minority community in such Committee/Board.
- iii. With effect from 08.09.1993, there is reservation for OBCs of 27% of the vacancies in civil posts and services under the Government of India to be filled through Direct Recruitment, in addition to a reservation of 15% and 7.5% for SCs & STs respectively, already in force. It is obligatory for the organizations to strive and make all necessary efforts to make recruitment in accordance with reservation quota earmarked for each category. For any omission/disregard of these Government instructions during dispensation of this quota, the organization concerned shall be responsible, and directly answerable to these constitutional bodies and Parliamentary Committees, set up for protection of the rights of persons of these categories.
- iv. There shall be separate Liaison Officers to look after the welfare and reservation related issues for SCs, STs and OBCs. In accordance with Ministry of Finance letter No. 20/1/2006-SCT(B) dated 02<sup>nd</sup> March, 2006, the Public Sector Banks/ Financial Institutions may nominate officers of level of General Manager or above as the CLO for SCs, STs and OBCs respectively. These Liaison Officers to be advised to make themselves available to meet the members of reserved category to hear and sort out their grievances in consultation with management. The representatives of the welfare associations of these employees may be allowed to hold two periodical meeting with the management of the organization.
- v. The rosters of the organisations should be got inspected and countersigned by the CLOs of Department of Financial Services (DFS) at least once every year. During such inspections, the checklist containing complete picture of various measures adopted by the organisations in this regard is also shown to

the CLOs, to ascertain satisfactory implementation of Government orders/instructions.

- vi. It is also noticed that in some organizations, it has been claimed that the roster registers of older period have either been destroyed or are not traceable. Since the roster registers are basic documents to prove manner of implementation of the reservation policy of the Government, it is necessary that such important documents/registers are never lost sight of and these are maintained and stored carefully for future access. It is therefore important that necessary action is taken immediately to re-create the rosters which are not traceable or have been destroyed, on the basis of available records of the relevant periods.
- vii. The Welfare associations may be provided office space and other facilities subject to availability of space, at HQ level. At least two office bearers may be posted nearer to the HQ, subject to office exigencies, so as to enable them to take up and sort out their day to day grievances.
- viii. Measures like providing pre-recruitment and pre-promotion training may be taken up by the organisations so as to bring up the employees of these categories at par with other employees. Likewise, adequate number of employees of reserved categories should be nominated for the seminars, symposia, conferences and foreign trainings to enhance their skills.
- ix. In various social security schemes of the Government, insurance products, education loans, and credit schemes/ Bank loans, it may please be ensured that the benefit of these schemes reach these categories also in an easy, and simple manner and proper data of beneficiaries of such schemes be maintained
- x. In the Annual Report of the organization, a chapter may be included on the subject of Welfare of SC/ST/OBC categories to describe details of the posts filled up by the candidates of these categories during the year at various levels, their representation in the organization, special training programs/recruitment drives conducted during the year for them, and other measures (like special schemes financial products/credit facilities/education loans designed and disbursed to the beneficiaries of these categories), adopted by the organization, for welfare, upliftment and empowerment of these persons.
- xi. DoP&T has issued certain guidelines about verification of claims of caste by the candidates belonging to SCs, STs and OBCs for purpose of their appointment to posts/services. It may please be ensured that these guidelines are followed by the Bank while conducting the recruitment process.

3. The above is not an exhaustive list and hence the institutions shall ensure that all the circulars and instruction/guidelines issued by the DoPT/DFS are complied with seriousness.

4. From the data compiled from various banks/organisations, it has been noted that in some of the organisations, the representation of reserved categories in the jobs is much below the percentages prescribed in the Government policy. Such organisations need to make special efforts like launching of special recruitment drive for filling up of Backlog vacancies reserved for these categories so as to enhance their representation in the services. It is reiterated that making available the quotas earmarked for reserved categories is a legal obligation and failure to comply with these guidelines is considered to be a serious misconduct, attracting disciplinary action. Therefore, the Heads of the Banks/Financial institutions are advised once again to make all out efforts to ensure that the Government guidelines in this regard are followed carefully, during recruitment exercise/promotion processes, the quotas of posts earmarked for each category is made available in a correct and rightful manner, and the same is reflected in the reservation rosters of the organization.

Yours faithfully,



(Saroj Singh)

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