



National Commission for Scheduled Tribes
(A constitutional Body under article 338A of the Constitution of India)

NCST QUESTIONNAIRE ON FINANCIL INCLUSION BY BANKS

(Reference No: NCST/FI/2019/RU-IV)

(Note: The replies to the question are to be made with respect to the region/circle/zone of the bank as applicable. In cases where any information is not maintained category-wise for STs indicative figures should be mentioned with asterisk mark () for facilitating the discussions)*

NAME OF THE BANK:

NAME OF REGION/CIRCLE/ZONE:

INFORMATION AS ON DATE:

1. Profile of Scheduled Tribes (ST) in Aadhaar seeding:

| Sl. No: | Item | Total No: | Scheduled Tribe No:s | Scheduled Tribe Percentage (%) |
|---------|--|-----------|----------------------|--------------------------------|
| (a) | No: of Savings Bank Account | | | |
| (b) | No: of SB Accounts with Aadhaar Seeding | | | |
| (c) | Enlist at least 3 (three) challenges in Aadhaar seeding of ST beneficiaries? (i) (ii) (iii) | | | |
| (d) | Any other remarks on Aadhaar seeding issue? | | | |

2. Profile of Scheduled Tribes (ST) in Pradhan Mantri Jan Dhan Yojana (PMJDY)

| Sl. No: | Item | Total No: | Scheduled Tribe No:s | Scheduled Tribe Percentage (%) |
|----------------|---|------------------|-----------------------------|---------------------------------------|
| (a) | No: of accounts under PMJDY | | | |
| (b) | No: of operative accounts under PMJDY | | | |
| (c) | Amount of withdrawal from PMJDY accounts in the bank (in crore rupees) | | | |
| (d) | Amount of deposits in PMJDY accounts in the bank (in crore rupees) | | | |
| (e) | No: of RuPay Card issued by the bank. | | | |
| (f) | No: of people availing overdraft facilities provided by the bank. | | | |
| (g) | Amount of overdraft disbursed by the bank (in crore rupees) | | | |
| (h) | No: of people who have repaid the overdraft | | | |
| (i) | Amount of the repaid overdraft (in crore rupees) | | | |
| (j) | Enlist at least three Major challenge (s) for opening the PMJDY accounts of ST? (i) (ii) (iii) | | | |
| (k) | Any other remarks on PMJDY? | | | |

3- Profile of Scheduled Tribes (ST) under Pradhan Mantri Suraksha Bima Yojana (PMSBY)

| Sl. No: | Item | Total No: | Scheduled Tribe No:s | Scheduled Tribe Percentage (%) |
|---------|---|-----------|----------------------|--------------------------------|
| (a) | No: of accounts under PMSBY | | | |
| (b) | No: of operative accounts under PMSBY | | | |
| (c) | <p>Enlist at least three Major challenge (s) for operating the PMSBY scheme for ST?</p> <p>(i)</p> <p>(ii)</p> <p>(iii)</p> | | | |
| (d) | Any other remarks on PMSBY? | | | |

4. Profile of Scheduled Tribes (ST) in Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

| Sl. No: | Item | Total No: | Scheduled Tribe No:s | Scheduled Tribe Percentage (%) |
|----------------|--|------------------|-----------------------------|---------------------------------------|
| (a) | No: of accounts under PMJJBY | | | |
| (b) | No: of operative accounts under PMJJBY | | | |
| (c) | <p>Enlist at least three Major challenge (s) for operating the PMJJBY scheme for ST?</p> <p>(i)</p> <p>(ii)</p> <p>(iii)</p> | | | |
| (d) | Any other remarks on PMJJBY? | | | |

5. Profile of Schedule Tribes (ST) in Pradhan Mantri Mudra Yojana (MUDRA Yojana)

| Sl. No: | Item | Total No: | Scheduled Tribe No:s | Scheduled Tribe Percentage (%) |
|----------------|--|------------------|-----------------------------|---------------------------------------|
| (a) | No: of accounts sanctioned under MUDRA Yojana | | | |
| (b) | No: of operative accounts under MUDRA Yojana | | | |
| (c) | Amount sanctioned under MUDRA Yojana by the bank (in crore rupees) | | | |
| (d) | Amount disbursed under MUDRA Yojana by the bank (in crore rupees) | | | |
| (e) | Loan amount repaid under MUDRA Yojana to the bank (in crore rupees) | | | |
| (f) | <p>Enlist at least three Major challenge (s) for operating MUDRA Yojana for STs?</p> <p>(i)</p> <p>(ii)</p> <p>(iii)</p> | | | |
| (g) | Any other remarks on MUDRA Yojana? | | | |

6. Profile of Schedule Tribes (ST) in General Lending (GL)

| Sl. No: | Item | Total No: | Scheduled Tribe No:s | Scheduled Tribe Percentage (%) |
|----------------|--|------------------|-----------------------------|---------------------------------------|
| (a) | No: of accounts sanctioned under General Lending | | | |
| (b) | No: of operative accounts under General Lending | | | |
| (c) | Amount sanctioned under General Lending by the bank (in crore rupees) | | | |
| (d) | Amount disbursed under General Lending by the bank (in crore rupees) | | | |
| (e) | Loan amount repaid under General Lending to the bank (in crore rupees) | | | |
| (f) | Enlist at least three Major challenge (s) for operating General Lending for STs? (i) (ii) (iii) | | | |
| (h) | Any other remarks on General Lending | | | |

7. Profile of Schedule Tribes (ST) in Priority Sector Lending (PSL)

| Sl. No: | Item | Total No: | Scheduled Tribe No:s | Scheduled Tribe Percentage (%) |
|----------------|---|------------------|-----------------------------|---------------------------------------|
| (a) | No: of accounts sanctioned under Priority Sector Lending | | | |
| (b) | No: of operative accounts under Priority Sector Lending | | | |
| (c) | Amount sanctioned under Priority Sector Lending by the bank (in crore rupees) | | | |
| (d) | Amount disbursed under Priority Sector Lending by the bank (in crore rupees) | | | |
| (e) | Loan amount repaid under Priority Sector Lending to the bank (in crore rupees) | | | |
| (f) | <p>Enlist at least three Major challenge (s) for operating Priority Sector Lending for STs?</p> <p>(i)</p> <p>(ii)</p> <p>(iii)</p> | | | |
| (g) | Any other remarks on Priority Sector Lending? | | | |

8. Upliftment of Scheduled Tribes (ST) by Business Correspondents (BCs)

| Sl. No: | Item | Total No: | Scheduled Tribe No:s | Scheduled Tribe Percentage (%) |
|----------------|--|------------------|-----------------------------|---------------------------------------|
| (a) | Total number of allocated BCs | | | |
| (b) | Total number of active BCs | | | |
| (c) | Total number of account opened by BCs | | | |
| (d) | Total amount of transaction done by BCs (in crore rupees) | | | |
| (e) | Total number and Percentage (%) of loan/credit disbursed by BCs (in crore rupees) | | | |
| (f) | <p>Enlist at least three Major challenge (s) for operating Business Correspondences for STs?</p> <p>(i)</p> <p>(ii)</p> <p>(iii)</p> | | | |
| (g) | Any other remarks on Business Correspondences for STs? | | | |

9. Profile of Schedule Tribes (ST) in Stand-Up India Scheme

| Sl. No: | Item | Total No: | Scheduled Tribe No:s | Scheduled Tribe Percentage (%) |
|---------|--|-----------|----------------------|--------------------------------|
| (a) | Total number of accounts opened under Stand-Up India Scheme | | | |
| (b) | Total amount sanctioned under Stand-Up India Scheme | | | |
| (c) | Total amount disbursed under Stand-Up India Scheme | | | |
| (d) | Total number of loans repaid under Stand-Up India Scheme (in crore rupees) | | | |
| (e) | <p>Enlist at least three Major challenge (s) for operating Business Correspondences for STs?</p> <p>(i)</p> <p>(ii)</p> <p>(iii)</p> | | | |
| (f) | Any other remarks on Business Correspondences for STs? | | | |

10. What are the changes suggested in Acts, Rules, Policies, Operational Guidelines and/or Executive instructions of banks in order enhance the profile of Scheduled Tribes in Financial Inclusion?