

Speed Post



F.No. Review/11/PNB (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)**

6<sup>th</sup> floor, LokNayakBhawan,  
Khan Market, New Delhi

Dated: - 25.07.2023

To,

Shri Atul Kumar Goel,  
Managing Director & CEO,  
Punjab National Bank,  
Plot No. 4, Sector-10,  
Dwarka, New Delhi-110075  
(Ph No. 011-28044907)  
(Email: md@pnb.co.in)

**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 03:00 PM 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 OFFICERS OF THE  
PUNJAB NATIONAL BANK REGARDING RESERVATION, ROSTER, LOAN  
GIVEN TO SCHEDULED TRIBES AND OTHER ISSUES RELATED TO  
SCHEDULED TRIBES IN THE COUNTRY.**

[File No Review/11/PNB (M/o Finance)/2023-SSW]

Date of Review: 05th July, 2023 at 03:00 PM

Lok Nayak 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 (NCST) on 05.07.2023 with the Managing Director & CEO and other officers, Punjab National Bank (PNB) 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 Punjab National Bank officers to introduce themselves. The Officers of PNB introduced themselves. The MD & CEO, PNB welcomed the Hon'ble Member, NCST, Secretary, NCST and other officers of NCST. The Secretary, NCST has drawn the attention of the Officers of PNB towards duties, powers and functions of NCST, in brief. Thereafter, MD & CEO, PNB apprised the Commission about the history & background of the PNB and activities taken by the PNB for Scheduled Tribes employees and the welfare of Scheduled Tribes in the country. A Power-point presentation about history and journey of the PNB, manpower, reservation, roster, vacancies, promotion, grievance redressal mechanism, trainings and workshops and facilities to SC/ST's 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 10076 branches in the country. The Regional Rural Banks attached with the PNB are (i) AGVB,

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

Guwahati (Assam) (ii) BGVB, Berhampore (WB) (iii) DBGB, Patna (Bihar) (iv) HPGB, Mandi (Himachal Pradesh) (v) MRB, Imphal (Manipur) (vi) PGB, Kapurthala (Punjab) (vii) PUPGB, Muradabad (UP) (viii) SHGB, Rohtak (Haryana) and (ix) TGB, Agartala (Tripura) having the 4642 branches. The PNB Vikas Yojana is implemented by the Bank for the CSR activities. The CSR fund are utilized for 12 Farmers Training Centres (FTCs), 76 Rural Self Employment Training Institutes (RSETIs) and 175 Financial Literacy Centres (FLCs) and during last three years. The Bank has also informed about the activities under taken under (i) Pradhan Mantri Jan Dhan Yojana Progress, (ii) Mudra Loans 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.

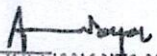
5. The Commission observed that under Corporate Social Responsibility (CSR) activities, the funds are not allocated separately for the welfare and economic development schemes for Scheduled Tribes. The number of applications received from STs has also not been pointed out/ indicated in the programmes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

6. **Observations of the Commission are:**

- (a) The Commission appreciate for the schemes being implemented for the STs in the State of Madhya Pradesh like Bhagwan Birsa Munda Swarozgar Yojana and Tanyta Mama Arthik Kalyan Yojana.
- (b) The Commission appreciates the rosters are inspected by Ministry of Finance periodically.

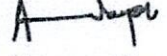
7. **Recommendations of the Commission are as under:**

- (a) The number of applications received from Scheduled Tribes and rejected during last three years under the scheme of Higher Education Loans, may be provided.
- (b) There is poor performance regarding issue of RuPay Cards to Scheduled Tribes.
- (c) The rosters may be made available online for easy access to the employees.
- (d) The minutes of last two meeting(s) held by the Management of PNB with SC/ST Employees Welfare Association of the Bank and action taken by the Management thereon may be provided.
- (e) The detail of branches of PNB established/opened in the Scheduled Areas and Tribal Areas may be supplied.
- (f) Data related to ST beneficiaries under CSR activities may be supplied. It is also suggested that ST data may be segregated in future in all schemes of the PNB.
- (g) The number of ST villages covered by PNB Vikas Yojana in the various States during last three years may be supplied.
- (h) Bank Mitras/ representatives to be sensitized about the Scheduled Tribes.
- (i) 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 issue needs to be addressed on priority basis.

  
अनंत नायक/ANANTA NAYAK

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

- (j) 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.
- (k) The Internal Grievance Committee (IGC) may be constituted in the bank for redressal of grievances related to the service matters of ST employees, as advised by the NCST vide DO letter No. 18/01/NCST(IGRC)2021-Coord dated 03.08.2021.



(Ananta Nayak)  
Member, National Commission for Scheduled Tribes  
New Delhi

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

Annexure

List of participants of the review meeting with Punjab National Bank, Officers held on 05.07.2023, at 03:00 PM under the Chairmanship of Shri Ananta Nayak, Hon'ble Member, NCST at Lok Nayak Bhawan, Khan Market, New Delhi regarding Reservation, Roster, Loan Given to Scheduled Tribes and other issues related to Scheduled Tribes.

<b>I</b>	<b><u>National Commission for Scheduled Tribes</u></b>
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
<b>II</b>	<b><u>Punjab National Bank</u></b>
1.	Shri Atul Kumar Goel, MD & CEO
2.	Shri Kalyan Kumar, Executive Director
3.	Shri M. Paramsivam, Executive Director
4.	Shri Suresh Kumar Rana, CGM (HR)
5.	Shri Mahender Dohare, CLO
6.	Shri Sumesh Kumar, GM (HR)
7.	Shri Lalit Tanja, DGM
8.	Ms. Sumati Choudhary, AGM-R