



By Speed Post/Email

Government of India
National Commission for Scheduled Castes
(A Constitutional body set up under Article 338 of the Constitution of India)

File No. 3/Review-16/BoB/2021/SSW-II

5th & 7th Floor, Loknayak Bhawan
Khan Market, New Delhi-110003
Dated: 21.10.2024

To,

The Managing Director & CEO
Bank of Baroda
Baroda Corporate Center,
Plot No.-C-26, G-Block,
Bandra Kurla Complex,
Bandra (East), Mumbai-400 051
Email: md.ceo@bankofbaroda.com
Email: cs.ho@bankofbaroda.com

Sub: - Review and monitoring of implementation of Reservation Policy for Scheduled Castes in Bank of Baroda (BoB) under the Ministry of Finance.

Sir,

I am directed to refer to the subject mentioned above and to enclose herewith a copy of the minutes of the review meeting held on 23.09.2024 under taken by the Full Hon'ble National Commission for Scheduled Castes to review and monitoring of reservation policy for Scheduled Castes (SCs) in Bank of Baroda for taking necessary action and submission of action taken report to this Commission within 30 days for placing the same before the Hon'ble Commission.

This may kindly be treated as **most urgent**.

Encl:- As above

Yours faithfully,


(Dr. Dinesh Vyas)
Deputy Director

Copy to:

The Director, State Office, National Commission for Scheduled Castes, Kendriya Sadan,
1st Floor, A-Wing Oppo.-Akurdi Railway Station, Nigdi Pradhi Karan, Pune-411 044
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National Commission for Scheduled Castes

File No. 3/Review-16/BoB/2021/SSW-II

Minutes of the Review Meeting undertaken by the National Commission for Scheduled Castes on 23.09.2024 at Mumbai to monitor the implementation of Reservation Policy and implementation of the various schemes for self-employment and income generations schemes for welfare and development of the Scheduled Castes in Bank of Baroda (BoB).

The National Commission for Scheduled Castes conducted a Review Meeting to assess the implementation of the reservation policy in Bank of Baroda as per the mandate given under Article 338 of the Constitution of India. The Full Hon'ble Commission under the Chairmanship of Shri Kishor Makwana, Hon'ble Chairman along with Shri Love Kush Kumar, Hon'ble Member, Shri Vadapalli Ramchander, Hon'ble Member, Shri Gudey Srinivas, Secretary and Other Senior Officers of the Commission conducted the Review Meeting at Mumbai on 23.09.2024. The Managing Director & CEO and Other Senior Officers from Bank of Baroda attended the meeting.

A list of participants who attended the meeting is placed at Annexure A.

Meeting with the All India Bank of Baroda SC&ST Employees Welfare Association:

First, the Commission met the representatives of the All India Bank of Baroda SC&ST Employees Welfare Association. They submitted a memorandum of grievances before the Commission. The Association raised a number of grievances like non-maintenance of Rosters, implementation of zone of consideration, adequate representation in promotion in Scale IV and above to increase duration of pre-promotion training upto Scale-VII, office accommodation, transfer and posting of principal Office bearer as per guidelines etc. The Commission assured that all their demands would be discussed with the Bank of Baroda Management and appropriate step will be taken.

Meeting with the Bank of Baroda Management:

The Commission had a meeting with the Bank of Baroda Management. The MD&CEO, Bank of Baroda welcomed Hon'ble Chairman, Hon'ble Members and Senior Officers of the Commission.

The MD&CEO, Bank of Baroda gave a brief presentation about the activities and achievements of the Bank of Baroda and implementation of the various schemes for self-employment and income generations schemes for welfare and development of the Scheduled Castes for their participation in the development of the society. In the meeting following issues were discussed and recommendations made by the Commission.

1. The Commission sought information regarding the composition of Board of Directors of Bank of Baroda and representation of any Director/s from the Reserved Category. As informed by the Management, the Board of Directors comprises of a Chairman and 10 Members which includes two nominee Director, four Executive Directors and four

independent Director appointed by the Government of India. In this regard, the MD&CEO has apprised the Commission that there is no member from the reserved category in Board of Directors in the Bank. The Commission desired that adequate representation of Scheduled Caste Members to be included on the Committee by taking up the matter with Department of Financial Services.

2. The Commission discussed the reservation policy in the Bank's recruitment and promotion process. The Commission also sought information regarding the relaxation in age/qualification/work experience provided to employees belonging to reserved category. The Bank of Baroda Management has submitted that Bank is implementing Government of India guidelines for filling up of Scheduled Castes post in direct recruitment and in promotions and all relaxations are given to Scheduled Caste candidate as per Government of India guidelines.
3. The Commission had sought information in respect of Backlog of Scheduled Caste vacancies at the time of switching over to post based Roster. The Commission observed that after switching over to post based Roster as on 02.07.1997, there was no shortfall in level A, whereas there were 9 backlog vacancies in Grade-A as on 01.01.1997.
4. Staff Position as on 31.3.2022, 31.3.2023, and 31.3.2024, are furnished below:

As on 31-03-2022			
1	2	3	4
Category/ Level of Post	Total No. of Posts	Number of SC (Excluding Merit)	Percentage of SCs (Excluding Merit)
Group A (Officer)	41875	6917	16.52%
Group B	NOT APPLICABLE		
Group C (Clerk)	28077	4180	14.89%
Group D (Sweeper)	6475	1743	26.92%
Group D (Peon)	2322	730	31.44%
Grand Total	78749	13570	17.23%

As on 31-03-2023			
1	2	3	4
Category/ Level of Post	Total No. of Posts	Number of SC (Excluding Merit)	Percentage of SCs (Excluding Merit)
Group A (Officer)	41833	6945	16.60%
Group B	NOT APPLICABLE		

Group C (Clerk)	27328	4061	14.86%	
Group D (Sweeper)	1834	648	35.33%	
Group D (Peon)	5514	1547	28.06%	
Grand Total	76509	13201	17.25%	

As on 31-03-2024				
1	2	3	4	
Category/ Level of Post	Total No. of Posts	Number of SC (Excluding Merit)	Percentage of SCs (Excluding Merit)	
Group A (Officer)	42067	6999	16.64%	
Group B	NOT APPLICABLE			
Group C (Clerk)	25989	3808	14.65%	
Group D (Sweeper)	4701	1360	28.93%	
Group D (Peon)	1470	540	36.73%	
Grand Total	80398	10807	13.44%	

The Commission has also sought information regarding the reservation policy followed by Bank of Baroda in its promotion process for employees in Officers, Clerks and Sub-staff & Sweeper cadre. The Bank of Baroda management explained the whole process. The Bank of Baroda submitted the Staff position as on 31.03.2022, 31.03.2023 & 31.03.2024 and Commission observed that the Bank has almost prescribed percentage of Scheduled Castes in all group of posts.

- The Commission sought the information regarding recruitment made to fill up the posts reserved for Scheduled Castes, the Commission observed that there were 68 and 46 carried forward vacancies of Scheduled Castes during the year 2022 and 2023 which could not be filled. In 2024 there are total 174 in Group A and 137 in Group C reserved vacancies for Scheduled Caste. The Commission advised the Bank Management that the backlog vacancies may be cleared by conducting a Special Recruitment Drive (SRD). The MD&CEO assured that the backlog vacancies will be cleared by conducting a SRD to fill up the reserved post.
- The Commission has sought the information regarding maintenance of reservation roster in the Bank for Direct Recruitment and promotions in all Cadre of posts. The Commission observed that the Bank of Baroda has been maintaining the four Rosters in Officers Cadre up on All India Direct Recruitment for Clerical Cadre and Sub-staff, the State-wise/Region-wise Rosters are maintained. The Rosters were upgraded on 31.12.2023. The Rosters has been inspected by the Department of Financial Services, Government of India on 28.05.2024. The Rosters are also inspected by the Chief Liaison Officer for Scheduled Castes on 01.08.2023 and 25.05.2024.

7. The Commission also observed that the Bank has promoted more than prescribed percentage of Scheduled Caste employees in all the cadre during the last three years i.e. 2022-23, 2023-24 and 2024-25. There is no reservation in promotion within officer's grade/scales but the benefit of "zone of consideration" are being applied in promotion from JMG/Scale-I to MMG/Scale-II and Scale II to Scale III as per Government of India guidelines.
8. The Commission noticed that the Bank of Baroda is providing pre-promotional training to the Scheduled Caste candidates for a week. The Commission recommends to the Bank Management that pre-promotional training to Scheduled Caste candidates may be provided for atleast for 10-15 days. The MD&CEO assured to implement the same.
9. The Commission observed that total 635 employees were selected by the Bank on contractual basis (Fixed term engagement) as on 31.12.2023 and only 7% (45) Scheduled Caste were appointed on contractual basis. The Commission recommends that the prescribed 15% for Scheduled Caste candidates may be maintained while making appointments on contractual basis. The Bank Management intimated that the contractual appointments are made on the basis of fixed term and it is in senior level post. In Sub-staff the appointments are made through outsourcing. The Commission recommends that the Rosters may also be maintained for the contractual posts.
10. The Commission also sought to know the mechanism redressal system available in Bank for Scheduled Caste category employees. It was apprised that the Reservation Cell is established at Head Office of the Bank under the Chief Liaison Officer in the rank of General Manager who belong to Scheduled Caste category and the Liaison Officers are appointed at Zonal Office level to look after the grievances of the Scheduled Caste employees. Regular quarterly meeting is also held with the Scheduled Caste Employees Welfare Association at Corporate office and Zonal office level to resolve the issues raised by the Association and by individuals Scheduled Caste employees. In addition, Bank has also constituted Internal Grievance Committee for Scheduled Castes separately to ensure active participation in redressal of employment/service related grievances of Scheduled Caste employees. Presently there are two pending complaints of Scheduled Caste employees. The Bank Management had conducted last periodical meeting on 05.12.2023. The Commission recommends that the minutes of the periodical meeting held with Scheduled Castes Employees Welfare Association may also be sent to the Commission in future.
11. The Commission observed that the Bank has sent 8 employees for Specialised training abroad in 2021-22 and no employees were sent during last two years. The Commission recommends that wherever Bank sent their employees abroad for Specialised Training than Bank may consider to send adequate number of Scheduled Caste employees for the same.
12. The Commission noticed that Bank has made 9%, 15% and 16% expenditure on Scheduled Castes beneficiaries to the total expenditure under CSR during the year 2023-24, 2022-23 and 2021-22 respectively. The Commission recommends that due care may be taken up for welfare of Scheduled Caste beneficiaries under the CSR schemes.

13. The Commission noticed that presently total 11 cases of Scheduled Caste employees are pending in the National Commission for Scheduled Castes. The Commission recommends that all the pending cases may be examined at the higher level and resolve the grievances of the Scheduled Caste employees and sent action taken report to the Commission in all these cases.

The Bank made a presentation on the majorly Centrally Sponsored Schemes wherein the Commission made the following observations and sought further information/details.

Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM).

Statement showing the status of Government Schemes with financial allocations and expenditure incurred by the PSU/Bank for the Welfare of Scheduled Castes for last 3 years.

Scheme Name	Number of beneficiaries		%age of SC beneficiaries	Amount disbursed (in Cr.)			Amount sanctioned (in Cr.)			Amount outstanding (in Cr.)		
	Total	SCs		Total	SCs	%age	Total	SCs	%age	Total	SCs	%age
NRLM (2021-22)	1928377	424243	22.00%	3147	629	20.00%	3147	629	20.00%	3726	745	20.00%
NRLM (2022-23)	2330364	512680	22.00%	5310	1115	21.00%	5310	1115	21.00%	5484	1152	21.00%
NRLM (2023-24)	2417448	507664	21.00%	6432	1415	22.00%	6432	1415	22.00%	7297	1605	22.00%

The Commission observed that as per the Master Circular of RBI dated 01.08.2022, there shall be 50% beneficiaries from the SC/ST in this Scheme, whereas, in the data provided by the Bank of Baroda it is observed that the no. of SC beneficiaries was 21% (2023-24), 22.00% (2022-23), 22.00% (2021-22) respectively which is less than prescribed limit. It was observed that the percentage of SC beneficiaries is low.

It was recommended to improve the percentage of SC beneficiaries in the Scheme.

Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM)

Statement showing the status of Government Schemes with financial allocations and expenditure incurred by the PSU/Bank for the Welfare of Scheduled Castes for last 3 years.

Scheme Name	Number of beneficiaries		%age of SC beneficiaries	Amount disbursed (in Cr.)			Amount sanctioned (in Cr.)			Amount outstanding (in Cr.)		
	Total	SCs		Total	SCs	%age	Total	SCs	%age	Total	SCs	%age
NULM (2021-22)	2000	100	3%	46.35	0.82	2%	49.2	0.88	2%	35.3	0.80	2%
NULM (2022-23)	2000	100	3%	40.42	0.77	2%	44.30	0.92	2%	30.7	0.77	3%
NULM (2023-24)	2000	100	4%	42.06	0.99	2%	53.50	1.03	2%	37.47	0.86	2%

The Commission observed that as per the Master Circular of RBI dated 01.08.2022, the Share of SCs shall be at par with the percentage of local SC population in the Scheme, whereas, in the data provided by the Bank of Baroda it is observed that the no. of SC beneficiaries was 4% (2023-24), 3% (2022-23), 3% (2021-22) respectively which is less than the percentage of SC population. It was recommended to improve the percentage of SC beneficiaries in the Scheme.

Differential Rate of Interest (DRI) Scheme

Statement showing the status of Government Schemes with financial allocations and expenditure incurred by the PSU/Bank for the Welfare of Scheduled Castes for last 3 years.

Scheme Name	Number of beneficiaries		%age of SC beneficiaries	Amount disbursed (in Cr.)			Amount sanctioned (in Cr.)			Amount outstanding (in Cr.)		
	Total	SCs		Total	SCs	%age	Total	SCs	%age	Total	SCs	%age
DRI (2021-22)	1767	198	11.21%	0.12	0.02	18.39%	0.12	0.02	18.39%	1.91	0.22	11.62%
DRI (2022-23)	1483	210	14.16%	0.00	0.00	5.90%	0.00	0.00	5.90%	1.22	0.16	12.79%
DRI (2023-24)	1084	142	13.10%	0.02	0.00	17.03%	0.02	0.00	17.03%	0.88	0.11	12.27%

The Commission observed that as per the Master Circular of RBI dated 01.08.2022, banks have been advised to grant eligible borrowers belonging to SCs/STs such advances to the extent of not less than 2/5th (40 percent) of total DRI advances under the DRI Scheme. In the data provided by the Bank of Baroda it is observed that the no. of SC beneficiaries was 13.10% (2023-24), 14.16% (2022-23), 11.21% (2021-22) respectively which is less than the 40% of the total advances generated in the respective year. The management is suggested to improve the same.

Pradhan Mantri MUDRA Yojana (PMMY)

Statement showing the status of Government Schemes with financial allocations and expenditure incurred by the PSU/Bank for the Welfare of Scheduled Castes for last 3 years.

Scheme Name		Number of beneficiaries		%age of SC beneficiaries	Amount disbursed (in Cr.)			Amount sanctioned (in Cr.)			Amount outstanding (in Cr.)		
		Total	SCs		Total	SCs	%age	Total	SCs	%age	Total	SCs	%age
Mudra Scheme (2021-22)	Shishu	242000	14000	6%	425.88	23.20	5%	458.46	25.11	5%	406.11	19.25	5%
	Kishore	196000	6000	3%	4212.23	100.50	2%	4427.72	106.83	2%	3576.59	89.52	3%
	Tarun	60000	1000	1%	4685.00	48.02	1%	5026.39	55.09	1%	3785.52	44.50	1%
Mudra Scheme (2022-23)	Shishu	558000	36000	7%	1649.98	117.91	7%	1687.63	120.70	7%	1435.20	105.91	7%
	Kishore	295000	21000	7%	5650.69	202.15	4%	5780.62	207.30	4%	4792.97	186.32	4%
	Tarun	84000	1000	1%	7040.58	48.86	1%	7202.95	51.53	1%	5783.93	42.78	1%
Mudra Scheme (2023-24)	Shishu	960000	137000	14%	2871.84	479.76	17%	2892.49	481.35	17%	2300.74	382.62	17%
	Kishore	318000	27000	8%	5213.67	236.05	5%	5232.96	237.30	5%	4100.91	195.74	5%
	Tarun	81000	1000	1%	7617.81	43.39	1%	7644.75	43.89	1%	5649.48	36.67	1%

The Commission observed that under MUDRA Scheme, banks have been advised to grant loan to the non-corporate, non-farm small/micro enterprises. These loans are classified as MUDRA loans under PMMY. Under the aegis of PMMY, MUDRA has created three products namely 'Shishu', 'Kishore' and 'Tarun'.

S.No.	Category	Amount	(2023-24)	(2022-23)	(2021-22)
1	Shishu	Upto Rs.50,000	14%	7%	6%
2	Kishore	Rs. 50001 to Rs.5 lakh	8%	7%	3%
3	Tarun	Rs.500001 to 10 lakh	1%	1%	1%

It was observed from the provided data that in 'Tarun' only 1% loans were disbursed whereas, in 'Kishore' and 'Shishu' the achievement is also low.

It was recommended to improve the percentage of SC beneficiaries in the Scheme.

Stand up India Scheme

Statement showing the status of Government Schemes with financial allocations and expenditure incurred by the PSU/Bank for the Welfare of Scheduled Castes for last 3 years.

Scheme Name	Number of beneficiaries		%age of SC beneficiaries	Amount disbursed (in Cr.)			Amount sanctioned (in Cr.)			Amount outstanding (in Cr.)		
	Total	SCs		Total	SCs	%age	Total	SCs	%age	Total	SCs	%age
Stand Up India (2021-22)	2000	1000	32%	327	82	25%	345.89	87	25%	1193.23	262	22%
Stand Up India (2022-23)	2000	1000	37%	351	130	37%	376.44	142	38%	1647	372	23%
Stand Up India (2023-24)	600	300	46%	165.93	72.91	44%	167.10	72.91	44%	1458.33	452.00	31%

The Commission observed that under Stand Up India scheme, Bank is to facilitate bank loans between 10 lakhs and 1 crore to at least one Scheduled Castes (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a greenfield enterprise. In the data provided by the Bank of Baroda it is observed that the no. of SC beneficiaries was 46% (2023-24), 37% (2022-23), 32% (2021-22) respectively.

It was observed from the provided data, that the achievement is low.

It was recommended to improve the percentage of SC beneficiaries in the Scheme.

Prime Minister Employment Generation Programme (PMEGP)

Statement showing the status of Government Schemes with financial allocations and expenditure incurred by the PSU/Bank for the Welfare of Scheduled Castes for last 3 years.

Scheme Name	Number of beneficiaries		%age of SC beneficiaries	Amount disbursed (in Cr.)			Amount sanctioned (in Cr.)			Amount outstanding (in Cr.)		
	Total	SCs		Total	SCs	%age	Total	SCs	%age	Total	SCs	%age
PMEGP (2021-22)	7000	200	4%	461.46	15.01	3%	509.46	16.78	3%	224.33	96.34	4%
PMEGP (2022-23)	9000	300	4%	855	19.44	2%	904.45	21.04	2%	367.030	136.79	4%
PMEGP (2023-24)	5000	400	8%	816.55	44.51	5%	1033.45	55.18	5%	460.721	149.39	3%

The Commission observed that the no. of SC beneficiaries was 8% (2023-24), 4% (2022-23), 4% (2021-22) respectively.

It was observed that the percentage of beneficiaries is remarkably low and Percentage of amount disbursed to SC beneficiaries is also inconsistent.

It was recommended to improve the percentage of SC beneficiaries in the Scheme.

PM Swanidhi Yojana

Statement showing the status of Government Schemes with financial allocations and expenditure incurred by the PSU/Bank for the Welfare of Scheduled Castes for last 3 years.

Scheme Name	Number of beneficiaries		%age of SC beneficiaries	Amount disbursed (in Cr.)			Amount sanctioned (in Cr.)			Amount outstanding (in Cr.)		
	Total	SCs		Total	SCs	%age	Total	SCs	%age	Total	SCs	%age
Svanidhi Yojna (2021-22)	96000	6000	6%	101	6	6%	109	6	6%	52	3	6%
Svanidhi Yojna (2022-23)	118000	7000	6%	165	9	6%	174	10	6%	167	11	7%
Svanidhi Yojna (2023-24)	435000	82000	19%	581.50	107.45	18%	582.43	107.62	18%	382.48	24.76	6%

The Commission observed that under Svanidhi Yojana, no. of SC beneficiaries was 19% (2023-24), 6% (2022-23), 6% (2021-22) respectively.

It was recommended to improve the percentage of SC beneficiaries in the Scheme.

Pradhan Mantri Jandhan Yojana (PMJDY)

Statement showing the status of Government Schemes with financial allocations and expenditure incurred by the PSU/Bank for the Welfare of Scheduled Castes for last 3 years.

Scheme Name	Number of beneficiaries		%age of SC beneficiaries	Amount disbursed (in Cr.)			Amount sanctioned (in Cr.)			Amount outstanding (in Cr.)		
	Total	SCs		Total	SCs	%age	Total	SCs	%age	Total	SCs	%age
Other Scheme, if any (2021-22) (PMJDY)	406505	4320	1.06	36.27	0.90	2.49	100.00	1.36	1.36	22.04	0.37	1.68
Other Scheme, if any (2022-23) (PMJDY)	459763	4623	1.01	62.66	1.01	1.61	101.09	1.50	1.49	22.50	0.42	1.87
Other Scheme, if any (2023-24) (PMJDY)	478221	4670	0.98	71.01	1.02	1.44	101.00	1.52	1.51	22.54	0.43	1.90

The Commission observed that, the under PMJDY, the no. of SC beneficiaries was 0.98% (2023-24), 1.01% (2022-23), 1.06% (2021-22) respectively.

It was observed that the percentage of beneficiaries is very low and in decreasing trend from 2022-23 to 2023-24

It was recommended to improve the percentage of SC beneficiaries in the Scheme.

The Commission also made following recommendations to the Bank to step up their advances for the Scheduled Castes: -

1. To increase the credit flow for SC beneficiaries the Bank to actively participate at the level of Planning Process and to participate at District Level Consultative Committee formed under the Lead Bank Schemes at all Levels for promoting self-employment.
2. The Bank is also advised to consider the loan proposals for the SCs with the utmost sympathy and understanding and the Bank may periodically review their lending procedures and policies to ensure that loans are sanctioned on time to the Scheduled Castes.
3. It is also advised that while adopting villages for intensive lendings, the villages with sizeable SC population may be chosen by the bank.
4. Greater effort towards the achievement of targets wherever gaps have been identified should be made by the Bank and root cause studies may be commissioned by Banks to find out reasons behind low disbursement rates, low awareness, etc.
5. The Bank staff may help the borrowers in filling up the form and completing other formalities so that the credit facilities can be obtained within stipulated time period by the SC applicant.
6. Inclusion of training modules covering awareness and facilitation of credit to the SC community needs to be an integral part of the training structure at Banks Training Institutions. The Bank is also advised to organise Awareness Building Camps for greater awareness among SCs for credit facilities wherein the Brochures, Field Visits, Home Visits

and Meetings at Branch Level etc. are the measures which may be taken by the Banks exclusively for the SC beneficiaries to understand their credit needs and to incorporate the same in the credit plans.

7. The different GOI guidelines, RBI/NABARD circulars etc. be circulated among the Bank staffs for compliance.
8. Rejection of SC loan applications under govt. programmes should be done at the next higher level instead of at the Branch Level and the reason of rejection should be clearly indicated.
9. The Bank to provide data related to number of loan applications received and number of applications rejected during the three years, and the reasons thereof.
10. A Special Cell should be set up at the Head Office of the Bank to monitor the flow of Credit to SC beneficiaries and the Head Office should periodically review the Credit extended to the Scheduled Castes and any gap or variation in credit flow to SCs should be reported to the Board.
11. The Bank may share the data twice in a year i.e. [from 14th April (Birthday of Babasaheb Ambedkar) to 30th April and in October] as per decision taken in meeting held on 27th September 2022 under the Chairmanship of Hon'ble Finance Minister and the then Chairman, NCSC.

The Hon'ble Chairman of the Commission in his concluding remarks thanked the management of Bank of Baroda for the smooth conduct of the review meeting and informed that the NCSC's role is to monitor and ensure proper implementation of the guidelines on reservation policy. The Hon'ble Chairman of the Commission handed over the copies of Memorandum of grievances of the All India Bank of Baroda SC/ST Employees Welfare Association to the MD&CEO, Bank of Baroda for consideration and decision according to guidelines and submit an action taken report on the recommendation of the Commission within a month. MD&CEO, Bank of Baroda thanked the Commission for conduct of Review of Reservation Policy at Bank of Baroda. He assured that the recommendations of the Hon'ble Commission have been duly noted and grievances of the SC/ST Association will be resolved.

The meeting ended with vote of thanks to the chair.

NATIONAL COMMISSION FOR SCHEDULED CASTES-VISIT TO MUMBAI ON 23RD SEPTEMBER 2024 FOR (MONITORING AND REVIEW OF THE IMPLEMENTATION OF RESERVATION POLICY FOR SCHEDULED CASTES IN BANK OF BARODA)**List of NCSC Representatives attending meeting on 23rd September, 2024:**

Sr. No.	Name	Designation
1	Shri Kishor Makwana	Chairman
2	Shri Love Kush Kumar	Member
3	Shri Vaddepalli Ramchander	Member
4	Shri Gudey Srinivas, IAS	Secretary
5	Ms Sanmeet Kaur	DIG, IPS
6	Shri Kaushal Kumar	Director
7	Shri Kumar Nityanand	Director NCSC, Pune Office
8	Shri Dinesh Vyas	Dy. Director NCSC
9	Shri P S Mehta	Consultant
10	Shri Rajesh N Barapatra	Office Superintendent, NCSC Pune
11	Shri Gaurang Chavda	PS to Chairman
12	Shri Dharmendra Singh	PS to Sh Love Kush Kumar (Member)
13	Shri V Kranthi	PS to Sh Ramchader (Member)

List of Bank's Management representatives attending meeting on 23rd September, 2024:

Sr. No.	Name	Designation
1	Shri Debadatta Chand	Managing Director & CEO, Bank of Baroda
2	Shri Lal Singh	Executive Director, Bank of Baroda
3	Shri Shailendra Singh	Chief General Manager, HRM & Marketing
4	Shri Malhotra Rajesh	Chief General Manager, Corporate Functional Head (MSME Banking, Co-Lending, Supply Chain Finance And Rural & Agri Banking)
5	Shri Sushil Kumar Lal	General Manager, CLO SC/ST/PwD/ExSM
6	Shri Shajan Babu V B	General Manager, Rural & Agri Banking
7	Shri Dhruvashish Bhattacharya	General Manager, Head MSME
8	Shri Choudhary Kamlesh Kumar	General Manager, Retail Banking (Head Mortgages & Retail Assets)
9	Shri Shashi Bhushan Kumar	Dy. General Manager (HRM)
10	Shri Sanjay Kumar Singh	Dy. General Manger (Head OL and Parliamentary Committees)
11	Shri Prasanta Kumar Rout	Dy. General Manager, Financial Inclusion & Corporate Social Responsibility
12	Shri Ramanuj Sharma	Dy. General Manager, MSME
13	Shri Mandeep Kumar	Asst. General Manager, HRM
14	Abhishek Kumar	Chief Manager, HRM (Reservation Cell)

**List of All India Bank of Baroda SC/ST Employees' Welfare Association's representatives
attending meeting on 23rd September 2024:**

Sr. No.	Ec No.	Name of the Office Bearers	Post of the Office Bearers	Region	Zone
1	63076	Mr Prakash Vijay	All India President	Patna, Ro Patna	Patna, Zo Patna
2	56331	Mr Shinde Ashok Nana	All India Secretary General	Pune, Ro Pune City	Pune, Zo Pune
3	77246	Mr Jitendra Kumar	Gs (Bareilly)	Agra, Ro Agra	Bareilly,Zo Bareilly
4	98142	Mr Gumma Jagan Mohan Leela Kishore	Gs (Hyderabad)	Mumbai, Corporate Office	Corporate Offices
5	76477	Mr Kumar Manoj	Gs (New Delhi)	New Delhi, Ro West Delhi	Delhi, Zo Delhi
6	98065	Mr Neruda M.Poplo	Gs (Chennai)	Mumbai Corporate Office	Corporate Offices
7	57324	Mr Dhodia Dineshbhai Mohanbhai	Gs (Surat)	Valsad, Ro Valsad	Baroda,Zo Baroda
8	89239	Mr Parmar Jignesh Kumar Purushottambhai	Gs (Ahmedabad)	Vadodara,Ro Baroda City	Baroda,Zo Baroda
9	92062	Mr Biswas Goutam	Gs (Kolkata)	Kolkata,Ro Kolkata	Kolkata,Zo Kolkata
10	105516	Mr Sabale Sandeep Maruti	Gs (Pune)	Pune,Ro Pune City	Pune,Zo Pune
11	88885	Mr Bhongale Avinash Shridhar	Gs (Greater Mumbai)	Mumbai Corporate Office	Corporate Offices
12	88337	Mr Sachin J	Gs (Bangalore)	Bengaluru,Zo Bengaluru	Bengaluru,Zo Bengaluru
13	116715	Mr Raj Bichu S	Gs (Ernakulam)	Trivandrum,Ro Trivandrum	Ernakulam,Zo Ernakulam
14	78009	Mr Parmar Ahsok Karshanbhai	Gs (Rajkot)	Rajkot,Ro Rajkot	Rajkot,Zo Rajkot
15	54467	Mr Choudhary Shankar	Gs (Patna)	Patna,Ro Patna	Patna,Zo Patna
16	107361	Mr Ghodke Akshay Manohar	Gs (Nagpur)	Mumbai,Ro Mumbai Central	Mumbai,Zo Mumbai
17	66107	Mr Kumar Rajesh	Gs (Lucknow)	Prayagra,Ro Prayagraj-Ii	Lucknow,Zo Lucknow
18	76145	Mr. Prakash Kumar Naik	Gs (Mangalore)	Mangalore, Ro Mangalore City	Mangalore, Zo Mangalore

**List of Office Bearers of Bank of Baroda SC/ST Employees' Association's attending the
meeting on 23rd September 2024:**

Sr. No.	Ec No.	Name of the Office Bearers	Post of the Office Bearers	Region	Zone
1	154346	Mr. C. Tamil Selvam	General Secretary	Chennai, Chennai Metro Region	Chennai, Zo Chennai Zone
2	116635	Mr. R Subhash	Treasurer	Bengaluru,Zo Bengaluru	Bengaluru, Zo Bengaluru