Government of India  
राष्ट्रीय अनुसूचित जन जाति आयोग  
National Commission for Scheduled Tribes  
(A Constitutional Body set up under Art. 338A of the Constitution of India)

File No. Review/Bank(BOI)/2019/RU-IV  
Dated: 01.10.2019

To,

The Managing Director & CEO,  
Bank of India,  
Star House,  
C-5, “G” Block, Bandra Kurla Complex,  
Bandra (East), Mumbai – 400 051.

Sub: Tour Report of Shri S.K. Ratho, Joint Secretary, National Commission for Scheduled Tribes to Indore, Madhya Pradesh from 18th to 21st September, 2019.

Sir/Madam,

I am directed to refer to the subject cited above and to enclose a copy of the Tour Report of Shri S.K. Ratho, Joint Secretary, National Commission for Scheduled Tribes to Indore, Madhya Pradesh from 18th to 21st September, 2019 for necessary action.

It is therefore, requested that an action taken report on the Commission’s recommendation may be sent to the Commission at the earliest for placing the same before Hon’ble Commission.

Yours faithfully,

(Y.K. Bansal)  
Research Officer  
Ph. 24645826

(End of Above)
Copy for information and taking similar necessary action with submission of action taken report to:

The Zonal Manager,  
Bank of India,  
22, Yashwant Niwas Road,  
Indore,  
Madhya Pradesh.

6th Floor, 'B' Wing, Lok Nayak Bhawan, Khan Market, New Delhi -110003. Ph. 24601346  FAX: 24624628, 24657474
TOUR REPORT OF S.K. RATHO, JOINT SECRETARY, NATIONAL COMMISSION FOR SCHEDULED TRIBES TO INDORE, MADHYA PRADESH FROM 18TH TO 21ST SEPTEMBER, 2019.

|   | Name of the visiting dignitary | Sisir Kumar Ratho, Joint Secretary, National Commission for Scheduled Tribes, New Delhi. |
|---|--------------------------------|------------------------------------------------------------------------------------------------|---|
| 2 | Dates of visit/tour            | 18 – 21 September, 2019.                                                                           |
| 3 | Places visited                 | Indore and Harbanshapura village in District Khandwa, Madhya Pradesh.                             |
| 4 | Key persons/officials/organisations met. | (1) Shri Auro Kumar Mohapatra, Zonal Manager, Indore Zone.                                      |
|   |                                 | (2) Shri Venkata Somasekhar Vadlamani, Zonal Manager, Khandwa Zone.                               |
|   |                                 | (3) Shri O.P. Anand, Lead District Manager, Dhar, Indore Zone.                                   |
|   |                                 | (4) Shri Shashikant Prasad, Lead District Manager, Barwani, Indore Zone.                         |
|   |                                 | (5) Shri B.K. Sinha, Lead District Manager, Khandwa, Khandwa Zone.                              |
|   |                                 | (6) Shri Anjani Ku’mar Charan, Lead District Manager, Burhanpur, Khandwa Zone.                  |
|   |                                 | (7) Shri Sandeep Murudkar, Lead District Manager, Khargone, Khandwa Zone.                       |
| 5 | Key highlights of the visit.   | **19.9.2019** Visited Harbanshapura village in Punasa Tehsil of District Khandwa and interacted with ST beneficiaries of the Bank of India on financial inclusion. |
|   |                                 | **20.9.2019** Held a review meeting at Bank of India Zonal Office, Indore in the presence of Zonal Manager(s), Indore and Khandwa Zones along with Lead District Managers of five tribal districts of Dhar, Barwani, Khandwa, Burhanpur and Khargone in Madhya Pradesh.  |
| 6 | Follow up action to be taken and by whom (specific recommendations may be mentioned along with name and designation of the official with whom the matter needs to be followed up) | A copy of the replies by Bank of India to the NCST questionnaire on financial inclusion is enclosed at Annexure.I. |
|   |                                 | (1) The status of financial inclusion in Harbanshapura village of Khandwa district is commendable with 921 savings bank accounts of ST persons in the village with a |
| followed by the NCST officials | population of 1158 persons comprising 97 per cent from ST community. The village had 298 beneficiaries from Bank of India which is significant. This village should be an example for the Bank of India to follow similar bench mark in other ST villages. (Action: Zonal Managers, Indore and Khandwa Zones).

(2) The number of ST people having savings bank accounts is 11.63 per cent which is less than half of estimated ST population of 28.8 percent in five tribal districts namely Barwani, Khandwa, Burhanpur, Khargone and Dhar. Bank of India should make special drive for achieving 100 per cent enrolment of eligible ST people in opening of bank savings accounts. (Action: Zonal Managers of five tribal districts and Zonal Manager, Indore Zone)

(3) Out of total number of savings bank accounts opened for STs, about 90.35 percent has Aadhar seeding. Although this figure is satisfactory, vis-à-vis, the other nationalized banks, the Bank of India should attempt to achieve universal coverage of Aadhar seeding of bank accounts for ST people in tribal districts. (Action: Zonal Managers of Indore and Khandwa Zones)

(4) The overdraft facility in Prime Minister Jan Dhan Yojana should cover maximum eligible ST accounts holders. (Action: Zonal Managers of Indore and Khandwa Zones)

(5) Bank should organize twice the number of financial literacy camps in tribal villages by involving local representatives, State Government officials, Self Help Groups (SHG) members and other stake holders. (Action: Zonal Managers of Indore and Khandwa Zones)
(6) The beneficiaries of Prime Minister Mudra Yojana should be linked to skill development schemes for better results for ST beneficiaries.
(Action: FI Division, Bank of India, Corporate Division)

(7) Inspite best efforts by the Banks, the Business Correspondent model has failed to adequately reach the ST beneficiaries who are located in far off places. It is, therefore, recommended that the bank should provide preferential incentives for Scheduled Tribes under the Banking Correspondents model so that the BCs will find it remunerative for providing banking services to ST beneficiaries.
(Action: FI Division, Bank of India, Corporate Office).

(8) It is recommended that as a part of celebration of 150th Birth Anniversary of Mahatma Gandhi, the Bank of India may dedicate a fortnight with effect from 2nd October, 2019 to organize special camps so as to enhance financial inclusion of Scheduled Tribes in a mission mode.
(Action: Corporate Office, Bank of India).

(S.K. Ratho)
Joint Secretary

National Programme for Scheduled Tribes
Government of India
New Delhi