

The above facilities were available to the SCs/STs and also to general public. However, the loan applications received from SC/ST Development Corporations and other sponsoring agencies were given special treatment. Certain area-specific schemes are also prepared for the SC/ST people by the Bank.

As regards the guidelines issued by the RBI under the differential rate of interest scheme it was stated that differential rate of interest is applicable if the annual income of the family of the beneficiary was not more than Rs. 6400/= in rural areas and Rs. 7200/= in urban areas. Atleast 40% of DRI advances was going to SC/ST beneficiaries.

RESERVATION IN SERVICES

The Committee were informed that in case of direct recruitment on All India basis (recruitment of officers) 15% reservation was provided for SCs and 7.5% for STs.

It was stated that the date of enforcement of reservation in both the above cases was 19th July, 1969.