



NCSC Intervention Results in Mandatory Reporting of SC Beneficiaries under Key Financial Schemes

**Mandatory Scheme-wise and Bank-wise Reporting of SC Beneficiaries
Directed by Department of Financial Services**

Directions Issued to SLBC/UTLBC Convenors Across States and Union Territories; Action-Taken Report to be Submitted by October 9, 2026

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Following the intervention of the National Commission for Scheduled Castes (NCSC), the Department of Financial Services (DFS), Ministry of Finance, has issued directions for mandatory reporting of assistance provided to Scheduled Caste beneficiaries under major government financial schemes.

Under the directions, State Level Bankers' Committees (SLBCs) and UTLBCs have been advised to include scheme-wise and bank-wise details of the number and percentage of Scheduled Caste beneficiaries assisted under the identified schemes in their periodic review meetings.

They have also been directed to regularly share the information with the National Commission for Scheduled Castes and submit an action-taken report to the Department of Financial Services by October 9, 2026, including details regarding data availability and any issues in compilation.

The Department of Financial Services has further directed that the reporting should be undertaken using data already available with banks and implementing agencies. This will ensure consistency in definitions and methodology without creating parallel reporting requirements. SLBCs and UTLBCs have also been asked to furnish an update on the action taken within 30 days.

On September 24, 2026, Secretary, NCSC, Shri Vivek Kumar Dewangan, wrote to the Secretary, Department of Financial Services, highlighting that State Level Bankers' Committee (SLBC) reports were not reflecting the percentage of Scheduled Caste families

and beneficiaries assisted under major government schemes, including Pradhan Mantri Mudra Yojana (PMMY), Stand-Up India, Prime Minister's Employment Generation Programme (PMEGP), PM SVANidhi, CGTMSE and MSME Business Loans.

The Commission had pointed out that the absence of such data was hindering the discharge of its Constitutional mandate under Article 338(5)(c) to evaluate the progress of socio-economic development of Scheduled Castes. In response, the Department of Financial Services issued directions dated October 5, 2026 to all SLBC/UTLBC Convenors across States and Union Territories.



The directions are expected to significantly strengthen transparency and accountability in the delivery of financial inclusion benefits to Scheduled Caste communities. Availability of scheme-wise and bank-wise data will enable the National Commission for Scheduled Castes to more effectively discharge its Constitutional responsibilities and assess the progress of socio-economic development of Scheduled Castes.

Shri Dewangan said the National Commission for Scheduled Castes will continue to monitor the implementation of these directions and remain engaged with stakeholders to ensure that the benefits of government schemes reach the intended Scheduled Caste beneficiaries in a measurable and equitable manner.

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