

**No.19/4/2017-Welfare**  
Government of India  
Ministry of Finance  
Department of Financial Services  
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2<sup>nd</sup> Floor, Jeevan Deep Building,  
Parliament Street, New Delhi, the 06<sup>th</sup> December, 2017

**OFFICE MEMORANDUM**

- Subject:** (i) Establishing equivalence of posts in PSUs, Banks, Insurance Institutions with posts in Government for establishing Creamy Layer Criteria.  
(ii) Revision of income criteria to exclude socially advanced persons/sections (Creamy Layer) from the purview of reservation for Other Backward Classes (OBCs)-reg.

The undersigned is directed to refer to this Department's letter No.14/1/93-SCT(B) dated 28.9.1993 forwarding therewith DoP&T's O.M. dated 08.9.1993 regarding reservation for Other Backward Classes in civil posts and services under the Government of India. Category II C of Schedule to DoP&T's O.M. No.36012/22/93-Estt.(SCT) dated 08.9.1993 envisaged that equivalence will be established between the posts in PSUs, Banks, Insurance organizations etc. vis-à-vis posts in Government.

2. Government had recently examined the proposal for establishing equivalence of posts in Central Public Sector Undertakings (PSUs), Banks, Insurance Institutions with Posts in Government for establishing Creamy Layer criteria amongst Other Backward Classes. The Government has approved principles for determining the equivalence in respect of Public Sector Banks (PSBs), Public Financial Institutions (PFIs), Public Sector Insurance Companies (PSICs), as conveyed vide DoP&T's O.M. No.41034/5/2014-Estt.(Res.) Vol.IV-Part dated 06.10.2017 (copy enclosed), which inter-alia, provide as follows:

- (a) Junior Management Scale-I of PSBs/PFIs/PSICs will be treated as equivalent to Group A in the Government of India and  
(b) Clerks and Peons in PSBs/PFIs/PSICs will be treated as equivalent to Group C in the Government of India.

3. Further, the income limit for determination of creamy layer amongst the OBCs have been raised from Rs.6 lakhs to Rs.8 lakhs with effect from 01st September, 2017 vide DoP&T's O.M. No.36033/1/2013-Estt.(Res.) dated 13.9.2017 (copy enclosed).

issued  
by me  
& by post  
07/12/2017

4. The above instructions may please be brought to the notice of all concerned under your organisation for strict compliance under intimation to this Department.

5. This issues with the approval of Secretary(FS).



(Arun Kumar)

Under Secretary to the Government of India

Tel.:23748725

Encls. : As above.

To

1. The Managing Director & Chief Executive Officer of all Public Sector Banks.
2. The Chairman, Public Financial Institutions/Public Sector Insurance Companies.
3. The Chairman, State Bank of India, H.O. Mumbai.
4. The Chief General Manager (HRDD), RBI, Mumbai.
5. The Chairman, Pension Fund Regulatory and Development Authority (PFRDA), H.O. Hyderabad.
6. The Chairman, Insurance Regulatory Development Authority (IRDA), H.O. Hyderabad.
7. The Chairman, IBA, Mumbai.

Copy to :

1. I.R. Section.
2. All Government Nominee Directors of PSBs/PFIs/PSICs.
3. R.R.B. Section for issuing similar instructions to RRBs.
4. Department of Personnel & Training (Shri G. Srinivasan, Dy. Secretary) w.r.t. O.M. No.36033/1/2013-Estt.(Res.) dated 13.9.2017 and O.M. No.41034/5/2014-Estt.(Res.) Vol.IV (Part) dated 06.10.2017.
5. The Joint Secretary (Shri B.L. Meena), Ministry of Social Justice & Empowerment, New Delhi.
6. C.L.O./L.O. of SC/ST/OBC of DFS.
7. Notice Board of DFS.
8. NIC Cell of DFS with a request to upload it at the website of this Department.
9. Guard File.



(Arun Kumar)

Under Secretary to the Government of India