



सत्यमेव जयते

राष्ट्रीय अनुसूचित जनजाति आयोग
National Commission for Scheduled Tribes

(भारत के संविधान के अनुच्छेद 338क के अंतर्गत एक संवैधानिक निकाय)
(A constitutional body under Article 338A of the Constitution of India)

F.No. Review/28/Bankers/2024-SSW

Dated: 17.12.2024

To

1. The Collector & Magistrate,
District Mahabubabad (Telangana)
2. The District Tribal Development Officer,
Mahabubabad (Telangana)

Sub: Tour Report of Hon'ble Member, NCST, New Delhi with the Bankers of Mahabubabad District.

महोदय,

I am directed to refer to subject cited above and to say that Shri Jatothu Hussain, Hon'ble Member, NCST, New Delhi visited to the Bankers of Mahabubabad District on 16.11.2024. A copy of the tour report is enclosed.

2. It is requested that Action Taken/to be taken on the recommendations may be submitted to National Commission for Scheduled Tribes within 30 days from the receipt of the letter.

Yours faithfully,

(एच.आर. मीना/H.R. MEENA)

अनुसंधान अधिकारी/Research Officer

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Copy for information to:

1. PS to Hon'ble Member(JH), NCST.
2. NIC, NCST for uploading on website.



File No.: TP/NCST/Member(JH)/2024-20

National Commission for Scheduled Tribes

Minutes of Meeting of Shri Jatothu Hussain, Hon'ble Member, National Commission for Scheduled Tribes (NCST), New Delhi with the Bankers of Mahabubabad District on 16.11.24

Minutes of Meeting of Shri Jatothu Hussain, Hon'ble Member, National Commission for Scheduled Tribes (NCST), New Delhi with the Bankers of Mahabubabad District Telangana on 16.11.24 to Review the implementation of Constitutional Safeguards

The National Commission for Scheduled Tribes (NCST) is a constitutional body set up under Article 338A of the Constitution of India to investigate and monitor all matter relating to protection, welfare and socio-economic development of Scheduled Tribes in the country. As per constitutional provisions, the Union and every State Govt. shall consult the Commission on all major policy of decisions affecting Scheduled Tribes. The Commission is required to present to the Hon'ble President of India reports upon working of those safeguards and all such reports are to be laid before each House of Parliament along with Memorandum explaining the Action Taken or proposed to be taken on the recommendations relating to the Union and the reasons for non- acceptance, if any, of any of such recommendations.

2. In pursuance of the above constitutional mandate, Shri Jatothu Hussain, Hon'ble Member, National Commission for Scheduled Tribes accompanied by Dr P Kalyan Reddy, Director, NCST and Shri Ashok Lakkarasu, PS to Hon'ble Member (JH) visited Mahabubabad District and interacted with Bankers of Mahabubabad District, Telangana State to understand the nature of grievances of STs and redressal mechanism and to give certain recommendations for effective implementation of constitutional safeguards for the farmers and enterprenuers belonging to Scheduled Tribes.

3. The Gudur Mandal is a Rural mandal with ST Predominant population and majorly dependant on the Agriculture. The ST Youth and enterprenuers have been representing certain issues pertaining to the loans, interests and banking access. The representatives from SBI, UBI, APGVB have attended for the meeting. The Commission has

made certain observations and has received certain representations from the ST Farmers and ST Youth with regard to the following issues.

1. The podu farmers who were given titles under Forest Rights Act are denied the crop loans.
2. Loans were not sanctioned due to the delay in the mutation of the Podu farmers.
3. The collateral free loans are not being provided by the banks.
4. For some technical reasons of the ownership of the security the banks are not providing loans for enterprenuership activities like poultry though the collateral security is provided from the same family.
5. Delay in the sanction of crop loans is leading to the loss .



5. The representatives of Bankers have raised certain issues of concern.

1. Recently in Mulugu District the ROFR fake passbooks racket has come to the notice hence the banks are seeking the authentication of the appropriate authorities for clearance.
 2. It is also noticed that certain farmers are approaching multiple banks on same land and claiming the loans from multiple banks and becoming defaulters as banks without time for scrutiny are issuing the loans and thereby the staff who are issuing them are at risk.
 3. The morphing of the passbooks by some culprits is leading to the malpractice which is resulting the risk of careers of the staff though the bank may not incur loss. Hence all the young staff are apprehensive for any relaxation.
6. The Commission has sought the following information and made the following recommendations

1. The Revenue, Tribal welfare and Forests Departments may work on the fool proof system of Podu pattas and may take up required mutations on time.
2. The details of the total loans provided and loans provided in Mahabubabad District and in Gudur Mandal to the deprived sections, SC/ST/OBCs may be submitted to NCST.
3. The details of loans sanctioned to STs under state Government schemes of crop loan, SHGs, Runamafi may be submitted to NCST.
4. The details of the loans sanctioned to STs under GoI schemes of Pm Swanidhi, PM Viswakarma, MUDRA, PMEGF librarian may be submitted to NCST.
5. The details of the loans sanctioned to STs under TRICOR, MSME and other schemes of Tribal welfare may be submitted to NCST.
6. It is suggested that the field staff shall maintain friendly relations with their clients. Trainings may be organized for the staff for maintaining the personal relations with their clients which could usher their business also.
7. All the assumptions of the rural people about waiver of the corona time loans shall be clarified. The village level camps may be conducted to reach the people, to clarify doubts and to explain the procedure of applying for loan from banks.

8. The Public sector Banks are surviving through the public money, hence they should be responsible and have confidence on the public.
9. The CSR activity may be taken up through the profits of the banks. Appropriate proposals for the same may be examined.
6. The Hon'ble member has requested that banks shall play a pivotal role in the nation building process and materializing the aspirations of the youth and farmers there by ensuring the mutual integrity.

Jatothu Hussain

Member, NCST

Copy to,

District Collector, Mahabubabad, DFO Mahabubabad

Additional Collector, Mahabubabad

District Tribal Development Officer, Mahabubabad

जाटोतु हुसेन / Jatothu Hussain
सदस्य / Member
भारत सरकार / Government of India
राष्ट्रीय अनुसूचित जनजाति आयोग
National Commission for Scheduled Tribes
नई दिल्ली / New Delhi