



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. NCST/DEV-4727/MFIN/10/2025-RU-III

Dated: 25.06.2025

The Managing Director & CEO,
Canara Bank,
112, JC Road, Nagarathpet,
Bangalore, (Karnataka)-560002
Email Id: gmmdscrt@canarabank.com
Tel. No: 08022221581

**Sub: Rejection of Loan application of ST farmer - representation dated 22.01.2025 of
Bukke Krishna Naik, Sri Satya Sai District, Andhra Pradesh.**

Mam/Sir,

I am directed to enclose herewith a copy of the minutes of the sitting held under the Chairmanship of Shri Jatothu Hussain, Hon'ble Member, National Commission for Scheduled Tribes (NCST) on 17.06.2025 at NCST, New Delhi on the above mentioned subject.

2. It is requested that the action taken/ to be taken in the matter may be submitted to NCST within stipulated time from receipt of the letter, for placing it before Hon'ble Commission.

Yours faithfully,

(Dr. P. Kalyan Reddy)
Director

E-mail:- kalyanreddy.p@ncst.nic.in Ph No. 011-20819841

Copy to:-

1. Shri Bukke Krishna Naik, H. No. 17 84 ST Colony, Reddikunta Thanda Nallamada Mandal, Sri Satya Sai District, (Andhra Pradesh)- 515501
Email: bunnysunnyarha@gmail.com, Mobile No: 9963952141
2. PS to Hon'ble Member (Shri Jatothu Hussain), NCST.
- ✓ 3. NIC, NCST for uploading on the website of the Commission.

NATIONAL COMMISSION FOR SCHEDULED TRIBES
NCST/DEV-4727/MFIN/10/2025-RU-III

Minutes of the Sitting held under the Chairmanship of Shri Jatothu Hussain, Hon'ble Member, National Commission for Scheduled Tribes at Lok Nayak Bhawan, New Delhi in the case of Shri Bukke Krishna Naik regarding rejection of loan application.

Date of the Sitting: 17/06/2025, 05:30 PM
Participants in the Sitting: As per Annexure

The petitioner, Shri Bukke Krishna Naik, ST resident of Reddikunta Thanda, Sri Satya Sai District, vide his petition dated 22.01.2025 has alleged deliberate harassment by Shri Bolisetty Prathap Kumar, Branch Manager, Canara Bank, Sanevaripalli Branch, who rejected his loan application under the National Livestock Mission (NLM) despite submission of all required documents, legal opinion, and deposit of ₹11 lakhs as margin money. The petitioner claims he was repeatedly assured that the loan would be sanctioned but was later denied on vague grounds that the "lender was not interested", which he asserts is intentional discrimination based on caste. He further alleges differential treatment toward STs by the Branch Manager and outlines procedural violations including demanding margin money before sanction. Despite approaching higher bank authorities and submitting complaints via CPGRAMS, no action has been taken. The petitioner has sought the Commission's intervention for directing bank authorities to sanction his loan under the NLM scheme and ensure justice.

2. The Commission issued notice to the MD and CEO, Canara Bank vide NCST letter dated 07.04.2025 seeking facts and comments within 30 days of receipt of notice. No reply has been received from the authority.

3. The Commission decided to discuss the issue with the authority and the petitioner on 17.06.2025. Accordingly, a Sitting Notice was sent on 09.06.2025.


4. In the sitting, GM, Canara Bank was present on behalf of MD and CEO, Canara Bank. The petitioner was also present.

5. The GM informed that his loan application was properly scrutinized and processed. The proposal is rejected at regional level and not at Branch level as alleged by the petitioner. Further the said land is landlocked with no access, hence the application is rejected and as per the loan policy and guidelines, the Board of Directors cannot accept such proposal.


6. The petitioner informed that though he has submitted all documents and has also shown the land as per the mandatory requirement, the branch manager and valuator have rejected his application. He has further informed that the said land is road side and with full access and has even produced the Geo coordinates and NOC from the neighbors for ensuring teh access.

7. After discussion with the GM, Canara Bank and the petitioner, the following recommendations were made and action taken report may be submitted to NCST within 30 days of receipt of minutes.

- An impartial inquiry officer may be sent from the Regional office, Hyderabad and Circle office, Tirupathi for a detailed inquiry in 10 days.
- The details of loans disbursed to 310 STs in the Sanevaripalli Branch may be furnished to NCST.


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

List of participants of the sitting held on 17.06.2025 at 05:30 PM under the Chairmanship of Shri Jatothu, Hussain, Hon'ble Member, NCST

Sl. No.	Name and Designation	Address & Phone No.	Signature
I	<u>National Commission for Scheduled Tribes</u>		
1.	NCST Officials		
II	<u>MD & CEO, Canara Bank</u>		
Sl. No.	Name and Designation	Address & Phone No.	Signature
	Mamatha. A-Joshi General Manager.	9353769079 9448026387	
III	<u>Petitioner</u>		
	B. Balaji Nallu	9963952141	