



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)

File No. NCST/ATY-2430/TS/415/2025-RO-BHUV/RU-III

Dated: 07.08.2025

To

The Superintendent Of Police  
District - Bhadradri Kothagudem,  
Writer Basti,  
Bhadradri Kothgudem, Telangana 507101  
Email Id: sp@kgm.tspolice.gov.in

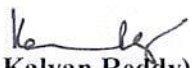
Sub: Representation received from Sri. Islavath Kaili of Samya Thanda W/o Late Islavth Ramulu of Chandrugonda Mandal of Bhadradri Kothagudem District regarding cheating of Kotak Mahindra and TVS Life Insurance Companies.

महोदय/महोदया,

I am directed to enclose herewith a copy of the minutes of the sittings held on 18.06.2025 at 02:20 PM under the Chairmanship of Shri Jatothu Hussain, Hon'ble Member, National Commission for Scheduled Tribes at New Delhi on the above mentioned subject.

It is requested that the action taken/to be taken in the matter may be intimated to NCST within stipulated time from receipt of the letter for placing it before the Commission.

Yours faithfully,

  
(डॉ. पी. कल्याण रेड्डी/Dr. P. Kalyan Reddy)  
निदेशक/Director  
Telephone No. : 011-20819841

Copy for information:-

1. Shri Islavath Kailli,  
Samya Thanda Venaktiya Thanda Panchayathi Chandrugonda Mandal,  
Bhadradri Kothgudem,  
Telangana - 507166  
gugulothsrinivasnayak10@gmail.com Mobile No:9010889510  
RAMSRINNU@GMAIL.COM Mobile No:9676848566
2. PS to Hon'ble Member (JH), NCST
3. ✓ NIC, NCST for uploading on the website of the Commission.



### National Commission for Scheduled Tribes

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 Smt. Isavat Kaili, W/o late Ramulu regarding harassment and rightful claim settlement.

**Date of the Sitting: 18/06/2025, 02:20 PM**  
**Participants in the Sitting: As per Annexure**  
**NCST/ATY-2430/TS/415/2025-RO-BHUV/RU-III**

Smt. Isavat Kaili, W/o late Ramulu, resident of Samuthanda village, Venkatayathanda Panchayat, Chandrugonda Mandal, Bhadradi Kothagudem District, Telangana, vide her petition dated 06-03-2025 has stated that her husband, an auto driver, purchased an auto from Kongara TVS showroom through TVS Credit, with an insurance policy under Kotak Mahindra Life Insurance. After her husband's death on 06-09-2024, when she inquired about the death insurance claim, the TVS showroom and EMI collection manager misled and mentally harassed the family by forcing them to pay EMIs with the promise of issuing NOC, which was never given. Later, a third-party agent extorted ₹30,000 from them under false assurances. The petitioner has alleged mental harassment and financial exploitation by the showroom manager, finance manager, insurance manager, and third-party agent, and has requested the Commission's intervention for rightful insurance claim settlement and necessary action against the responsible persons.

2. The Commission issued notice to Superintendent of Police, Bhadradi Kothagudem District vide NCST letter dated 25.04.2025 seeking facts and comments within 30 days. No reply has been received by the Commission.

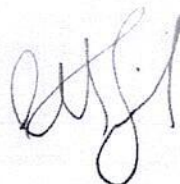
3. The Commission decided to discuss the issue with the authority and the petitioner on 18.06.2025. Accordingly, a Sitting Notice was sent on 10.06.2025.

4. In the sitting, DSP, Bhadradi Kothagudem was present on behalf of SP, Bhadradi Kothagudem and the petitioner joined via phone call. The petitioner (ie, the son of Late Ramulu) informed that The EMI Collection Manager called and said him that you have to pay the EMI till the date of receipt of Insurance amount. After receipt of the amount of Insurance benefits, the EMIs will be automatically stopped and the same amount, which was paid by him after death of his father will be returned. On trusting the words of the EMI Manager, they paid EMI amount up to January-2025. As per the agreement the petitioner and deceased both who are barrowers are liable persons.

5. The authority informed that the insurance company caused 3rd party enquiry on the death of the deceased. On inquiry they came to know that the deceased Islavath Ramulu has been suffering with disease and getting treatment. So, the deceased violated the insurance norms and self-declaration as Declaration of good health. The Insurance company had given reply to the son of petitioner Islavath Veeru as "It is noticed that about the history of ill health is not disclosed by the member in the DOGH (Declaration of Good Health) and the said nondisclosure amounts to fraud as per Section 45 (2) of the Insurance Act, 1938. Had such information we would not have issued the cover".

6. After discussion with the SDPO, Bhadradi Kothagudem and the petitioner, the following recommendations were made and action taken report may be submitted to NCST within 30 days of receipt of minutes.

- Though the authority has advised the petitioner is advised to go to the competent authority i.e., Insurance Regulatory and Development authority to resolve their grievance, as it is uncertain about the timely disposal of the issue, considering the vulnerable status of the petitioner to approach such agencies, the DSP may facilitate and see that the issue is resolved and the petitioner gets a suitable relief.



**(Jatothu Hussain)**

जाटोतु हुसैन / Jatothu Hussain  
सदस्य / Member

भारत सरकार / Government of India  
राष्ट्रीय अनुसूचित जनजाति आयोग  
National Commission for Scheduled Tribes  
नई दिल्ली / New Delhi



List of participants of the sitting held on 18.06.2025 at 02:20 PM under the Chairmanship of Shri Jatothu, Hussain, Hon'ble Member, NCST

Sl. No.	Name and Designation	Address & Phone No.	Signature
<b>I National Commission for Scheduled Tribes</b>			
1.	NCST Officials		
<b>II SP, Bhadradari Kothagudem</b>			
Sl. No.	Name and Designation	Address & Phone No.	Signature
	SK Abdul Rahimnagar	DSP Kothagudem 8712682005	18/6 [Signature]
<b>III Petitioner</b>			
	On phone call with JH Sir		