



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/DEV-5675/TS/667/2025-RO-BIHUV(RU-III)

Date: 23/9/2025

To,

The Chairman And CEO
Indusind Bank,
8th Floor, Tower 1, One India Bulls Centre,
Jupiter Mills Compound, 841, S.B. Marg,
Elphinstone. Road (West),
Mumbai (Maharashtra)- 400013


Sub: Representation received from Guguloth Mounika of NB Thanda of Thirumalagiri Mandal of Suryapet District, Telangana State regarding harassment by the Indus Ind Bank in the matter repayment of loan while the vehicle is met an accident.

महोदय/महोदया,

I am directed to enclose herewith a copy of the minutes of sitting held on 8.9.2025 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


(P.Kalyan Reddy)
Director

Phone No. - 011-24641640

Copy to

1. Guguloth Mounika,
NB Thanda Of Thirumalagiri Mandal,
Suryapet (Telangana)- 508202
- ✓ 2. PS to Hon'ble Member (JII), 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 Guguloth Mounika of NB Thanda of Thirumalagiri Mandal of Suryapet District, Telangana State regarding harassment by the IndusInd Bank in the matter of repayment of loan while the vehicle is met an accident.

(NCST/DEV-5675/TS/667/2025-RO-BHUV/RU-III)

Date of the sitting: 8.9.2025 at 5:45 PM

Participants in the Sitting - As per Annexure

Smt. Guguloth Mounika wife of Banothu, vide her representation dated 05.08.2025 has stated that their family is under severe financial distress due to an accident involving a lorry purchased through a loan from IndusInd Bank for livelihood purposes. Within 20 days of purchase, the vehicle met with an accident causing a fatality and before even paying the first installment, they had to bear compensation. Despite this, they have cleared part of their liability, but due to heavy taxes and inability to claim vehicle insurance from the bank, their situation has become critical, pushing them towards suicidal thoughts. Hence, do the justice.

2. The Commission issued Notice to the Chairman and CEO, IndusInd Bank, Mumbai on 21.08.2025 for seeking facts and comments. The Reply was not received, hence, the Commission decided to discuss the issue with the authority and the petitioner on 08.09.2025. Accordingly, a Sitting Notice was sent on 28.08.2025.

3. In the sitting, the Manager (Legal), IndusInd Bank and petitioner's husband were present. The petitioner's Husband has reiterated their earlier submission and requested to advise the IndusInd Bank to waive the loan. The officer of IndusInd Bank has informed that the bank has given loan to her following the due procedure and rules of the bank. The Chola mandalam MS General Insurance Company Ltd, Vijaywada branch may be asked to paid the insurance amount as the goods carry vehicle was insured by them and the period of insurance is 6.10.2023 to 5.10.2024. The bank will also take up the matter with the insurance company and NCST is requested to also take up the matter with the said insurance company.

4. The petitioner has stated that their family is under severe financial distress due to an accident involving a lorry purchased through a loan from IndusInd Bank for livelihood purposes. Within 20 days of purchase, the vehicle met with an accident causing a fatality, and before even paying the first installment, they had to bear compensation. Despite this, they have cleared part of their liability, but due to heavy taxes and inability to claim vehicle insurance from the bank, their situation has become critical, pushing them towards suicidal thoughts. The authorities have informed that the insurance company is liable to pay, however they were not taking any action.

5. After discussion with the officer of IndusInd Bank and petitioner's Husband, the following recommendations were made and action taken thereon may be submitted to NCST within 15 days from receipt of the minutes:-

- Considering the vulnerability, the loan may be waived by the bank on humanitarian grounds.
- The IndusInd Bank is advised to take up the matter with the Chola mandalam MS General Insurance Company Ltd, Vijaywada for as per insurance policy.
- Bank may avoid issuing notice to the surety giver and petitioner till the claim of insurance is settled.
- The bank may consider for the issuance of the fresh loan after the insurance claim is settled.
- The Chairman, Insurance Regulatory Development Authority(IRDA), MD, Chola mandalam General Insurance Company, and MD, Indusind bank may attend to the next scheduled date of hearing.



(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 08.09.2025 at 5.45 under the chairmanship of Shri Jatothu Hussain, Hon'ble Member, NCST at New Delhi.

Sr. No.	Name and Designation	Address & Phone No.	Signature
I	<u>National Commission for Scheduled Tribes</u>		
1.	Dr. P.K Reddy Director		
2.	NCST Officials		
II	<u>IndusInd Bank</u>		
Sr. No.	Name and Designation	Address & Phone No.	Signature
	Neeraj	Manager, Igd 8130094348	Neeraj
III	<u>Petitioner</u>		
	B. Nagle	970687427	Nagle
	Neeraj		