



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/DEV-5363/MFIN/12/2025-RU-III

Dated: 18.08.2025

To

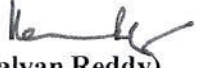
The Managing Director And CEO,  
Indian Bank,  
66, Rajaji Salai,  
Chennai, Tamil Nadu 600001  
Email Id: cmdsec@indianbank.com  
Tel. No: 04428134300

Sub: Non-release of Working Capital and Production Store Shed loan amount by Indian Bank –  
a representation dated 17.06.2025 of Smt. Banoth Swaroopa, Mahabubabad District,  
Telangana

महोदय/महोदया,

I am directed to enclose herewith a copy of the minutes of the sittings held on 08.08.2025  
under the Chairmanship of Shri Jatothu Hussain, Hon'ble Member, National Commission for  
Scheduled Tribes at New Delhi on the above mentioned subject, for information.

Yours faithfully,

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

Copy for information:-

1. Shri Smt. Banoth Swaroopa,  
R/O Dharamram Thanda, Annaram Village,  
Kesamudram Mandal,  
Mahabubabad,  
Telangana  
Mobile No:9963474513
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. Banoth Swaroopa, Mahabubabad District, Telangana regarding Non-release of Working Capital and Production Store Shed loan amount by Indian Bank.

**NCST/SDEV 5363//RO-BHUV/RU-III**

**Date of the Sitting: 8/08/2025**

**Participants in the Sitting: As per Annexure**

Smt. Banoth Swaroopa, resident of Dharamram Thanda, Annaram Village, Kesamudram Mandal, Mahabubabad District, vide her petition dated 17.06.2025, has stated that she belongs to the ST Lambada community and had proposed to establish a water plant under the name "Ayyappa Water Plant" with a project cost of ₹2 crores. She was sanctioned ₹98 lakhs by Indian Bank, Mahabubabad Branch, for machinery, and invested an additional ₹1.02 crore (borrowed from relatives) for construction. Despite delays in machinery delivery, she began repaying the loan and has paid ₹40 lakhs in EMIs. She sought ₹1.8 crore more as working capital and for a production store shed, which the bank initially agreed to process but later denied citing the account's NPA status. She alleges that this denial shattered her entrepreneurial aspirations as a woman from a Scheduled Tribe and has pushed her family into financial distress. She has also applied under the MSME T-Pride Scheme for government incentives. She prays that the Hon'ble Commission direct Indian Bank to release the remaining amount so she can start production and sustain her livelihood.

2. The Commission issued notice to the Managing Director and CEO, Indian Bank on 02.07.2025 seeking facts and comments within 30 day from receipt of the Notice. The reply has not been received. The Commission has decided to discuss the issue with the authority and the petitioner on 08.08.2025. Accordingly, a Sitting Notice was sent on 29.07.2025.

3. In the sitting, the Zonal Manager alongwith other officers of Indian Bank and petitioner were present. The petitioner reiterated her submission and stated that bank is not releasing the remaining amount i.e ₹1.8 crore. The officers of Indian Bank informed that the petitioner is not fulfilling the requisite criteria, hence, the requisite amount could not be released. Besides the original applicant has never visited the bank, but their proxy has been creating nuisance by unnecessary arguments. The signatures on each of the documents appeared differently and not matching to ascertain the identity of the applicant. No equipment was purchased with the loan sanctioned and the bills provided by the applicant appeared to be doubtful.

4. After discussion with the officers of Indian Bank and petitioner, it was observed that no action is warranted on part of NCST.



**(Jatothu Hussain)**

जाटोतु हुसैन / Jatothu Hussain

सदस्य / Member

भारत सरकार / Government of India

राष्ट्रीय अनुसूचित जाति आयोग / National Commission for Scheduled Tribes

National Commission for Scheduled Tribes

नई दिल्ली / New Delhi



List of participants of the sitting held on 8.8.2025 at ~~01.08.2025~~ under the chairmanship of Shri Jatothu Hussain, Hon'ble Member, NCST at New Delhi.

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