



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-5421/TS/573/2025-RO-BHUV/RU-III

02.09.2025

The Chairman And Managing Director  
Canara Bank,  
112, J.C. Road, Head Office,,  
Bangalore, Karnataka 560002.

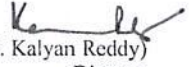
Sub: Representation received from Shri Azimeera Hari Singh, S/o A.Dhaniya, Housing Board Colony, KLN Reddy Colony, Hanamkonda, Warangal, Telangana State regarding one time settlement for the loan availed by his wife Mrs. Azimeera Dhooli from the Canara Bank.

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 08.08.2025 at NCST, New Delhi on the above mentioned subject.

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  
Ph No. 011-20819841

Copy to:-

1. Shri Azimeera Hari Singh,  
H. No. 2-6-932 Housing Board Colony, Kln Reddy Colony,  
Hanamkonda, Warangal-506001  
Mobile No:7382175765
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**

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 Azimeera Hari Singh, S/o A.Dhaniya, Housing Board Colony, KLN Reddy Colony, Hanamkonda, Warangal, Telangana State regarding one time settlement for the loan availed by his wife Mrs. Azimeera Dhooli from the Canara Bank.

**NCST/DEV-5421/TS/573/2025-RO-BHUV/RU-III**

**Date of the Sitting: 8/08/2025, 2:00 PM**

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

Shri Azimeera Hari Singh, vide his petition dated 04.07.2025, has informed that his wife, Mrs. Azimeera Dhooli, a Scheduled Tribe woman and proprietor of M/s Sri Manikanta Mineral Water Plant, availed loans totaling Rs. 88 lakhs from Canara Bank, SME Branch, Warangal and other private lenders, starting from December 2014. He states that due to the COVID-19 pandemic, business losses, labor issues, and aggressive recovery actions by bank officials—including allegedly locking her inside the unit with workers—his wife suffered psychological trauma, leading to brain hemorrhage and her eventual death on 11.08.2024. He alleges continued harassment by the Bank even after her death and states that private lenders are also pressing for repayment. As guarantor, he seeks NCST's intervention to direct Canara Bank to accept a One-Time Settlement (OTS) of Rs. 15 lakhs (Rs. 10 lakhs from property sale and Rs. 5 lakhs from personal borrowings), citing the family's emotional, financial, and social distress, and to bring peace to his deceased wife's soul.

2. NCST issued notice to the CEO & Managing Director, Canara Bank on 11.07.2025 for seeking facts and comments within 30 days from receipt of the Notice.

3. The Canara Bank vide letter no. Recovery Vertical/MISC/04/2025/AFS dated 19.07.2025 has informed that the petitioner has been responded to by the Bank's Recovery & Legal Section, Hyderabad Circle Office vide letter dated 18.07.2025. The Bank clarified that M/s Sri Manikanta Mineral Water Plant represented by the deceased, availed credit facilities secured against stock, machinery and mortgaged property and the account became NPA on 21.03.2021 with recovery proceedings initiated under the SARFAESI Act. The Bank noted that the petitioner made two different OTS offers—Rs. 25 lakhs on 01.07.2025 to the branch and Rs. 15 lakhs on 04.07.2025 to NCST—without explanation. Citing the large outstanding lum sum amount of Rs. 1.62 crores as on 30.06.2025 and the adequacy of securities, the Bank stated that the offers do not meet its recovery policy norms. However, they have invited the petitioner to enhance the offer and visit the branch for negotiations toward an amicable resolution.

4. 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. The CMD, Canara Bank vide letter dated 4.8.2025 has sought exemption and deputed General Manager, Head Office, Bangalore to attend the sitting.

5. In the sitting, the above officer alongwith other Sr. officer of Canara Bank, Hyderabad Circle were present. The petitioner was also present. The petitioner has reiterated his earlier submission and requested for one time settlement for Rs 15lacks. The officer of Canara Bank reiterated their comments and stated that petitioner may be asked to visit the concerned branch towards negotiation.

6. After discussion with the officers of Canara Bank and petitioner, the following recommendations were made and action taken there on may be submitted to NCST within 30 days from receipt of the Minutes.

a. The bank authorities may examine to consider the request of the petitioner taking into account his vulnerable status and helplessness.

b. The petitioner may visit the bank branch produce all the necessary documents of his payment of installments in the past and the outstanding pending amounts and to reach out to possible logical OTS rather than extending it which may not be in the best interests for both the bank and the petitioner.

c. The documents relating to the insurance coverage may be examined by the bank for necessary claims.



(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 8.8.2025 at 2.30 PM 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>Canara Bank</u>		
Sr. No.	Name and Designation	Address & Phone No.	Signature
1.	Barun Singh Thakur	Canara Bank H.O. Beemapur 9939533090	
2.	R. Shivraj Rao	Canara Bank CO/Amal 9650550990	
III	<u>Petitioner</u>		
	A. Han Singh	7382175765	A. Han Singh