



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-5750/TS/673/2025-RO-BHUV/RU-III**

**Dated: 07.11.2025**

To,

**The Managing Director & CEO,**  
Bank of Baroda,  
Baroda Bhavan, Alkapuri Road,  
Vadodara, Gujarat-390007  
Email: md.ceo@bankofbaroda.com

**Sub: Representation received from Shri Munavath Venkatesh Naik, S/o Narsing, Ganesh Kunta Thanda, Rayaparthi, Ragannagudem, Warangal, Telangana regarding unauthorized liability reflected in TranUnion CIBIL Report as a Joint Borrower Account No.074100002632 of Bank of Baroda.**

महोदय/महोदया,

I am directed to enclose herewith a copy of the minutes of the sitting held on 17.10.2025 at 6:00 PM under the Chairmanship of Shri Jatothu Hussain, Hon'ble Member, National Commission for Scheduled Tribes, Lok Nayak Bhawan, Khan Market, New Delhi 110003 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 Munavath Venkatesh Naik,  
S/o Narsing 2-43, Ganesh Kunta Thanda,  
Rayaparthi Ragannagudem Warangal (Telangana)-506303  
Mobile No: 9441647272
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 Shri Munavath Venkatesh Naik, S/o Narsing, Ganesh Kunta Thanda, Rayaparthi, Ragannagudem, Warangal, Telangana regarding unauthorized liability reflected in Trans Union CIBIL Report as a Joint Borrower Account No.074100002632 of Bank of Baroda.

**F. No. NCST/DEV-5750/TS/673/2025-RO-BHUV/RU-III**

**Date of the Sitting: 17.10.2025 at 6:00 PM**

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

Shri Munavath Venkatesh Naik, S/o Narsing, resident of Ganesh Kunta Thanda, Rayaparthi, Warangal, Telangana, vide his representation dated 08.08.2025, has stated that his name has been wrongly shown as a joint borrower in the TransUnion CIBIL report for two loan accounts (Nos. 07410600002632 and 07410600003129) availed by his mother, Smt. Munavath Rami, from Bank of Baroda, Warangal Branch, for her mineral water plant. He claims that he neither stood as guarantor nor signed any loan documents and that the bank has misused his Aadhaar, PAN, and other personal documents which he had earlier submitted. Due to this, his credit score has become negative, and he has been unable to obtain loans, causing severe financial and mental distress. He has requested the Commission to take necessary action against Bank of Baroda and to direct payment of a financial compensation of ₹15.00 lakhs to him for the misuse of his personal information and resultant losses.

2. NCST vides notice dated 02.09.2025 sought facts and comments from the Chairman & Managing Director Bank of Baroda within 30 days from receipt of the Notice. The reply was not received, hence, the Commission decided to discuss the issue with the authority and the petitioner on 17.10.2025. Accordingly, a Sitting Notice was sent on 06.10.2025.

3. Meanwhile, the Bank of Baroda vide letter no. BCC/SAMV/117/2057 dated 30.09.2025 has informed that the Bank examined the matter and found that Shri Munavath Venkatesh Naik was neither a borrower nor a guarantor in the loan account of M/s Shirdi Sai Mineral Water Plant (Proprietor: Smt. Munavath Rami). However, his PAN was inadvertently added as a co-applicant since he had submitted his KYC documents at the time of loan sanction. The Bank also stated that Shri Naik has been actively representing the firm and attended discussions with the Bank on 12.08.2025. It was further informed that no prior complaint was received from him, and after verification, the Bank took corrective action by removing his ID mapping and rectifying the CIBIL report, thereby deleting his name from the records. A copy of the updated CIBIL report was enclosed, and the Bank requested the Commission to treat the matter as resolved and close the complaint.

4. In the sitting, the officers of Bank of Baroda and petitioner were present. The officers from Bank of Baroda has reiterated their comments of letter dated 30.9.2025 and stated that the Bank took corrective action by removing his ID mapping and rectifying the CIBIL report, thereby deleting his name from the records. A copy of the updated CIBIL report was enclosed, and the Bank requested the Commission to treat the matter as resolved and close the complaint. This was also confirmed by the petitioner.

5. After discussion with the authority and petitioner, it was observed that the bank has taken corrective action and resolved the case. Hence, it was decided to close the case.

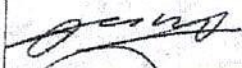
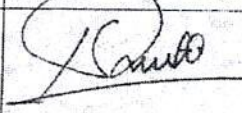


जाटोतु हुसैन (Jatothu Hussain)  
सदस्य / Member  
भारत सरकार / Government of India  
राष्ट्रीय अनुसूचित जनजाति आयोग  
National Commission for Scheduled Tribes  
नई दिल्ली / New Delhi



F. No. NCST/DEV-5750/TS/673/2025-RO-BHUV/RU-III

List of participants of the sitting held on 17.10.2025 at 6.20.25..... 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.Kalyan Reddy Director		
2.	NCST Officials		
II	<u>Bank of Baroda</u>		
Sr. No.	Name, Designation and Address	Phone No.	Signature
1	LPK S. Kalyan	91201 22101	
2.	Dinosh Pant	7351519196	
III	<u>Petitioner</u>		
	veeresh/wale	9441647382	