



राष्ट्रीय अनुसूचित जनजाति आयोग  
National Commission for Scheduled Tribes

(भारत के संविधान के अनुच्छेद 338क के अंतर्गत एक संवेधानिक निकाय)  
(A constitutional body under Article 338A of the Constitution of India)

F.No NCST/SER-2730/MFIN/43/2025-RU-III

Dated:- 5.01.2026

To,

The Managing Director  
Punjab National Bank,  
Plot No. 4, Sector 10, Dwarka,  
South West Delhi, New Delhi - 110075

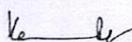
**Sub: Denial of Housing Loans to ST Employees and ST persons by Punjab National Bank (PNB), Meghalaya — Representation dated 22.09.2025 from Fidelia Kharsyntiew, ST employee and others, PNB, Meghalaya**

महोदय/महोदया,

I am directed to enclose herewith a copy of the minutes of the sitting held on 18.12.2025 under the chairmanship of Shri Jathothu Hussain, Hon'ble Member, National Commission for Scheduled Tribes (NCST) at 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 for information:-

1. Fidelia Kharsyntiew,  
C/o K. Rani, Madan Laban, Rani Hills,  
Near Raid Laban School, East Khasi Hills,  
Shillong-793004 (Meghalaya)  
Mobile No: 8729831645
2. PS to Hon'ble Member (JH), NCST.
- 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 Fidelia Kharsyntiew, ST employee and others, PNB, Meghalaya regarding Denial of Housing Loans to ST Employees and ST persons by Punjab National Bank (PNB) in Meghalaya State.

NCST/SER-2730/MFIN/43/2025-RU-III

Date of the Sitting: 18/12/2025, 5:45 PM

Participants in the Sitting: As per Annexure

The ST employees of Punjab National Bank, Meghalaya, vide their representation dated 22.09.2025, have informed the Commission that they are facing serious difficulties in getting their housing, mortgage and MSME loans sanctioned due to the insistence of the Bank's Law Division at Head Office (w.e.f. April, 2025) on mandatory registration of link deeds for 13 years with the Sub-Registrar, which is contrary to the customary land tenure system prevailing in Meghalaya. They have stated that land transactions in the State are governed by customary law through documents such as Ka dulir die thied jaka, executed in the presence of the Headman and witnesses under powers conferred by the Autonomous District Councils as per Articles 244(2) and 275(1) of the Constitution, and that other public sector banks are accepting such documents and sanctioning loans without difficulty. It has been alleged that due to the rigid stand of the Law Department, PNB Head Office, ST staff and general public are being harassed through prolonged delays and rejections, forced to take NOCs from their own bank and avail loans from peer banks at higher interest rates, resulting in financial hardship, discrimination, loss of business to PNB in Meghalaya and adverse impact on branch viability. The employees have contended that despite repeated legal opinions from empanelled lawyers and past circulars (including a United Bank of India circular dated 06.11.2010 recognising equitable mortgage in Meghalaya), the issue remains unresolved, and have sought intervention of the Commission to protect the rights and welfare of ST employees and customers in accordance with constitutional safeguards.

2. NCST issued notice to the Chairman & Managing Director, Punjab National Bank on 10.10.2025 seeking facts and comments within 30 days from receipt of the Notice.

3. Punjab National Bank, Head Office (Human Resource Management Department) vide its letter HRMD/ResvCel/ART/2025 dated 12.11.2025 has informed that Meghalaya falls under the Sixth Schedule of the Constitution and land transactions are governed by Autonomous District Councils such as KHADC and JHADC, while simultaneously the Indian Registration Act, 1908 is applicable to the entire State as per the Gazette Notification of 1982 resulting in a dual legal framework. The Bank has contended that customary or unregistered deeds executed before village heads and registered only with District Councils, though recognised under customary and council laws, do not have sufficient legal enforceability under the Registration Act for creation of mortgage or loan security, and reliance has been placed on rulings of the Hon'ble High Court of Meghalaya holding that transfer of land based on unregistered katcha sale deeds is not legally valid. Accordingly, it has been conveyed that banks cannot rely solely on such customary deeds for sanctioning loans, and therefore the Zonal Office, Guwahati has been advised to take up the issue before the State Level Bankers' Committee (SLBC) for deliberation, with a further proposal that SLBC may make a representation to the State Government for formal regularisation of norms through a Gazette Notification or statutory regulation to ensure uniform legal enforceability, in line with the principles laid down by the Hon'ble Supreme Court in *Harla v. State of Rajasthan* (AIR 1951 SC 467).

4. The reply was not satisfactory, hence, NCST decided to discuss the issue with the authority and the petitioner on 18.12.2025. Accordingly, a Sitting Notice was sent on 09.12.2025. The MD and CEO, PNB vide letter dated 12.12.2025 has sought exemption and deputed CGM (HR) to attend the sitting.

5. In the sitting, the CGM(HR) alongwith other officers of the bank and petitioners were present. The petitioners has reiterated their submission and requested for justice. The officers of PNB has also reiterated their submission vide letter dated 12.11.2025. The officers of PNB stated that the bank is not in position to sanction the loan without any Govt. guidelines regarding land ownership. The petitioner informed that other banks are providing the loans against the land on the basis of pattas issued by the customary heads. The bank officers informed that the Zonal officers has been advised for placing the matter before SLBC for deliberation. But they are unable to provide the copy of the correspondence.

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

6. During discussion, it was observed that the issue raised by the petitioners is a policy matter. This can only be resolved in consultation with the State Govt. of Meghalaya. Since, they have passed an Act namely "The Khasi Hills Autonomous District (Regulation and Administration of Land) Act, 2021 dated 30.3.2022. In addition to Khasi Hills Autonomous District Council, there are two more autonomous district Councils namely the Jaintia Hills Autonomous District Council (JHADC) and Garo Hills Autonomous District Council (GHADC). Perhaps, the Govt. of Meghalaya brought the similar Acts for these Councils also regarding Regulation and Administration of Land.

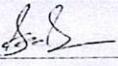
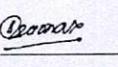
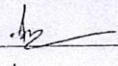
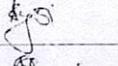
7. After discussion with the officers of PNB and petitioners, the following recommendations were made and action taken there on may be submitted to NCST within 30 days from receipt of the minutes.

- The management of PNB may provide the copy of correspondence made by them with the Zonal Office of Guwahati and proposals for placing it before SLBC.
- The petitioners are advised that the copy of sanction orders alongwith supporting documents for granting loan by the other nationalised banks to ST persons in Meghalaya may be provided to the management of PNB and NCST.
- After receipt of the information from the management of PNB, the matter will be taken up with the Revenue & Disaster Management Department, Govt. of Meghalaya, Shillong.
- TA and Special Leave may be reimbursed / granted in favour of the petitioners as per their entitlement and rules.

(Jatothu Hussain)

जाटोहु हुसैन / Jatothu Hussain  
सदस्य / Member  
राष्ट्रीय अनुसूचित जनजाति आयोग  
National Commission for Scheduled Tribes  
भारत सरकार / Govt. of India  
नई दिल्ली / New Delhi

List of participants of the sitting held on 18.12.2025 at ~~NCST~~ under the chairmanship of Shri Jatotu Hussain, Hon'ble Member, NCST at New Delhi.

Sr. No.	Name and Designation	Address & Phone No.	Signature
<b>I</b> <u>National Commission for Scheduled Tribes</u>			
1.	Dr. P.Kalyan Reddy Director		
2.	NCST Officials		
<b>II</b> <u>PNB</u>			
Sr. No.	Name and Designation	Phone No.	Signature
1.	Sameer Kumar (GM)	8828222027	
2.	Aparendra Kumar (GM)	8858099023	
<b>III</b> <u>Petitioner</u>			
1.	Fidelin Kurngynthu By Manager	8729831645	
2	Arzu Nonykunish By Manager	9774422796	
3	Betinau S. Sajem	8794714410	
4	Tosra B. Sajem	6009017139	