



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-6139/TS/802/2025-RO-BHUV/RU-III

21.01.2026

The Managing Director & CEO

Union Bank Of India,
Union Bank Bhavan, 239,
Vidhan Bhavan Marg, Nariman Point,
Mumbai, Maharashtra 400021
Email Id: mdceo@unionbankofindia.com
Tel. No: 2222892000


Sub: Representation received from Shri Jarupula Ravi Naik, 7-1-41-2, Sai Nagar Colony Bairamalguda, Saroornagar Mandal, Ranga Reddy District regarding harassment by the Union Bank of India for sanction of Industrial Loan.

Mam/Sir,

I am directed to enclose herewith a copy of the minutes of the sitting held under the Chairmanship of Shri Jathothu Hussain, Hon'ble Member, National Commission for Scheduled Tribes (NCST) on 05.12.2025 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. 011-24641640

Copy to:-

1. Sh Jarupula Ravi Naik,
7-1-41-2, Sai Nagar Colony ,Bairamalguda, Saroornagar Mandal,
Ranga Reddy District, Telangana - 500079
Email - ravinayak12322@gmail.com Mobile No:9908647338
2. PS to Hon'ble Member (Shri Jathothu 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 Jarupula Ravi Naik regarding non sanction of loan to ST Entrepreneur by UBI at Koti.

Date of the Sitting: 05/12/2025, 2:00 PM

**Participants in the Sitting: As per Annexure
NCST/DEV-6139/TS/802/2025-RO-BHUV/RU-III**

Shri Jarupula Ravi Naik, residing at Bairamalguda, Saroornagar Mandal, Ranga Reddy District, vide his representation dated 16/09/2025 has stated that he started his Sri Vaishnavi Industry Baby Diaper and Sanitary Pads Manufacturing Unit in November 2024 and approached Union Bank of India, Malakpet Branch for a CGTMSE loan of ₹85,00,000/- but the bank officials, including AGM (NLP) Mr. Jogarao and Mr. Madhu Mohan Reddy, have been delaying the sanction for the past 10 months, seeking irrelevant documents and allegedly questioning why such a large loan should be granted to an ST applicant. He has requested to intervene for sanction of the loan to his unit.

2. NCST vide notice dated 21.10.2025 sought facts and comments from the Managing Director and CEO, Union Bank of India, Mumbai within 15 days from receipt of the Notice. The reply was not received, hence, NCST decided to discuss the issue with the authority and the petitioner on 05.12.2025. Accordingly, a Sitting Notice was sent on 28.11.2025.

3. In the sitting, the DGM of the respective branch and CGM, Zonal Head, UBI, Delhi were present. The petitioner joined through Video Conference. The petitioner reiterated that as per advise of the bank officials, he has deposited the amount in the bank. But, the bank is denying for sanctioning the loan. The bank officials informed that the quotation submitted by the petitioner was higher sides compared to the machinery cost. Therefore, the bank could not sanction the loan. Whereas the petitioner submitted that the model which they verified for the cost comparison is different from the one which he has proposed.

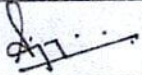
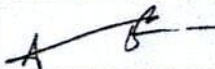
4. After discussion with the officers of UBI and petitioner, the following recommendations were made and action taken there on may be submitted within 15 days from receipt of the minutes.

- The bank is advised to invite a fresh quotation for purchasing of machines in consultation with the petitioner and offer him the loan after examination of his claim.


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

F. No NCST/DEV-6139/TS/802/2025-RO-BHUV/RU-III

List of participants of the sitting held on 5.12.2025 at 2nd... 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>UBI</u>		
Sr. No.	Name and Designation	Phone No.	Signature
1.	Sanjay Narayan CGM, Zonal Head Delhi	9769960706	
2.	Satyam feluyels DGPM, RH-Koti	7010437488	A 
III	<u>Petitioner</u>		
	(Through VC)		