



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/ATY-977/TN/3/2023-APCR (RU-III)

Dated:- 20.01.2026

To,

1. The Managing Director & CEO,
Indian Bank,
Avvai Shanmugan Salai,
Royapettah, Chennai (Tamil Nadu)-600014
2. The Commissioner of Police
District:-Greater Chennai,
Chennai-600007 (Tamil Nadu)

Sub: Representation received from Shri K. Kishore, No. 31, Kaveri Street, Samundeeswari Nagar, Annakaputhur, Chennai regarding the financial fraud committed by the branch manager of the Indian Bank, Annakaputhur

महोदय/महोदया,

I am directed to enclose herewith a copy of the minutes of the sitting held on 5.1.2026 under the chairmanship of Shri Jatothu 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. Shri K. Kishore,
No. 31, Kaveri Street,
Samundeeswari Nagar,
Annakaputhur, Chennai- 600044 (Tamil Nadu)
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 New Delhi in the case of Shri K. Kishore, No. 31, Kaveri Street, Samundeeswari Nagar, Annakaputhur, Chennai regarding the financial fraud committed by the branch manager of the Indian Bank, Annakaputhur.

File No.: NCST/ATY-977/TN/3/2023-APCR

Date of the Sitting: 5.1.2026 at 12:30 PM

Participants in the Sitting: As per Annexure

Shri K. Kishore, resident of Annakaputhur, Chennai, vide his representation has stated that he fully repaid his Jewel Loan Account No. 7139902296 by making a final payment of Rs. 1,41,000 through DD No. 430993 dated 04.01.2023 along with payment of interest amounting to Rs. 13,307, and thereafter obtained a statement of account from Indian Bank, Annakaputhur Branch showing "no dues". However, despite full settlement, the Branch Manager has allegedly refused to return his pledged jewels, even after personal intimation and written representations to the Assistant General Manager, Customer Grievance Cell, Indian Bank and other authorities. The petitioner has alleged that the said refusal amounts to willful discrimination against him.

2. NCST vide notice dated 20.12.2023 sought facts and comments from the Managing Director and CEO, Indian Bank, Chennai and the Commissioner of Police, District:-Greater Chennai within 7 days from receipt of the Notice. The Indian Bank vide its letter no. CO:CSCE:127:2023-24 dated 09.01.2024 has informed that the petitioner had availed two jewel loan accounts bearing Nos. 7139902296 and 7140749447, apart from seven other loan facilities, as proprietor of M/s S and S Digital Hub, all of which slipped into NPA on 12.05.2022 due to non-payment. The bank further stated that though the jewel auction scheduled on 08.12.2022 was deferred till 31.12.2022 at the petitioner's request, he failed to close both jewel loan accounts within the extended time and subsequently closed only one jewel loan account on 07.01.2023, while the other jewel loan and remaining loan accounts continue as NPA. It was also stated that, as per Banker's General Lien, the bank is entitled to retain the pledged jewels towards the overall outstanding dues, especially in view of the fact that both the petitioner and his spouse have outstanding NPA accounts aggregating to a substantial amount. Accordingly, the bank has expressed its inability to return the jewels and has requested closure of the complaint. This was sent to the petitioner vide NCST letter dated 28.02.2024 for information.

3. Thereafter, the Deputy Commissioner of Police, Tambaram Police District, vide his enquiry report dated March 2025, has informed regarding non-return of pledged jewels by Indian Bank, Annakaputhur Branch and alleged losses to his business. The enquiry revealed that the petitioner and his spouse had availed multiple jewel loans and business loans from the bank by mortgaging gold ornaments on different dates, and due to non-payment of interest and loan dues, the accounts became irregular, following which statutory notices were issued and public auction proceedings were initiated after granting time till 31.12.2022. It was further reported that two jewel loan accounts were settled, while the remaining two jewel loans were auctioned as per rules, and the auction proceeds were adjusted towards outstanding business loan dues under the bank's general lien. It was also stated that business loan accounts of both the petitioner and his spouse are pending before the Hon'ble Debts Recovery Tribunal-III in O.A. Nos. 208/2023 and 221/2023, and the matter is sub judice. The bank clarified that issues relating to insurance claims and subsidies are to be taken up by the petitioner with the concerned insurance company and business center.

4. Thereafter, the petitioner vide rejoinder dated 28.11.2025 has requested for the justice, hence, it was decided to discuss the issue with the authority and the petitioner on 05.01.2026. Accordingly, a Sitting Notice was sent on 26.12.2025.

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

5. In the sitting, the CGM (HR) alongwith other officers of Indian Bank and petitioner were present. The petitioner has reiterated his earlier submission and requested for justice. The officers of Indian bank has reiterated their submission vide letter dated 9.1.2024 which contains the fact and comments and stated that the petitioner can file an application for One Time Settlement (OTS). Later on the Assistant Commissioner of Police, Tambaram Police District also submitted the facts and comments and copy of letter dated 5.1.2026. In the letter, it has been informed that the bank has not violated any norms.

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

- The details of total gold on which the petitioner availed the loans.
- The statement of accounts of the petitioner having the outstanding loans may be provided to NCST.
- The petitioner is advised to file an application for One Time Settlement (OTS), as suggested by the officers of Indian Bank in the sitting.
- The issue may be resolved at the earliest.

(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/ATY-977/TN/3/2023-APCR

List of participants of the sitting held on 5.01.2026 at 12.30. 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>Indian Bank</u>		
Sr. No.	Name and Designation	Phone No.	Signature
1	Maya V.N. CGM (H.K)	9282132555	VNM
2	B.P.S. Rana A.G.M (P.R.)	7579151160	
3	Shahid M.d Legal (S.M.)	8287080149	S.
III	<u>Police Deaprtment, Govt. of Tamil Nadu</u>		
	G.K. Venkat Kuruv Assistant Commissioner of police		
	Tambaram city police Tambaram Comstat Chennai -	90031-66444	
IV	<u>Petitioner</u>		
	H.L. & hour	No: 31, Harezi Street Asolkam	H.L. & hour