



**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/10-OTH(TS)/3/2025-RU-III

03.03.2025

To

1. The General Manager,  
State Bank of India,  
Hyderabad.
2. The Convener,  
State Level Bankers Committee,  
Hyderabad.
3. Commissioner  
Tribal Welfare Department,  
Government of Telangana,  
Hyderabad

**Sub: Visit Report of Hon'ble Member to State Level Bankers Committee, Koti, Hyderabad, Telangana to review Constitutional Safeguards for STs on 01.02.2025.**

महोदय,

I am directed to refer to subject cited above and to say that Shri Jatothu Hussain, Hon'ble Member, NCST, New Delhi visited at State Level Bankers Committee, Koti, Hyderabad on 01.02.2025. A copy of the tour report is enclosed.

2. It is requested that Action Taken/to be taken on the recommendations may be submitted to National Commission for Scheduled Tribes within 30 days from the receipt of the letter.

Yours faithfully,

  
(Dr. P.K. Reddy)  
Director

E-mail:- kalyanreddy.p@ncst.nic.in Ph No. 011-20819841

Copy for information to:

1. PS to Hon'ble Chairperson, NCST.
2. PS to Hon'ble Member(JH), NCST.
3. Director, RO-NCST, Bhubaneshwar
4. Coordination Section.
5. NIC, NCST for uploading on website.



**File No.: TP/NCST/Member(JH)/2025**

**National Commission for Scheduled Tribes**

**Tour report of Shri Jatothu Hussain, Hon'ble Member, National Commission for Scheduled Tribes (NCST), New Delhi to State Level Bankers Committee, Koti, Hyderabad, Telangana to review the implementation of Constitutional Safeguards for Scheduled Tribes on 1.2.25(11.00 AM)**



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Tour report of Shri Jatothu Hussain, Hon'ble Member, National Commission for Scheduled Tribes (NCST), New Delhi to State Level Bankers Committee Hyderabad, Telangana to review the implementation of Constitutional Safeguards on 01.02.2025

The National Commission for Scheduled Tribes (NCST) is a constitutional body set up under Article 338A of the Constitution of India to investigate and monitor all matter relating to protection, welfare and socio-economic development of Scheduled Tribes in the country. As per constitutional provisions, the Union and every State Govt. shall consult the Commission on all major policy of decisions affecting Scheduled Tribes. The Commission is required to present to the Hon'ble President of India reports upon working of those safeguards and all such reports are to be laid before each House of Parliament along with Memorandum explaining the Action Taken or propose to be taken on the recommendations relating to the Union and the reasons for non- acceptance, if any, of any of such recommendations.

2. In pursuance of the above constitutional mandate, Shri Jatothu Hussain, Hon'ble Member, National Commission for Scheduled Tribes accompanied by Dr.P.Kalyan Reddy, Director, NCST and Shri Ashok Lakkarasu, PS to Hon'ble Member (JH) visited State Level Bankers Committee to understand the nature of grievances of STs and redressal mechanism and to give certain recommendations for effective implementation of constitutional safeguards for the Scheduled Tribes.

3. Shri.Prakash Chandra Baror, GM SBI and Convenor, SLBC Telangana and the Managers, GMs and DGMs and other Senior officials of the banks of Telangana have attended the meeting.

4. It is appraised that there are 6542 bank branches and 9193 ATMs in Telangana with a Deposits of Rs.816868 Cr and Rs.322820 Cr of total priority sector advances

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सदस्य / Member  
भारत सरकार / Government of India  
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नई दिल्ली / New Delhi



5. The updated bank wise loans outstanding in Telangana, District wise loans outstanding, Stand up loans sanctioned District wise, Bank wise loans disbursed under Prime minister employment programme(PMEGP), Pradhan Mantri Mudra Yojana, Prime Minister Viswakarma Yojana, Prime Minister SVANidhi, Self Help Group-Rural, Crop Loan waiver, Loans for ST Finance corporation schemes (TRICOR) are appraised by the SLBC.

6. It is appraised by the SLBC that State Bank of India is the lead bank in 20/33 Districts where as the Union Bank of India is the lead bank in 9/33 Districts and Canara bank in 4/33 Districts.

7. The Commission has received certain representations from the Tribal Welfare Department with regard to the following issues.

1. Limited banking network in Tribal areas
2. Inadequate ATM Services in Tribal areas
3. Not issuing Bank loan consent to the Tribals so that many of the tribals are unable to avail Government schemes
4. Insisting for deposits to the extent of Bank loan under various Government welfare schemes.
5. Delay in Grounding of Government schemes and uploading of the utilization certificates
6. Jan Dhan accounts are not opened on saturation basis
7. Insisting for the collateral security for sanctioning of bank loan under stand up India(SUI)



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8. The Commission has made certain observations with regard to the following issues.

1. It is observed that though the lead banks are contributing well for the advances made to the ST Community the other banks are lagging behind and the percentage of advances made to ST Community is only 5.13% and with regard to amount it is only 1.62%.
2. Though the banks have informed that the approvals under PM Viswakarma are auto approvals and auto escalation, in the field it is reported that there is an inordinate delay in sanctions and the procedure is cumbersome.
3. It has been noticed that the banks are insisting for the insurance for the loans sanctioned to the STs
4. It has been noticed that banks are resisting to lend on apprehensions of Non performing assets.
5. It has been noticed that the subsidy is not released to the ST individuals who were sanctioned units under TRICOR schemes showing the reason of CIBIL score.



8. The Commission has sought the following information and has made the following recommendations

1. The District wise and bank wise zero accounts opened for the ST individuals may be submitted to NCST
2. The bank wise and District wise priority sector lending trends in the last five years may be submitted to NCST.
3. The bank wise and District wise loans sanctioned for STs over 10 lakh rupees may be submitted to NCST

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4. Guidelines of crop loan waiver may be submitted to NCST
5. A help desk may be maintained in each branch to assist the ST Customers in filling up of the forms and guiding them through the procedure. Mechanism may be devised to engage educated ST girls/women for such purpose
6. The training needs to be given for all the staff for soft skills and inculcating the customer friendly behavior by the staff. Training register to be maintained.
7. Each bank shall nominate a liaison officer and Nodal officer for STs who may be entrusted to furnish the periodical data to the NCST to ensure the effective implementation of constitutional safeguards.
8. The details of CSR component and the activities taken up in the ST Habitations may be communicated to NCST.
9. The updated details of staff and service related issues may be kept ready as NCST will take up the review of implementation of constitutional safeguards by the individual banks .



9. The Commission desires that the convenor, SLBC and managers and senior staff should dispose off the grievances highlighted in a time bound manner. The NCST will continue to provide support in addressing these challenges.

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 National Commission for Scheduled Tribes  
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	Name	Designation	Phone NO	Signature
1	Anesh.k.s	CM	9562870219	A
	South Indian Bank Ltd.			
2.	S. Narash	C.M	9384024369	
	(City Union Bank)			
3	Sampath Adidala	BH	9849033283	
			7842550838	Pam
4	D RAMESH KUMAR	RH		
5.	Rianka Sankar.	M	8918010939	
	(Federal Bank)			
6.	Aschana Karanam.	AUP.	9160083366	Aschana
7	Manoj Pota,	VP	9949900930	
	Y. Veera Babu	AUP	8099281909	
8	rnu Satyanarayana	CM	8978779537	
9	P. SRINIVASA RAO	AUP	9394512494	Srinivas
10	Sreke. K.	A.V.P	9390303137	
11	Surecha. K.L.	GM	9505986060	
(12)	C.T. (C.B.)		8978744422	Solbe
13.	J. Sobha	Chairman	7709539332	L.L.
14.	REVATI ESHWAR	DGM	8985307408	
15.	J. Sampath Kumar	CSM	9849523189	
16	Ramesh. G	AUP.	7349118555	
17	Siva Kumar	CM	9952388397	
18	R. Naveen	Manager	7003330132	
19	Ram Kumar Das	Manager		



	Name	Designation	Phone no	Signature
	Nirman Kumar Samal (Punjab & Sind Bank)	Chief Manager	9644359995	pin Sam?
2.	JETTI PRAGATHI (Indian Overseas Bank)	Senior Manager	9642005462	G. Pruthi.
3.	M. T. RAHAMAT JAMA. (PUNJAB NATIONAL Bank)	Chief Manager	7025191786	Shah.
4.	U. Sasibhusham Rao (UCO Bank)	AGM	8897847755	Saf
5.	S. SRINIVASA RAO (INDIAN BANK)	DGM	7331180035	<del>Saf</del>
6	Ashok Kumar Lal (Canara Bank)	DGM	7990982532	Shah
7	M. R. Maje BANK of India	DGM	9687558890	Shah
8	V. S. V. NAGESH	DGM	9000866722	Shah
9	Dhanasingh Nalla	GM	9169856385	Shah
10	V. Sujatha	AGM	8374099011	Shah