

Speed post



भारत सरकार

Government of India

राष्ट्रीय अनुसूचित जन जाति आयोग

National Commission for Scheduled Tribes

(A Constitutional Body set up under Art. 338A of the Constitution of India)

File No. DS/4/2019/MFIN9/SEOTH/RU-IV

Dated: 23.12.2019

To,

1. **Managing Director & CEO,**  
Canara Bank,  
Head Office,  
112, J.C. Road,  
Bengaluru – 560 002. (Karnataka).
2. **The Commissioner and  
Inspector of General,  
Stamps & Registration,**  
5-3-953, Nizam Shahi Rd, Mozamjahi Market,  
Herza Estate, Risala Abdullah Colony,  
Jam Bagh, Hyderabad, Telangana 500095
3. **The Commissioner of Industries,**  
Government of Telangana,  
Chirag Ali Lane, Abids,  
Hyderabad – 500 001 (Telangana).

**Sub: Proceedings of the sitting taken by Dr. Nand Kumar Sai, Hon'ble Chairperson, National Commission for Scheduled Tribes (NCST) on 14.11.2019 in the in the case of Smt. Dharavath Shakunthala, Proprietor, Nikhitha Agrotech Para Boiled Rice Mill, Jangaon District, Telangana regarding necessary action against Shri P. Srinivas (AGM), and Shri Dasaradhi (Sr. Manager) of Canara Bank, Hyderabad for cheating and transferring Term Loan account into NPA and harassment.**

Sir,

I am directed to enclose herewith a copy of the Proceedings of the Sitting held on 14.11.2019 under the Chairmanship of Dr. Nand Kumar Sai, Hon'ble Chairperson, National Commission for Scheduled Tribes on the above mentioned subject for necessary action and submission of compliance report to this Commission within 30 days from the receipt of the letter for placing the same before the Hon'ble Chairperson, NCST.

Yours faithfully,

(Dr. Lalit Latta)  
Director

Copy to:

Shri D. Chandra Shekar,  
Flat No. 201, Sainest Appartment,  
Road No. 05, Budda Nagar,  
Peerzadiguda (v), Medipally (M),  
Medchal (District)- 500092 (Telangana)

Copy to  
NIC, NCST



**NATIONAL COMMISSION FOR SCHEDULED TRIBES**

F. No. DS/4/2019/MFIN9/SEOTH/RU-IV

**PROCEEDINGS OF SITTING HELD ON 14-11-2019 CHAIRED BY DR. NAND KUMAR SAI, HON'BLE CHAIRPERSON, NATIONAL COMMISSION FOR SCHEDULED TRIBES IN THE CASE OF SMT. DHARAVATH SHAKUNTHALA, TELANGANA REGARDING NECESSARY ACTION AGAINST SHRI P. SRINIVAS (AGM) AND SHRI DASARADHI (SR. MANAGER) OF CANARA BANK, HYDERABAD FOR CHEATING AND TRANSFERRING TERM LOAN ACCOUNT INTO NPA AND HARASSMENT.**

Date of Sitting: 14-11-2019

List of Participants present in the sitting is annexed.

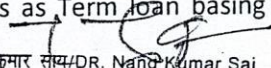
The petitioner Smt. Dharavath Shakunthala, Telangana vide her representation has submitted grievances regarding auctioning and selling of Nikhitha Agrotech Rice Mill at low cost (Rs.76 Lakhs), transferring term loan account into NPA, causing loss of Rs. 17.00 crores, using filthy and derogatory language by Canara Bank officers and necessary action against Shri P. Srinivas (AGM) and Shri Dasaradhi (Sr. Manager) of Canara Bank, Hyderabad.

She alleged that she started construction of rice mill in the year 2008 and got it registered in the name of Nikhitha Agro Tech, SSI part 1 DIC Warangal. She had applied for loan of Rs. 2 crores for the project at the Canara Bank. But, the Bank sanctioned loan of an amount of Rs. 95 lakhs and released Rs. 89, 50, 000 only and Rs. 2.00 crores as opened cash credit limit (OCCL) to meet working capital requirement. She had invested a total amount of Rs, 1, 93, 00,000 towards land purchase, to acquire Govt. permissions/licenses, transformer purchase and mill construction. Since the bank had sanctioned Rs.89.5 lakhs for the loan application of Rs.2 Crores, she had to sell her valuable agricultural land for Rs.70 Lakhs (7.12 Acres) and invested in the mill for 3 consecutive years (2010-2013).Then, she started running the mill in the year 2010 and regularly paid bank instalments from the year 2010 to 2013.

An amount of Rs.28 Lakhs was sanctioned by The Industry and Commerce Department, Govt. of Telangana under "Pavala Vaddi Scheme" for 2010-2011 period for the reimbursement of electricity & commercial tax, bills but the amount was not released due to lack of budget by Industries Department of Andhra Pradesh. Similarly, The Industry and Commerce Department, Govt. of Telangana has released advance investment subsidy of Rs. 40 lakh vide order dated 18.02.2011. But the Bank officials did not release the subsidy amount and deposited it as fixed deposit on 03.08.2011. Thus, subsidy amount was not released by the Bank. Further, on 12.08.2013 the Bank declared loan account of her Firm M/s Nikhitha Agrotech as NPA and auctioned her establishment without her consent and without providing any opportunity to repay loan. Here it is to mention that prior to declaration of loan account as NPA, she had requested the Bank officials to adjust subsidy amount from fixed deposit into term loan. But, the Bank officials refused to do so. She also requested the bank to make the debt as 48 month instalment. However, on 16.12.2013 i.e., after becoming NPA they adjusted the fixed deposited amount Rs. 48.67 lakh into term Loan. She had paid Rs. 67 lakhs net cash to the Bank by selling one of her properties in October, 2013 after the term loan account became NPA. But, the Bank put her mill under e-auction. Her request for rescheduling the debt was not considered. No RBI guidelines and T PRIDE guidelines was also followed in auctioning of her establishment.

2. As per procedure, the representation was referred to the Canara Bank, Bengaluru for report and comments vide Commission's notice dated 09.05.2019.

3. In pursuance of the Commission's notice, the Canara Bank has submitted a report dated 28.06.2019 wherein it was reported that on receipt of the loan application from the petitioner, Smt. D. Shakunthala, P/o Nikhitha Agrotech, the Canara Bank sanctioned Rs. 95 lakhs as Term loan basing on

  
डॉ. नन्द कुमार साय/DR. Nand Kumar Sai  
अध्यक्ष/Chairperson  
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National Commission for Scheduled Tribes  
भारत सरकार/Govt. of India




eligibility and Rs. 2.00 crores as opened cash credit limit (OCCL) to meet working capital requirement. The Term loan of Rs. 89.50 lakhs was disbursed on 20.09.2010. At the time of sanction of loan there was no mention that the loan is subsidy linked and whatever subsidy is received into loan account it will be deposited as fixed deposit and to be adjusted as last instalment or after becoming NPA. Subsequently the subsidy was adjusted to the Term loan after account slipped to NPA. The loan was issued as per IRAC norms issued by the RBI. The account was slipped to NPA because of irregularities in OCC account. In the instant case the party has got Term loan and OCC account and customer has not served the interest and continuously overdrawn against the sanctioned limit of Rs. 2.00 crores. As per the sanctioned Terms, subsidy is to be adjusted as last instalment or after NPA only. Accordingly, it was adjusted to Term loan on 16.12.2013. Then the party has not submitted any restructure proposal with relevant details to the Bank. In any NPA account, if party pays up to date arrears and instalments account will be automatically upgraded to performing asset. In the instant cases despite of our follow-up and notices party has not paid the arrears, hence as a last resort we have recalled the account and filed suit and initiated SARFAESI action. There is no communication/ correspondence as stated by the borrower regarding repair of the mill. The Commissioner of industries has sent a letter to ARM branch to refund the subsidy received in the account as the unit was not in operation for 6 years continuously from the date of commencement in their letter Lr No. 39/1/2013/0761/ID dated 03.08.2017. In this regard branch has already communicated to the Commission in vide letter HYD/ARM/94/477/2017/RVL that the matter is sub judiced and the claim of the bank before DRT is for the liability after adjusting the subsidy which made us not to consider the request of returning the subsidy. Party has availed loans, accounts slipped to NPA. Banks has initiated the SARFAESI action, suit was filed. Bank has conducted auctions and some of the properties were sold in the auction. After account slipped to NPA we have recovered Rs. 119.20 Lakhs by way of auctions and adjusted to the loan accounts. Finally, on 25/05/2018 the borrower Smt D. Shakunthala along with Guarantors requested the bank for One time settlements (OTS) settlement for Rs. 66.00 Lakhs and given a letter signed by both borrower and guarantors, they have paid Rs. 5.00 Lakhs as an advance payment and agreed to pay the rest of the amount within 3 months from the date of sanction. Accordingly, the competent authority has permitted the OTS and communicated the OTS sanction to the party. Party has accepted the OTS sanction letter and paid the rest of the amount of Rs. 61.00 Lakhs. Since, the petitioner could not pay the loan and her account became NPA and therefore, as per the RBI guidelines, the establishment of the petitioner was auctioned.

4. Finding the report unsatisfactory, the Hon'ble Chairperson, NCST fixed a sitting on 14.11.2019 to have a discussion in the case. Accordingly, as per schedule the sitting was held in the Commission.

5. In the sitting, the Executive Director and General Manager, Hyderabad Circle, Canara Bank appeared. The petitioner was also present.

6. In the sitting, the petitioner has submitted that she had applied Rs. 2 crores loan for establishment of rice Mill and out of which only 95 lakhs were sanctioned and released 89.50 lakhs by the Bank and Rs. 2.00 crores as opened cash credit limit (OCCL) to meet working capital requirement. Though she invested 1.93 crores towards land purchase, Govt. permissions, transformer purchase, Mill construction etc. The Mill was started in the year 2010 and she paid loan instalment to the extent of Rs. 1.83 crores from 2010 to 2013 to the Bank. Since the bank had sanctioned Rs.89.5 lakhs for the loan application of Rs.2 Crores, She had to sell her valuable agricultural land for Rs.70 Lakhs (7.12 Acres) and invested in the mill for 3 consecutive years (2010-2013).An amount of Rs.28 Lakhs was sanctioned under "Pavala Vaddi Scheme" for 2010-2011 period for the reimbursement of electricity & commercial tax, but the amount was not released due to lack of budget by Industries Department of Andhra Pradesh .Then, the Industry Department, Govt. of Telangana had sanctioned 40 lakhs as advanced investment subsidy to the petitioner on 03.08.2011. **The subsidy amount was not released by the Bank and the said amount was deposited as fixed deposit which was totally**

  
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National Commission for Scheduled Tribes



violation of T-PRIDE policy for promoting ST entrepreneur. "As per the guidelines, the incentives which are released is a financial aid given to the industries established by SC/ST entrepreneurs in the state, not for the banks to keep it as FD". Andhra Pradesh is the first state which drew country wide attention through a spate of suicides by farmers (Especially from 2011-2013). Many of the rice mills were shut down their businesses and the mill owners switched over to alternative vocation. Some of the rice mill owners are not in a position to repay the bank loans given to them. Factors like lack of rainfall, farmer's suicides, exorbitant prices of paddy led to the closures of rice mills. Going with the account statement of rice mill, last instalment paid to the Canara bank was on Dt-13th May 2013. Prior to the account was declared NPA, because of the unprecedented agrarian stress in Andhra Pradesh (AP) she requested bank officials that she needed some time and asked them to adjust the FD (subsidy kept as FD by bank) in term loan. But the bank officials refused to do so. She also requested the bank to reschedule the debt as 48 month installment but they have never agreed upon it. Her account slipped to NPA on Date-12th Aug 2013. She had paid instalments to the bank regularly for the period 2010-2013.

7. Further, on 12.08.2013 the Bank declared loan account of the petitioner as NPA without providing any opportunity to defend her case. The RBI SARFAESI Act, 2002 the guidelines and directions specified "the classification of an asset as NPA should be based on recovery. Bank should not classify an advance account as NPA merely due to the existence of some deficiencies which are temporary in nature". Canara Bank had promised to bail out the mill of NPA status had she paid Rs.67 Lakhs. Thereafter, she paid Rs. 67 lakhs (after becoming NPA) to the Bank by selling her property (3 Acres of land) in October, 2013 against the pending loan amount. However, the Bank had deceitfully frozen her account in December, 2013 and put the Mill under e- auction. The RBI guidelines says that "if arrears of interest & principal are paid by the borrower in the case of loan accounts classified as NPAs, the account should no longer be treated as nonperforming & maybe classified as Standard accounts". According to RBI on "Guidelines on sale/purchase of NPA" A NPA in the books of a bank shall be eligible for sale only if it has remained a NPA for at least 2 years in the books of the selling bank.

Canara bank has violated the RBI guidelines while putting the mill under auction in Dec 2014 (in a year). RBI's timelines SARFAESI ACT 2002 are as follows:

If the account does not reflect credits into the account, 90 days preceding the date of balance sheet of the firm. Temporary deficiencies like late/ non-submission of stock statements or balance outstanding exceeding the drawing power, non-renewal of limits should not get categorized as NPA.

If the borrower does not pay three instalments continuously after 90 days but up to 12 months, the account becomes sub-standard and NPA. Section 13 (2) empowers the Bank/ FI to serve a notice to the borrower for taking possession of the assets held as security for the money lent by it. But there is precursor to this action: The Bank/FI shall serve notice to the borrower to discharge his full liabilities within 60 days from the date of notice that should also detail out the legal consequences and penal provisions.

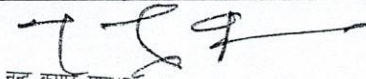
Going by these two directions under the Act, the borrower should be getting at least 17 months' time before the Bank could proceed against the defaulting MSMEs. Unfortunately the bank had classified the mill as NPA in Aug 2013 just after missing two payments (last instalment paid in May 2013).

While she was coping up with the losses that she had incurred, In the year 2016-17 the Canara Bank has requested to repair the Mill and pay the Bank loan as they were not able to sell the Mill through auction. On 27.08.2016, the Industry Department further, released subsidy amount of Rs. 15.96 lakhs.

Canara Bank had issued a commitment letter to Commissioner of Industries that they would



release the sanctioned subsidy towards government dues, repairs of the factory and commercial department. Due to the commitment letter issued by the Canara Bank she had repaired the mill with her own money and made the mill production ready by spending Rs 24 Lakhs. But the subsidy amount of Rs. 15.96 lakhs was not released to the beneficiary by the Bank. Therefore, the Industry Department wrote a letter to the Bank for immediate release of subsidy of Rs.15, 95,742 towards Electricity bill, Maintenance/Repair, Commercial Tax and the same was also not complied with. She also stressed that the incentives (from the Industries department of Telangana) had been released in spite of the NPA status of the rice mill. Letter issued from Assistant Director (AD) of Industries that he had inspected the rice mill and stated that the raw rice machinery is repaired and is under working condition on 24-11-2016. She got renewed the licenses of commercial tax, Grain Market, Civil Supply, PCS etc. after repairing the mill. Telangana government was trying to revive all the SC/ST sick units. As Nikhitha Agrotech is SC/ST enterprise, she requested the concerned officials about her state, the liability of Rs 29 Lakhs towards NPDCL Telangana was brought down from Rs.29 Lakhs to Rs.8 lakhs (revival of sick units). Similarly the commercial tax of R. 62 Lakhs which was liable by Nikhitha Agrotech was waived and brought down to Rs.14 Lakhs (Repay In the form of Rs.2.25 lakhs monthly instalments). Principal Secretary of Industries, NPDCL released amount of Rs.8 Lakhs on 21st July 2017. She also informed that the commissioner of civil supplies after inspecting the mill & convinced that the mill is production ready had given an order to allot the paddy (30,000 tons paddy sanctioned) for Rabi-Kharif season 2016-2017. Putting them in the wrong notion that the bank installments would be rescheduled after repairing the mill, Canara bank officials issued e auction notice to sell the mill for Rs.83, 70,000. She had approached the bank officials to permit to purchase the mill for the same amount but Canara bank never agreed for that. Canara bank came forward with one time settlement of Rs.1.14 crore to buy back collateral security properties. Deceitfully, bank officials sold the mill to Racharla Laxman and Kancham Naveen Kumar for Rs.76 Lakhs through e-auction. The amount for which the mill was sold is far below the market value of Rs.2.50 crores. She had paid Rs 1, 14, 00,000/- to the Canara bank as one-time settlement for them to release which she had put as collateral security for the rice mill. She claimed that if she were able to get her collateral secured properties by paying Rs 1,14,00,000/-, wouldn't she buy the auctioned rice mill for Rs 76 lakhs? She appealed to the commission that she was deprived of opportunities multiple times and was given hope by giving false promises. Letter issued from Commissioner of Industries, Telangana to the AGM of Canara bank, ARM branch to withhold the auction & return the subsidy amount of Rs.40 Lakhs and Rs.15, 95,472 in favor of the rice mill. In spite of repeated notice to the Canara bank to withhold the auction by Commissioner of Industries, it went ahead to favor the buyer Racharla Laxman by colluding and selling it for Rs.76 Lakhs. According to T-PRIDE scheme "In case of Enterprises set up by Scheduled Cast /Scheduled Tribe entrepreneurs, transfer of ownership is not normally permitted. However, transfer from one SC/ST entrepreneur to another SC/ST entrepreneur may be allowed with the prior approval of Commissioner of Industries subject to condition that ultimately 100% shareholding of the SC/ST entrepreneur is protected / maintained". Bank had sold to Non SC/ST entrepreneur which is against the guidelines of the T PRIDE scheme. Canara bank had not even got the NOC (Non objection certificate) from Commissioner of Industries while putting the mill under auction again violating T PRIDE scheme guidelines. Thus, because of the Canara Bank she made a loss of Rs. 17 crores and now her all properties have been sold out. She is not in position to feed the family. She demanded that the Commission may direct the Bank Management to take action against the guilty officers of the Canara Bank Branch who sold out their properties and to compensate of losses to the tune of Rs. 17.00 crores and the rice mill back to her.

  
डॉ. नन्द कुमार साय/Dr. Nand Kumar Sai  
अध्यक्ष/Chairperson  
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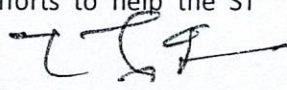


**Amount that is spent/loss on the mill from(2010-2019)**

Invested by her towards land purchase, to acquire government permissions/Licenses, Transformer purchase & Mill construction(2008-2010)	Rs.1,93,00,000
Investment Subsidy released by Industries & Commerce Department of AP which was kept under Fixed Deposit by Canara bank(2011)	Rs.48,67,253
Sanctioned for 2010-11 period for the reimbursement of electricity, commercial tax under pavala vaddi scheme but not released due to deficit of funds	Rs.28,00,000
Paid to Canara Bank after the mill slipped into NPA on the false pretext of giving back(oct 2013)	Rs.67,00,000
Paid by self towards repair & Maintenance of rice mill after the commitment letter issued by Canara bank(2016-2017)	Rs.24,00,000
Of the Rs.23 Lakhs sanctioned subsidy amount, Rs.16 lakhs approx. released in favor of the mill was not disbursed by Canara bank(2016-2017)	Rs.15,95,742
Bought back the properties which was kept with the bank as collateral security	Rs.1,14,00,000
The total amount paid to the Canara Bank in instalment from 2010-2013	Rs.1,83,00,000
Per day processing capacity of rice mill is 96 tonnes. Considering 50 tonnes of production/day (1 ton- Rs1000) from 2013-2019 the loss that I have incurred because of NPA	Rs.10,80,00,000
Grand Total	Rs 17,53,62,995(Rs 17.5 crores approx.)

8. In the sitting, the Executive Director, Canara Bank has apprised the facts of the case and submitted the facts which was earlier reported by the Bank through its report.

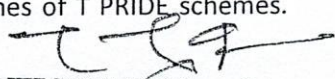
9. The case was discussed in detail. The Commission observed that the petitioner being a ST entrepreneur set up firm of M/s Nikhitha Agrotech Rice Mill, Jangaon District, by selling her valuable properties. She also took a loan of Rs. 89.50 lakhs from the Canara Bank for running the Rice Mill in the year 2010 and paid instalment regularly till 2013. The amount of Rs.40 Lakhs advance subsidy which was released by Industries department of Telangana was not disbursed and kept under fixed deposit which was against the TPRIDE scheme .Subsequent subsidies of Rs 15 Lakhs too were not released by the Bank.However, due to some unavoidable circumstances and non- availability of raw materials, the Rice Mill could not produce desired production and she could not pay loan instalment in the year 2013. Due to non- payment of instalment the loan account was slipped into NPA. However, the petitioner sold out her valuable property and paid an amount of Rs. 67.00 lakhs in two months after becoming NPA to the Bank against loan account in the year 2013 .Commission observed that the bank had adjusted Rs 67 Lakhs under NPA instead of rescheduling the loan amount. Bank did not take any efforts to help the ST entrepreneur to revive the Rice Mill and bail out the loan account from NPA.

  
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National Commission for Scheduled Tribes



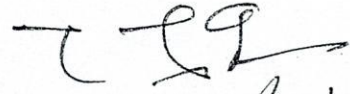
The Commission further, observed that the Central Government and State Government has been promoting the Scheduled Castes and Scheduled Tribes entrepreneurs. In this regard, the Govt. of Telangana through Department of Industry & Commerce has launched a scheme for the SC/ST entrepreneur namely Program for Rapid Incubation of SC/ST Entrepreneurs Incentive Scheme vide G.O. Ms. No. 29. The scheme provides 100% reimbursement of stamp duty, transfer duty, mortgages and hypothecations. Reimbursement of land cost by 331/3%. Reimbursement of land conversion charges for MSME by 25%. Reimbursement of Power Consumption Charges: Fixed power cost reimbursement @ Rs. 1.50/unit for 5 years from the date of commencement of production. 35% investment subsidy on fixed capital investment for Micro and Small Enterprises set up by SC and ST Entrepreneurs (maximum limit Rs. 75 lakhs). Reimbursement of tax- incase of MSMEs, 100% VAT/CST or SGST will be reimbursed for a period of 5 years. Reimbursement on patent reg/ quality certification. Speed capital assistance to first generation entrepreneurs to setup MSMEs @ 20% of machinery cost. Accordingly, the Industry Department, Govt. of Telangana has released an amount of Rs. 40.00 lakhs as subsidy to the ST entrepreneur (petitioner) vide office proceeding No. 39/1/2010/0321/0321/FC dated 01.02.2011 which was deposited by the Bank as fixed deposit as security for Term loan instead of disbursing the money to the ST petitioner Term loan which is against the guidelines and despite several letters written by the Industry Department, Govt. of Telangana. The Industry Department has further, released an amount of Rs. 10.00 lakhs as final advance subsidy on 23.09.2013, Rs. 12.37 lakhs as reimbursement of Sales tax on 28.01.2015 and 1.42 lakhs as reimbursement of Power cost on 27.08.2016 in favor of ST entrepreneur. But the Bank has released only Rs. 3.35 lakhs. Canara Bank had issued a commitment letter to reschedule the loan amount after repairing the mill in the year 2016 which was not even complied with. In addition, the Industry Department was received a representation from the petitioner regarding issuance of notice from Canara Bank for selling of Rice Mill through auction for 1.05 Cr instead of current market value of Rs. 2.5 crores of the Rice Mill. Based on the petitioner's representation, the Industry Department addressed a letter to the Canara Bank to return the subsidy amount of Rs. 40.00 lakhs which was kept as fixed amount and another amount of Rs. 15.96 lakhs released as incentive in the year 2016 as the sanctioned incentive shall be recovered treating them as arrear of Land Revenue Under A.P. Revenue Recovery Act, 1864. But the Bank did not respond to the Industry Department letter and also there was no communication about selling of Rice Mill through auction and finally the Bank has sold out Rice Mill through auction only for Rs. 76.00 lakhs without consultation of petitioner and Industry Department. Commission has also observed that the Canara bank had proceeded with the auction in spite of the repeated notices from Commissioner of Industries to withhold the auction. The Commission has also noted that the petitioner has made several attempts to revive the Rice Mill. But the Bank did not cooperate/ help to the ST entrepreneur to revive her Rice Mill. The Bank has also not followed the rules and instructions of the Reserve Bank of India & T PRIDE guidelines to promote the ST entrepreneur and raise their social and economic standards. The Commission also found various violation of T PRIDE guidelines and RBI guidelines in this case. The petitioner had approached Canara bank to permit to buy the mill for the auctioned amount of Rs 84 Lakhs but was denied of the opportunity. Deceitfully, bank officials sold the Mill to Non SC/ST Racharla Laxman and Kancham Naveen Kumar by colluding with the buyers for just Rs. 76 lakhs through e- auction. The amount for which the Mill was sold is far below the market value of Rs. 2.50 crores. Hence, it appears to be a case of clear cut atrocity against the ST entrepreneur as no opportunity was provided to the ST entrepreneur to revive the Rice Mill and clearance of bank loan.

10. In the light of above observations, the Commission felt that injustice has been meted out against the ST petitioner by mocking all the laws stipulated by RBI and also the guidelines of T PRIDE schemes.

  
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National Commission for Scheduled Tribes



Commission recommends that the CMD, Canara Bank, should give the compensation of Rs.17 Crores for the loss that they have endured from 2010 to 2019 and the rice mill back to Mrs. Smt Dharavath Shakunthala. The commission's recommendation be considered in toto. An action taken report on the Commission's recommendations should be submitted to the Commission within 30 days from the receipt of the proceedings.

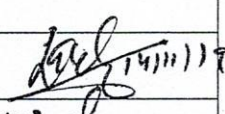
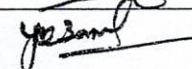
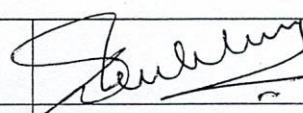
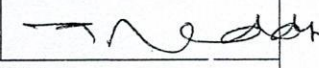
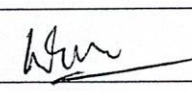
  
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डॉ. नन्द कुमार साय/DR. Nand Kumar Sai  
अध्यक्ष/Chairperson  
राष्ट्रीय अनुसूचित जनजात आयोग  
National Commission for Scheduled Tribes  
भारत सरकार/Govt. of India  
नई दिल्ली/New Delhi



Attendance Sheet  
National Commission for Scheduled Tribes

Case File No. DS/4/2019/MFIN9/SEOTH/RU-IV

Sitting held on 14.11.2019 at 12.30 P.M. in the matter of Smt. Dharavath Shakunthala, Proprietor, Nikhitha Agrotech Para Boiled Rice Mill, Jangaon District, Telangana regarding necessary action against Shri P. Srinivas (AGM), and Shri Dasaradhi (Sr. Manager) of Canara Bank, Hyderabad for cheating and transferring Term Loan account into NPA and harassment.

Sl. No.	Name and Designation	Address & Phone No.	Signature
I	<b>National Commission for Scheduled Tribes</b>		
1.	Shri Nand Kumar Sai, Hon'ble Chairperson	In Chair	
2.			
3.	Shri Harshadbhai Chunnital Vasava, Hon'ble Member	—	
4.	Shri Hari Krishna Damor, Hon'ble Member	—	
5.	Smt. Maya Chintamn Ivate, Hon'ble Member	P.	
6.	Shri A.K. Singh, Secretary	— P.	
7.	Shri K. Touthang, Joint Secretary	—	
8.	Dr. Lalit Latta Director	P.	
9.	Shri Y.K. Bansal, Research Officer		
10.			
II	<b>Officers from Commissioner and IG, Stamps &amp; Registration, Govt. of Telangana</b> <i>Canara Bank</i>		
1.	D. Mukherjee	Executive Director	
2.	G.R. Reddy 9959461234	General Manager Hyderabad Circle	
III	<b>Officers from Commissioner of Industries, Govt. of Telangana</b>		
1.			
2.			
IV	<b>Petitioner</b>		
1.	D. Chidambaram		
2.	D. Divya		