



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)

*By Speed post*

Case File No. KGR/13/2018/MFIN9/SEOTH/RU-IV

Dated: 17.10.2018

To,

**The Managing Director and CEO,**  
Andhra Bank,  
5-9-22, Hotel Sarovar Complex,  
Secretariat Road, Saifabad,  
Ambedkar Colony, Khairatabad  
Hyderabad – Telangana – 500 004.

**Sub: Proceedings of the Sitting taken by Miss Anusuiya Uikey, Hon'ble Vice-Chairperson, National Commission for Scheduled Tribes (NCST) on 10.10.2018 in the matter of Shri Goutham Raj, Proprietor, M/s KNN Engg & Constructions, Hyderabad regarding release of loan sanctioned under STANDUP INDIA scheme of Government of India by Andhra bank to M/s KNN Engg. & Constructions, Hyderabad (Telangana).**

Sir,

I am directed to enclose a copy of the Proceedings of the Sitting held on 10.10.2018 under the Chairmanship of Miss Anusuiya Uikey, Hon'ble Vice-Chairperson, National Commission for Scheduled Tribes on the above mentioned subject.

It is requested that action taken report in the matter may be intimated to the Commission, within one month positively for placing the same before the Hon'ble Vice-Chairperson, NCST.

Yours faithfully,

*(Y.K. Bansal)*

**(Y.K. Bansal)**  
Research Officer

Copy to:

Shri K. Goutham Raj,  
Proprietor, M/s KNN Engg. & Constructions  
Flat No. 406 (East Wing),  
SVSS Nivas, Street No. 1,  
CZECH Colony, Sanath Nagar,  
Hyderabad – 500 018  
(Telangana).

*Copy to: - SAS, NIC, NCST.*



NATIONAL COMMISSION FOR SCHEDULED TRIBES

Case File No. KGR/13/2018/MFIN9/SEOTH/RU-IV

PROCEEDINGS OF SITTING HELD ON 10.10.2018 AT 02.00 P.M. UNDER THE CHAIRMANSHIP OF MISS. ANUSUIYA UIKEY, HON'BLE VICE-CHAIRPERSON, NATIONAL COMMISSION FOR SCHEDULED TRIBES (NCST) IN THE CASE OF SHRI GOUTHAN RAJ, PROPRIETOR, M/S KNN ENGG & CONSTRUCTIONS, HYDERABAD REGARDING RELEASE OF LOAN SANCTIONED UNDER STANDUP INDIA SCHEME OF GOVERNMENT OF INDIA BY ANDHRA BANK

Date of Sitting: 10.10.2018

List of officers present in sitting is Annexed.

The petitioner Shri Gouthan Raj, Proprietor, M/s KNN Engg & Constructions, Hyderabad had submitted a representation dated 01.12.2017 to the Commission regarding non release of sanctioned loan by Andhra Bank.

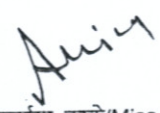
2. The NCST vide its Notice dated 19.07.2108 had sought report from the Managing Director & CEO, Andhra Bank, Hyderabad. No action taken/reply has received from the Andhra Bank within stipulated time, therefore, Miss. Anusuiya Uikey, Hon'ble Vice-Chairperson, NCST has fixed a Sitting with the MD & CEO, Andhra Bank on 10.10.2018 at 2.00 P.M. for discussion in the matter. Accordingly, sitting notice was issued to the concerned.

4. Shri Syamal Ghosh Ray, General Manager, Andhra Bank appeared before the Commission on 10.10.2018. The petitioner was also present in the day of Sitting. The matter discussed in detail. The Hon'ble Vice-Chairperson asked to the petitioner for their grievances.

5. The petitioner submitted to the Commission that Andhra Bank Zonal Office, Hyderabad-1 through their Ameerpet Branch has sanctioned a composite loan of Rs. 1.00 Crore (consisting of Term Loan of Rs. 70.00 Lakh for purchase of machinery and working capital of Rs. 30.00 Lakh) to his proprietary firm M/s KNN Engg & Constructions under STANDUP INDIA scheme of Govt. of India to Scheduled Tribe Entrepreneurs for Civil Contractor vide their sanction letter No. 2260/52/SMEPC/2411/s-15A dated 04.06.2016.

He had complied all the terms and condition of the Bank and executed necessary documents in favour of Bank and paid the legal fees and requested the Ameerpet Branch to release the loan. In turn the Branch has requested their Zonal Office for granting permission for release of the loan. But more than 1 year the zonal office Hyderabad has not communicated their permission to Ameerpet Branch.

Due to non release of the loan, his construction business is totally collapsed and he was forced to sell his properties at through away price to fulfil the business commitments and put to loss of more than Rs. 80.00 Lakhs besides loosing reputation in the market and suffering from mental agony. He has requested to the Commission for justice.

  
सुश्री अनुसुईया उइके/Miss Anusuiya Uikey  
उपाध्यक्ष/Vice Chairperson  
राष्ट्रीय अनुसूचित जनजाति आयोग  
National Commission for Scheduled Tribes  
भारत सरकार/Govt. of India  
नई दिल्ली/New Delhi



6. The Hon'ble Vice-Chairperson asked the General Manager, Andhra Bank to explain the position of the case. The General Manager submitted that Ameerpet Branch received the said loan application during the period on which applicant's father Shri Govind Naik was the Branch Head. It was processed and sanctioned by SMEPC (Centralised Processing Cell for SMEs) Hyderabad on the strength of recommendations made by the then Branch Head (father of the applicant).

As per Bank's loan policy guidelines Branch need not take permission for release of loans upto Rs. 1.00 crore.

It is a fact that the complainant has met the Zonal Manager with a request to release the loan and Zonal Manager informed him that Branch head is empowered to disburse the said loan on completing documentation and fulfilling guidelines stipulated by the Bank. During the said period it came to light that Shri Govind Naik (Branch Manager & Father of the applicant) has resorted to serious irregularities in various accounts of Ameerpet Branch and was suspended from service.

A current account bearing No. 012211100001981 fvg M/s KNN Engg & Constructions was originally opened at Dilsukhnagar Branch on 24.02.2016 and was transferred to Ameerpet Branch on 06.06.2016. The same was subsequently closed on 18.07.2017.

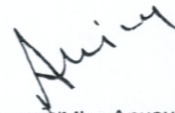
The incumbent Branch Head with an intention of releasing the sanctioned limits tried to visit M/s KNN Engg & Construction and observed that the unit was not existing at the address available with the Branch. The applicant did not update the address (changed if any) and hence Branch could not disburse the loan due to non-existence of Unit at the given address. STANDUP INDIA loans are sanctioned to Green Field Enterprises. The applicant closed the current account maintained with Ameerpet Branch and has not intimated the Branch regarding change of address (if any). Since the Branch could not identify the Unit/Activity, disbursement of the loan could not be considered.

7. The Commission after heard both side, the Commission observed that the petitioner has submitted his application to the Bank with all required supporting documents. The concerned Branch Manager sanctioned the required loan and put up the letter to the Zonal Bank Manager for approval. The Zonal Manager has not permitted and guided to the Branch Manager on the issue. So that sanctioned loan has not been released by the Branch Manager to the petitioner. It is also observed that the petitioner and Branch Manager belonging to the Scheduled Tribe category. The intention of Branch Manager for sanctioning of loan is totally clear, honesty and loyalty with the Bank. The concerned Zonal Manager is responsible for not releasing the sanctioned loan to the petitioner.

8. During the Sitting, General Manager submitted to the Commission that the petitioner Shri K. Goutham Raju submit a new proposal with all required documents to the Bank under intimation to him. The General Manager assured to the Commission that amount of loan has been sanctioned and released to the petitioner within one month.

9. The Commission advised to the Bank that loan amount should be sanctioned and released if the applicant meets all the requirements. Action taken report should be submitted the Commission within 30 days positively

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सुश्री अनुसुईया उडके/Miss Anusuiya Ulkey  
उपाध्यक्ष/Vice Chairperson  
राष्ट्रीय अनुसूचित जनजाति आयोग  
National Commission for Scheduled Tribes  
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नई दिल्ली/New Delhi



**NATIONAL COMMISSION FOR SCHEDULED TRIBES**

**Annexure**

**(File No. KGR/13/2018/MFIN9/SEOTH/RU-IV)**

**List of participants**

**NCST**

1. Miss. Anusuiya Uikey, Hon'ble Vic-Chairperson(In chair)
2. Shri P.T. Jameskutty, Deputy Secretary
3. Shri Y.K. Bansal, Research Officer
4. Shri Gaurav Kumar, PS to Hon'ble Vice-Chairperson
5. Shri H.R. Meena, Sr. Investigator

**Officers of Andhra Pradesh**

Shri Syamal Ghosh Ray, General Manager

**Petitioner**

Shri Gouthan Raj Katroth