



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)

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

Dated: 28.03.2019

To,

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

Sub: Proceedings of the Sitting taken by Miss Anusuiya Uikey, Hon'ble Vice-Chairperson, National Commission for Scheduled Tribes (NCST) on 12.03.2019 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 12.03.2019 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 30 days positively for placing the same before the Hon'ble Vice-Chairperson, NCST.

Yours faithfully,

(Y.K. Bansal)
(Y.K. Bansal)

Research Officer

(Encl. As above)

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 12.03.2019 AT 2.00 P.M. CHAIRED BY MISS ANUSUIYA UIKEY, HON'BLE VICE-CHAIRPERSON, NATIONAL COMMISSION FOR SCHEDULED TRIBES (NCST) IN THE CASE OF SHRI K.GOUTHAM RAJ, PROPRIETOR, REGARDING NON-RELEASE OF LOAN SANCTIONED UNDER STANDUP INDIA SCHEME OF GOVERNMENT OF INDIA BY ANDHRA BANK TO M/s KNN ENGINEERING & CONSTRUCTIONS, HYDERABAD (TELANGANA).

List of officers present in sitting is Annexed.

Date of Sitting – 12-03-2019

The petitioner Shri Goutham Raj, Proprietor, M/s KNN Engineering & Constructions, Hyderabad vide his representation dated 01-12-2017 has represented grievances of non-release of loan sanctioned under STANDUP INDIA scheme of Government of India by Andhra Bank to M/s KNN Engineering & Constructions, Hyderabad (Telangana). He alleged 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 Engineering & Constructions under STANDUP INDIA scheme of Government of India to Scheduled Tribe Entrepreneurs for Civil Contractor vide their sanction letter No.2260/52/SMECP/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 despite passing of more than one year, the Andhra Bank's Zonal office Hyderabad has not communicated their permission to Ameerpet Bank's Branch for disbursement of loan. Therefore, due to non-release of the loan, his construction business was 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 that

Anusuiya

सुश्री अनुसुईया उइके/Miss Anusuiya Uikey
उपाध्यक्षा/Vice Chairperson
राष्ट्रीय आयोग

Rs.80.00 Lakhs besides loosing reputation in the market and suffering from mental agony. He has requested to the Commission for intervention and justice him.

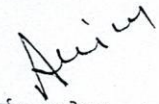
2. The matter was taken with the Andhra Bank Management vide this Commission's notice dated 19-07-2018 for report. No reply was received from the concerned Bank authority and hence, Miss Anusuiya Uikey, Hon'ble Vice-Chairperson, NCST fixed a sitting on 27-09-2018 with the CMD, Andhra Bank for discussion in the matter. None was present in the said sitting, therefore Hon'ble Vice-Chairperson has re-fixed the sitting on 10-10-2018. The case was discussed and proceedings of Sitting held on 10-10-2018 in the Commission were sent to the M.D. and CEO, Andhra Bank for compliance and action report vide this Commission's letter dated 17-10-2018. In reference of proceedings of sitting held in the Commission on 10-10-2018, the Andhra Bank Management sent an action taken report on 15-02-2019 to the Commission. Since the action taken report was not satisfactory and therefore Hon'ble Vice-Chairperson again fixed a sitting on 12-03-2019.
3. The Sitting was held on 12-03-2019. Shri Binod Kumar Pattanaik, Zonal Manager, Andhra Bank, New Delhi and Shri Shyamal Ghosh Ray, General Manager, MSME, Andhra Bank appeared before the Commission. The petitioner was also present.
4. In Sitting, the petitioner submitted to the Commission that as per Commission's recommendations, he had requested to release of sanctioned loan amount based on the documents submitted by him. But, the Andhra Bank Authorities did not release the loan amount and instead of them, asked to submit a fresh proposal. Since, the Bank has refused to release the sanctioned loan amount. Hence, he has to force to take loan from the South Indian Bank. The Bank is asking fresh application for loan from him in this matter which is not beneficial to the petitioner. He has alleged that the Bank is not favouring as per Commission's recommendations. Now, he is willing to take loan under STANDUP INDIA Scheme from the Andhra Bank and will submit NOC from the South Indian Bank. The petitioner has requested to sanction the term loan to purchase the machinery on the basis of the latest price/quotation and transfer the loan released by the South Indian Bank to the Andhra Bank. The petitioner has requested to consider his fresh loan proposal on the CGTMSE, without collateral security.
5. The General Manager, Andhra Bank submitted to the Commission that petitioner has not submitted the fresh loan application to the Bank with reference to the proceedings of sitting held in the Commission on 10-10-2018 so far. Hence, the loan could not be

Anusuiya
शुभा अणुसुईया उईके/Miss Anusuiya Uik
उपाध्यक्ष/Vice Chairperson
राष्ट्रीय अनुसूचित जनजाति आयोग
National Commission for Scheduled Tribes
भारत सरकार/Govt. of India
नई दिल्ली/New Delhi

disbursed. However, after receiving fresh application from the petitioner's side, the Bank will take necessary action in his matter. The Bank will also consider the petitioner's transfer of loan as per his request.

6. The case was discussed in the detailed. The Commission observed that the Bank has not cooperated with the petitioner for his business purpose plan and did not take action to release the loan amount. However, the Commission recommends that:

- The Andhra Bank Management will consider the loan proposal of the petitioner to be applied for fresh loan under the CGTMSE and under other related Government of India's scheme and will take necessary action for sanction of loan.
- The petitioner should not be denied opportunity of availing any financial assistance in the form of margin money or subsidy which is available to a Scheduled Tribe Entrepreneur under the Government of India's scheme.
- The proposal should be dealt on priority basis as the petitioner has already put in huge losses previously for lapse of sanction and disbursement of loan by Andhra Bank.
- The General Manager, Andhra Bank has advised to return back all the original documents those executed by the petitioner in previous loan dated 4-6-2016.
- The Andhra Bank Management should consider to transfer petitioner's sanctioned loan from the South India Bank into the Andhra Bank on the Petitioner's request.
- An action taken report on the Commission's recommendations should be submitted within 30 days from the date of receipt of proceedings.


सुश्री अनुसुईया उइके/Miss Anusuiya Uikey
उपाध्यक्ष/Vice Chairperson
राष्ट्रीय अनुसूचित जनजाति आयोग
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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 Vice-Chairperson (In chair)
2. Shri P.T. Jameskutty, Deputy Secretary
3. Shri Gaurav Kumar, PS to Vice-Chairperson
4. Shri Y.K. Bansal, Research Officer
5. Shri H.R. Meena, Sr. Investigator

Officers of Andhra Bank

1. Shri Shyamal Ghosh Ray, General Manager, Andhra Pradesh.
2. Shri Binod Kumar Pattanaik , Zonal Manager, New Delhi

Petitioner

1. Shri Gautham Raj Katroth
2. Shri Govind Katroth