



HARYANA RIGHT TO SERVICE COMMISSION
S.C.O. No. 38 & 39 (2nd FLOOR), SECTOR 17-A, CHANDIGARH-160017
Website- <https://haryana-rtsc.gov.in/> Telephone: 0172-2711050

No. HRTSC/SM-28/AH&D/2024/ 1434

Dated: 26/4/24

To

The Regional Head,
Rohtak
E-mail: rmrohtro@centralbank.co.in

Sh. Narinder,
The then Branch Manager,
CBI- Jhojhu Kalan, Charkhi Dadri, Haryana.
E-mail: bm Karn0383@centralbank.co.in

Sh. Kapinder Singh,
Branch Manager,
CBI- Jhojhu Kalan, Charkhi Dadri, Haryana.
E-mail: bmroht0587@centralbank.co.in

Subject: HRTSC/SM-28/AH&D/2024 - issued to Sh. Kapinder Singh, Branch Manager, CBI-Jhojhu Kalan, Charkhi Dadri, Haryana- Application of Sh. Satish Kumar.

Madam/Sir,

I am directed to forward herewith a copy of the orders dated 24th April 2024 passed by Sh. T.C. Gupta Chief Commissioner, Haryana Right to Service Commission, Chandigarh in respect of above case for information and compliance.

BY THE ORDER OF THE HARYANA RIGHT TO SERVICE COMMISSION AT CHANDIGARH.

Encl: As above

(Sube Khan)
Under Secretary-cum-Registrar,
Haryana Right to Service Commission
E-mail: rtsc-hry@gov.in

Endst. No. 1435

Dated: 26/4/24

A copy is forwarded to the following for information please:-

- iii. The Director General, Animal Husbandry and Dairying for information and compliance.
- iv. The Appellant Sh. Ramesh Kumar for information.

(Sube Khan)
Under Secretary-cum-Registrar,
Haryana Right to Service Commission
E-mail: rtsc-hry@gov.in



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Final Orders

**(In respect of Suo Moto Notice No. HRTSC/SM-28/AH&D/2024 – issued to
Sh. Kapinder Singh, Branch Manager, CBI- Jhojhu Kalan Charkhi Dadri-
Application of Sh. Satish Kumar.**

Hearing date: 19.04.2024

Time: 10:00 am

Case type		Suo Moto Notice (No. HRTSC/SM-28/AH&D/2024)
Department		Animal Husbandry and Dairying
Name of Service		Scheme for Establishment of Mini Dairy/Hi-Tech Dairy Units under MMAPUY
Date of application		21.12.2021
RTS timeline		30 Days
RTS Due Date		26.01.2022
District		Charkhi Dadri
Name of the Appellant		Sh. Satish Kumar
Designated Officer	Designation	Sub Divisional Officer, Charkhi Dadri
	Action taken with date	“Service Completed” dated 07.02.2022
	Remarks of DO	“ <i>Approved as proposed</i> ”
First Grievances Redressal Authority	Designation	Deputy Director, District-Office of Deputy Director Animal Husbandry (DISTRICT - CHARKI DADRI)
Second Grievances Redressal Authority	Designation	Joint Director, Directorate-Haryana

2. The Commission had received a report from the Director General of the Animal Husbandry & Dairying Department, consisting of a list of cases where the loan had not been disbursed by the bank. Upon reviewing the report, it was observed that the application of Sh. Satish Kumar (Application No. HRSCSP/2021/10223 dated 21.12.2021) (Family ID: 7JRC1686) was forwarded to the bank on 24.12.2021. The loan was sanctioned on 08.02.2022 and the purchase of the animal was made on 14.02.2022 but the loan amount was not disbursed. Therefore, a suo-moto notice was served to Sh. Kapinder Singh, Branch Manager, CBI- Jhojhu Kalan, Charkhi Dadri vide letter no. HRTSC/SM-28/AH&D/2024/368 dated 01.02.2024 to ascertain the reasons for the delay in the delivery of the notified service beyond the prescribed timelines and a show cause notice was served as to why he should not be penalised under Section 17(1)(h) for the lapses on his part.

3. A response was received from Sh. Kapinder Singh, Branch Manager, CBI- Jhojhu Kalan, Charkhi Dadri dated 22.03.2024, which stated that the loan has already been disbursed to the applicant on 12.01.2024. On perusal of the reply, few observations of the Commission were conveyed to the bank and a hearing was scheduled to be held before Sh. T.C. Gupta, Chief Commissioner, Haryana Right to Service Commission, on 19.04.2024 at 10:00 am vide Commission's letter no. HRTSC/SM-28/AH&D/2024/1449 dated 10.04.2024. The hearing took place as scheduled, which was attended by:
- i. Sh. Kapinder Singh Lathar, Branch Manager, CBI- Jhojhu Kalan, Charkhi Dadri, Haryana.
 - ii. Sh. Narender Kumar, the then Branch Manager, CBI- Jhojhu Kalan, Charkhi Dadri, Haryana.
 - iii. Sh. Satish Kumar the applicant (through telephone)
4. Sh. Satish Kumar stated that after the purchase was done on 14.02.2022, he had visited the bank many times but on one pretext or the other, the loan was not sanctioned. He got a call from the then Branch Manager Sh. Narender Kumar and when he went to the bank, he was told that his application is incomplete and the bank will make a call whenever it is to be disbursed. However, when the loan was not disbursed, he had left all hopes but suddenly in January, 2024, he got a call from the new Branch Manager who disbursed the full loan of approximately Rs. 99,000/- after getting the formalities completed. On the other hand, Sh. Narender Kumar stated that he could not disburse the loan because the documents were not complete. Sh. Kapinder Singh Lathar stated that when he was informed of the pending loan earlier disbursement in his branch, he immediately contacted Sh. Satish Kumar, got the formalities completed and disbursed the loan.
5. The Commission has carefully considered all facts and circumstances of this case. From the sequence of events, it is clear that both the Branch Managers are guilty of delay in disbursement of loan for a period of approximately two years which is not appreciable at all. It is pertinent to mention that the scheme 'Mukhya Mantri Antyodaya Parivar Utthan Yojana (MMAPUY)' was launched by the Government of Haryana with an ambitious objective of bringing all those families which are having income below Rs. 1,80,000/- above poverty line by providing them means of livelihood in different ways. One of them was this scheme and when it was noticed by the Commission that in thousands of cases, the sanctions are not being accorded by the banks in time and even after sanction and purchase of the animal, the banks have not been disbursing the loan, a meeting of the DGM of SLBC and some banks was convened under the Chairmanship of Chief Commissioner, Haryana Right to Service Commission on 06.10.2023. It was decided therein that inordinate delay in disbursement of loans was observed in 100 cases and the Commission would inquire into these cases and fix responsibility. This is one of such cases. The applicant is a poor labourer belonging to Scheduled Caste community who had applied for a loan to purchase goats. By delaying this disbursement for approximately two years, the bank managers have caused loss of income to the applicant. It is only because of such laxities on the part of the bank officials that the Government is not able to help the poor and bring them above the poverty line in accordance with the scheme objective. 90% of the loan in this case is in the form of subsidy which is paid by

Government of Haryana and therefore, there is nothing much at stake for the bank, which is generally covered by the credit guarantee schemes also. Hence, it is only a question of the attitude towards the weaker sections of society by some officials, like in this case, which is a hindrance in upliftment of the poor in the country in general and the State in particular. However, Sh. Satish Kumar the applicant has no grouse against Sh. Kapinder Singh because he had called him to the bank in January, 2024 and disbursed the loan. He certainly has a grudge against Sh. Narender Kumar and stated that he visited the branch many a times. There is no reasonable explanation offered by Sh. Narender Kumar for not disbursing the loan for about two months when he was the bank manager. Therefore, finding him guilty of delay in delivery of notified service, the Commission, in exercise of its powers vested under Section 17 (1) (h) of the Act, imposes a token penalty of Rs. 3,000/- (three thousand) on Sh. Narender Kumar. Regional Head, Rohtak is directed to ensure the deduction of this amount from his salary of Shri Narender Singh of pending April, 2024 to be paid in May, 2024 and deposit the same in the State Treasury under the Receipts Head 0070-60-800-86-51. He is also requested to intimate the compliance to the Commission along with photocopies of the challan at its email [id-rtsc-hry@gov.in](mailto:rd-tsc-hry@gov.in).

As far as the role of Sh. Kapinder Singh Lathar is concerned, there is much left to be desired. He admitted taking over as Branch Manager on 26.04.2022 and since it is a small branch, it was his duty to review the pendency of cases in which loan was to be disbursed. It is only after such cases were taken up by the Commission and a list of pending cases was given to him by the SDM, Charkhi Dadri (as disclosed by him), he contacted the applicant for disbursement of the loan. However, keeping in mind the fact that the disbursement has been done in this case slightly prior to issuance of notice by the Commission, the notice issued to him is filed with a warning to be careful in future. It is hoped that both the Branch Managers, wherever they are posted, will take pro-active steps for implementation of Government schemes for betterment of the lives of the poor sections of the society.

With these orders, this case is hereby disposed of.

24th April, 2024

