

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

No. HRTSC/Comp-40/AH&D/2025 /2161 To

Dated: 09. June. 2025

The Director General, AHD, Haryana.

The DO-cum-SDO, Fatehabad, Haryana, Animal Husbandry & Dairying Department.

The Branch Manager, Punjab National Bank, Nehla. Contact: 8708015835 E-mail: bo1068@pnb.co.in (Now, BM, Sirsa)

Subject:-

HRTSC/Comp-40/AH&D/2025 - Complaint regarding Service - Scheme for Providing Employment Opportunities to Scheduled Castes- (30 days)- Smt. Vidya Devi.

Sir,

I am directed to forward herewith a copy of the orders dated 03.06.2025 passed by Sh. T.C. Gupta, Chief Commissioner, Haryana Right to Service Commission, Chandigarh in respect of above case for information and compliance. The DG, AHD is requested to send compliance of these orders, to the Commission by 20.06.2025. The compliance report must be sent only through email to rtsc-hry@gov.in. A physical copy of the same must not be sent. The reply must mention the name and designation of the signatory without which it shall not be entertained.

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. HRTSC/Comp-40/AH&D/2025/2162

Dated: 09. June. 2025

A copy is forwarded to Smt. Vidya Devi Phone No. 7056864876 E-mail: nirmalmual@gmail.com for information.

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

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## Interim orders

[In respect of HRTSC/Comp-40/AH&D/2025 - Complaint regarding Service - Scheme for Providing Employment Opportunities to Scheduled Castes- (30 days).

Hearing date: 02.06.2025 Time: 11:15 am

These orders are in continuation of the earlier orders of this Commission passed on 16.04.2025, which were passed in respect of three cases. However, this hearing is only in respect of case No. HRTSC/Comp-40/AH&D/2025 of Smt. Vidya Devi. The relevant operative part is reproduced as under:-

"4. (a) The Commission has considered all facts and circumstances of the case. The Commission finds that there is no effective communication between the Department and banks regarding the allocation and dissemination of scheme targets. While LDMs distribute targets to banks based on data from District Deputy Directors, these figures are not subsequently communicated back to the Department. This gap is contributing to inefficiencies in application sponsorship. It is, therefore, directed that:

- (i) The Department must establish a clear and synchronized mechanism for target allocation. Additionally, the DG, AHD is requested to furnish a detailed mechanism for the allocation of targets in coordination with banks. A system should be established to automatically restrict application submissions beyond five times the allocated target to avoid unrealistic expectations among the public and to maintain the credibility of government initiatives.
- (ii) No Sub-Divisional Office should sponsor applications beyond five times the allotted target to banks under their jurisdiction as per the Department's own instructions.
- (iii) The targets for the State, District wise and SDO wise, for the year 2025–26 should be communicated by the Department (Headquarters) to the SLBC, which will subsequently Communicate them to the respective LDMs. The intradistrict allocation, carried out by the LDMs, must be shared with the Department to ensure that both the banks and the SDOs are clearly informed of their respective targets bank branch wise for 2025–26. Accordingly, the Department should ensure that a comprehensive list of targets allocated at both the district and sub-divisional levels is circulated for the year 2025–26. The same needs to be informed to the Commission by 31.05.2025.
- (b) The orders issued by the Commission in respect of Vidya Devi's case are as under:

"Serious allegations have been levelled by Mr. Nirmal Singh against the concerned bank officials. DGM, SLBC is requested to investigate this case and submit a report to the Commission by 02.05.2025 on the following points along with the other

points raised in Para 3(e) above: i. Target allocated to PNB, Nehla under schemes of AHD for FY 2023-24 and 2024- 25. ii. Number of loans sanctioned and disbursed under those targets under the Scheme to SCs. iii. Justification for requiring a government guarantor despite no such provision in scheme guidelines."

 In view of above, a reply has been received from Senior Manager, SLBC, Haryana vide email dated 02.05.2025 wherein the following was stated;-

S. No.	Observations	Reply
1.	Target allocated to PNB, Nehla under schemes of AHD for FY 2023-24 and 2024-25.	Target for FY 2023-24 was 1 (2 Milch Animals for SC Category) and for FY 2024-25 was also 1 (2 Milch Animals for SC Category).
2.	Number of loans sanctioned and disbursed under those targets under the Scheme to SCs.	Branch received many applications under AHD, which were processed on a first come first serve basis. Branch sanctioned & disbursed 2 applications in FY 2024-25 to other than SCs.
3.	Justification for requiring a government guarantor despite no such provision in scheme guidelines.	No proof of demanding/insisting guarantee available in record. Guarantor is not required for loan amount up to Rs. 2 Lakh; for amounts above Rs. 2 Lakh, third-party guarantee or collateral security is required.
4.	If the Bank's target was already met, why was an NOC issued to him upon payment of Rs. 120.	NOC is issued as per service area concept of sponsored loan and on request of the customer specifying/highlighting that customer has no amount overdue. NOC is required to apply for AHD loan scheme.
5.	Though the scheme is for Scheduled Caste beneficiaries, both sanctioned applicants reportedly belonged to the General Category.	Branch received many applications under AHD, which were processed on a first come first serve basis. Branch sanctioned & disbursed 2 applications of 10 Milch animals each in FY 2024-25 to other than SCs.
6.	Complainant alleged that the bank insisted on a government guarantor with an account in the same branch, which is not a scheme requirement.	No proof of demanding/insisting guarantee available in record. In another case, the loan was disbursed on the guarantor of a student. Guarantor is not required for loan amount up to Rs. 2 Lakh.

On perusal of the reply, the Commission observed that the report clearly stated that the branch had a target of 1 case (2 milch animals for the SC category), but the Branch Manager (BM) did not sanction any case under the SC category. Instead, he sanctioned and disbursed 2 applications for applicants from non-SC categories. Therefore, the BM was directed to explain why he did not sanction the loan in this case despite the availability of the target.

- 3. (a) To proceed further in the matter, a hearing was scheduled before Sh. T.C. Gupta, Chief Commissioner, Haryana Right to Service Commission on 02.06.2025 at 11:15 a.m. The hearing took place as scheduled and was attended by:
  - i. Dr. Surender, DO-cum-SDO, AHD, Fatehabad, Haryana.
  - ii. Smt. Sharmila, the then Branch Manager, PNB, Nehla, now in Branch LUVAS, Hisar.
  - iii. Sh. Nirmal Singh, S/o of Smt. Vidya Devi, the appellant.

- (b) The Branch Manager explained that she had received a bulk submission of 97 applications from the Department. While processing these, she consulted both higher authorities and the Department, when she was informed that the block-level target for the SCs under the relevant scheme had already been met. Consequently, she sanctioned two applications from the non-SC category under a different scheme.
- (c) When Dr. Surender, who has been serving as SDO, Fatehabad since September 2024, was asked why 97 applications were forwarded to the bank branch despite the target being only one, he stated that he was obligated to sponsor all applications received from the applicants.
- (d) The complainant further alleged that the two individuals who were sanctioned loans under the non-SC category had obtained them by directly approaching the then Branch Manager.
- 4. The Commission has carefully considered all facts and circumstances of the case. It is clear that the Department has made the operation of the scheme difficult for field-level functionaries. As per the Department's own instructions dated 22.05.2024 for the "Scheme for Providing Employment Opportunities for Scheduled Castes," point no. 6 states:

"On receiving the applications on the SARAL portal five times of the target of the scheme, the concerned Deputy Director will request for closing the scheme on SARAL portal of that district."

This makes it evident that the reference to five times the number of applications pertains to the district as a whole, not to individual bank branches or SDO offices. Unfortunately, neither the DO nor the Animal Husbandry Headquarters took any action to implement these directions. As a result, applications exceeding five times the target were received in District Fatehabad, and 97 applications were sponsored to a single bank branch. The then-SDO, Fatehabad, should have taken up the issue of the number of applications being sponsored to the bank with his higher authorities or the Department Headquarters, instead of overburdening the branch with 97 applications against a target of only one. It cannot be assumed that the SDO was unaware of the branch-wise targets, since these are always communicated in advance and are known not only to the Bank but also to the Department.

Due to the lack of proper checks on the SARAL portal, an excessive number of applications were received by field functionaries, unnecessarily increasing their workload in processing and forwarding these applications to the bank, thereby creating room for selective processing. The statement of the then Branch Manager, Smt. Sharmila, that she consulted the Department and senior bank officials regarding the block-level target, is not valid, as block-level targets have no bearing on sanctioning loans at the branch level. Furthermore, Dr. Surender has clearly stated that there was no such block-level target. Accordingly, against the one sanctioned target for the SC category, she should have selected one applicant based on seniority from amongst the sponsored applications and sanctioned that case, rather than ignoring all applications

of the SC category. Though this lapse on her part could attract penalty under Section 17(1)(h) of the Haryana Right to Service Act, 2014, considering the large volume of applications and the confusion surrounding the matter, a lenient view is taken. The Commission is not addressing the allegations made by the complainant, as they are unsupported by evidence. However, the non-sanctioning of any SC category application does raise doubts about the conduct of the then Branch Manager. She is being given the benefit of doubt this time, but any such lapse in future will lead to penal action under the Act without leniency.

- 5. At the same time, the following directions are issued for strict compliance by the Department:
  - (i) The Director General, Animal Husbandry & Dairying Department, Haryana, must devise a mechanism to implement point no. 6 of their instructions dated 22.05.2024, as quoted above. The Department must ensure that the number of applications sponsored to any bank is restricted to five times the target. As per the interim orders dated 16.04.2025, they would have come to know of the State, District & Branch-wise target by now and hence it will be easy for them to fix the number of applications for each branch. This will reduce the burden on officials of both the Animal Husbandry Department and the banks and will also eliminate the possibility of arbitrary beneficiary selection.
  - (ii) In addition, since injustice has been done to Smt. Vidya Devi, it is directed that her application, which was already received, be re-sponsored to the concerned branch during the current year, after the scheme receives approval from the Government for the year 2025–26.

A compliance report for both the above mentioned points should reach the Commission by 20.06.2025.

T.C. Gupta)

CC, HRTSC

3rd June, 2025