



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-31/AH&D/2024/ 1823

Dated: 30/4/24

To

1. The Zonal Manager,
PNB, Chandigarh.
2. The Circle Head,
PNB, Rohtak, Haryana.
E-mail: np081320@obc.co.in;
3. Sh. Manish Kumar,
Branch Manager,
PNB- Behal, Bhiwani, Haryana.
E-mail: bo1215@pnb.co.in
4. Sh. Mulayam Singh,
Agriculture Manager,
PNB- Behal, Bhiwani, Haryana.
E-mail: bo1215@pnb.co.in

Subject: HRTSC/SM-31/AH&D/2024 - issued to Sh. Manish Kumar, Branch Manager, PNB, Behal, Bhiwani, - Application of Sh. Omveer.

Madam/Sir,

I am directed to forward herewith a copy of the orders dated 23rd 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. 1824

Dated: 30/4/24

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

- i. The Director General, Animal Husbandry and Dairying for information and compliance.
- ii. The Appellant Sh. Omveer 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-31/AH&D/2024 – issued to Sh. Manjeet, Branch Manager, PNB- Behal, Bhiwani - Application of Omveer).

Hearing date: 23.04.2024

Time: 12:15 pm

Case type	Suo Moto Notice (No. HRTSC/SM-31/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	11.01.2022	
RTS timeline	30 Days	
RTS Due Date	23.02.2022	
District	Bhiwani	
Name of the Appellant	Sh. Omveer	
Designated Officer	Designation	Sub Divisional Officer, Loharu, Bhiwani, Haryana
	Action taken with date	“Service Completed” dated 12.01.2022
	Remarks of DO	“Sent to bank”
First Grievances Redressal Authority	Designation	Deputy Director, Animal Husbandry(DISTRICT - Bhiwani)
Second Grievances Redressal Authority	Designation	Credit Planning Officer at Directorate

- 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. Omveer (Application No. HRHTDU/2022/03757 dated 11.01.2022) (Family ID: 1DYN6199) was forwarded to the Bank on 16.01.2022. The loan was sanctioned on 01.07.2022 and the animal was purchased on 16.11.2022 but the loan amount was not disbursed. Therefore, a suo-moto notice was served to Sh. Manjeet, Branch Manager, PNB- Behal vide letter no. HRTSC/SM-31/AH&D/2024/362 dated 01.02.2024 to ascertain the reasons for delay in the delivery of the notified service beyond the prescribed timelines. He was also asked to respond as to why he should not be penalized under Section 17(1)(h) for lapses on his part.
- A response was received from Sh. Manjeet, Branch Manager, PNB- Behal dated 22.03.2024, which stated that the loan amount had already been disbursed. 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 23.04.2024 at 12:15 pm (vide Commission's letter no. HRTSC/SM-31/AH&D/2024/1402 dated 09.04.2024).

4. The hearing took place as scheduled, which was attended by:

- i. Sh. Manjeet, Branch Manager, PNB- Behal, Haryana alongwith Sh. Mulayam Singh, Agriculture Manager, PNB- Behal, Haryana.
- ii. Sh. Omveer, the applicant (through telephone).

Sh. Omveer stated that he had been harassed by the bank over a period of more than one and a half years. Even after the animal was purchased on 16.11.2022, the amount was not disbursed despite numerous visits to the bank. He had met Sh. Mulayam Singh, Agriculture Manager many a times and so much so that about three months back, he had even requested the VLDA to accompany him to the bank who had kindly agreed. However, each time Sh. Mulayam Singh would ask him to provide one document or the other like copy of some application form, copy of some other documents, three stamp papers etc. It is only after the issuance of notice by the Commission that the branch listened to him and disbursed the loan for first animal on 22.01.2024. On the other hand, Sh. Mulayam Singh denied all these allegations and stated that the loan could not be disbursed due to non-providing of seller details by the applicant. As soon as the details were provided, they disbursed the loan. Sh. Manjeet stated that the loan could not be disbursed due to non-completion of formalities by the applicant. He also added that the most number of applications have been sanctioned by his branch in the district and they were overloaded because of which also, there was a delay in disbursement. He refuted the allegations levelled by Sh. Omveer.

5. The Commission has carefully considered all the facts and circumstances of this case. There is no doubt that there is delay in sanction of the loan as well as disbursement by the bank. 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 in hundreds of cases, 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. There, it was decided that in 100 cases where there was inordinate delay in disbursement of loans, the inquiry would be conducted by the Commission and appropriate action would be taken. This is one of such cases.

6. In this case, the application was forwarded to the bank on 16.01.2022 but it took the bank approximately 6 months to sanction the same. It is unfortunate that the

department also took four and half months to actualise the purchase. The Commission has, however, not gone into the delay up to 16.11.2022. In the opinion of the Commission, it is very serious that after an animal has been purchased by the applicant entailing substantial expenditure as well as efforts in finding the animal, finding the seller, purchasing it, getting the Health Insurance done etc. and even after that for more than one year and four months, the loan amount was not disbursed by the bank. It was disbursed only after issuance of notice by the Commission on 01.02.2024. This time-lag clearly gives credence to the allegations of the applicant. Fortunately, he has not levelled any allegation that the Branch Manager or the Agriculture Manager was asking for some kind of illegal gratification. The Commission is looking into the delay in delivery of notified service and there cannot be a case more striking than this where, after the animal has been purchased on 16.11.2022 the amount was disbursed only on 22.02.2024 after more than one year and four months. The only defence of Sh. Mulayam Singh is that the seller's details were not provided by the buyer. However, when he was asked to show even a single communication addressed either to the applicant or to the department that these details were not being provided by the applicant and because of which the disbursement was held up, he could not provide the same. His only refrain every time was that it was verbally informed to the applicant which, the complainant completely denied. The applicant, infact, was full of grievances against the bank faced by him during purchase and disbursement and he narrated his tale of woes during the hearing. It is a fit case where for delay in delivery of a notified service, penalty should be imposed and therefore, the Commission in exercise of the powers under Section 17 (1) (h) of the Act, imposes a penalty of Rs. 10,000/- on Sh. Mulayam Singh, Agriculture Manager, PNB- Behal, Haryana and awards a compensation of Rs. 5000/- to the applicant i.e. Sh. Omveer. The Circle Head, PNB, Rohtak is directed to ensure that this amount is deducted from the salary of Sh. Mulayam Singh for the month of April, 2024 to be paid in May, 2024 provided it does not exceed 1/3rd of his salary. The remaining amount be deducted from his salary of next month. He is also requested to intimate the compliance to the Commission along with photocopies of the Challan etc., at its email ld-rtsc-hry@gov.in. Sh. Omveer is requested to provide the following details to the office of PNB- Behal, Haryana as well as to the Commission for making the payment of the compensation of Rs. 5,000/- :-

- (a) Name of the Bank
- (b) Name of the Account holder in the Bank
- (c) Bank Account Number
- (d) Address of the Bank
- (e) IFSC Code

However, the Bank is free to credit this amount to his account also.

7. Further, in exercise of the powers vested under Section 17(1)(d) of the Act, the Commission recommends initiation of suitable disciplinary proceedings as deemed fit against Sh. Manjeet, Branch Manager, PNB- Behal, Haryana. The Zonal Manager, PNB, Chandigarh is requested to intimate the Commission of the action taken in this

regard within 30 days of the issuance of these orders. Provisions of Section 18 (1) which states as under: -

'The State Government shall consider the recommendations made by the Commission under clauses (d), (e) and (f) of sub-section (1) of section 17 and send information to the Commission of action taken within thirty days or such longer time as may be decided in consultation with the Commission, In case the State Government decides not to implement any of the recommendations of the Commission, it shall communicate the reasons for not acting on the recommendations to the Commission'.

It is pertinent to mention that while Sh. Manjeet has been posted in this branch since August, 2021 and Sh. Mulayam Singh has been posted in this branch since 09.06.2022. They both belong to the nearby area and it is expected that they will have a sympathetic attitude towards the needs of people of this region whom the Government of Haryana wants to help through its ambitious scheme of providing huge subsidy to those families who are living below poverty line. It is possible that by virtue of being posted in the local branch, they have either developed vested interest or have become complacent. Therefore, Zonal Manager, PNB is requested to examine the desirability of keeping these officers in this branch. The Commission would like to add that the Commission is not empowered to recommend transfer of any official and this fact is being brought to the notice of the higher management of PNB only for consideration and taking any action at their level as deemed fit.

With these orders, this case is hereby disposed of.

23rd April, 2024

