



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-49/AH&D/2024/ 1550

Dated: 16.04.24

To

Dr. Jitender Malik
Sub Divisional Officer-cum-DO,
Animal Husbandry and Dairying,
Jhajjar, Haryana.
E-mail:

Mrs. Amanpreet Bakshi,
Branch Manager,
PNB- Badli, Jhajjar, Haryana.
E-mail: bo0594@pnb.co.in

Sh. Sanjeev Kishore Rohtagi, (Retd.)
Erstwhile Branch Manager,
PNB-Badli, Jhajjar, Haryana.

Subject: HRTSC/SM-49/AH&D/2024 - issued to Smt. Amanpreet Bakshi - Application of Smt. Shakuntala.

Sir,

I am directed to forward herewith a copy of the orders dated 10th 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. 1551

Dated: 16.04.24

A copy is forwarded to Sh. Shakuntala 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-49/AH&D/2024 – Suo Moto Notice issued to Mrs. Amanpreet, Branch Manager, PNB- Badli, Jhajjar, Haryana.

Hearing date: 10.04.2024

Time: 11:00 am

Case type	Suo Moto Notice (No. HRTSC/SM-49/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	08.03.2022	
RTS timeline	30 Days	
RTS Due Date	21.04.2022	
District	Jhajjar	
Name of the Appellant	Smt. Shakuntala	
Designated Officer	Designation	Sub Divisional Officer, Jhajjar
	Action taken with date	"Service Completed" dated 13.05.2022
	Remarks of DO	No Remarks
First Grievances Redressal Authority	Designation	Deputy Director, Animal Husbandry
Second Grievances Redressal Authority	Designation	Credit Planning Officer at Directorate

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 was not disbursed by the bank. Upon reviewing the report, it was observed that the application of Smt. Shakuntala (Application No. HRHTDU/2022/09290 dated 08.03.2022) (Family ID: 1RGV4857) was forwarded to the Bank on 09.03.2022. The loan was sanctioned on 21.04.2022 and the purchase of the animal was made on 24.04.2022 but the loan amount was not disbursed. Therefore, a suo-moto notice was served to Mrs. Amanpreet, Branch Manager, PNB- Badli, Jhajjar, to ascertain the reasons for the non-delivery of the notified service beyond the prescribed timelines and a show cause notice was served as to why he should not be penalized under Section 17(1)(h) for the lapses on his part.
3. A response was received from Mrs. Amanpreet, Branch Manager, PNB- Badli, Jhajjar, dated 22.02.2024, which stated that the 'in-principle' sanction letter was issued by the bank on 21.04.2022. However, it was later discovered that the CIBIL score of the

applicant did not meet the internal guidelines of the bank, which led to the rejection of the loan. On the consideration of this reply, the Commission was of the opinion that checking of the CIBIL score is one of the fundamental requirements in the loan sanctioning process. Therefore, same should have been checked by the bank before granting 'in-principle' sanction and purchase of animal.

4. Therefore, for further inquiry, a hearing was scheduled to be held before Sh. T.C. Gupta, Chief Commissioner, Haryana Right to Service Commission, on 10.04.2024 at 11:00 am vide Commission's letter no. HRTSC/SM-49/AH&D/2024/1195 dated 28.03.2024. The hearing took place as scheduled, which was attended by:
 - i. Dr. Jitender Malik, Sub Divisional Officer-cum-DO, Animal Husbandry and Dairying, Jhajjar, Haryana.
 - ii. Mrs. Amanpreet Bakshi, Branch Manager, PNB- Badli, Jhajjar, Haryana.
 - iii. Sh. Sanjeev Kishore Rohtagi, erstwhile Branch Manager, (Retd.), PNB-Badli, Jhajjar, Haryana.
 - iv. Smt. Shakuntala, the applicant.
5. Sh. Sanjeev Kishore Rohtagi stated that after the 'in-principle' sanction of the loan was given on 21.04.2022, the purchase was also made on 24.04.2022 and when the customer came for disbursement, it was found that CIBIL score of the applicant was not satisfactory and, therefore, the disbursement was not done. This was also reiterated by Mrs. Amanpreet, the incumbent Branch Manager. She further added that the reasons for non-disbursement can be explained only by Sh. Sanjeev Kishore Rohtagi. When the bank officials were asked as to why they did not check the CIBIL score before sanctioning of the loan, they stated that they grant 'in-principle' approval of the loans to promote the schemes of the Government and these things are checked only when the cases come for disbursement. Dr. Jitender Malik only reiterated the facts of the case which are mentioned in para no. 1 and 2.
6. The Commission has carefully considered all facts and circumstances of this case. When a case is sponsored to the bank, it is the duty of the bank to do preliminary scrutiny of the application before granting 'in-principle' sanction. This preliminary scrutiny includes whether the customer is a defaulter, whether the CIBIL score of the customer is satisfactory and meets the guidelines of the bank or not and other things as per the instructions of the bank. It is painful to note that in the name of 'promoting' the schemes of the Government and helping the economically weaker sections of the society, they have instead caused loss to them, first by making them to purchase the animal which entails cost in arranging the animal, finding the seller, getting the signatures of various authorities on the purchase documents and then getting the animal insured also, in this case. After purchase and insurance of the animal, the bank has rejected the case and not disbursed the loan by stating that the CIBIL score was not satisfactory. Had this been seen by the bank at the initial stage itself before grant of 'in-principle' sanction, the poor applicant could have been saved of the trouble and wastage of her time in doing all these activities and could have also saved money which was incurred on purchase of the animal and getting it insured. Therefore, finding Sh. Sanjeev Kishore Rohtagi guilty of non-delivery of notified service in time,

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) upon him. He is directed to deposit this amount in the State Treasury under the Receipts Head 0070-60-800-86-51 and send confirmation of the same to the Commission along with copy of the challan at its email id (rtsc-hry@gov.in) within 30 days from the date of these orders, failing which this penalty will be recovered in accordance with law.

With these orders, this case is hereby disposed of.

10th April, 2024

