



LPA-2306-2024

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**IN THE HIGH COURT OF PUNJAB AND HARYANA
AT CHANDIGARH**

Sr. No.111

LPA-2306-2024

Date of decision: 26.11.2024

Dinesh Kumar Gupta

....Appellant

Versus

Punjab National Bank and others

....Respondents

**CORAM: HON'BLE MR. JUSTICE DEEPAK SIBAL
HON'BLE MR. JUSTICE DEEPAK MANCHANDA**

Present: Mr. B.B. Bagga, Advocate, for the appellant.

* * *

DEEPAK SIBAL, J. (Oral)

1. The instant intra Court appeal is directed against the judgment dated 13.09.2019 by a learned Single Judge of this Court dismissing the appellant's writ petition through which he had challenged the order dated 26.03.2014 passed by the Punishing Authority imposing upon the appellant the penalty of reduction to one lower stage in the time scale of pay for a period of one year with cumulative effect. Also under challenge was the order passed by the Appellate Authority dismissing the appellant's appeal filed by him against the afore-referred punishment order and the order of the Reviewing Authority rejecting the appellant's review petition.

2. After hearing learned counsel for the appellant and going through the impugned judgment, we find that after holding of departmental enquiry the appellant was found guilty of the charges levelled against him and was resultantly, punished. Through the enquiry it was found that the appellant who was the Branch Manager of one of the branches of the respondent Bank had sanctioned/disbursed loans for the purchase/construction of shops/showrooms to the loanees who were not owners of the plots on which the shops/showrooms were to be constructed and that in the absence of a conveyance deed they also could not create any equitable mortgage in



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favour of the Bank which violated the Bank's Scheme dated 20.11.2010 under which these loans had been disbursed. Through the impugned judgment the learned Single Judge has further found that the appellant was punished as the requisite tripartite agreements between the Bank, borrowers and the concerned authority had also not been got executed by him before disbursement of the loans which prejudiced the Bank's interests.

- 3. The afore findings returned by the learned Single Judge are found to be supported by the record and therefore, we concur with the same.
- 4. Even otherwise, during the course of the disciplinary proceedings against the appellant no violation of any procedure or statutory rules has been shown.
- 5. No malafides against the enquiry officer, the appellant's Punishing Authority, Appellant Authority or the Reviewing Authority have even been raised.
- 6. In the light of the above, we find no reason to interfere with the impugned judgment.
- 7. Dismissed.
- 8. All pending miscellaneous application(s), if any, also stand disposed of.

(DEEPAK SIBAL)
JUDGE

(DEEPAK MANCHANDA)
JUDGE

November 26, 2024
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Whether speaking/reasoned	Yes/No
Whether reportable	Yes/No