



2026:DHC:1327



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\* **IN THE HIGH COURT OF DELHI AT NEW DELHI**  
+ **W.P.(C) 6585/2021**

Date of Decision: **09.02.2026****IN THE MATTER OF:**

PUNJAB NATIONAL BANK CIRCLE OFFICER NEW DELHI &amp; ORS.

.....Petitioners

Through: Mr. Vipin Jai, Advocate.

versus

LOPAMUDRA CHATTERJI

.....Respondent

Through: Ex-Parte.

**HON'BLE MR. JUSTICE PURUSHAINDRA KUMAR KAURAV****J U D G E M E N T****PURUSHAINDRA KUMAR KAURAV, J. (ORAL)**

1. None had appeared on behalf of the respondent despite service; and thereafter, the respondent was proceeded *ex parte vide* order dated 02.05.2023.
2. The petitioners in the instant petition pray for the following reliefs:-
  - (a) *issue a writ of certiorari or any other appropriate writ, order or direction quashing and setting aside the impugned order dated 29.12.2020 passed by Central Information Commission in File No.CIC/PNBNK/A/20181130662 being ANNEXURE P-2,*
  - (b) *pass any other order, as this Hon 'ble Court, may deem fit and proper under the facts and circumstances of the present case."*
3. The instant *lis* emanates from filing of an application dated

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Signing Date: 16.02.2026  
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KUMAR KAURAV



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23.02.2018 by the Respondent - original applicant under the Right to Information Act, 2005 (**hereinafter** ‘the RTI Act’), for seeking information regarding the return of his cheque by Punjab National Bank (PNB). The information sought is as under: -

*“The reason as to the why the cheque was returned unpaid with the remark Insufficient Funds.”*

4. Thereafter, the Central public information officer (CPIO), Circle Office – Central Delhi, vide letter dated 27.02.2018, forwarded the application to Circle Office – North Delhi, since the information pertained to the Pitam Pura Branch, which fell under the jurisdiction of Circle Office – North Delhi. CPIO, Circle Office – North Delhi, disposed of the application vide reply dated 21.03.2018 stating that the request constituted a query and not “information” under the RTI Act. Being dissatisfied with the response of the CPIO, the respondent filed a First Appeal under Section 19 of the RTI Act on 06.04.2018, bearing Appeal No. PNBK/A/2018/60104. Thereafter, the respondent filed a Second Appeal before the Central Information Commission (CIC) on 15.05.2018.

5. Subsequent to the hearing dated 04.12.2020, Petitioner No. 2 again took up the matter with the concerned branch and personally visited the branch to obtain details of the transaction relating to the cheque in question. Thereafter, Petitioner No. 2 received a reply from CDPC, Paharganj, Delhi, stating that cheque bearing No. 417250 for Rs. 11,000/- had been wrongly returned unpaid on 22.02.2018 with the reason “insufficient funds”, despite the fact that the available balance in the account at the relevant time was Rs. 11,003/-.

6. The CIC, vide order dated 29.12.2020, held both Petitioner No. 2 and



Petitioner No. 3 are liable for penalty under Section 20(1) of the RTI Act and imposed a penalty of Rs. 10,000/- each upon them. CIC directed that the said amount be deducted from their salaries in two equal installments.

7. I have heard learned counsel for the petitioner and have perused the record.

8. For the sake of clarity, paragraph no.6.1 of order dated 29.12.2020, is extracted as under:-

*“6.1. The Commission notes that the negligence of duty as designated CPIO appears to be deliberate and mala fide is established on part of both Shri Anil Thakur, present CPIO as well as Shri Narendra Mohan Jain, the then CPIO, hence, are found liable as per Section 20(1) of RTI Act. In view of this, a penalty of Rs. 10,000/- (Rupees Ten Thousand) may be imposed on both Shri Anil Thakur, present CPIO as well as Shri Narendra Mohan Jain, the then CPIO. Rs. 10,000/- shall be deducted from salaries of each of Shri Anil Thakur, present CPIO as well as Shri Narendra Mohan Jain, the then CPIO, by the Public Authority in two equal instalments and paid by way of demand draft drawn in favour of "PAO, CAT", New Delhi, forward the demand drafts addressed to the Deputy Registrar (CR-11), email: [dyreger2-cic@gov.ni](mailto:dyreger2-cic@gov.ni) Room No.106, First Floor, Central Information Commission, Baba Gangnath Marg, Munirka, New Delhi 110067. The first installment of penalty amount should reach to the Commission by 01.02.2021 and the final instalment should reach the Commission by 02.02.2021. With these directions, the appeal is disposed of.”*

9. As already noted hereinabove, the dispute has emanated from the dishonour of a cheque. The Respondent appears to have filed the RTI application seeking the reason for dishonour of the cheque. The memo of intimation issued at the time of dishonour itself contained the reason “insufficient funds”.

10. Thus, it is evident that the reason for dishonour was already available on record through the cheque return memo, and in such circumstances, it was not reasonably expected that the same information be furnished again in



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the manner sought. Furthermore, the provisions of the RTI Act are not intended to enable parties to settle civil grievances, which are otherwise amenable to adjudication in appropriate legal proceedings.

11. In the facts of the present case, if the respondent had any grievance arising out of the dishonour of the cheque, he could have availed of the remedy provided under the Negotiable Instruments Act, 1881 or any other applicable law.

12. Petitioner Nos. 2 and 3 have stated that they were not directly handling the concerned aspect at the relevant time. It has also been submitted that during the course of hearing, they tendered their apology for any inadvertent lapse, committed by them. It is further submitted that both Petitioner Nos. 2 and 3 have since retired from service and that the imposition of penalty is adversely affecting their pensionary benefits.

13. This Court is of the view that imposition of penalty entails civil consequences and ordinarily should not be resorted to unless there exist compelling and unavoidable reasons warranting such action.

14. The aforesaid circumstances do not warrant such recourse. The present petition stands allowed. The order dated 29.12.2020; imposing penalty upon the petitioners is hereby set aside.

**PURUSHAINDRA KUMAR KAURAV, J**

**FEBRUARY 9, 2026**

*Nc/ksr*