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* **IN THE HIGH COURT OF DELHI AT NEW DELHI**

+ **W.P.(C) 270/2026, CM APPL. 1213-1214/2026**

RAM SHARAN

.....Petitioner

Through: Mr. Ankit Bhadoria, Mr. Umesh Singh, Ms. Karishma, Ms. Nisha Kumari, Mr. Vijay Partap and Mr. Sunil Rawat, Advocates.

versus

CENTRAL BANK OF INDIA AND ANR

.....Respondents

Through:

CORAM:

HON'BLE MR. JUSTICE SANJEEV NARULA

ORDER

09.01.2026

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1. This writ petition challenges charge-sheet dated 31st March, 2014, inquiry report dated 9th March, 2015 and order dated 15th May, 2015 passed by the Disciplinary Authority, imposing the penalty of dismissal from service on the Petitioner. The dismissal has been affirmed in appeal and again in review.

Factual Background

2. The background relevant to the present petition is as follows:

2.1. The Petitioner joined Respondent No. 1 Bank as a clerk on 23rd April, 1990. He was promoted to the post of Manager Scale-I on 12th June, 2006 and thereafter to Middle Management Grade Scale-II on 11th June, 2011.

2.2. He was posted at the Khera Bajhera Branch, District Meerut, with effect from 12th June, 2011. He served there until 7th August, 2013. He was



thereafter posted at Sahukara Branch, Bareilly from 8th August, 2013 to 14th June, 2014, and subsequently at Navyug Market Branch, Ghaziabad.

2.3. During an audit conducted in June, 2012 for the year 2011-2012, the audit team raised objections relating to certain irregularities. The Bank called upon the Petitioner to explain the alleged lapses pertaining to the period when he was posted at Khera Bajhera Branch. A memorandum dated 2nd January, 2014 was issued in relation to the period from 20th June, 2011 to 7th August, 2013.

2.4. A charge-sheet dated 31st March, 2014 followed. A departmental inquiry was conducted, culminating in an inquiry report dated 9th March, 2015, which held the substantial charges proved. Acting on the inquiry report and the Petitioner's representation, the Disciplinary Authority imposed the penalty of dismissal from service by order dated 15th May, 2015.

2.5. The statutory appeal against this order was dismissed on 26th October, 2015. The Petitioner thereafter preferred review. The review petition, though stated to have been filed in 2016, was ultimately decided by the Reviewing Authority by order dated 25th November, 2024, affirming the dismissal and rejecting, *inter alia*, the contentions of procedural unfairness, caste-based bias, alleged insufficiency of evidence, and disproportionality of penalty. The Reviewing Authority recorded that no new material was brought in review, and that the Disciplinary Authority and the Appellate Authority had dealt with the matter independently and in accordance with the Central Bank of India Officer Employees (Discipline and Appeal) Regulations, 1976, including Regulation 4(j), to the following effect:

"Observations & findings of the Disciplinary Authority:-

The Disciplinary authority has accorded his Charge wise verdict as follows:



Charge No	Disciplinary Authority verdict	Charge No	Disciplinary Authority verdict
Charge 1	Proved	Charge 2	Proved
Charge 3	Partly Proved	Charge 4	Not Proved
Charge 5	Not Proved	Charge 6	Not Proved
Charge 7	Proved	Charge 8	Proved
Charge 9	Proved	Charge 10	Proved

Considering all the verdict of charge, the Disciplinary Authority imposed the following punishment to the CSOE:

“Dismissal, which shall ordinarily be a disqualification for future employment in terms of Regulation 4(j) of Central Bank of India Officers Employees (Discipline and Appeal) Regulation, 1976 as amended up to date”.

Observations of the Appellate Authority:

The Appellate Authority has carefully perused all the relevant papers/ documents starting from issuance of memorandum 1032 dated-31.03.2024 till the passing of Final order of the Disciplinary Authority vis-à-vis appeal dated 19.06.2015 preferred by the appellant and observed that the principles of natural justice was duly observed during the conduct of inquiry and full opportunity was given to the Appellant to rebut the charges levelled against him.

While going through the appeal. The Appellate authority has observed that the appellant has not brought in any new fact in respect of charges levelled against him vide said memorandum. The appellate Authority find that the appellant in his appeal only raised the point that he was awarded the harsh punishment because he belongs to a suppressed community. In this regard, the undersigned is of the opinion that the penalty as imposed by the Disciplinary authority is commensurate with the gravity of the proven charge not on the basis of caste.

In view of the above, The Appellate authority is of the opinion that this appeal is devoid of merit and does not warrant any intervention and hence, as Appellate authority, he confirms the punishment awarded to the Appellant by the Disciplinary authority vide order No. DA/ELB-BILASP/2015-16/11 dated-15.05.2015.

Crux of the Review Petition submitted by Mr. Ram Saran (Ex. Employee No. 88218):

a) The employee claims that their review appeal, submitted on 24.02.2016, was misplaced by the branch or regional office, resulting in delays. Argues that procedural lapses by the bank should not penalize the employee.



b) Asserts that their dismissal and subsequent handling of the case reflect caste-based discrimination. Claims injustice due to belonging to the Dalit community.

c) Contends that some charges were not fully or conclusively proven. Alleges the Disciplinary Authority acted arbitrarily, ignoring the Inquiry Officer's partial findings and imposing an excessive penalty.

d) Denies culpability in fake CKCC loans, claiming subsequent branch managers identified borrowers. Justifies suspicious cash and transfer transactions in personal and family accounts as loans from relatives, unsupported by evidence. Dismisses liability for irregular transfer entries, claiming they were account holder actions beyond his control. Argues that audit irregularities were routine and rectified over time, States excess financing in CKCC loans was within revised regional guidelines, denying any wrongdoing.

e) Asserts the punishment of dismissal is disproportionate, claiming it was imposed without fair consideration of mitigating factors. Seeks quashing of dismissal and reconsideration of the penalty.

OBSERVATION OF REVIEWING AUTHORITY

It is observed from the case on record that the issues raised in the instant Petition relating to the charge have already been raised by the Petitioner in his earlier submissions to the Disciplinary Authority and the Appellate Authority in the respective contexts. In other words, the issues raised in the present Review Petition relating to the charges were already in the knowledge/consideration of the Disciplinary Authority/ Appellate Authority at the relevant time and the penalty imposed on him was after consideration of the said issues raised by him earlier. Further, I observe that IA/DA have dealt with the case independently and judiciously and DA has passed his final order accordingly.

Thus, no new evidence/material as such has been produced by the Petitioner in support of his subject Review Petition.

As the matter stands and as the records indicate, the aspects relating to the charge raised by the Petitioner vide his Review Petition are the same in their essence, context and the spirit as the ones raised by him before the earlier authorities. The petition in question does not contain any new material or evidence which could not be produced by him before the respective authorities at the relevant time and which would alter the theme of the case against him. His petition more or less revolves around one aspect of accusing/alleging the Disciplinary and Appellate Authority without any cogent reason and basis. A thorough examination of the facts



and evidence reveals that the contentions are baseless, and the decision to dismiss the employee stands justified under the Central Bank of India Officer Employees (D&A) Regulations, 1976. Contentions are as under:

1. Acknowledgement and processing of Review petition:

The employee's claim that their review application was misplaced by the branch or regional office holds no merit. Record confirms that the review petition was duly acknowledged by the Navyug Market Branch, Ghaziabad. However, the petition did not reach the concerned office or authority for disposal.

Although the stipulated timeline for disposing the review petition has elapsed, in the interest of providing natural justice to the petitioner, the review petition has been accepted for consideration despite the delay.

2. Allegations of Bias Due to Caste:

The claim of caste-based discrimination is unfounded and lacks supporting evidence. The disciplinary proceedings were conducted impartially, strictly adhering to the principles of natural justice. The findings and decisions were based on documentary evidence and witness testimonies, with no relevance or consideration given to the applicant's caste. The attempt to introduce caste as a defense appears to be an afterthought to divert attention from the gravity of the charges proven against the employee.

3. Inquiry Authority and Disciplinary Authority's Findings:

The employee's contention that the Disciplinary Authority deviated from the Inquiry Officer's findings without due reason is incorrect. Regulation 4 of the Central Bank of India Officer Employees (D&A) Regulations, 1976, empowers the Disciplinary Authority to independently assess the Inquiry Officer's findings. In this case, the authority provided a reasoned and detailed order highlighting the substantial evidence that warranted the employee's dismissal.

Contrary to the employee's assertions, the charges of fraudulent practices, including sanctioning fake CKCC loans and engaging in suspicious financial transactions, were conclusively proven based on undisputable evidence. The claim that some charges were not fully proved does not negate the severity of the established misconduct.

4. Financial Irregularities and Misconduct:

The employee has attempted to downplay their role in approving fake loans and facilitating unauthorized transactions, claiming ignorance or



attributing responsibility to others. However, the fraudulent CKCC loans sanctioned to the employee (e.g., loans to Rameshwar, Horilal, and others) demonstrated gross negligence and willful disregard of bank policies.

The employee's personal and family accounts reflected substantial cash deposits and suspicious transactions far exceeding legitimate income levels. The explanation provided regarding funds borrowed from relatives and friends lacks corroboration and fails to justify the discrepancies. Transfer of funds between accounts without proper authorization further underscores a deliberate attempt to manipulate records for personal gain.

5. Dismissal Justified under Regulation 4(j):

The punishment of dismissal, which is ordinarily a disqualification for future employment, is commensurate with the gravity of the employee's misconduct. The bank cannot condone such acts of fraud and negligence that undermine its financial integrity and operational reputation.

Conclusion of the Reviewing Authority:

The review appeal fails to provide any new or compelling evidence to overturn the decisions of the Disciplinary Authority and Appellate Authority. The employee's actions constitute a serious breach of trust and professional ethics, justifying the penalty imposed.

It is respectfully submitted that the bank's decision to dismiss the employee was appropriate, lawful, and necessary to uphold the principles of accountability and integrity. The review appeal should, therefore, be dismissed without any relief.

Accordingly, the penalty imposed on him does not warrant any interference/modification at the hands of the Reviewing Authority.

I, therefore, hereby uphold the penalty imposed by the Disciplinary Authority and confirmed by the Appellate Authority, as under:

“Dismissal, which shall ordinarily be a disqualification for future employment in terms of Regulation 4(j) of Central Bank of India Officers Employees (Discipline and Appeal) Regulation, 1976 as amended up to date”.

The Review petition submitted by the petitioner stands disposed of.”



Petitioner's Case

3. Counsel for the Petitioner assails the charge-sheet dated 31st March, 2014, the inquiry report dated 9th March, 2015, and the consequent order imposing dismissal, as also the appellate and review orders affirming the penalty. The challenge is advanced on four broad planks: vagueness and non-disclosure of governing norms; denial of a fair opportunity in the inquiry; perversity in findings on the articles of charge; and disproportionality of the penalty. The same are summarised as follows:

Vagueness and non-disclosure of applicable norms

3.1. It is urged that the charge-sheet is not framed in conformity with the Central Bank of India Officer Employees (Discipline and Appeal) Regulations, 1976. Counsel submits that the articles of charge are imprecise and fail to specify the exact rule, circular, guideline or CKCC norm said to have been breached. The Petitioner's submission is that disciplinary action predicated on alleged violation of CKCC rules is unsustainable when those rules were not supplied to him, thereby depriving him of an effective defence.

3.2. The charge-sheet proceeds on a broad assertion of "irregularities" without demonstrating any quantified loss to the Bank. It is urged that, even on the Bank's case, the loans were adjusted or the amounts were credited to the concerned borrowers' accounts, and the proceedings seek to elevate routine audit objections into grave misconduct.

Denial of reasonable opportunity and breach of natural justice

3.3. The next submission is that the inquiry stands vitiated for breach of principles of natural justice. The Petitioner claims that he was denied the benefit of an assisting officer/defence representative and, as a result, was



placed at a material disadvantage in meeting a multi-charge case involving banking documentation and account trails. It is urged that the manner of the proceedings, read as a whole, reflects denial of a meaningful opportunity of hearing.

3.4. Counsel also contends that the Management's case rests substantially on complaints and statements attributed to account holders, yet the concerned account holders were not produced before the Inquiry Officer for examination. This, it is argued, deprived the Petitioner of the right to confront and cross-examine the principal source of allegations, particularly in relation to the assertion that certain CKCC loans were "fake" or sanctioned in the names of persons other than the real applicants.

Challenges to findings on the principal charges

3.5. Addressing Charge No. 1, counsel submits that the allegation of sanction of a "fake" CKCC loan is not established by legally acceptable material. It is argued that the Bank did not prove the CKCC rules allegedly violated, did not examine the maker/signatory of the loan documents, and did not produce any independent verification report to substantiate the claim that the applicant was not the genuine borrower. Counsel questions how the Management witness identified the "real" applicant and submits that, if the loan were indeed fictitious, the absence of any criminal complaint or contemporaneous action by the Bank undermines the credibility of the allegation. The Petitioner's case is that the amount was credited to the borrower's account and, on that basis, the finding of "fake loan" is a conclusion, which is a surmise.

3.6. As regards Charge No. 2, counsel similarly disputes the finding that the CKCC loan was sanctioned on the basis of an impersonation or a



substituted photograph. It is urged that the loan was sanctioned on 11th May, 2013; the Petitioner was transferred out of the branch with effect from 7th August, 2013; and the account was closed on 7th September, 2013. The Petitioner submits that the loan was fully adjusted, and no loss is shown. It is argued that the Management relied on the complaint/statement of the account holder (Horilal) without producing him in evidence and without placing any comparative photograph, SDM report, field verification report, or supporting investigation record before the Inquiry Officer. The finding is therefore founded on unproved complaints and that suspicion has been allowed to take the place of proof.

3.7. Counsel places particular emphasis on the manner in which the Disciplinary Authority dealt with Charge No. 3 (and certain other charges), where the Inquiry Officer is stated to have returned a finding of “partly proved”. It is urged that the Disciplinary Authority treated such charges as fully proved without adhering to the safeguards that apply when the Disciplinary Authority disagrees with the Inquiry Officer’s conclusions. No adequate opportunity was afforded to the Petitioner to meet the reasons for disagreement and that the Disciplinary Authority’s conclusion rests on suspicion rather than a reasoned assessment of the evidence.

3.8. With respect to Charge No. 7, counsel submits that the finding that the Petitioner permitted diversion of CKCC funds for purposes other than crop-related activity, including to discharge an alleged vehicle loan liability of the Bank Facilitator/¹ Bank Correspondent,² is incorrect and unsupported by the record. It is argued that the Disciplinary Authority proceeded on assumed

¹ “BF”

² “BC”



linkages between transfers and alleged end-use, without producing the governing policy or establishing a demonstrable prohibited transaction attributable to the Petitioner. The Petitioner also disputes the specific observation about transfer of Rs. 60,000/- from the account of the Business Correspondent to his account, contending that it does not reflect in his account statement and that the inference is factually erroneous.

3.9. Similar submissions are advanced in relation to Charge Nos. 8 and 9. It is urged that these are, in substance, audit-related irregularities arising from operational constraints, including absence of a second officer at the branch, and that the authorities treated procedural deviations as misconduct without proving dishonesty or loss. In relation to Charge No. 9, the Disciplinary Authority misread the circular pertaining to enhancement of scale of finance, and that the Petitioner acted within the revised limits. The Inquiry Officer had, at best, found the charge partly proved, but the Disciplinary Authority escalated the conclusion without adequate justification.

3.10. Overall, counsel submits that the findings of the Inquiry Officer, as adopted and expanded by the Disciplinary Authority, rest on conjecture and unproved allegations. The Petitioner relies on the settled principle that, however strong, suspicion cannot substitute proof, and that a disciplinary finding must be supported by cogent material.

Appellate and review orders: non-speaking and mechanical

3.11. Counsel further submits that the appellate and review orders do not cure these defects. It is urged that the Appellate Authority and the Reviewing Authority have not undertaken an independent appraisal of the Petitioner's specific grounds, have not addressed the infirmities pointed out



in relation to evidence and procedure, and have affirmed the penalty in a mechanical manner. The Petitioner contends that the statutory remedies, therefore, did not receive meaningful consideration.

Penalty: disproportionate and tainted by extraneous considerations

3.12. Finally, it is urged that the penalty of dismissal is grossly disproportionate. Emphasis is placed on the Petitioner's length of service, promotions earned, and the assertion of an otherwise unblemished record. It is argued that the authorities failed to consider mitigating circumstances, including the alleged lack of loss to the Bank, and imposed the severest penalty when lesser penalties were available. Counsel reiterates the plea of bias rooted in caste-based discrimination, submitting that the harshness of the penalty and the manner of consideration of his representations point to an unfair approach.

Analysis and Findings

4. The writ jurisdiction is not an appellate forum over departmental fact-finding. Interference is warranted only if the inquiry is vitiated by breach of natural justice, the findings are based on no evidence, the conclusion is perverse in the Wednesbury sense, or the penalty is so disproportionate that it shocks the conscience. The Supreme Court has repeatedly cautioned that re-appreciation of evidence and substitution of the Court's view for that of the disciplinary authority is impermissible.³

5. A disciplinary proceeding is not a criminal trial. The strict rules of the Evidence Act do not apply, and a finding can rest on material that a reasonable person would accept as probative in the context of service

³ Union of India v. P. Gunasekaran, (2015) 2 SCC 610; State Bank of Bikaner & Jaipur v. Nemi Chand Nalwaya, (2011) 4 SCC 584; B.C. Chaturvedi v. Union of India, (1995) 6 SCC 749.



discipline. The test is not proof beyond reasonable doubt, but whether there is some evidence on which the conclusion can reasonably rest.⁴

6. In the banking sector, the standard expected is exacting. A bank officer deals with public money and institutional trust. Even where a transaction does not crystallise into immediate pecuniary loss, serious deviations from lending discipline, due diligence norms, and integrity expectations can justify major penalty.⁵

Vagueness of the charge-sheet and “no loss to the bank”

7. The challenge to the charge-sheet as “vague” does not survive scrutiny. The articles of charge, as reflected in the final order, are charge-specific and event-specific: fake CKCC loans (Charge Nos. 1 and 2), suspicious cash and transfer patterns across identified accounts (Charge No. 3), CKCC disbursements being routed and diverted through the branch’s BC/BF ecosystem with a specific vehicle loan being serviced (Charge No. 7), reckless sanctions and a catalogue of lending irregularities tied to an audit trail and regional office instructions (Charge No. 8), over-financing and missing loan files (Charge No. 9), and breach of delegated powers in sanctioning three high-value loans (Charge No. 10). These are not broad generalities. They are allegations capable of being met, and the record shows that they were, in fact, met through the inquiry.

8. The submission that “no loss was caused” also does not carry the Petitioner far. Banking misconduct is not confined to realised pecuniary loss. A bank is entitled to insist on compliance with credit policy, KYC discipline, security creation and registration, proper appraisal, staged

⁴ State of Haryana v. Rattan Singh, (1977) 2 SCC 491.

⁵ Disciplinary Authority-cum-Regional Manager v. Nikunja Bihari Patnaik, (1996) 9 SCC 69; Chairman and Managing Director, United Commercial Bank v. P.C. Kakkar, (2003) 4 SCC 364.



disbursement, end-use monitoring and avoidance of conflicted dealings with borrowers and facilitators. The Disciplinary Authority has, in terms, recorded outstanding exposure on Charge No. 1, and on Charge No. 8, has also recorded the systemic risk created by the manner of processing and disbursement, including the likelihood of accounts slipping into non-performing category. The absence of an FIR, or the fact that one account was later closed, does not sterilise the underlying misconduct.

Denial of assisting officer and breach of natural justice

9. The Petitioner asserts denial of an assisting officer and denial of opportunity. In writ review, such a plea must be anchored to the record. The petition does not place on record any contemporaneous refusal order or any demonstration of prejudice arising from the alleged denial. A bare assertion, without the supporting trail, is insufficient to invalidate a completed inquiry, particularly where the Petitioner pursued a statutory appeal and review thereafter.

10. The natural justice challenge also fails on the same principle. The appellate order records compliance with natural justice and adequate opportunity. The Reviewing Authority has again recorded that the proceedings were conducted on documentary evidence and witness testimony. In the absence of demonstrable denial of opportunity and resultant prejudice, the Court would not unsettle the disciplinary outcome.

Non-examination of “real” account holders and “no FIR”

11. The Petitioner has repeatedly emphasized that the “real” borrowers were not produced, no FIR was lodged, and therefore Charge Nos. 1 and 2 could not be held proved. This argument proceeds on a criminal trial template, which does not govern service discipline. The findings on Charge



Nos. 1 and 2 are rooted in documentary material (loan file documents and exhibits), the audit and verification trail, and the deposition of the management witness. On Charge No. 1, the Disciplinary Authority has recorded specific infirmities: the photograph and identity proof not matching the real borrower, the misleading pre-inspection report, absence of post-sanction inspection, and failure to create bank charge/mortgage registration in the relevant land records. On Charge No. 2, while noticing that the file and cash voucher were not produced, the Disciplinary Authority has relied on the manner in which the photograph on the loan file was confronted to the management witness, and the conclusion that the borrower whose identity was used did not in fact take the loan.

12. Whether the Bank chose to lodge an FIR or not is a matter of institutional discretion and does not affect culpability in departmental proceedings. The primary question is whether the Petitioner adhered to the due diligence and lending discipline expected of a managerial officer, and whether the material supports the conclusion that he did not. The record, as reflected in the final order, supplies relevant material for that conclusion.

Disagreement with the Inquiry Officer and the plea of “suspicion replacing proof”

13. The Petitioner urges that the Disciplinary Authority differed from the Inquiry Officer and, on that account, the order is vitiated. The final order shows that the Disciplinary Authority did not proceed mechanically. It accepted the Inquiry Officer’s reasoning on some articles (Charge Nos. 5 and 6), exonerated on Charge No. 4 by giving reasons, and differed on Charge Nos. 3, 8, and 10 with detailed reasoning.

14. The disciplinary authority is not bound to rubber-stamp the inquiry



report. Where it disagrees, the law requires procedural fairness, which ordinarily includes putting the delinquent employee to notice of the points of disagreement and inviting a response.⁶ The record shows that the Petitioner preferred a statutory appeal against the order of the Disciplinary Authority in 2015 and a review thereafter, raising substantially similar grounds on merits and on proportionality, and the Reviewing Authority expressly recorded that the issues were earlier urged and considered. The Petitioner has not placed any clear, contemporaneous material demonstrating that he was denied the opportunity to respond to the proposed disagreement, or that he raised such a complaint at the earliest stage and was shut out. In writ review, the Court is concerned with demonstrable procedural prejudice, not hypothetical prejudice pleaded after the event.

15. The “suspicion cannot replace proof” submission also cannot be accepted at this level of review. Charge Nos. 3 and 7 are not framed as mere suspicion. Charge No. 3 rests on account statements and the mismatch between known salary and heavy cash and inter-account transfers, coupled with the recorded interlinkage with borrowers and BC/BF accounts. Charge No. 7 rests on a trail of CKCC proceeds being routed into a specific savings account and servicing a BF’s vehicle loan liability, alongside a transfer of Rs. 60,000 to the Petitioner from the BC’s account. The Disciplinary Authority found the defence explanation to be unsubstantiated and inconsistent with the transaction pattern. These are factual evaluations backed by documentary material, and the writ court does not re-weigh them. *“CKCC rules/guidelines not supplied” and “no stipulation for transfer transactions”*

⁶ Punjab National Bank v. Kunj Behari Misra, (1998) 7 SCC 84.



16. The Petitioner asserts that the bank did not produce CKCC rules and loan policy guidelines, and that there was “no stipulation” for transfer transactions. This is answered, on the record, in two ways. First, the Disciplinary findings do not hinge on an obscure policy document. They rest on elementary banking norms: KYC diligence, proper appraisal, creation of security interest, registration of mortgage where required, pre and post-sanction inspections, sanction documentation, end-use monitoring, avoidance of disbursing entire limits in one tranche where staged disbursement is inherent, and avoidance of conflicted dealing with borrowers and intermediaries.

17. Second, even on the Petitioner’s own framing, the defence was not that the transactions did not occur, but that they were benign. The Disciplinary Authority rejected that explanation as uncorroborated and inconsistent with the linkages found. The order records that the Petitioner failed to justify the transaction web between his accounts, borrower accounts and BC/BF accounts. That is an assessment of plausibility on the basis of preponderance of probabilities, which is the correct standard of proof in service discipline.

Proportionality of penalty

18. The penalty is supported by the proved charges. This is not a case where a single technical lapse has been escalated into dismissal. The proved misconduct, as recorded, includes sanctioning of fake loans on deficient KYC and inspection discipline (Charge Nos. 1 and 2), suspicious and disproportionate personal and family account transactions with borrower and BC/BF linkages (Charge No. 3), diversion and misuse of agricultural credit through BC/BF channels with a recorded personal receipt (Charge No. 7),



reckless sanctioning with a catalogue of basic lending norm violations and an asserted false rectification certificate (Charge No. 8), excess finance and missing files (Charge No. 9), and sanctioning beyond delegated powers under a group concept (Charge No. 10). A bank is entitled to treat such conduct as destructive of trust. Dismissal, in such circumstances, cannot be characterised as shockingly disproportionate.

Conclusion

19. The disciplinary process, viewed as a whole, does not disclose procedural unfairness of the kind that warrants writ interference, nor does it disclose a “no evidence” case. The findings rest on documentary material, account trails, and the inquiry record as analysed by the Disciplinary Authority. The Appellate and Reviewing Authorities have reaffirmed the disciplinary outcome, including by dealing with the plea of caste bias and recording absence of supporting material. The Court would not re-enter the factual arena to re-assess credibility, re-calculate inferences from bank records, or substitute its own view on what inferences ought to be drawn.

20. The writ petition is devoid of merit and is accordingly, dismissed.

SANJEEV NARULA, J

JANUARY 9, 2026

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