



भारत सरकार

Government of India

राष्ट्रीय अनुसूचित जन जाति आयोग

National Commission for Scheduled Tribes

(A Constitutional Body set up under Art. 338A of the Constitution of India)

File No. LM/4/2019/MFIN9/SEHRMT/RU-IV

Dated: 14.08.2019

To,

The Chairman,  
State Bank of India,  
State Bank Bhawan,  
Madam Cama Road,  
Mumbai – 400 021 (Maharashtra)

Sub: Proceedings of the sitting taken by Dr. Nand Kumar Sai, Hon'ble Chairperson, National Commission for Scheduled Tribes (NCST) on 08.07.2019 in the matter of Shri L. Maniram, S/o Shri Lokya, Ex-Officer, MMGS-III, Maithri Women's College Branch, State Bank of India, Nalgonda, Telangana regarding removal from services and reinstatement into services by the SBI authorities.

Sir,

I am directed to enclose herewith a copy of the Proceedings of the Sitting held on 08.07.2019 under the Chairmanship of Dr. Nand Kumar Sai, Hon'ble Chairperson, National Commission for Scheduled Tribes on the above mentioned subject for necessary action and submission of compliance report to this Commission within 30 days from the receipt of the letter for placing the same before the Hon'ble Chairperson, NCST.

Yours faithfully,

*Y.K. Bansal*  
(Y.K. Bansal) 14/8/2019  
Research Officer

(Enclosed above)  
Copy to:-

Shri L. Maniram,  
S/o Shri Lokya,  
House No. 5-5-1271/26,  
Flat No. 202, 2<sup>nd</sup> Floor,  
Aishwarya Nilayam, Indira Nagar,  
Opposite Sushma Theatre,  
Vasanthapuram, Hyderabad – 500 070

NATIONAL COMMISSION FOR SCHEDULED TRIBES

F. No. LM/4/2019/MFIN9/SEHRMT/RU-IV

PROCEEDINGS OF SITTING HELD ON 08-07-2019 CHAIRED BY DR. NAND KUMAR SAI, HON'BLE CHAIRPERSON, NATIONAL COMMISSION FOR SCHEDULED TRIBES IN THE CASE OF REPRESENTATION OF SHRI L. MANIRAM, S/O SHRI LOKYA, EX-OFFICER, MMGS-III, MAITHRI WOMEN'S COLLEGE BRANCH, STATE BANK OF INDIA, NALGONDA, TELANGANA REGARDING REMOVAL FROM SERVICES AND REINSTATEMENT INTO SERVICES BY THE SBI AUTHORITIES.

Date of Sitting : 08-07-2019

List of Participants present in the sitting is annexed.

The petitioner Shri L. Maniram has represented before the Commission vide his representation dated 01.02.2019 regarding violation in inquiry procedure in SBI and reinstatement into services. He stated that he was working as officer MMG-III at Maithri Women's College Branch of SBI, Nalgonda. He was removed from the service by the General Manager, Local Head Office, Hyderabad on the ground of lapses in sanctioning of the Educational loans. However, the fact is that while working as a Branch Manager in erstwhile, State Bank of Hyderabad's branch at Maithri Women's College, Nalgonda during the period of 01.06.2015 to 31.08.2016, he had sanctioned Educational Loans after due procedure and Bank's comprehensive guidelines on Education Loans Scheme. The SBH was merged with SBI on 01.04.2017 and a charge sheet was issued alleging irregularities in sanctioning of loan between the period from 11.08.2015 to August, 2017. Thereafter, he had given explanation against the charges on 23.08.2017. However, being disapproved from his clarification, a departmental inquiry was initiated against him on 29.08.2017. During the inquiry he was not provided defence documents and was not taken into consideration of his defence arguments. Finally, the Disciplinary Authority imposed a punishment of removal from service vide order dated 23.03.2018. He filed an appeal against the punishment on 09.05.2018 and the Appellate Authority upheld the decision of the Disciplinary Authority vide order dated 14.09.2018. The Bank has issued orders of Appellate Authority stating that the punishment of removal from service is justified and appeal is dismissed vide order dated 12.10.2018.

2. The NCST vide its notice dated 12.03.2019 sought a report from the Chairman, SBI, Mumbai. The SBI Admin vide its letter dated 04.04.2019 submitted a report wherein it has been informed that the petitioner has issued 22 sanction letters and all of them are for Rs. 20.00 lakhs, which itself shows that he has exceeded his discretionary powers of Rs. 5.00 lakhs for MMGS-III. The official had confirmed the sanction of educational loans to the Education consultant (engaged in streamlining visa processing arrangement) "Storm Group" through the Branch official e-mail ID, which is strictly accessible to the official only. After finding lapses a charge sheet was issued and a domestic inquiry was conducted. During the inquiry the serious charges levelled against the petitioner were proved and the petitioner with the defence representatives fully participated in the inquiry. Thereafter, the Disciplinary Authority imposed a punishment of removal from services. Here it is mentioned that the petitioners has admitted that he has issued sanction letters but claimed that no loss is sustained by the Bank as he has not disbursed the sanctioned loan. In this connection, the petitioner with a

dishonest intention knowing pretty well that he is not having power to issue such sanction letters has deliberately in violation of Bank's rules have issued sanction letter to facilitate the fraudsters to make use of the same for the purpose of getting admissions abroad for further education. The General Secretary of the Association of Australian Education Representatives in India, Sri Nishidar Reddy has adversely commented on such practice of issuing fake education loan sanction letters by the Branch. Further the Australian High Commission has escalated the matter to RBI/DFS on issuance of such letters. The petitioner's allegation that the Bank has not sustained any loss on account of his issuing sanction letter is denied. This has caused reputation loss to the Bank as well to the country which cannot be defined in monetary terms. The petitioner's appeal was also rejected by the Appellate Authority.

3. As the Bank's report was found to be unsatisfactory and therefore, a sitting was fixed on 08.07.2019 in the Commission.

4. In sitting, the Chief General Manager, SBI, Local Head Office, Hyderabad appeared along with exemption request from the Chairman, SBI. The petitioner was also present.

5. During the sitting, the petitioner raised the grievances of forcefully removal from service on the ground of alleged sanction of 22 education loans of Rs. 5.00 Lakh each, which were not disbursed and there was no financial loss to the Bank. Actually he had issued only conditional consent letters, when approached by students desirous to prosecute their studies abroad for sanction letters, that the sanction of loan will be done only after observing the terms and conditions of the Bank for sanction of Education Loans and that he has not sanctioned any educational loans as alleged. In addition, no witness came and deposed that he has seen the letter of sanction approved by him. No documentary evidence of sanction order was produced during the inquiry. Here it is to mention that the punishment awarded to him is very harsh. In other similar cases, the Bank has awarded minor punishment. For instance, Shri Nagarani, Branch Manager of Dharur Branch of RR District for the same allegation was awarded stoppage of 2 increments. Sri Vijayakumar of Kulkacherla of Rangareddy Branch is also awarded with punishment of stoppage of 2 increments, Sri Bhavana Mohan of Green Park Colony is given stoppage of one increment and Sri Chandrasekhar of P.G. Road Branch, Secunderabad is awarded punishment of 2 increments. This proves the discriminatory treatment meted out against him.

6. The Chief General Manager, SBI appraised the facts of the case. He was stated that the petitioner has issued 22 sanction letters and all of them are for Rs. 20.00 lakhs, which itself shows that he has exceeded his discretionary powers of Rs. 5.00 lakhs for MMGS-III. The official had confirmed the sanction of educational loans to the Education consultant (engaged in streamlining visa processing arrangement) "Storm Group" through the Branch official e-mail ID, which is strictly accessible to the official only. Due to sanction of Education loan, some students have taken advantage of admission in foreign University. Thereafter, after scrutiny of documents the General Secretary of Association of Australian Education Representatives in India observed lapses and adversely commented on practice of issuing fake Educational loans. This was resulted to initiate Departmental action against the petitioner and after following due process basing on the inquiry report given by the Inquiry Officer, the

Disciplinary Authority imposed a punishment of removal from services. The petitioner's appeal was also rejected by the Appellate Authority.

7. The case was discussed in detail. The Commission observed that the lapses made by the petitioner seems to be procedural in nature and there was no malafied intention on the part of petitioner. In addition, the sanction letter issued by the petitioner were conditional and there was no disbursement of loan. The Bank has no financial loss. However, the punishment imposed against the petitioner is disproportionate to the nature of allegations. No defence documents were taken into consideration by the Inquiry Officer, Disciplinary Authority and Appellate Authority. If there were any lapses, minor penalty can be imposed against the petitioner. Thus, it seems to be a case of discrimination and harassment with the ST petitioner. Therefore, the Commission recommends that the SBI management should review the case. The petitioner will submit a review appeal against the punishment and the same will be considered by the SBI management taking into consideration of disproportionate punishment and defence documents provided by the petitioner. His grievances of reinstatement into services be also considered in positive way. An action taken report on the Commission's recommendations may also be submitted to the Commission.

\*\*\*\*\*

7 29  
08.08.09

डॉ. नन्द कुमार साय/DR. Nand Kumar Sai  
अध्यक्ष/Chairperson  
राष्ट्रीय अनुसूचित जनजाति आयोग  
National Commission for Scheduled Tribes  
भारत सरकार/Govt. of India  
नई दिल्ली/New Delhi

**NATIONAL COMMISSION FOR SCHEDULED TRIBES**

**Annexure**

(File No. LM/4/2019/MFIN9/SEHRMT/RU-IV)

**List of participants**

**NCST**

1. Shri Nand Kumar Sai, Hon'ble Chairperson (In chair)
2. Shri Hari Krishna Damor, Hon'ble Member
3. Smt. Maya Chintamn Ivnate, Hon'ble Member
4. Shri S.K. Ratho, Joint Secretary
5. Shri Y.K. Bansal, Research Officer

**Officers of State Bank of India**

1. Shri. Om Prakash Mishra, Chief General Manager
2. Dr. Yogesh. B, Assistant Secretary, MoTA
3. Shri Chandrakant Verma, Assistant Secretary, MoTA

**Petitioner**

Shri L. Maniram