



## न्यायालय मुख्य आयुक्त दिव्यांगजन

COURT OF THE CHIEF COMMISSIONER FOR PERSONS WITH DISABILITIES (DIVYANGJAN)

दिव्यांगजन सशक्तिकरण विभाग/Department of Empowerment of Persons with Disabilities (Divyangjan)

सामाजिक न्याय और अधिकारिता मंत्रालय/Ministry of Social Justice & Empowerment

भारत सरकार/Government of India

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**Case No: 14028/1131/2023**

**In the matter of—**

Mr. Ajay Kumar Singh

**...Complainant**

**Versus**

The Chairman & Managing Director,  
Punjab National Bank.

**...Respondent**

### 1. Hearing:

1.1 A hearing in hybrid mode (online/offline) was conducted on 25.06.2025. The following parties/representatives were present during the hearing:

Sl.No.	Name of the parties/Representatives	For Complainant/Respondent	Mode of Attendance
1.	Mr. Ajay Kumar Singh	Complainant	Online
2.	Adv. Rishabh Sharma	For Complainant	Online
3.	Mr. Amrendra Kumar, General Manager HRD	For Respondent No. 1	Online
4.	Mr. Animutyalu, DGM, IBPS	For Respondent No. 2	Online

### 2. Record of Proceedings

2.1 The Complainant alleged mental harassment and discrimination in connection with the undue delay in the disbursement of a sanctioned home loan. He stated that he was working as a Manager at Punjab National Bank, SSI Adityapur, Jamshedpur (Jharkhand), and had applied for a home loan of ₹60 lakhs from his branch on 02.09.2022 after entering into a purchase agreement. The loan of ₹58.50 lakhs was sanctioned on 17.10.2022, and a home loan account number

was generated. However, the amount was not disbursed until 03.01.2023. Due to this delay, the Complainant missed two scheduled registration dates—23.11.2022 and 07.12.2022—and was under pressure from the seller, who threatened to cancel the agreement if payment was not made by 31.12.2022. The Complainant alleged that Mr. Sushil Kumar Rajak, Senior Manager, deliberately delayed the disbursement. Since the service period of the Complainant was shorter, he faced difficulties in repaying of the loan.

2. The learned counsel for the Complainant informed the Court that, in the case of no other staff members, there was such a long delay during the incumbency period of Sh. Ajay Kumar Singh, and that the complainant was deliberately singled out.

3 . In response, Respondent No. 1 stated that the disbursement was made as soon as the certified copy of the sale deed was received, and also pointed out that two previous loans had been timely disbursed to the Complainant. In reply, the Complainant contested this, asserting that all required documents were submitted in accordance with the Bank's legal counsel's advice and well in advance, and that no additional documentation was demanded post-sanction.

4. After hearing both parties, Respondent No. 1 is asked to either cite clear reasons for the delay in disbursal of the sanctioned loan amount or identify the responsible individual(s), if the delay was unjustifiable. Respondent No. 1 is advised to submit an Action Taken Report (ATR) within 15 days, with a copy marked to the Complainant. The Complainant may submit a rejoinder, if any, within 7 days thereafter.

5. This is issued with the approval of the Commissioner for Persons with Disabilities.

**(P.P. Ambashta)**  
**Dy. Chief Commissioner**