



**JAMMU CENTRAL CO-OPERATIVE BANK
LIMITED**

Head Office: Sehkari Bhawan, Rail Head Complex, Jammu

Grams: "CO-OPEARTIVE BANK"

01.E/381/21247-53

Date:12-02-2025

ORDER

Whereas, in terms of Order No. Admn./6959-67 Dated 20-08-2014, Mr. Sandeep Singh, Peon cum Chowkidar was transferred from Branch Office Sainik Colony and posted in Branch Office Channi Himmat and accordingly he joined on 27-08-2014; **and**

Whereas. Mr. Sandeep Singh, Peon cum Chowkidar was authorized to perform the duties of Cashier in Branch Office Channi Himmat w.e.f. 01-06-2018; **and**

Whereas. the inspecting officers in their interim inspection report of Branch Channi Himmat and Enquiry initiated in terms of Order No. 01.E/HRD/4605-11 dated 31-05-2023 had reported irregularities of serious nature including unauthorized overdraft in the Cash Credit Limit Accounts / Current Accounts/SB Accounts/Loan Accounts of public and Staff, in the Branch Channi Himmat; **and**

Whereas. in terms of Order No.01.E/381/18874-78 Dated 29-10-2022, Mr. Sandeep Singh. Peon cum Chowkidar was transferred from Branch Office Channi Himmat and posted in Branch Office Sunderbani; **and**

Whereas. an opportunity to present his case in person was provided to Mr. Sandeep Singh. Peon cum Chowkidar and accordingly he appeared in person before the Management of the Bank, wherein he owned the financial liability through an affidavit and also gave 11 cheques to discharge his liabilities owned by him for an aggregated amount of Rs:1,28,60,512.

Whereas the cheques were presented to the P&SB (Drawee) but returned unpaid with a memo "insufficient balance".

Whereas the bank filed a suit under section 138 of the negotiable instrument act before the court of Chief Judicial Magistrate Jammu on 07.02.2023 and the proceedings are usually going on; **and.**

Whereas, in terms of Order No. 01.E/381/29453-55 Dated 27-02-2023, the services of Mr. Sandeep Singh, Branch Office Sunderbani were attached with Head Office; **and**

Whereas. Mr. Sandeep Singh was placed under suspension in terms of No. 01.E/381/9446-49 Dated 08-07-2023 and attached with HRD, Head Office; **and**

Whereas, charge sheet was served upon him vide No. 01.E/381/10346-48 Dated 17-07-2023 for his acts of misconduct with the directions to submit his explanation, if any, to the Charges leveled against him; **and**

Whereas, in terms of letter no. 01.E/381/36131-25 Dated 27-03-2024, the services of Mr. Sandeep Singh were attached with Branch Office Billawar but he did not comply and a notice for joining by 22nd April, 2024 was issued, followed by another notice on 01-05-2024 and lastly final notice was issued on 13-09-2024 but he did not return to his duties : and

Whereas the matter of misappropriation against Mr.sandeep Singh was referred to Crime Branch Of Jammu under complaint No.60 dated 12th September 2023 is under investigation :and

Whereas, the act of Mr. Sandeep Singh is proved misconduct Under Rules **Clause 22 Acts of Omission and Commission and has has violated the service rules under the following sub clauses:**

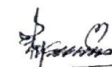
- 22.01 Unpunctual or irregular attendance and absence without leave, overstaying sanctioned leave without sufficient grounds or unauthorized absence while availing joining time.
- 22.02 avoiding to join a place of posting not to his choice.
- 22.03 Neglect of work negligence in performing duties.
- 22.10 showing undue favours to any party by grant of concessions banking facilities/accommodation etc. which may either be beyond his powers or against the Banking practice likely to involve any loss to the Bank.
- 22.15 doing any act prejudicial to the interest of the bank or gross negligence or negligence involving or likely to involve the Bank in serious loss:
- 22.18 corruption, embezzlement or misuse of official position or powers for personal gain.
- 22.19 falsification of Bank's record, gross irregularity or negligence in the discharge of official duties with a dishonest motive.
- 22.23. knowingly making a false statement in any documents pertaining to or in connection with his employment in the Bank or in connection with his employment in the Bank or in a connection with Bank's business.
- 22.24. resorting to unfair practice of any nature whatsoever in any examination conducted by the Indian Institute of Bankers or by on behalf of the bank or where the employees is caught in the act of resorting to such unfair practice and a report to that effect has been received by the bank from the concerned authority.

Keeping in view facts and circumstances of the case, the services of Mr. Sandeep Singh, Peon cum Chowkidar in the Bank are hereby terminated w.e.from 27-03-2024, the date since he went absent.

The action, as such, is without prejudice the right of management (employer) to recover the aforesaid amount from him within the ambits of the law.

No:-01.E/381/21247-53

Dated:-12-02-2025



(Muzaffarsultan)

Managing Director & CEO

Copy to the:-

1. Secretary to Govt. Cooperative Department J&K (Chairperson PBODs DCCBs)
2. Registrar Cooperative Societies, J&K.
3. Chief General Manager NABARD ,Jammu.
4. Executive Manager, Head office Jammu.
5. Branch Manager JCC Bank ,Branch Office Billawar for information.
6. Mr. Sandeep Singh (Peon cum Chowkidar) S/o Mr. Bhupinder Singh R/o H.No. 19. Sector-02, Trikuta Nagar,Jammu.