

IN THE PROCEEDINGS OF DOMESTIC ENQUIRY

DE No.3/2024

COMPLAINANT : KERALA BANK HAVING HEAD OFFICE AT BANK CO TOWER,VIKASBHAVAN,PALAYAM –PO,REPRESENTING THROUGH SHRI. DILEEP KUMAR ,PRESENTING OFFICER

DELIQUENT: SMT. REKHA JAYAN (EMP ID 03549) KERALABANK,KALIYAR BRANCH

REPORT SUBMITTED BY Sri.ADVOCATE BHAGAVATH SINGH C.S.ENQUIRY OFFICER

IN THE PROCEEDINGS OF DOMESTIC ENQUIRY

PRESENT: Sri.ADVOCATE BHAGAVATH SINGH C.S.ENQUIRY OFFICER

DE No.3/2024

THURSDAY 9th DAY OF MARCH 2025

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CHARGE AGAINST THE DELIQUENT IS COMING FOR THE ENQUIRY ON 28-02-2024 AND SUBMITTED REPORT ON 09 - 04-2025 AFTER TAKING EVIDENCE OF THE DELIQUENT AS FOLLOWING:

REPORT

Complainant framed the charge stating the following facts: Chairman ,Kerala Head Load Workers Welfare Board made a complaint to the Complainant Bank on 23-11-2023 that the delinquent, cashier of Complainant Bank's Atingal Main Branch ,did not enter the amount of Rupees Ten Thousand, given by Smt.Ambili P through Shri. Sunil on 30-10-2023,for transferring into Account No.102612301019564,hold by Kerala Head Load Workers Welfare Board.It was also found on inquiry following the aforesaid complaint that delinquent had not entered the amount of Rupees Twenty Thousand ,given by Smt. Baby for transferring into said welfare board's account. Rupees Fifty Thousand's was seen as shortage in cash balance when

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charge of cashier was handed over to Smt. Geetha from delinquent on 27-11-2023. Shortage in cash balance was corrected by giving amount by delinquent. Explanation, given by delinquent pertaining to the shortage of amount seen in the cash balance was not satisfied one. According to the delinquent shortage in amount was caused due to the giving of Rupees Sixty Eight Thousand instead of Rupees Eighteen Thousand to one customer, Rajendraprasad. But the customer of bank, Shri. Rajendraprasad opposed the contention of the delinquent. It was also noted the interlineations on the back side of withdrawal slip, given to the aforesaid Rajendraprasad. Delinquent was removed from the seat of cashier and assigned the charge to Geetha on 28-11-2023. Cabin was cleaned prior to the entrance of new cashier into the cabin and five notes of n Rupees two hundreds were found on the event of cleaning. Delinquent violated the rule of keeping excess cash in suspense account. Charge was read out on the first day of the hearing, 19-07-2024. Delinquent denied the charge, framed against her. Presenting officer submitted witness schedule and document from his part and the matter scheduled for evidence.

Complainant submitted twenty two documents and marked them through eight witnesses.

In most time of examination of complainant part, delinquent was absent by saying her health issues and penurious ambience. Delinquent submitted an argument note along with some documents on 25-02-2025 by way of registered post.



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Documents submitted along with the argument note were not marked through the witness. Those document do not support her contention in argument, but those are speaking only about her health condition.

Delinquent contention in her argument note with regard to not serving the copy of documents and witness scheduled, produced by the complainant bank is not correct. She received the copy of aforesaid document on 7-11-2024. Second witness scheduled produced from the part of complainant was not served to delinquent due to her continuous absence in enquiry proceeding from 30-10-2024 onwards.

Examined the veracity of first charge against the delinquent that she had not entered the amount of Rupees Thirty Thousand, given by Smt. Ambili P and Baby through Shri. Sunil on 30-10-2023, for transferring into Account No.102612301019564, hold by Kerala Head Load Workers Welfare Board.

Delinquent has no dispute in the contention of the complainant that Head load workers welfare board chairman has send Exhibit M-1 complaint to the complainant bank with regard to Exhibit M-2 and M-3 chellan. Delinquent contention is that she has not received the amount ,mentioned in the Exhibit M-2 and 3 chellans. Delinquent has no dispute with regard to the signature in the chellans.

Presenting officer, Shri. Dileep succeed to establish the impossibility of handing over of the counter foil of chellan to the



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customers without receiving money with the support of testimony of PW-5. If any handed over the chellan without receiving money, it would be against to the rules. Cashier is bounded to deposit the chellan in the box, installed near her seat in the cabin. He also stated in the cross examination that he had seen the money ,given by Sunil to the delinquent at cash counter.Delinquent failed to disprove the deposition of PW5.

PW-2 deposed in the cross examination that amount, mentioned in chellan had not entered as such or as excess amount in the Exhibit M-4 Statement on 30-10-2023.Pw-2 also made statement in the cross examination that cashier had no restriction to carry on her bag into the cabin, provided for work. Delinquent failed to disprove the statement of PW-2

Delinquent has no case that the aforesaid Sunil has not made any statement before the authorities. Hence the fact of submitting the complaint is not be proved.

Complainant part successfully established his contention with the support of the testimony of PW-2 and 5.

Examined the veracity of second charge against the delinquent that she had committed wrong in finding the shortage of Rupees Fifty Thousand's in cash balance when she had handed over the charge of cashier to Smt. Geetha on 27-11-2023.

Contention raised by the delinquent to justify her part is that she had mistakenly given Rupees Sixty Eight Thousand



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Rupees instead of Rupees Eighteen Thousand to customer, Rajendra Prasad .But the customer transpired to PW 5 who was in charge of manager on the day that he had received only Rupees Eighteen Thousand containing 10 numbers of Rupees Hundred and 16 numbers of Rupees five hundred. Delinquent has no case that the said Rajendra Prasad has not made conversation with PW-5. Complainant proved the conversation between the PW-5 and Rajendraprasad by the examination of PW-5.

Whether the delinquent subsequently add figure '1' in withdrawal slip to justify her part cannot be proved by mere statement of PW-2 and PW-3 since those statement are not supported by the opinion of expert. But the delinquent blatantly failed to show the reason for causing shortage of amount of Rupees Fifty Thousand in cash balance which create doubt on the credibility of an employee in a financial institution.

Examined the veracity of third charge against the delinquent that she had violated the rule by not keeping the excess five numbers of currency of Rupees Two Hundred in suspense account which was found from the cabin of cashier during the time cleaning the old registers on the event of assigning charge to new cashier on 28-11-2023

Complainant proved the finding of five numbers of currency of two hundred rupees in register while ledgers and registers were examining in the cabin of treasures at the event of handing of charge from delinquent to PW-3 by the oral evidence of PW2.



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Delinquent failed to disprove the evidence, given by the PW2. Delinquent violated the rule that the excess amount shall be kept in suspense account, kept for the offense.

After vetting the gamut of testimony of PW1 to 7 and argument of both the complainant and delinquent I opine that delinquent has committed the violation of discipline under R.8,9,55(1)(a)(c)(g) Bank Staff Regulation and bank has the liberty to initiate proceeding against her as per clause 56 of the said regulation.

Dated this 9th day of March 2025



(Enquiry officer)

APPENDIX:

DOCUMENTS MARKED BY COMPLAINANT

1. Complaint received from Chairman Kerala Head lord Workers Welfare Board.-M1
2. Chellan Copy of Ambily No. M2
3. Chellan Copy of Baby M3
4. Bank Statement of Head Load Workers Welfare board-M4
5. Sri. Rajendra Prasad's withdrawal slip copy-M5



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6. The statement of Smt. Rekha Jayan-M6
7. The statement of Sri. Suni-M7
8. The statement of Sri. Rajendra Prasad –M8
9. Enquiry report of Bank Inspector internal audit –M9
10. Report of Manager in charge –M10
11. The statement of Sri. Suni –M11
12. The statement of Sri. Pradeep M12
13. The statement of Smt. Geetha M13
14. The statement of Smt. Rejitha M14
15. The statement of Smt. Ajitha M15
16. The statement of Sri Rakesh M16
17. Thiruvananthapuram Regional Office enquiry report M17
18. FIR Copy No. 0871 M18
19. Copy Coin War Register M19
20. Copy of Cash Book Register M20
21. SDP&G Office Note dated on 12-03-2014 M21
22. SDP&G Office Note dated on 23-02-2017 M22

WITNESSES EXAMIED FOR COMPLAINANT

1. Presenting officer, Shri.Dileep Kumar-PW-1
2. Bijusha. T.M- PW2



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3. Geetha. V.S -PW3

4. Rajitha. R -PW 4

5. Pradeep. I.P PW5

6. Ajitha. L -PW-PW6

7. Baby Salini. M.S-PW7

8. Sri. R. Sibi Joseph-PW8

DOCCUMENTS MARKED FOR DELIQUENT

Nil

WITNESSES EXAMINED FOR DELINQUENTS

Nil



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