



2026:PHHC:045149



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124 **IN THE HIGH COURT OF PUNJAB AND HARYANA
AT CHANDIGARH**

CWP-8787-2026

Date of decision: 23.03.2026

Priyanka Bansal

....Petitioner

Versus

Punjab Gramin Bank and another

...Respondents

CORAM: HON'BLE MR. JUSTICE HARPREET SINGH BRAR**Present:** Mr. Jaspal Singh Guru, Advocate
for the petitioner.Mr. Saurav Verma, Advocate and
Ms. Preet, Advocate
for the respondents.**HARPREET SINGH BRAR, J. (ORAL)**

1. The present civil writ petition has been filed under Article 226 of the Constitution of India for issuance of a writ in the nature of *certiorari* for quashing the suspension order dated 21.09.2024 (Annexure P-5) and charge sheet dated 19.08.2025 (Annexure P-10). Further, for issuance of a writ in the nature of *mandamus* directing the respondents to reinstate the petitioner and count the suspension period as service rendered by the petitioner for the purpose of seniority and other benefits.

2. Learned counsel for the petitioner *inter alia* contends that the petitioner was appointed as Officer Junior Management Scale-I on 23.08.2011 (Annexure P-1) in the respondent-Bank. The complaint dated 07.06.2024 (Annexure P-2) was made against the petitioner alleging fraudulent sanction of loans. The allegations against the petitioner was duly inquired into by the jurisdictional police authority and complicity of the petitioner was not found. In

**CWP-8787-2026****-2-**

spite of earning a clean chit, the petitioner was placed under suspension on 21.09.2024 (Annexure P-5). Thereafter, a charge sheet was issued on 19.08.2025 (Annexure P-10) which includes new allegation which was not considered in the preliminary inquiry. The petitioner requested documents to prepare her reply but they were not supplied. Inquiry Officer was appointed and departmental inquiry was initiated. The representations seeking change of Inquiry Officer on the ground of bias and revocation of suspension remained undecided (Annexures P-14 & P-15).

3. He further submits that the petitioner is under suspension for the last 16 months and her suspension has become punitive in nature in spite of the pendency of the inquiry.

4. Per contra, learned counsel for the respondents submits that the petitioner indulged in unethical and dishonest activities, including sanctioning, disbursing and recommending animal husbandry loans and diverting the loan proceeds into accounts of her family members and other known persons. She allegedly failed to discharge her duties as a bank officer and was involved in multiple unauthorized transactions, including suspicious cash dealings in her own account as well as accounts of her family members. It is further submitted that departmental proceedings are independent of any inquiry conducted by the jurisdictional police authorities. It is submitted that the petitioner was not available on her ordinary place of residence. A committee was constituted by the respondent-Bank to hand over all relevant documents but she was nowhere to be found. It is further submitted that the petitioner eventually appeared on 16.03.2026 and all the documents which are being relied upon by the



CWP-8787-2026

-3-

respondent-Bank have been handed over to her on 16.03.2026 itself and she has recorded her satisfaction in this regard. Learned counsel fairly submits that the suspension order of the petitioner shall be reviewed objectively, and the necessity of its continuation shall be examined. It is also submitted that the petitioner may be considered for posting at a non-public dealing post.

5. Having heard learned counsel for the parties and after perusal of the record with their able assistance, it transpires that charge sheet was issued on 19.08.2025 (Annexure P-10) and petitioner for the first time appeared before the Inquiry Officer on 16.03.2026.

6. Further, the writ petition challenging the charge sheet is premature. In this regard, reliance can be placed upon the judgment of the Hon'ble Apex Court in ***Union of India and another vs. Kunisetty Satyanarayana, 2006 (12) SCC 28***, wherein it has been held that ordinarily no writ lies against a charge sheet. Relevant portion of the same is reproduced as under:-

“13. The reason why ordinarily a writ petition should not be entertained against a mere show-cause notice or charge-sheet is that at that stage the writ petition may be held to be premature. A mere charge-sheet or show-cause notice does not give rise to any cause of action, because it does not amount to an adverse order which affects the rights of any party unless the same has been issued by a person having no jurisdiction to do so. It is quite possible that after considering the reply to the show-cause notice or after holding an enquiry the authority concerned may drop the proceedings and/or hold that the charges are not established. It is well settled that a writ lies when some right of any party is infringed. A mere show-cause notice or charge-sheet does not infringe the right of any one. It is only when a final order imposing some punishment or otherwise adversely affecting a party is passed, that the said party can be said to have any grievance.”



2026:PHHC:045149



2026:PHHC:045149

CWP-8787-2026

-4-

7. In view of the law laid down by the Hon'ble Apex Court in *Kunisetty Satyanarayana's case (supra)*, the present writ petition challenging the charge sheet is not maintainable at this stage and deserves to be dismissed.

(HARPREET SINGH BRAR)
JUDGE

23.03.2026

Neha

Whether speaking/reasoned : Yes/No
Whether reportable : Yes/No