

**PLEASE SUBSCRIBE TO THIS LINK AND LIKE THIS PAGE IN FACEBOOK, AND SHARE IT WITH YOUR FRIENDS AND RELATIVES: <https://www.facebook.com/BankBachaoDeshBachao/>**

*Editorial*

## STAY VIGILANT!

The RBI's 2024-25 annual report reveals a staggering 194 percent increase in bank frauds, amounting to Rs. 36,000 crore. This highlights significant structural flaws within Public Sector Banks and systemic failures in risk management. Despite a decline in the overall number of fraud cases, the report indicates that the value of these frauds has nearly tripled. It exposes the widening gap between the number of cases and the financial damage caused, especially in public sector banks, emphasizing the urgent need for systematic reforms, stronger governance, and real-time accountability from senior banking officials.

India's banking sector currently faces a paradox. The number of reported frauds decreased from 36,060 in 2023-24 to 23,953 in 2024-25, yet the total value of these frauds has surged. This dramatic rise can be attributed to the RBI's reclassification of 122 legacy frauds, totaling Rs. 18,674 crore, stemming from a Supreme Court ruling.

The ruling required banks to disclose previously undisclosed fraud cases, particularly those where fraud was established in the past but not reported due to unclear legal interpretations. However, the report warns that this enforced transparency may reveal more old issues, along with an uptick in cases due to the continued inability to detect and deter new frauds.

A concerning shift in the fraud landscape is evident. Although incidents of card and internet fraud have decreased, loan-related frauds have surged. This suggests that while digital defenses may be improving, India's credit system has become a new battleground for fraudsters. The data show that public sector banks have borne the brunt of these fraud losses due to loan-related issues, despite reporting fewer cases than private banks. In contrast, private banks have experienced a higher volume of lower-value frauds, particularly within retail and digital banking—while public sector banks have suffered due to the greed of establishment-backed crony capitalists.

This disparity raises critical governance concerns in public sector banks. Bureaucratic inertia, political pressure, and slow reforms, coupled with intense demands for unrealistic loan targets, have rendered public sector banks vulnerable to high-value loan frauds. Advances and credit, once drivers of economic development, have become easily manipulated tools due to mounting external pressures and inadequate internal controls.

Moreover, insider collusion poses an additional threat. Several cases reflect a systematic complicity, where officials either overlook significant issues or actively assist in bypassing the risk management framework. A robust accountability mechanism is missing. The RBI and the Department of Financial

**A JUG FILLS DROP BY DROP**

Services must go beyond mere directives and hold bank boards and senior executives accountable for operational losses. Establishing real-time fraud detection systems and mandatory independent audits for large loan disbursements could serve as effective deterrents. Banks need to enforce strict credit risk management and internal compliance to combat the rise in loan fraud.

It is evident that there is increased interference in the day-to-day management of banks, whether in approving loans to politically favored beneficiaries, bypassing due diligence processes, or intruding into human resource management. Officers in various public sector banks are facing unnecessary pressure across all operational modules—from deposit mobilization to credit disbursement and recovery of bad

debts. We have previously discussed how this situation adversely affects the mental health of these officers, resulting in high attrition rates, depression, suicidal tendencies, and numerous tragic incidents.

These intolerable working conditions, combined with a lack of proper internal controls and an unhealthy submission to political dictates, need to be addressed. Although organizational interventions are necessary, employees must remain vigilant in their workspaces, fostering unity and rejecting any dubious instructions from their superiors.

# **March on comrades,**  
# **NationAgainstPrivatisation**  
# **BankBachaoDeshBachao**

## CIRCULAR

We are reproducing the full text of Letter no. AIBOC/2025/17 dated 18.08.2025 by AIBOC addressed to the Governor of RBI and issued a Press Release on the RBI's proposal of implementation of "Framework for Responsible and Ethical Enablement of Artificial Intelligence" (Free AI)

### **Text of Letter no. AIBOC/2025/17 dated 18.08.2025**

To  
Shri Sanjay Malhotra  
Hon'ble Governor  
Reserve Bank of India

Respected Sir,

### **AIBOC CAUTIONS AGAINST UNILATERAL ROLL-OUT OF AI FRAMEWORK IN BANKING; CALLS FOR SOCIAL DIALOGUE, BINDING SAFEGUARDS, AND A WORKER AND CONSUMER FIRST ROADMAP**

Greetings from AIBOC! We are the India's largest

trade union of bank officers, representing more than 325000 officers across PSBs, RRBs and Private banks. AIBOC advances the interests of officers, the bank customers, and the broader economy through constructive engagement and evidence-based advocacy.

We express through this letter our serious concern over the proposed implementation of the Reserve Bank of India's "*Framework for Responsible and Ethical Enablement of Artificial Intelligence*" (FREE-AI) without structured consultations with trade unions, civil society groups, and consumer

IN THE SKY THERE IS NO DISTINCTION OF EAST AND WEST

organisations. While AIBOC acknowledges the framework's aspiration to make AI trustworthy, fair and accountable, the Confederation warns that *a top down, time-bound imposition, absent social dialogue, risks legal uncertainty, consumer harm, exclusion of vulnerable segments, and fresh stresses on already stretched Public Sector Banks (PSBs).*

*Technology cannot be a substitute for public trust.* The RBI's **'Seven Sutras'**: Trust, People-First, Fairness, Accountability, Understandability, Safety and Innovation are laudable. But unless these are translated into enforceable rights for customers and enforceable protections for workers, we fear an AI roll out that amplifies risk instead of reducing it.

AIBOC's analysis of the framework highlights the following concerns that require immediate, consultative resolution before sector wide adoption:

1) AI does not dilute compliance obligations under existing banking, outsourcing, digital lending, IT/cybersecurity and data-protection norms. In practice, however, non-deterministic models blur lines of responsibility across banks and vendors. *Without explicit liability allocation and AI specific contract clauses,* banks face heightened exposure in disputes over adverse decisions, data misuse, bias, and explainability gaps. AIBOC demands clear **"adverse action" protocols,** documented *lawful bases for data use, and audit ready model lineages.*

2) The framework pushes accountability to the deploying entity, yet day-to-day decisions will be executed by bank staff. *Officers must not be scapegoated for policy compliant model failures.* AIBOC seeks *RACI based accountability, a model incident register with root-cause analysis,* and HR policy addenda that protect employees who follow approved AI SOPs. Disciplinary action must distinguish negligence from systemic or vendor induced errors.

3) Model drift, bias, hallucinations, and adversarial attacks (poisoning, prompt-injection, inversion) can *amplify small faults at massive scale.* AIBOC calls for *continuous red teaming, tiered approvals by risk class,* SOC integrated *AI threat playbooks,* and *AI specific business continuity* with fallbacks and human validation.

4) Early adoption is capital, compute, and talent intensive. Without *shared public infrastructure (datasets, compute, multilingual models) and a regulatory sandbox accessible to PSBs/RRBs,* private banks could gain a structural edge, accelerating market-share erosion from public to private. AIBOC urges a *level-playing-field investment plan* backed by the Centre and RBI.

5) AI can widen reach, but it can also *encode exclusion.* AIBOC insists on a Right to Human Review for retail/MSME/farm decisions; *no purely algorithmic denials; bias testing for protected and proxy attributes* (region, language, socio economic markers); and *simple contest channels* with time-bound resolutions. Explanations must be *clear, local-language, and outcome-specific.*

THERE HAS TO BE EVIL SO THAT GOOD CAN PROVE ITS PURITY ABOVE IT

6) Automation without guarantees on **redeployment, upskilling, and non-coercive transitions** will fracture morale and service quality. AIBOC demands a no-forced-redundancy covenant, a funded national upskilling mission for bank employees, and **joint monitoring committees** to track impacts on workloads, health, and service delivery.

7) AI may sharpen early warnings and monitoring, but **mis-classified risk in stressed conditions** can inflate NPAs and write-offs. Banks must implement champion **challenger models, rare event stress testing, override tracking, and post outcome monitoring** with findings reported to Boards and regulators.

8) If AI disproportionately benefits data-rich corporates while shrinking credit lines for small borrowers, **inequality will deepen. Translating the Sutras into practice means proportionate compliance for low-risk inclusion use cases, multilingual and low resource models, and explicit targets for rural/priority segments backed by public funding for safe experimentation.**

Globally, trade unions are increasingly demanding that workers be engaged before Artificial Intelligence (AI) is introduced in any industry. The Australian Council of Trade Unions (ACTU) has called for mandatory AI Implementation Agreements, ensuring consultation with employees on job security, retraining, transparency, and privacy safeguards. In the United States, powerful unions like the AFL-CIO and Teamsters are working with lawmakers to

mandate human oversight in AI-driven decisions and prevent AI from misusing professional titles. Similarly, the Australian Services Union has proposed large-scale AI training programs, fairer compensation, and reduced work hours to recognize human judgment and collaboration. Together, these global initiatives reinforce a common principle: AI can only deliver sustainable productivity gains when workers' voices, rights, and protections are placed at the center of technological change.

AIBOC is not anti-technology we are pro-people, pro prudence, and pro inclusion. **No deployment should precede dialogue.** We call for a structured, time bound consultation with unions, consumer bodies, technologists and civil society before any mandates are finalised.

#### **AIBOC demands that:**

**1. Constitute a National Council for AI in Banking** with representation of Banking trade unions, civil society, and consumer advocates; publish a White Paper and hold open consultations before codification.

**2. Phase in approach with moratorium on high-risk AI use cases** until guardrails (human in the loop, recourse, fairness audits, AI BCP, incident reporting) are operational and independently validated.

**3. No forced redundancies; funded upskilling; RACI based accountability; HR safeguards against scapegoating for policy compliant errors.**

4. **Mandatory AI disclosures**, adverse action notices, right to human review, local-language explanations, and compensation protocols for harm.

5. **Level playing field for PSBs/RRBs**: shared compute/data infrastructure, India-context multilingual models, accessible sandboxing, and budgetary support to prevent market-share displacement.

6. **Vendor accountability**: AI specific outsourcing clauses (bias, data rights, sub-vendor transparency, liability), with regulatory attestation for critical providers.

AIBOC reiterates that responsible AI can strengthen public trust only if it is built with the people who deliver and depend on banking services. *“Dialogue first, deployment next”* that is the path to innovation with accountability.

On behalf of AIBOC, we earnestly urge your esteemed office to take appropriate measures in the larger interest of our nation and its citizens.

With best regards,

Yours sincerely,

Sd/-

**Rupam Roy**  
**General Secretary**

## SHARED ARTICLE

We are sharing excerpts of an article published in The Kanal published on June 20, 2025 by Abhivad

### **IDBI PRIVATISATION: NATION-BUILDING OR PROFIT-DRIVEN EXIT?**

The Role of Development Financial Institutions in National Planning and Development Goals.

The proposed privatisation of IDBI Bank has sparked widespread opposition due to concerns over its impact on India’s development goals and the role of Development Financial Institutions (DFIs)

The Government of India’s move to privatise IDBI Bank, a key Development Financial Institution (DFI), has led to growing resistance from banking employees, civil society groups and development economists. Critics argue that privatising IDBI

could undermine India’s developmental planning and industrial growth strategy. Demonstrations and campaigns have intensified, with protesters calling for the rollback of the privatisation process.

#### **What is a Development Financial Institution?**

Development Financial Institutions are specialised entities that provide long-term capital for sectors critical to national development, such as infrastructure, manufacturing, and green energy. Unlike commercial banks, DFIs prioritise development goals over short-term profitability. They also play a

THREE THINGS CANNOT BE LONG HIDDEN: THE SUN, THE MOON AND THE TRUTH

*Common Bond, September - 2025*

key role in mitigating market failures and supporting projects that may not attract private investment due to their risk profile or long gestation periods.

### **IDBI's Unique Legacy as a DFI**

Established in 1964, IDBI was initially a subsidiary of the Reserve Bank of India and played a pivotal role in India's industrial development. It financed key sectors including steel, infrastructure, and heavy machinery, and supported several Public Sector Undertakings (PSUs). IDBI also helped establish institutions such as the Securities and Exchange Board of India (SEBI), National Stock Exchange (NSE), and Small Industries Development Bank of India (SIDBI), thus influencing the financial architecture of the country.

Prof. Venkatesh Athreya, noted economist, remarked, "IDBI was originally designed for long-term, low interest rate lending — a deliberate policy to promote development. Converting it into a commercial bank undermined that function."

Prof. Athreya further explained that development banking requires specialised expertise, which is distinct from commercial lending. ***“Development finance includes an implicit subsidy to support national infrastructure and strategic industries. Once privatised, institutions like IDBI shift from nation-building to profit-maximisation,”*** he said.

### **Impact of Privatisation on Development Planning**

Privatising DFIs undermines the state's ability to direct capital toward critical sectors. Prof. Athreya noted that neoliberal reforms (the new economic policies introduced in 1991) in India since the 1990s have led to the systematic weakening of development banking. "What they did was to destroy the development financing part of the banking system. The move to privatise IDBI continues that trend," he said.

He added that handing over DFIs to private — and potentially foreign — hands limits national control over resource allocation. "If IDBI goes into foreign capital hands, the Government of India will have very little control over how it operates. These entities are often driven by short-term profitability and speculative activities rather than long-term national goals."

The ongoing push to privatise IDBI Bank has sparked a larger debate on the future of India's development finance. As global examples show, state-owned DFIs play a crucial role in aligning financial services with national development objectives. Observers believe that weakening or privatising such institutions could pose challenges to India's long-term economic and social goals. The outcome of this privatisation move could set a precedent for the future of other development institutions in the country.

## CIRCULARS

- 31 dated 31st July, 2025 : Dearness Allowance - August 2025 to October 2025
- 32 dated 01st August, 2025 : Text of Letter no. AIBOC/2025/15 dated 01.08.2025 to Shri Devidas Tuljapurkar, Convener, United Forum of IDBI Officers & Employees on the fraternal support to All India Strike in IDBI on 11th August, 2025
- 33 dated 02nd August, 2025 : Text of UFBU letter dated 02.08.2025 addressed to the Secretary, DFS, Govt. Of India, protesting the instructions of opening bank branches on the Sunday, 3rd August, 2025
- 34 dated 11th August, 2025 : Conciliation Meeting held on 11.08.2025 by CLC
- 35 dated 18th August, 2025 : Text of letter no. AIBOC/2025/17 dated 18.08.2025 written by the General Secretary to the Governor of RBI cautioning against unilateral roll-out of AI Framework in banking and calls for social dialogue, binding safeguards, and a worker and consumer first roadmap.

## JUDICIAL

**2025 LLR 493  
IN THE HIGH COURT AT CALCUTTA  
CRIMINAL REVISIONAL JURISDICTION  
APPELLATE SIDE  
PRESENT:  
THE HON'BLE DR. JUSTICE AJOY KUMAR MUKHERJEE  
CRR 2610 of 2019  
VERSUS  
The State of West Bengal & Anr.**

For the Petitioners

Mr. Ayan Bhattacharjee, Sr. Adv.  
Mr. Md. Zohaib Rauf

YOU WILL NOT BE PUNISHED FOR YOUR ANGER, YOU WILL BE PUNISHED BY YOUR ANGER

**For the Opposite Party No. 2**

**Mr. Prasenjit Mukherjee  
Mr. Saptarshi Chkarborty  
Mr. Rajdeep Bosu**

**For the State**

**Mr. Debasish Roy, LdPP  
Ms. Sreyashee Biswas  
Ms. Puja Goswami**

**Heard on 30.06.2025**

**Judgment on 28.07.2025**

**Dr. Ajoy Kumar Mukherjee, J.**

1. Ayan Bhattacharya learned Sr. Advocate appearing on behalf of the petitioner submits that on October 10, 2018 the opposite party no. 2 herein lodged an FIR alleging commission of offence punishable u/s 354/114 of the IPC against four accused persons including petitioner herein inter alia on the allegation that the accused persons being aided and abated with each other, caused harassment to the opposite party no.2/de facto complainant at her workplace.

2. Accordingly the instant proceeding being Taltala P.S. case no. 124 dated October 13, 2018 corresponding to GR Case no. 1153 of 2018 was registered for investigation under section 354/114 of the IPC. After completion of investigation, the investigating agency submitted charge sheet under section 509 of the IPC and the learned Court below was pleased to take cognizance and transmitted the same to the court below for trial.

3. Mr. Bhattacharya submits that the present petitioner is innocent and no way connected with any offence, far less the offences alleged herein. The complainant/opposite party no.2 had joined the employment of M/s. Benett Coleman and company Ltd. at its Delhi office as a trainee reporter in the

year 2015 and thereafter took a transfer to Kolkata in December, 2015 and quit the establishment at the end of July, 2017.

4. Mr. Bhattacharya further submits that on October, 13 2018 i.e. almost after 1 year and 2 months, she resigned from the establishment and lodged the complaint against the petitioner alleging that she was subjected to harassment at her workplace and that she had also faced severe bullying by the petitioners female cronie.

5. He further submits that on October 22, 2018 the de facto complainant also filed a complaint with the internal complaints committee of her former employer, alleging Sexual Harassment by the petitioner on her in terms of The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013.(in short Act of 2013). Although said complaint before the internal complaints committee was time barred but the said committee proceeded with the same and conducted a detailed and thorough enquiry into the allegations levelled against the petitioner. However, since no evidence could be gathered against the petitioner, the internal complaints committee exonerated the petitioner of all

charges levelled against him.

6. Mr. Bhattacharya further argued that from the FIR and the charge sheet, there emanates no iota of allegation or suspicion against the petitioner. In order to attract the provision of section 509 of the IPC, the complainant ought to have mentioned that specific details of the words, sounds, or gesture by which the petitioner allegedly insulted her modesty or how and when he intruded upon the complainant's modesty.

7. He further submits that the instant FIR was lodged with a view to spite the petitioner herein because of a private and personal grudge such as professional rivalry, strenuous relation and also with an oblique motive of implicating the petitioner in long and arduous criminal proceedings, which amounts to an abuse of the process of law.

8. He further argued that on perusal of charge sheet it can be ascertained that there is no iota of evidence on the basis of which cognizance of the matter can be taken or the matter can be allowed to be proceeded with. From the allegations levelled in the impugned charge sheet it is evident that charges under section 354 of the IPC was substituted by charge under section 509 of the IPC.

9. XXXXX

10. Mr. Prasenjit Mukherjee learned Counsel appearing on behalf of the opposite party no. 2 submits that the opposite party no.2 herein was not only harassed by the petitioner but was also pushed into the shallowness of depression. She was publicly abused, humiliated and harassed causing her mental agony that affected her health.

In fact this is a vicious cycle of sexual harassment at the workplace by the boss, aided and abated by some woman. Several trainees like the opposite party no. 2 also lodged complaints of continuous harassment against the petitioner.

11. XXXXX

12. XXXXX

13. XXXXX

14. XXXXX

15. The Hon'ble Justice has considered submissions made by both the parties.

16. The victim/complainant in her FIR alleged that while she was working at her workplace the accused/petitioner harassed her at the workplace and she also suffered server bullying abated by his female cronie and this incident happened during the period of 2016 – 2017, when she was working in that office. Before going to further details let me quote essential ingredients to constitute an offence under section 509 of the Indian Penal Code which are as follows:

1. Intention to insult the modesty of a woman

2. The insult must be caused

(I) by uttering any word or making any sound or gesture or exhibiting any object intending that such word or sound shall be heard or that the gesture or object shall be seen by such women, or

(II) by intruding upon the privacy of such woman

17. Accordingly to constitute an offence under section 509 I.P.C., there must be an allegation that the action complained of has insulted the modesty of some particular woman or women and not merely of any class or order or section of women, however small. Accordingly in the FIR though the complainant wanted to agitate that a section of women namely trainee journalists had allegedly suffered due to the act of the petitioner but for the instant proceeding, I am concerned with the allegation relating to the action complained of, in connection with the particular complainant/FIR maker. The word "**modesty**" has not been defined anywhere in the IPC nor in the section 509. The question of infringing the modesty of a woman would of course depend upon the custom and habits of the people and no particular yardstick of universal application can be made for measuring the amplitude of modesty of women as it is varied from place to place and case to case. In Rupan Deol Bajaj (Mrs.) and another Vs. Kanwar Pal Sing Gill and another, reported in (1995) 5 SCC 194., the supreme court viewed the term "**modesty**" in the following manner :-

"14. Since the word 'modesty' has not been defined in the Penal Code, 1860 we may profitably look into its dictionary meaning. According to Shorter Oxford English Dictionary (3rd Edn.) modesty is the quality of being modest and in relation to woman means "**womanly propriety of behaviour; scrupulous chastity of thought, speech**

**and conduct**". The word 'modest' in relation to woman is defined in the above dictionary as "**decorous in manner and conduct; not forward or lewd; shamefast**". Webster's Third New International Dictionary of the English Language defines modesty as "**freedom from coarseness, indelicacy or indecency; a regard for propriety in dress, speech or conduct**". In the Oxford English Dictionary (1933 Edn.) the meaning of the word '**modesty**' is given as "womanly propriety of behaviour; scrupulous chastity of thought, speech and conduct (in man or woman); reserve or sense of shame proceeding from instinctive aversion to impure or coarse suggestions".

18. I have already stated above that in the FIR, the complainant has only stated about suffering harassment at the workplace by the petitioner herein and about suffering of severe bullying abated by petitioner's alleged female crone. In fact the FIR, the charge sheet and also materials collected during investigation does not suggest any specific details of the words, sounds or gesture by which the petitioner allegedly insulted her modesty nor it suggest how and when he intruded upon the complainants modesty. The de facto complainant resigned from her service from the said office in the month of July, 2017 but she lodged the FIR on 10th October 2018 and she did not assign any probable explanation for such delay. In fact during investigation police could not seize any document or collected cogent evidence to substantiate the essential ingredients required to

HE WHO SEEKS HAPPINESS BY HURTING WILL NEVER FIND IT

constitute offence under section 509 of the IPC. It is apparent that on the basis of allegation the investigations was started by police for committing offence under section 354 of the IPC, but thereafter police submitted charge sheet gainst the petitioner under section 509 of the IPC. Neither in the FIR nor in the materials collected during investigation, including the statements recorded under section 161 of Cr.P.C, there is any allegation of making any sound or gesture or exhibiting any object. On the contrary some of the witnesses, who were examined under section 161 of the Cr.P.C have stated before the police that though the petitioner used to create pressure for more work to the officials, but they never find him to misbehave either with the complainant or with other staff. When the complainant was examined under section 164 of the Cr.P.C she has only stated that the petitioner abused her regularly during the period 2016 – 2017, but she has not stated anything, not even before the magistrate about nature of harassment or how she was abused by the complainant for ascertaining as to whether the materials placed before the court prima facie constitute offence under section 509 of IPC or not.

19. XXXXX

20. The term “abused” and/or “harassed” when examined in isolation and without mentioning any occurrence or accompanying words or gesture to show that the petitioner had an intention to insult the complainant’s modesty, it does not come within the definition of offence punishable under section 509 of the IPC. Unless there has been reference to specific words used, contextual details or any

gesture, it is hardly possible to demonstrate that the petitioner had criminal intent to insult the modesty and/or to establish any case against the petitioner herein. Infact mere using the words “*harassed*” or “*abused*”, in the overall conspectus of the case, does not demonstrate the requisite intention or knowledge which can lead to the conclusion that any alleged act of the petitioner constitute an insult to the complainant’s modesty.

21. At the cost of repetitions I am constrained to say that even the complainant does not disclose that the petitioner abused her, it only refers the word harassment. In the statement recorded under section 164 of the Cr.P.C, the de facto complaint had only alleged of abusing her that too without detailing the mode and manner of such abuse. Mere harassment at workplace or abusing her at workplace per se may not constitute an offence under section 509 of IPC, unless essential ingredients are fulfilled. It is also surprising to note that according to the charge sheet the prosecution proposes to examine five witnesses to bring whom the charge under section of IPC and three of whom are the petitioner, investigating officer and the magistrate (who recorded the petitioner statement under section 164 of the Cr.P.C). The statement of other two witnesses as recorded under 161 Cr.P.C appears to be not in conformity with the statement of the de facto complainant recorded under section 164 Cr.P.C and as such their statement either singularly or cumulatively may not be able to satisfy the ingredients of section 509 of IPC and as such even if instant proceeding is allowed to continue, the chance of conviction of the petitioner is bleak.

**COMMON BOND ENGLISH MONTHLY-R.N.I.NO :36648/82 - TOTAL NO. OF PAGES 12 SEPTEMBER -2025**

**REGN. NO. KRNA/BGE - 1122/2023-2025 PUBLISHED ON 25-08-2025**

**POSTED AT BANGALURU PSO, MYSORE ROAD, BANGALURU - 560 026 / ON 2ND OF EVERY MONTH**

**LICENCED TO POST WITHOUT PRE-PAYMENT-LICENCE NO. PMG BG/WPP 330/2023-2025**

22. XXXXX

23. There is also other aspect of the matter, An internal complaint committee has also conducted enquiry on the self-same allegation and they have exonerated the present petitioner, with the observation that her allegation of sexual harassment and/or unwanted phone calls are unfounded in the absence of specific evidence.

24. Needless to say that the standard of proof required to establish the guilt in a criminal case is of much higher than the standard of proof required to establish the guilt in a departmental proceeding. In the instant case as the allegations were found to be inadequate in establishing a charge of harassment, as defined under section 3 of the Act of 2013, the petitioner herein was exonerated.

25. XXXXX

26. XXXXX

27. In view of aforesaid discussion CRR 2610 of 2019 is allowed. The instant criminal proceeding being G.R. case no. 1153 of 2018 arising out of Taltala P.S. case no. 124 dated October 13, 2018 pending before the court of the Learned Metropolitan Magistrate, Calcutta is hereby quashed.

Urgent Xerox certified photocopies of this Judgment, if applied for, be given to the parties upon compliance of the requisite formalities.

**(DR. AJOY KUMAR MUKHERJEE, J.)**

..Subscribe.....Establish....."Common Bond"

**An Official Publication Of AIBOC**

EDITORIAL BOARD

**Editor: COMRADE Rupam Roy**

**Member: Comrade Sekaran R**

RATES OF SUBSCRIPTION: ANNUAL: ₹ 30/-

Drafts Should be Drawn

IN FAVOUR OF AIBOC AND MAILED TO

**ALL INDIA BANK OFFICERS' CONFEDERATION**

C/O STATE BANK OF INDIA OFFICERS' ASSOCIATION

(North Eastern Circle)

C/o State Bank of India, Local Head Office,  
Dispur, Guwahati, Assam – 781006 ☎ : 9957563825

E-mail: aiboc.sectt@gmail.com

Web site: <http://www.aiboc.org>

**REGISTERED NEWS PAPER**

TO

LICENSED TO POST  
WITHOUT  
PREPAYMENT

If Undelivered Please Return To

**The All India Bank Officers' Confederation**

**SBI Buildings, St.Mark's Road, Bangaluru - 560 001.**

Printed & Published/Edited by Shri Rupam Roy on behalf of AIBOC, at State Bank Building, St.Mark's Road Bangaluru-560 001.  
Printed by Smt. Nithya Lakshmi, at L. V. Press 3916, 7th Cross, 4th Main, Gayathri Nagar, Bangaluru - 560 021