

Case No. 100 of 2025

Ashok Arora Vs. RCS & Ors.

03.10.2025

Present : None for Petitioner.

: Shri Vinay Chaurasia, Counsel for R-3, Society.
: Shri Shahid, Section Officer, for Respondent RCS.

1. Today Petitioner appeared by clerk of counsel claiming to represent the counsel. Such a representation is not permissible under the Advocates Act and the permission to appear is refused. Moreover, he is not in any position to speak about case. On the last date of hearing also Petitioner was represented by proxy counsel.
2. On the last date of hearing proxy counsel for Petitioner sought time for seeking records from the Society which was allowed with a direction to come prepared and lead case diligently.
3. It seems that the petitioner is not interested to pursue the matter titled as '**Ashok Arora Vs. RCS & Ors.**' bearing case no.100/2025. Moreover, in this matter appeal provision lies and revision cannot be used as a substitute for appeal.
4. The revision petition is accordingly dismissed.
5. File be consigned to record room after completion.


(PRASHANT GOYAL)
Financial Commissioner
Delhi

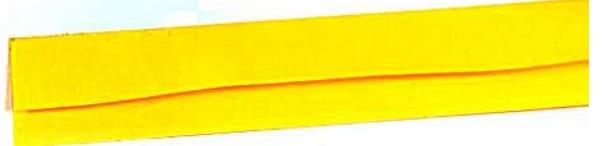
03.10.2025

Present : Shri Dilip Kumar Santoshi, Counsel for Petitioner.
: Shri Ram Kumar, Proxy Counsel for R-1, T/C
Society.
: Ms. Sushma Bisht, ASO for R-2, RCS.

1. Counsel for Petitioner was not fully prepared today as he failed to answer the query of this Court as to how much loan amount was taken and paid till now. Detail of loan agreement is also not placed on record by Petitioner. He admitted that being a surety he has not paid any amount but Rs.11,00,000/- lacs of amount of Principal borrower is held by the Society. He has no copy of loan agreement as of payments made.
2. Today R-1, Society is represented by proxy counsel. Respondent sought time as the main counsel is not available today. R-1, Society neither was represented by main counsel nor was fully aware of the facts of the case. The Society is again directed to file copy of loan agreement, basis of fixing interest rate, recoveries made as yet and efforts made to be recover amount from main borrower and other sureties. Accordingly cost of Rs.5,000/- is imposed on R-1, Society for not pursuing the case diligently, to be deposited with DDO, GAD, Delhi Sachivalaya, before the next date of hearing. The Respondent is directed to file reply and be present in the Court for assisting the Court on the next date of hearing.
3. R-2, RCS is represented by RCS official and Counsel for RCS was not present to lead the case. R-2 contended copy of petition is not supplied to RCS. Accordingly cost of Rs.500/- is imposed on Respondent, RCS for not pursuing the case

thoroughly, to be deposited with DDO, GAD, Delhi Sachivalaya, before the next date of hearing.

4. It is seen from the records that attachment was made from Petitioner's retirement benefits which cannot be attached and the RCS counsel will explain why such orders are being passed by the RCS office.
5. Adj. to 30.10.2025.



**Financial Commissioner
Delhi**

Case Nos. 182 & 77 of 2025

03.10.2025

Present : Shri Anil Kumar, Counsel for Petitioner in both cases.

: Shri Rajinder Gulati and Shri Atul Bhardwaj, Counsel for Respondent Applicant.
: Ms. Vasu Singh, Counsel along with Shri Rajiv Chabra, Assistant Registrar (Banking), for Respondent RCS.
: Shri Anil Pratham, Inquiry Officer in person.

1. Petitioner contended that he challenged the inspection report submitted by the inspection officer in case no. 77/2025. Petitioner further contended that he challenged the appointment of inquiry officer as per section 62 since he has not provided opportunity of being heard before appointment of Inquiry Officer.
2. In case no. 182/2025 Respondent RCS submitted that copy of petition is not received. Whereas, Petitioner contended that copy of the petition is already supplied to RCS. Respondent, RCS further contended that they have already filed reply in case no. 77/2025 and supplied the copy of reply to the Petitioner through whatsapp also. RCS is directed to file written submissions and also explain whether an appeal can be filed u/s 61 on the next date of hearing.
3. The Directors of Cooperative Bank filed application under Order 1 Rule 10 r/w Section 151 of CPC, 1908 for impleadment as parties in the present case. The applicants are directed to supply copy of impleadment application to the Petitioner and Respondent for filing their reply in context thereto before the next date of hearing.
4. The Petitioner agreed that case no. 182/2025 be subsumed in case no. 77/2025. He will clarify on next date of hearing that with inquiry still not

completed, why he intends to challenge the Inquiry report.

5. Respondent RCS is also directed to file reply on the revision petition. The counsel for RCS would explicitly clarify whether an appeal is available in this case, and why the Directors of Bank need to be impleaded as a party at this stage.
6. The Inquiry may continue but no coercive action be taken against the Petitioner till the next date of hearing.
7. Adj. to 14.11.2025.



**Financial Commissioner
Delhi**

Case No. 93 and 94 of 2025
Quetta Coop. Gr. Housing Society Ltd.
Vs.
Asstt. Collector, RCS & Ors.

03.10.2025

Present : Shri Aditya Ramchandra, Counsel for Petitioner in both cases.

- : Ms. Vasu Singh, Counsel alongwith Shri Rajeev Chabra, Assistant Collector in person for R-1, RCS.
- : Shri Prateek Vaish, Counsel alongwith Shri Amit Sharma, CAE for Contempt petition/R-2.

1. The Contempt application filed by the R-2, DCHFC against the order of this court dated 22.12.2022 in which this Court remanded the case back to the RCS but still no order has been passed by the RCS although a time of three months was given to him to decide on the matter. He claimed this as a contempt of the directions of the FC court.
2. The Assistant Collector, RCS appeared in person and submitted that he has been appointed only recently but has already issued notices to the concerned parties to present their case on 14.10.2025. He intends to complete the pending proceedings expeditiously.
3. Both the sides are directed to appear and present themselves on 14.10.2025 as per the notices issued by Assistant Collector, RCS. They shall not skip dates on notices issued by RCS.
4. Accordingly, the cases are remanded back to the RCS with the direction to hear both the sides and pass a speaking order within a time of two months from today. The Assistant Collector is satisfied with time provided.
5. The cases bearing no. 93/2025 and 94/2025 titled **Quetta Coop. Gr. Housing Society Ltd. Vs. Asstt. Collector, RCS & Ors.** are disposed of in terms of above.
6. Files be consigned to record room after completion.

(PRASHANT GOYAL)
Financial Commissioner
Delhi

03.10.2025

Present : Ms. Unzila Fatima, Proxy Counsel for Petitioner.
: Ms. Vasu Singh, Counsel alongwith Shri Rajeev Chabra, Assistant Collector in person for R-1, RCS.
: Shri V. K. Jana, R-3 in person.

1. Proxy Counsel for Petitioner sought time as the main counsel is not available. She is also not aware of facts of case. A cost of Rs. 5000/- is imposed upon Petitioner which is to be deposited in the GAD, GNCTD with the direction to appear and lead the case adequately on the next date of hearing.
2. Counsel for R-1, RCS is directed to file reply with an advance copy to the Petitioner as well as the Respondents by 20.10.2025. This is final opportunity.
3. R-3 submitted that the Arbitrator directed the Petitioner, Society to restore the membership of R-3 and the said Award was also upheld by the DCT by dismissing the appeal vide its order dated 16.08.2018. Thereafter, Petitioner, Society filed WP(C) No. 1906/2023 in the High Court against the execution proceedings of RCS, which too was dismissed as withdrawn. He further submitted that restoration application filed by the Petitioner is time-barred. The Petitioner is misusing the forum of Financial Commissioner by raising same issue again and again.
4. Adj. to 31.10.2025 for further arguments.

03.10.2025

Present : Shri Adarsh Mishra, Counsel for Petitioner.
: Shri Dr. Ankit Gupta, Counsel for R-1, Bank.
: Ms. Vasu Singh, Counsel for R-3, RCS.

1. The Counsel for Petitioner filed amended memo of parties thereby impleading DJB and RCS as R-2 & R-3 as party respectively. The same is allowed and is taken on record.
2. Petitioner contended that he is a surety in this case and retirement benefits of the Petitioner have been attached by DJB. Petitioner has also filed recovery statement issued by the office of the Recovery Branch of RCS. Petitioner submitted that a cost of Rs.1,000/- has already been paid by the Petitioner to R-1 as imposed on 08.09.2025.
3. ARCS is directed that before passing recovery orders, he should go through the Rule 124 sub Rule 3 of the DCS Rules, 2003. He has to examine whether the Arbitral Award is in compliance with DCT Act and Rules.
4. R-1 to furnish a copy of loan agreement, basis of fixing interest rate, how much recovery made as yet and efforts made to recover this amount from Principal borrower and other sureties, if any.
5. R-2/CEO, DJB is directed to release the gratuity of Petitioner withheld as yet immediately. Pension and gratuity can't be attached.
6. Issue notice to the R-2/DJB through CEO to appear and defend its case on the next date of hearing.
7. As requested by the Counsel for Petitioner, copy of this order be given dasti.
8. Adj. to 31.10.2025 for arguments.