



2026:DHC:7690



* **IN THE HIGH COURT OF DELHI AT NEW DELHI**

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Reserved on: 14th August, 2026

Pronounced on: 09th September, 2026

Uploaded on: 09th September, 2026

CNR No: DLHC010664922005

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W.P.(C) 17556/2005

SURJIT SINGH

SR. Manager (Scale III)

Punjab & Sind Bank

NIT, Faridabad (HR)

.....Petitioner

Through: Mr. Shiv Gupta, Mr. Khushal Singh
and Mrs. Keerti Gupta, Advocates.

versus

1. **PUNJAB & SIND BANK**

Through Its Chairman-cum
Managing Director,
21, Rajendra Place,
New Delhi.

...Respondent No.1

2. **THE GENERAL MANAGER (PERSONNEL)**

21, Rajendra Place,
New Delhi.

....Respondent No.2

3. **UNION OF INDIA**

Ministry of Finance
Through Addl. Secretary, (Finance)
Department of Banking,
Jeevan Deep Building,
Parliament Street,
New Delhi.

.....Respondent No.3

Through: Mr. Rajat Arora, Mr. Niraj Kumar
and Mr. Sourabh Mahla, Advocates.

CORAM:

HON'BLE MS. JUSTICE NEENA BANSAL KRISHNA



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J U D G M E N T

NEENA BANSAL KRISHNA, J.

1. Writ petition under Article 226 of the Constitution of India has been filed on behalf of the Petitioner for issuance of a writ / order / direction to the Respondents for awarding out-of-turn promotion in terms of the Guidelines of the Department of Economic Affairs (Banking Division), Government of India, dated 14.10.1991, regarding compensation *to bank employees who actively resist bank robberies and terrorist attacks on banks.*
2. The Petitioner, was posted as Senior Manager (Scale-III) at Punjab & Sind Bank, Roshan Pura, Najafgarh Branch in the year 1998. Since it was a high-risk branch, two armed guards were provided for the safety of the Bank and the customers. An *unprecedented incident of robbery* occurred on 28.12.1998 at about 01:00 PM, when five robbers, armed with automatic weapons, entered the Bank premises and threatened the staff and customers present there and started looting the cash. The guards, rather than attempting to foil the action of the robbers, surrendered themselves and handed over their weapons to them and allowed a free hand in looting the cash from the Branch, which was about Rs.40,00,000/- at the counter and in the chest at that time.
3. The Petitioner was also surrounded by the robbers, while he was in the cabin. He picked up the telephone to seek help, but on seeing him do so, the dacoits broke open the glass of the cabin. Due to the timely action of the Petitioner, he was able to telephone for help. Though in the process, the dacoits had pointed a revolver at him, the Petitioner, without caring for the



threat to his life, pressed the *Emergency Alarm Button*, which sounded the alarm, and the robbers panicked and ran towards the door.

4. The Petitioner pushed the door and blocked the way with a view to save the cash from being taken away by the robbers. The bag fell on the floor and the bundles of currency notes got scattered, and the robbers were only able to take away Rs.75,000/- out of Rs.40,00,000/-, in the bag. In this process, the Petitioner was able to save the cash bag containing the looted money, which was in the hands of the robbers.

5. Because of the prompt and timely action taken by the Petitioner, who acted with exemplary bravery without caring for the risk to his life, he was able to save valuable public money lying in the Bank. His efforts were lauded by the Police, television and other media, and his superiors, *who also recommended him for the award as well as out-of-turn promotion*, in terms of the guidelines of the Government of India dated 14.10.1991. The General Manager of the Punjab & Sind Bank, Zonal Office, Ashram, issued a letter dated 17.01.2000 to Respondent No.2, recommending the name of the Petitioner for the award.

6. Not only this, the Petitioner himself wrote a number of letters to Respondent No.1, for grant of the award. However, the Petitioner was informed vide Letter dated 03.10.2001, by the Personnel Department / Respondent No.1 that the award and compensation had been declined, without giving any cogent reasons, on vague grounds.

7. Various letters dated 12.03.2002, September, 2001, 18.04.2004, 18.05.2004 and 11.01.2005 were written by the Petitioner, but with no result. He also made a representation to the President of India, but no reply was received therefrom. However, the letter was forwarded to Respondent



No.1 by the Private Secretary to the President of India, vide letter dated 11.06.2002.

8. Not only this, even the All India PSB Officers Union (Regd.) also lauded the Petitioner's action in resisting the robbery in the Bank and requested Respondent No.1 to award him compensation, for his exemplary act of bravery. However, no reply was received from the Respondent.

9. Therefore, the Petitioner served a Legal Notice dated 09.02.2005. A Reply dated 09.03.2005 was received from Respondent No.1, wherein it was stated that the request of the Petitioner for granting him compensation and reward was denied, *as he was not involved in actively resisting the robbery*. It is claimed that the award has been declined on such vague and frivolous ground.

10. Another Rejoinder Notice dated 27.04.2005 was sent, but again the benefits of compensation and reward were denied to the Petitioner.

11. The Petitioner thus, sought an award and out-of-turn promotion / compensation, in terms of the guidelines dated 14.10.1991 with consequential benefits on account of the exemplary bravery shown by him in preventing the robbery in the Bank on 28.12.1998.

12. **Respondent Nos.1 and 2, in their Counter Affidavits**, submitted that the Petitioner, being the Bank Manager of the Branch, had overall administrative control of the Branch and it was his duty to act in the interest of the Bank. Accordingly, he had pressed the alarm button, because of which the robbers panicked and ran away with Rs.75,000/-. *It was asserted that such an act of the Petitioner cannot be termed an act of bravery, since the Petitioner was only performing his duty*. He merely did what a reasonable and prudent man, would do under these circumstances.



13. In regard to the guidelines of the Government of India dated 14.10.1991, it is stated that they are merely Guidelines, which prescribe out-of-turn promotion to persons who successfully foil the robbery attempt, subject to satisfying the minimum conditions of eligibility. The Petitioner could not be considered for any out-of-turn promotion as per these Guidelines, in the given circumstances.

14. **On merit**, while the factual narration of the robbery and the fact that the robbers were able to take away only Rs.75,000/- were not denied, it was stated that the Petitioner was not entitled to any reward / out-of-turn promotion/compensation, in terms of the Guidelines dated 14.10.1991.

15. **The Petitioner, in his Rejoinder Affidavit**, reaffirmed his assertion as made in the Petition and denied that he was not entitled to out-of-turn promotion / compensation.

16. **Written Submissions were filed on behalf of the Petitioner as well as the Respondent / Bank**, which were essentially on similar lines as the assertions made in the Petition and the Counter Affidavit.

Submissions heard and record perused.

17. The facts in this case are not a scene from a movie or a chapter in a book, the real-life incident which happened at the PSB Bank, Roshanpura, Najafgarh. A day light robbery was attempted by five-armed robbers in the Bank and was foiled by the Petitioner, who was posted as the Senior Manager. He emerged as the hero of the entire incident, but unfortunately was pushed into anonymity and red-tapism of the bureaucratic procedures.

18. It is not in dispute that on 28.12.1998 by five-armed robbers, who entered the Branch. The circumstances have been explained in detail by the Petitioner in his Letter dated 17.01.2000, written by the General Manager,



Head Office Personnel Department, Rajendra Place, New Delhi, and further Letter dated September, 2001 and also in an Appeal Letter dated 12.03.2002. The facts find a reiteration in the Letter dated 11.02.2004 written by *the All-India Punjab & Sind Bank Officers' Union* recommending the reward to the Petitioner for resisting the robbery on 28.12.1998.

19. In various letters, the entire sequence, as it took place on 28.12.1998, has been explained. It was explained that on 28.12.1998 at about 13.15 hours, five-armed robbers with automatic weapons, entered the premises of the Bank Branch at Roshan Pura, Najafgarh. *The two guards, posted at the Branch, did not resist and surrendered and handed over their weapons to the robbers.*

20. The robbers then ordered *the public, which was about 40 customers; to hide under the counters.* Two of the five robbers walked towards the Cashier's cabin, the *Paying Cashier and the Teller* left their cabins. The two robbers then went to the *Receiving Cashier* and asked him to put all the money in their bag, who did as told and put the cash in the bag.

21. The two robbers with guns, placed themselves on two sides of the Bank Manager's cabin, where the Petitioner was present, and asked him for the cash keys of the 'strong room'. He tried to reach the telephone to call for help, on which one of the robbers, broke open the glass pane of his cabin and pointed revolver at him. The second robber put his gun on the temple of the Petitioner. The fifth robber was positioned at the outlet of the Branch.

22. Despite being put in such a life-threatening situation, the Petitioner maintained his courage and composure and pressed the hooter, while he was standing. On the ringing of the hooter, the two robbers panicked and tried to get away with the bag filled with cash of about Rs.40,00,000/-. They ran, but



the Petitioner pushed the door closed, which caused an obstacle in the running of the fleeing robbers. In the process, their bag got stuck and the money spilled out of the bag, which got caught in the door. The bundles of money spilled on the floor and they were able to escape, with only Rs.75,000/- of the Bank's cash.

23. The entire chain of events, which have not been contradicted by the respondent, clearly reflects that the Security Guards, who were deputed with the responsibility of protecting the Bank from such armed robbery, gave in and surrendered their weapons. The cashier also complied with the demands of the robbers by putting the cash in their bag, which was about Rs.40,00,000/-.

24. It is only the Bank Manager/petitioner, despite faced with guns pointed at him by two robbers, unmindful to his personal safety, like a soldier on the border, was driven by the sense of commitment towards the Bank and demonstrated presence of mind and unprecedented courage, in call of duty. He, without fearing for his life, had the courage to press the hooter button despite the guns pointing at him, which resulted in foiling of the robbery. Not only this, he by pushing the cabin door, even tried to obstruct the robbers from escaping. In the process, the money spilled from the bag and they were able to take away only Rs.75,000/- cash, even though about Rs.40,00,000/- was filled in the bag.

25. The courage inspired by the dedication and concern for the safety of the customers and the cash attempted to be robbed, needs to be acknowledged, given the fact that any resistance as shown by the petitioner, could have triggered the robbers to shoot the Petitioner. What would have



then followed, is probably a posthumous Commendatory Certificate and few words of empty sympathy to the family members.

26. The Petitioner, fearing for his life, could have also surrendered like the other Bank officials and Security Guards, and let the robbery take place. However, *it was his sense of duty, commitment, courage and presence of mind* that enabled him to resist the robbery. It is simple to say that it was merely a Hooter button that was pressed by him, but that itself was a game changer. He did so, despite the risk of being shot by the robbers. There was also a likelihood of his being harmed by the robbers, after the Hooter was blown, while they were leaving.

27. Such act of bravery and presence of mind, has ironically been termed by the Bank, *as a part of his duty*. It is not only a trivialisation of the extraordinary and exemplary courage shown by the Petitioner, but is almost an insult to a person, who had put his life at risk.

28. In this regard, it is pertinent to refer to the Government of India Guidelines dated 14.10.1991, which read as under:

*“vi) In case of bank employees and customers / members of public who actively resist bank robberies and terrorist attacks on banks, **the banks may consider a cash reward not exceeding Rs.50,000/-**. In addition, **bank employees may be given an out of turn promotion**, if they satisfy the minimum conditions of eligibility prescribed for direct recruits to the post but without reference to the number of years of service rendered. **Employees not covered by the above criterion, may be allowed three advance increments, in their existing grade on a permanent basis.***

vii) All expenses for treatment of injury including hospitalization of the victim including bank employee, members of public / members of police forces etc. shall be borne by the bank.



viii) *The cash reward mentioned in clause (vi) above, will be in addition to the compensation, if any, to which the person may be entitled to under the provisions of various Acts / Rules governing him / her.”*

29. From the guidelines, as reproduced above, it is evident that any endeavour by a Bank Official to foil the robbery by pressing the hooter, ***is not a routine act, nor is it a part of his duty.*** The Guidelines recognize active resistance to bank robberies, ***as an act warranting consideration for a cash reward of up to Rs.50,000/-.*** In addition, a bank employee may be given out-of-turn promotion, subject to his satisfying the minimum conditions of eligibility prescribed for direct recruits to the post. If found not eligible, he ***may be allowed three advance increments, in their existing grade on a permanent basis*** he

30. On the facts as established from the record and the Letters and documents of the respondents as well, the action of the Petitioner cannot be characterized, as a mere discharge of his routine duties. His conduct in pressing the emergency alarm despite being confronted by armed robbers, followed by his act of blocking the door to prevent their escape with the cash, ***constituted active resistance to the robbery, within the meaning of Clause (vi) of the Guidelines dated 14.10.1991.***

31. Once the Bank and the Government itself acknowledged such acts of courage; instead of *applause, appreciation, and acknowledgement* in terms of Guidelines, indeed it was trivialization on the part of the Government, to disregard its own Guidelines and frivolously reject such requests the representations of the Petitioner as well as of the PSB Officers' Union and of the senior officers, *by claiming that the circumstances did not fall within*



the Guidelines. There can be no more blatant violation of their own Guidelines, than in the present case.

32. It is unfortunate that despite the exemplary conduct of the Petitioner, instead of the Bank and the Government itself rewarding the Petitioner, if not more, in terms of the Guidelines, they added insult to injury by asserting that it was not covered by their Guidelines. Such conduct is not becoming of the Bank, which itself, in fact, should have rewarded and acknowledged the Petitioner for his exemplary conduct, rather than driving him to seek reward to which he was entitled. **It has taken him since 28 years to get the validation of his act.**

33. Indeed, it is a situation where the system needs to apologise to him for such indifference and callousness shown to him. The entire system who has failed the Petitioner needs to apologise to the petitioner. Mere empty words of regret or saying sorry, is not apology. It entails genuine *acknowledgement*, acceptance of wrong, with shame for the wrong-doing, which necessarily has to be manifested by *reparation, restitution and compensation* for having been driven to suffer the litigation for over 28 years.

34. It is the resilience of the Petitioner, who undaunted by the arduous task of fighting the mighty system, has taken the respondent by the horns, and has not let the time discourage him in his fight for right. The question herein, is not of money, but of the honour, which should have come to him, on its own, without litigation. In the circumstances as detailed above, it is evident that the Petitioner, who has been driven to assert his entitlements from 1998 till the filing of the Petition and even thereafter, cannot be compensated enough by any amount of money.



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Conclusion:

35. Therefore, the Petitioner is awarded **compensation of Rs.50,000/- (Rupees Fifty Thousand only) in terms of Clause (vi) of the Guidelines dated 14.10.1991, along with interest at the rate of 12% compounded annually**, from the date of the incident, i.e. 28.12.1998, till the date of actual disbursement. **The costs of Rs. 2,00,000/- is also awarded, towards the cost of litigation.** The Respondents shall disburse the aforesaid amounts to the Petitioner, within a period of three months from the date of this Order.

36. **Accordingly, the Writ Petition is allowed.** Pending Applications are also disposed of, accordingly.

**(NEENA BANSAL KRISHNA)
JUDGE**

SEPTEMBER 9, 2026/R