ORDER SHEET WEST BENGAL ADMINISTRATIVE TRIBUNAL

Present-

The Hon'ble Mrs. Urmita Datta (Sen), Member (J) & The Hon'ble P. Ramesh Kumar, Member (A).

OA-841 of 2019

Bachhu Bhattacharjee Vs The State of West Bengal & Ors.		
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and	2	and dated signature of parties when necessary
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04	For the petitioner : Mr. D.K. Sharma,	
10.02.2020	Learned Advocate.	
	For the respondent : Mr. G.P. Banerjee,	
	Mr. B.P. Roy,	
	Mrs. S. Agarwal, Learned Advocates.	
	Learned Advocates.	
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	The instant application has been filed	
	praying for following relief :-	
	a) The applicant prays for direction upon the	
	concerned authority to dispose the	
	representation lying pending before the	
	Superintendent of Police, Jalpaiguri i.e.	
	respondent No. 5 by the way of passing	
	reasoned and speaking order within a	
	prescribed period time.	
	b) The applicants prays for direction upon the	
	concerned authority to refund the	
	deducted amount with interest at earliest	
	date.	
	c) And to pass any other order or orders as	
	your Lordships may deem fit and proper for	
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04 10.02.2020	the ends of justice.	
	As per the applicant, he retired on	
	30.11.2016. During his service period he applied for	
	House Building Loan of Rupees. 2,20,000/-, which was	
	sanctioned vide Memo dated 21.02.2000 (Annexure-A)	
	and the said amount of loan was ultimately disbursed by	
	24.01.2001. The repayment of the loan was done from	
	the month of September, 2000 @ Rupees 1,375/- per	
	month and total 147 instalments out of 160 instalments	
	were recovered from his pay upto October, 2012 and the	
	rest 13 instalments deposited by the applicant through	
	Treasury Challan and to this effect a letter was issued by	
	the S.P. Jalpaiguri vide Memo dated 07.11.2012 in favour	
	of the A.G. (A & E), West Bengal with a request to	
	calculate the interest accrued on House Building Loan of	
	2,20,000/- sanctioned in favour of the applicant so as to	
	the said interest may be recovered from the pay of the	
	applicant (Annexure-C).	
	The Office of the A.G. (A& E), West Bengal	
Page /2	thereafter send a letter dated 21.04.2017 with a request	
Page /2	to deliver a detailed statement of recovery towards	

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04	principal amount of loan. However, after his retirement,	
10.02.2020	the applicant received a letter with a direction to deposit	
	Rupees. 1,375/- vide Memo dated 16.05.2017 and	
	subsequently S.P. – Jalpaiguri send a Memo dated	
	19.05.2017 tot he A.G. (A & E), West Bengal to inform the	
	office about the amount of interest on the aforesaid	
	House Building Loan so that it can be recovered from	
	applicant and for release of his pension. In return A.G.	
	(A&E), vide communicated dated 18.08.2017 had send	
	the sanction of interest of Rupees. 153847/- to be	
	recovered from the applicant and accordingly, the	
	respondents have recovered the said amount and from	
	his retiral benefit. Being aggrieved with, he has filed	
	representation dated 31.07.2018 stating that recovery of	
	interest after retirement is not permissible; therefore, it	
	would be refunded back to him.	
	The counsel for the respondent has submitted	
	that as per the rules, the principal amount of the House	
	building loan has to be deducted as per opted	
	instalments during the service period and the interest on	
	the said loan has to be calculated at time of retirement	
Page /3	and the amount to be paid by the employee at that time	
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	and in the instant case, the applicant was very much	
04 10.02.2020	aware being a government employee about the terms	
	and conditions of the loan even he was aware of the said	
	situation on 07.11.2012 and, therefore, the respondents	
	have rightly deducted the interest from his pensionary	
	benefits. Therefore, the applicant should not have any	
	grievance or any right to get back the interest on house	
	building loan which he has to pay back legally.	
	Heard both the parties and perused the	
	records. It is noted that in the representation dated	
	31.07.2018, the applicant had simply stated that since	
	the amount of interest has been recovered from his	
	pensionary benefits, the state respondents has no	
	authority to do so but to pay back to him. However, from	
	the perusal of the documents Specially Annexure -C,	
	dated 07.11.2012, it is noted that the Deptt. had already	
	communicated the mode of repayment including the	
	interest part. However, he did not ever challenge the said	
	communication. Further as a govt. employee, he is very	
	much aware of the mode of the repayment of the loan.	
D/4	When he has taken a loan, which is, not interest free, he	
P/4	has to pay interest and if not paid, the same has to be	

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04	doducted from the pensionary banefits. Therefore, we do	3
10.02.2020	deducted from the pensionary benefits. Therefore, we do	
	not find any reason to entertain the application.	
	Accordingly, OA is dismissed being devoid of merit.	
	P. RAMESH KUMAR URMITA DATTA (SEN) MEMBER (A) MEMBER (J)	
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