

IN THE HIGH COURT OF JUDICATURE AT MADRAS

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Reserved on 06.07.2026	Pronounced on 21.07.2026
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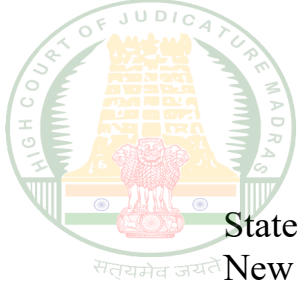
THE HON'BLE MR JUSTICE S. M. SUBRAMANIAM**AND****THE HON'BLE MR.JUSTICE N.SENTHILKUMAR****WA No. 1060 of 2023**

T.Kumarasamy
S/o.S.A.Thangavel,
Plot No.5, First Main Road,
Velmurugan Nagar,
Bye-Pass Road, Madurai 625010

..Appellant(s)

Vs

1. Disciplinary Authority
Deputy General Manager,
State Bank of India, Zonal Office,
Melur Road, Madurai 625002
2. Appointing Authority
Deputy Manager, (Operation)
State Bank of India, Local Head Office,
College Lane, Chennai 600006
3. State Bank of India
Rep by its Chief General Manager,
Appellate Authority, Local Head Office,
College Lane, Chennai 600006
4. Reviewing Committee
Rep by Deputy General Manager
(Appeals and Review)



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State Bank of India, Corporate Centre,
New Administrative Building,
Madama Cama Road, (Nariman Point),
Back bay Reclamation, Mumbai 400021

5. State Bank of India, Rep. by its Chairman,
16th Floor, Corporate Centre,
New Administrative Building,
Madama Cama Road, (Nariman Point),
Back Bay Reclamation, Mumbai 400021

6. Circle Development Officer
State Bank of India, Local Head Office,
16 College Lane, Chennai 600006

..Respondent(s)

Prayer: Appeal filed under clause 15 of the letters patent to set aside the order of the Learned Judge made in WP No.41017 of 2006 dated 23.09.2021 and allow the above Writ Appeal.

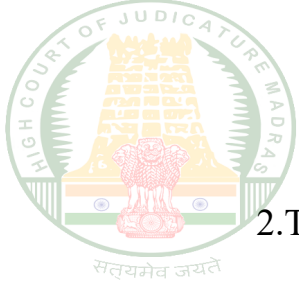
For Appellant(s): Mr.K.M.Ramesh, Senior Counsel,
for Mr.V.Subramani

For Respondent(s): Mr.M.Devaraj

JUDGMENT

(Judgment of the Court was delivered by N.SENTHILKUMAR J.)

The present intra Court Appeal has been filed challenging the order passed by the writ Court in W.P.No.41017 of 2006 dated 23.09.2021. The writ petitioner is the Appellant herein.



2.The brief facts that arise for consideration of this Court are that the Appellant had joined the service of the Respondent Bank as Clerk/Typist during the year 1978 and thereafter, he worked as an Officer at various Branches. While the Appellant was working at Palamedu Branch, Madurai as Branch Manager, he was placed under suspension with effect from 28.10.1998 by the first Respondent for certain acts of irregularity which were committed by the Appellant in TDR/Sundry Loan and other areas and also for violations of Rule No.32 (4) of SBI (Supervising Staff) Service Rules read with Rule 50(4) of SBI Officers' Service Rules. The Appellant had preferred a representation for review of suspension and based on that the Appellant was reinstated on 11.07.2001.

3.A show cause notice dated 10.11.2000 was issued by the 1st Respondent and six charges were framed against the Appellant. Among the six charges, Charge No.1 is that the Appellant had colluded with one Mr.K.Dakshinamurthy, who was the then Branch Manager of Arasaradi Branch of State Bank of India and caused monetary loss to the Bank to the tune of Rs.20 lakhs, Charge No.2 is that the Appellant acted in gross negligent manner and Charge No.3 is relating to unauthorised purchase of a cheque for Rs.10 lakhs drawn by a fictitious



customer and unauthorised collection of a cheque for Rs.1 lakh drawn in favour of a concern, who is not a customer of Palamedu Branch.

4. Based on the above charges, the Appellant gave a detailed explanation during the enquiry proceedings. After enquiry, the Enquiry Officer concluded that Charge Nos. 1 to 5 were partly proved and Charge No.6 was not proved. The Disciplinary Authority concurred with the findings of the Enquiry Officer and imposed punishment of reduction in basic pay by two stages for five years and pursuant to the same, the delinquent is not eligible for any benefits like increment, seniority and promotion during the period of his suspension.

5. The Appellant had preferred an appeal which was rejected by the 3rd Respondent. The 4th Respondent confirmed the orders passed by the Appellate Authority viz., 3rd Respondent. Therefore, the orders passed by the 1st and 2nd Respondents were also confirmed by the 4th Respondent. Challenging the order of punishment the Writ Petition came to be filed.

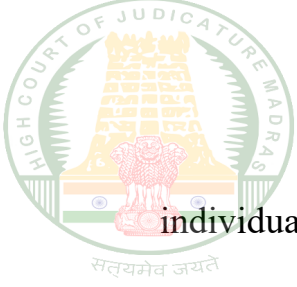
6. Mr. K. M. Ramesh, learned senior counsel for the Appellant primarily contended that the disciplinary proceedings was initiated against the Managers



of seven branches for collusion and causing loss to the Respondent bank, which was catalogued to a sum of Rs.2.67 Crores involving several officers. He further contended that charges were levelled against all the seven branch Managers, wherein the punishments imposed on the other officials was lesser when compared with that of the Appellant and therefore, there is no equality in imposing the punishment and also contended that such inequality in the punishment imposed for the same set of charges cannot be held against the Appellant and further contended that the punishment imposed on the Appellant is disproportionate.

7.Learned counsel for the Appellant further contended that the Appellant had an unblemished service records and was not responsible for the allegations and the charges levelled against him and further submitted that the punishment imposed on the Appellant should be on par with the other officers who were similarly placed.

8.Per contra, Mr.M.Devaraj, learned counsel for the Respondents submitted that no common enquiry was conducted against the Bank officials and the disciplinary proceedings were initiated separately as against each

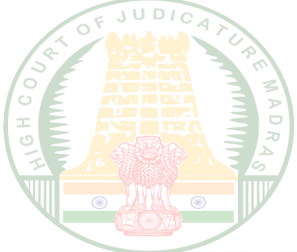


individual officers and different enquiries were conducted against them and no joint enquiry was held. Consequently, every single enquiry was determined based on the report filed by the Enquiry Officer, which was duly accepted by the Disciplinary Authority and more specifically the Appellant's appeal came to be dismissed on 13.02.2003 and the review filed by the Appellant was also dismissed by the Chairman, State Bank of India who was the Review authority, on 10.11.2005. The Enquiry Officer had dealt with gravity of the charges and the Enquiry Officer as well as the Disciplinary Authority had not violated the principles relating to jurisdiction and had followed the principles of natural justice. Apart from that the conclusion arrived at by the Enquiry Officer which was confirmed by the Disciplinary Authority was based on the evidence and had imposed the punishment *"Reduction in basic pay by two stages for five years and that official is not eligible for any benefits like increment, seniority and promotion during the period of his suspension."*

9. Before going into the factual aspects it is appropriate to examine the charges that was levelled against the Appellant, which are usefully extracted hereunder:



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PRIVATE & CONFIDENTIAL
OFFICE, MADURAI
பாரத ஸ்டேட் பாங்கு
भारतीय स्टेट बैंक
STATE BANK OF INDIA

Shri T.Kumarasamy
Officer - MMGS II
(Under suspension)
VIRUDHUNAGAR

தொலைபேசி
டெலிபேன்
Telephone

தந்தி
தார
Telegram :
Dis/Con/

சீட் நம்பர்
சங்கா
No.

தேதி
தினா
Date

000657

10 NOV 2000

Dear Sir,

STATE BANK OF INDIA (SUPERVISING
STAFF) SERVICE RULES READ WITH STATE
BANK OF INDIA OFFICERS SERVICE RULES

IRREGULARITIES PERTAINING TO ASSIGNMENT
AS BRANCH MANAGER, PALAMEDU BRANCH

It has been reported that while working as Branch Manager, Palamedu Branch between July 1998 and July 1998 you have committed the following serious irregularities / lapses pertaining to your assignment as Branch Manager:

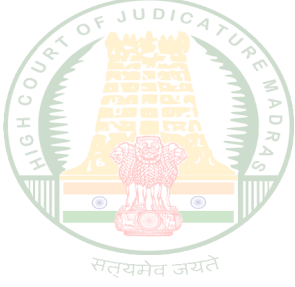
1)(a) You had unauthorisedly purchased the following high value cheques drawn by one Shri K.Raju on Arasaradi Branch, who is a fictitious customer of that Branch, and the proceeds thereof were credited for issue of term deposits for a short period, the details of which are given below and thereby violated the laid down instructions of the Bank for your personal gains:

- 1) A cheque No.399031 dated 21.10.97 for Rs.10.00 lacs drawn by Shri K.Raju, a fictitious Current Account No. 01090/013693 maintained and operated by Shri K.Thakshinamurthy at Arasaradi Branch. Palamedu Branch DDP No. 227 dated 21.10.97 for Rs.10.00 lacs.
- 2) A Cheque No. 347194 dated 29.5.98 for Rs.10.00 lacs drawn by Shri K.Raju a fictitious Current Account No. 01090/013693 maintained and operated by Shri K.Thakshinamurthy at Arasaradi Branch. Palamedu Branch DDP No. 66 dated 29.5.98 for Rs.10.00 lacs.

(b) You had failed to obtain the TDR Account Opening forms / specimen signature sheets from the depositors for issue of TDRs in the name of Shri K.Raju for Rs.10.00 lacs on 21.10.97 and Sarvashri D.Raman and K.Rajendran for Rs.5.00 lacs each on 29.5.98, who are non-customers of the Branch.

(c) You had failed to take up with Arasaradi Branch and the Controlling Authority at the appropriate time in respect of the Branch high value entries outstanding in IOA Memos.

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Although you had marked off the outstanding entries in the DDP Register on receipt of acknowledgements from Arasaradi Branch you had failed to ensure proper disposal of IOR memos at the Branch.

- (d) You had failed to report the DD Purchase made on 29.5.98 for Rs.10.00 lacs pertaining to Shri K.Raju (DDP No.66) who is a fictitious customer of Arasaradi Branch, to the Controlling Authority for their confirmation.

Thus, you had connived / colluded with Shri K.Thakshinamurthy, the then Branch Manager of Arasaradi Branch and purchased high value cheques drawn by Shri K.Raju who is a fictitious customer of Arasaradi Branch and thereby caused monetary loss to the Bank to the tune of Rs.20.00 lacs.

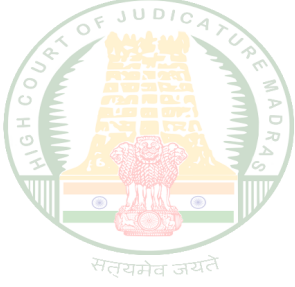
- ii)(a) You had unauthorisedly purchased / collected a few high value cheques amounting to Rs.31.00 lacs on Arasaradi / Dindigul Branches from one Shri K.Raju, a fictitious customer of that Branch and M/s. Yogeswari Agencies, a non-customer of the Branch and invested the proceeds in the following TDRs / STDR in favour of Sarvashri K.Raju, and K.Rajendran, and thereby you had violated the laid down instructions of the Bank.

SNo.	TDR/STDR No.	Date	Amount	Cheque No.	In favour of
			Rs.		Sarvashri
1	503842	21.10.97 ✓	10,00,000/-	399031	K.Raju
2	503874	26.12.97 ✓	5,00,000/-	399260	K.Raju
3	503939	29.05.98 ✓	5,00,000/-	347194	K.Rajendran
4	503938	29.05.98 ✓	5,00,000/-	347194	D.Raman
5	427586	14.07.97 ✓	1,00,000/-	607527	K.Raju
6	503804	11.08.97 ✓	5,00,000/-	298585	K.Raju
Total			31,00,000/-		

- (b) You had unauthorisedly purchased / collected a few high value cheques amounting to Rs.31.00 lacs drawn by one Shri K.Raju, a fictitious customer of Arasaradi Branch and M/s. Yogeswari Agencies, who is a non-customer of the Branch on 'at par' basis and thereby you had exceeded your discretionary powers and violated the laid down instructions of the Bank.

- (c) You had failed to obtain the Term Deposit Account opening forms / specimen signature sheets before issue of term deposits to the non-customers of the Branch.

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- (d) You had unauthorisedly transferred the proceeds of aforesaid TDRs [details furnished on charge (ii)(a)] on maturity to Arasaradi Branch based on the forged discharge on the reverse of the TDRs.

Thus, the gross negligence displayed by you coupled with your act of connivance / collusion with Shri K.Thakshinamurthy, the then Branch Manager of Arasaradi Branch had resulted in substantial monetary loss to the Bank.

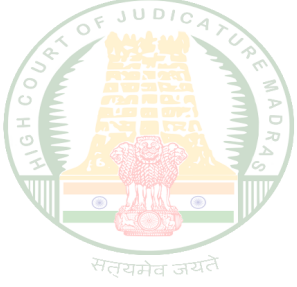
- iii)(a) You had unauthorisedly purchased a cheque No. 347194 for Rs.10.00 lacs drawn by Shri K.Raju who is a fictitious customer of Arasaradi Branch and clandestinely diverted the proceeds for issue of two TDRs on 29.5.98 for Rs.5.00 lacs each in favour of Shri D.Raman and K.Rajendran respectively and incidentally they are non-customers of Palamedu Branch.

- (b) You had unauthorisedly collected from Dindigul Branch a cheque for Rs.1.00 lac drawn in favour of M/s. Shri Yogeswari Agencies, a concern who does not maintain any account with Palamedu Branch and on realisation the proceeds were clandestinely credited for issue of TDR for Rs.1.00 lacs on 14.7.98 in favour of Shri K.Raju who is a fictitious customer of Arasaradi Branch.

Thus, by your above acts, you had not only indulged in unauthorised transactions as stated above but also facilitated Shri K.Thakshinamurthy, the then Branch Manager of Arasaradi Branch to indulge in various fraudulent activities at Arasaradi Branch.

- iv)(a) You had unauthorisedly sanctioned a sundry loan of Rs.16.00 lacs on 10.1.98 against the two term deposit receipts bearing Nos. 004523 and 004524 for Rs.10.00 lacs each issued by Arasaradi Branch standing in the name of Shri N.P.R.Periya Karuppan and Smt. P.R.Valliammai Achi without the depositors actually called at the Branch and incidentally they are non-customers of the Branch. Further, in a most perfunctory manner, you had sanctioned the above sundry loan against the loan documents prepared and given by Shri K.Thakshinamurthy which bear the forged signatures of the depositors and the proceeds were transferred to Arasaradi Branch through Branch Clearing General Account for affording credit to the Current Account No. 013693 of Shri K.Raju, a fictitious account maintained and operated by Shri K.Thakshinamurthy for his personal gains.

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(b) You had failed to notice / detect the second signature of Shri S.Ulaganathan, JMGS I at Arasaradai Branch which was forged on the Branch Clearing credit advice on Form COS 271 dated 19.6.98 for Rs.17,07,614/- sent by Arasaradi Branch through Branch Clearing Schedule No. 3 on 19.6.98 for closure of sundry loan clandestinely availed by Shri K.Thakshinamurthy, the then Branch Manager of Arasaradi Branch for his personal gains.

(c) You had failed to maintain a proper record at the Branch as to how the above two term deposit receipts bearing Nos. 004523 and 004524 had been disposed off at the Branch on closure of the aforesaid sundry loan.

Thus, by your acts of negligence, you had facilitated Shri K.Thakshinamurthy to commit various frauds at Arasaradi Branch and thereby caused substantial monetary loss to the Bank.

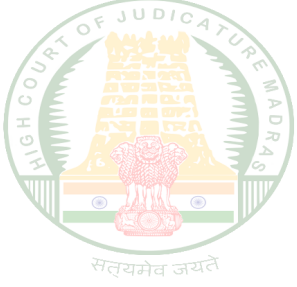
v) You had sanctioned a sundry loan of Rs.9.75 lacs to Shri K.Raju on 21.10.97, a fictitious customer of Arasaradi Branch against the security of TDRs held at Madurai Kamaraj University and Madurai Agricultural College Branches without complying with the requisite formalities. You had failed to ensure that the depositor actually called at the Branch to avail the sundry loan. Further, the proceeds of the loan amount were clandestinely transferred to Arasaradi Branch for credit of Shri K.Raju's Current Account, a fictitious account maintained and operated by Shri K.Thakshina-murthy, the then Branch Manager of Arasaradi Branch for his personal gains.

Thus, the gross negligence displayed by you in sanctioning the above sundry loan to one Shri K.Raju, a fictitious customer of Arasaradi Branch had caused substantial monetary loss to the Bank.

vi) You had utilised your own vehicle for official purposes on various occasions and paid the taxi bills to M/s. Balaji Travels on such journeys performed by you and thereby you had misutilised your official position as Branch Manager of Palamedu Branch for pecuniary gains.

Consequently, by your above acts, you had failed to take all possible steps to protect the interest of the Bank and discharge your duties with utmost integrity, honesty, devotion and diligence thereby violating Rule 32(4) of State Bank of India (Supervising Staff) Service Rules read with Rule 50(4) of State Bank of India Officers Service Rules.

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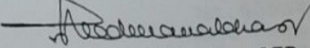
2. It has, therefore, been decided to initiate major penalty proceedings against you in terms of Rule 50 (1)(i) of State Bank of India (Supervising Staff) Service Rules read with Rule 68(1)(i) of State Bank of India Officers Service Rules. A statement of imputations based on which the above charges are framed is enclosed.

3. You are accordingly required to submit your statement of defence, if any, within 15 days from the date of receipt of this letter failing which it will be construed that you do not have any explanation to offer and the Bank would thus be at liberty to proceed in the matter as it deems fit.

4. If you so desire, you may peruse the relevant records and files available at our Palamedu Branch for the purpose of submission of your statement of defence. Please, however, note that you will not be supplied with or allowed to take copies of any documents.

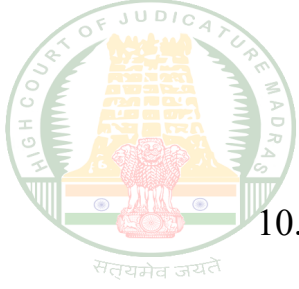
5. Please acknowledge receipt alongwith date on the duplicate copy of this letter.

Yours faithfully,


 DY. GENERAL MANAGER
 (MADURAI MODULE)
 (DISCIPLINARY AUTHORITY)

Encl. as above

bks/-



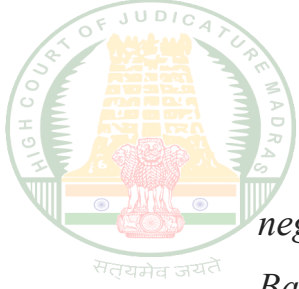
10. During the enquiry, prosecution relied upon 74 exhibits on the prosecution side and the documents marked on the side of the Appellant as D.Ex.1 to D.Ex.41. Apart from examination of prosecution witnesses, the Enquiry Officer had come to the conclusion as follows:

“Conclusion

<i>Charge No.(i) (a) & (b)</i>	-	<i>Proved</i>
<i>Charge No.(i) (c)</i>	-	<i>Proved</i>
<i>Charge No.(i) (d)</i>	-	<i>Not Proved</i>
<i>Charge No.(ii) (a) & (b)</i>	-	<i>Proved</i>
<i>Charge No.(ii) (c)</i>	-	<i>Proved</i>
<i>Charge No.(ii) (d)</i>	-	<i>Partly proved</i>
<i>Charge No.(iii) (a)</i>	-	<i>Proved</i>
<i>Charge No.(iii) (b)</i>	-	<i>Proved</i>
<i>Charge No.(iv) (a)</i>	-	<i>Proved</i>
<i>Charge No.(iv) (b)</i>	-	<i>Not Proved</i>
<i>Charge No. (iv) (c)</i>	-	<i>Proved</i>
<i>Charge No.(v)</i>	-	<i>Partly proved</i>
<i>Charge No. (vi)</i>	-	<i>Not Proved”</i>

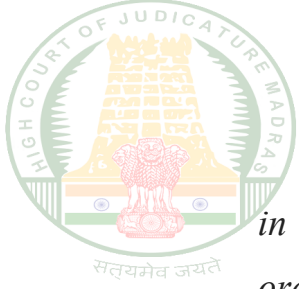
Certain charges were proved and certain charges were not proved. It is appropriate to consider the findings of the appointing authority, which is extracted hereunder:

“3. The charge held as proved against Shri T.Kumarasamy, Officer, and MMGS- II is serious in nature. The official had been



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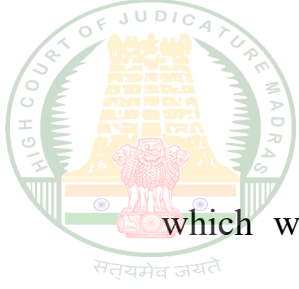
negligent in following the laid down systems and procedures of the Bank. He had failed to take all possible steps to protect the interests of the Bank and discharge his duties with devotion and diligence thereby violating SBI Officers Service Rules. Having regard to the gravity of lapses and the substantial loss the Bank is likely to incur, the Disciplinary Authority, the Dy.General Manager, Zonal Office, Madurai is of the opinion that the ends of justice would be met if the penalty of "Reduction in Basic pay by two stages for five years under rule 67(f) of State Bank of India Officers Service Rules with the period of Suspension as suspension only" is imposed on Shri T.Kumarasamy, Officer - MMGS II and that the official is not eligible for any benefits like increment, seniority and promotion during the period of his suspension and he has accordingly recommended to impose the above punishment on Shri T.Kumarasamy, Officer MMGS II. On an Independent examination of the entire facts of the case, I concur with the Disciplinary Authority in holdings the charges as proved. The recommendations of the Disciplinary Authority the Deputy General Manager, Zonal Office, Madurai have been accepted by me. Accordingly, I order interms of Rule 68(3) (iii) of State Bank of India Officers Service Rules to impose the punishment of "Reduction in Basic Pay by two stages for five years under Rule 67(f) of State Bank of India Officers Service Rules with the period of suspension as suspension" only on Shri T. Kumarasamy, Officer MMGS II. Accordingly, the Basic Pay of the official will stand reduced from Rs.9700/- to Rs. 9200/= (Rs.15,000/- to Rs.14240/=



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in the new scale) with effect from the date of the service of the order. The Officer will have the cut of two stages restored on cumulative basis. Accordingly, his basic pay would be Rs. 9,450/= (Rs.14,620/= in the new scale) after expiry of five years from the date of receipt of the order and Rs.9700/= (Rs.15000/= in the new scale) after expiry of six years from the date of receipt of the order. Further the official will not earn any increments to pay during the period of such reduction and on expiry of such period the reduction will have the effect of postponing the future increments of his pay. The official is not eligible for any benefits like increment, seniority or promotion etc., during the period of his suspension.”

11.It is relevant to take note that based on the allegations a criminal case was registered by the Inspector of Police, SPE/CBI/ACB, Chennai (RC.No.20(A)/99), which was taken cognizance of by the Principal Special Judge for CBI Cases, Madurai in C.C.No.1/2000 as against one Mr.K.Dakshinamurthy, wherein the said accused was convicted and sentenced to undergo RI for five years and fine of Rs.20,00,000/- was imposed for the offence under Section 13(2) r/w.13(1)(d) of P.C. Act, 1988. Though the Appellant was examined as PW6, who had deposed before the trial Court with regard to complicity and the involvement of the said Mr.K.Dakshinamurthy,



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which was one of the reasons for confirming the findings relating to the conviction of the said Mr.K.Dakshinamurthy.

12.The plea raised by the Appellant was that he stood as prosecution witness before the trial Court in a case registered against the said Mr.K.Dakshinamurthy and the evidence of the Appellant had played a major role in determining the conviction of the said Mr.K.Dakshinamurthy. Though the trial Court has resulted in conviction as against Mr.K.Dakshinamurthy, the present charges against the Appellant is that he had colluded with the said Mr.K.Dakshinamurthy. The finding of the Enquiry Officer which was accepted by the Disciplinary Authority was that he had allowed the fictitious person viz., Raju in whose name an account was entertained, cheque leaves were issued and without verifying the nature and status of the said Raju, the Appellant had allowed the cheque to be honoured and therefore, resulted in loss to a sum of Rs.20,00,000/- which was demonstrated during the enquiry and held that all the charges were proved. Therefore, the Respondent contended that the charges need not be compared as that of the other officers who are also facing some charges and the findings given were different as there was no joint enquiry, whereas separate enquiry was conducted against each individuals who have



involved in the offence as contemplated under the respective rules.

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13.The point that arises for consideration before this Court is that *whether the scope of judicial review with regard to punishment imposed in disciplinary proceedings is limited, to examine whether the procedure was duly followed during the enquiry and whether the findings of the disciplinary authority are sustainable?*

14.In the present case, the Appellant was furnished with the charge memo, his representation was considered, enquiry was conducted, the Appellant had also taken part in the enquiry and defended his case by filing certain documents in his favour and after evaluating the documents furnished by the prosecution and enquiry conducted by the Enquiry Officer, he came to a conclusion that the charges levelled against the Appellant were proved.

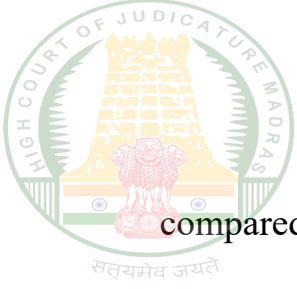
15.The Disciplinary Authority also accepted the report of the Enquiry Officer which held that the charges have been proved. It was also confirmed in the Appeal and in the Review dated 13.02.2003 and 10.11.2005, respectively. While examining the plea with regard to quantum of punishment imposed as



against the Appellant is not the same as that of the other officers who are similarly placed was imposed with lesser punishment, the said plea cannot be taken into consideration on a simple ground, as the enquiry conducted was not a joint enquiry and each individual officer was enquired separately by the Enquiry Officer and thus the Appellant had participated in a separate enquiry and based on the findings of the Enquiry Officer the determination of punishment was accepted by the Disciplinary Authority and therefore, the said plea of different yardstick for the Appellant cannot be taken into consideration.

16.The Appellant was working as Manager when an amount of Rs.20,00,000/- was embezzled and caused loss to the bank. Loss to the Bank is not a loss to the Institution, it is a loss to the customers, who deposited their money and the customers' money was siphoned at the instance of the Appellant, who had colluded with Mr.K.Dakshinamurthy. Just because the Appellant has deposed before the criminal Court with regard to the complicity, will not absolve the present charges.

17.The criminal prosecution stands in a different footing and the disciplinary proceedings by the department are different, which cannot be



compared or equated. The criminal prosecution needs a strict proof of evidence before convicting the accused, whereas in departmental proceedings, the preponderance of probabilities or some evidence is sufficient to come to a conclusion, based on the said principle, the charges are proved in the present case. The Enquiry Officer has examined prosecution witnesses, apart from other documents, which established that the amount which was credited in the name of Raju, who is a fictitious person, cheque leave issued processed with collusion of the Appellant which has resulted to a loss of sum of Rs.20,00,000/- is a proved allegation. Therefore, standing as a witness in a criminal Court will not absolve the charges levelled against the Appellant herein.

18.The role of the Appellant before the criminal Court as a witness is different from being a delinquent in the disciplinary proceedings. Therefore, the role of the Appellant who stood as a witness is of no avail to him.

19.The banking institutions run based on the customers who deposits their money with confidence and trust. Therefore, when any mistake is committed or embezzlement takes place, such act shakes the confidence of the customers, who blindly deposit or invest their money in the banking institutions. Persons



like the Appellant are the black sheep in the banking institution, involve in collusion with others by siphoning the customers' money for the reasons best known to them and dereliction cannot be pleaded as ignorance.

20.It is astonishing to see that for such a grave offence the punishment which was awarded to the Appellant is very meagre when compared to the huge loss that has been caused by him to the Bank and who claim parity with others to stood on the same footing is also agonising to see that delinquents are not awarded maximum punishment.

21.Deterrent punishment in consonance with the service rules alone will enhance the fear in the mind of the employees who have the brass to embezzle the money that was deposited by the customers, who have enormous confidence and faith in the banking institution. The Appellant's involvement has been established during the enquiry and confirmed by the competent authority. In a judicial review, this Court cannot evaluate the plea of ignorance raised by the Appellant and cannot claim that he has exposed the case of the prosecution in a criminal case. As stated supra, criminal court proceedings conviction or as a witness, is of no avail to the Appellant and therefore, the judicial review in a



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case of disciplinary proceedings is very very limited. As discussed supra, the

Disciplinary Authority's punishment which was confirmed by the Appellate Authority and the Review Authority, which was rightly dismissed by the writ Court, needs no interference. Therefore, the present Writ Appeal stands dismissed for devoid of merits. No costs.

(S.M.S.,J.) (N.S.,J.)

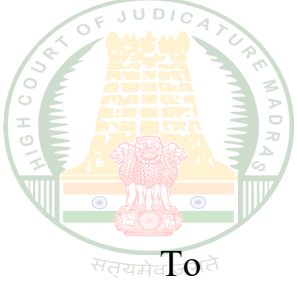
21.07.2026

Index: Yes

Speaking/Non-speaking order

Neutral Citation: Yes/No

sai



To

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1. Disciplinary Authority, Deputy General Manager,
State Bank of India, Zonal Office,
Melur Road, Madurai 625002

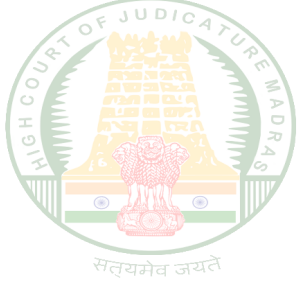
2. Appointing Authority, Deputy Manager, (Operation)
State Bank of India, Local Head Office,
College Lane, Chennai 600006

3. State Bank of India, Rep by its Chief General Manager,
Appellate Authority, Local Head Office,
College Lane, Chennai 600006

4. Reviewing Committee, Rep by Deputy General Manager
(Appeals and Review)
State Bank of India, Corporate Centre,
New Administrative Building,
Madama Cama Road, (Nariman Point),
Back bay Reclamation, Mumbai 400021

5. State Bank of India,
Rep. by its Chairman,
16th Floor, Corporate Centre,
New Administrative Building,
Madama Cama Road, (Nariman Point),
Back Bay Reclamation, Mumbai 400021

6. Circle Development Officer
State Bank of India, Local Head Office,
16 College Lane, Chennai 600006



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S.M.SUBRAMANIAM J.
AND
N.SENTHILKUMAR J.
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Pre-delivery Judgment made in
WA No. 1060 of 2023

21.07.2026