IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED 13.01.2020

CORAM

THE HONOURABLE MR. JUSTICE M. SATHYANARAYANAN

AND

THE HONOURABLE MRS. JUSTICE R.HEMALATHA

WP.Nos.34860/2019 & WP.No.251/2020
and
WMP.No.35631/2019 in WP.No.34860/2019

WP.No.34860/2019

P.K.Radhakrishnan .. Petitioner

Versus

1.The Central Bank of India
Asset Recovery Branch,
48/49, Ground Floor
Montieth Road, Egmore,
Chennai 600 008.

2.Mr.S.Rajasekaran
3.Mrs.R.Vijaya
4.Mr.R.Kishore .. Respondents

PRAYER:- Writ petition filed under Article 226 of the Constitution of India prays to issue a Writ of certiorari calling for the records and quash the order dated 16.10.2019 passed in MA [SA] No.63/2018 on the file of the DRAT, Chennai insofar as it directed the petitioner to deposit a sum of Rs.5 Crores before the DRT.

For Petitioner : Mr.S.Ravi for
M/s.Gupta and Ravi

For R1 : Mr.M.L.Ganesh

WP.No.251/2020:-

The Central Bank of India
Asset Recovery Branch,
48/49, Ground Floor
Montieth Road, Egmore,
Chennai 600 008. .. Petitioner

Versus

1.Mr.P.K.Radhakrishnan
2.Mr.S.Rajasekaran
3.Mrs.R.Vijaya
4.Mr.R.Kishore .. Respondents

PRAYER:- Writ petition filed under Article 226 of the Constitution of India prays to issue a Writ of certiorarified mandamus to quash the order dated 16.10.2019 passed in MA [SA] No.63 of 2018 by the Debt Recovery Appellate Tribunal, Chennai and consequently, allow the appeal in entirety filed by the petitioner.

For Petitioner : Mr.M.L.Ganesh

For R1 : Mr.S.Ravi for M/s.Gupta and Ravi

COMMON ORDER

[Order of the Court was made by M.SATHYANARAYANAN,J.,]

(1) These writ petitions are filed against the impugned order dated 16.10.2019 made in MA [SR] No.63/2018 passed by the Debt Recovery Appellate Tribunal [DRAT] at Chennai, and hence, both the writ petitions are disposed of by this common order.

(2) This Court, for the sake of convenience, is adopting the array of parties referred to in WP.No.34860/2019.

(3) The petitioner in WP.No.34860/2019 was the Managing Director of M/s.Unitex International Private Limited, Sevvapet, Tiruvallur District and the said Company availed financial assistance from the 1st respondent - Bank, viz., the Central Bank of India. The said Company committed default in payment of dues and therefore, action was initiated under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 [in short ''SARFAESI Act''] and after complying with the formalities, the secured assets of the said Company in the form of equitable mortgage, created by the petitioner, who was the Director / Mortgagor/Guarantor, was brought for auction by way of sale vide Sale Notice dated 08.02.2017.

(4) The 1st respondent - Bank, vide communication dated 20.03.2017, has informed the petitioner that the said property was put on auction on 13.03.2017 and was sold in E-Auction for a sale price of Rs.4,88,30,000/- in favour of Mr.S.Rajasekaran, Mrs.R.Vijaya and Mr.R.Kishore [respondents 2 to 4 in WP.No.34860/2019 as well as WP.No.251/2020] who jointly

participated in the said auction and 25% of the sale price, i.e., Rs.1,22,07,500/- was also received on the date of the auction and they also expected the successful bidders to pay the remaining 75% within the time and thereafter, the Sale Certificate will be issued in their favour. The petitioner herein, in response to the said Notice, has addressed a communication dated 09.06.2017 to the Assistant General Manager, Central Bank of India, Asset Recovery Branch, Chennai-8, to inform him about the successful bidder's full name and address and also to confirm as to whether the Bank had received the full payment from the bidder within the stipulated time/period.

(5) The 1st respondent - Bank has issued the Sale Certificate dated 28.06.2017 in favour of the auction purchasers and according to the learned counsel for the 1st respondent - Bank, the application under Section 14 of the SARFAESI Act was filed before the jurisdictional District Collector and pursuant to the order, possession of the secured asset was also taken and was handed over to the auction purchasers also and the said submission, on instructions, is placed on record.

(6) One of the auction purchasers, viz., Mr.S.Rajasekaran, filed WP.No.16227/2017 praying for issuance of a writ of mandamus, directing the not to forfeit the sale amount of Rs.1,22,07,500/- deposited by the petitioner therein pursuant to the E-Auction and prayed for time to pay the balance consideration of Rs.3,66,22,500/- and the said writ petition was disposed of by a Division Bench of this Court on 29.06.2017 by directing the respondent/Bank therein to register the Sale Certificate issued in favour of one of the auction purchasers/petitioner therein.

(7) The petitioner herein also made a challenge to the auction proceeding by filing WP.No.18658/2017 and a Division Bench of this Court, vide final order dated 28.07.2017, has dismissed the writ petition and however, taken into consideration, the submission made by the learned counsel for the petitioner as to the furnishing of a copy of the Sale Certificate, and directed the respondent/Bank to furnish the same no sooner the borrower approaches the Bank.

(8) It appears that the writ petitioner was furnished with the copy of the Sale Certificate and he made a challenge to the same by filing an appeal under the SARFAESI Act, before the Debt Recovery Tribunal [DRT] - I, at Chennai and also filed IA.No.510/2018 in SA.SR.No.7665/2017 for condoning the delay of 99 days in filing the said appeal. The Tribunal, after putting the 1st respondent - Bank on notice as well as the auction purchasers, had allowed the application by imposing a cost of Rs.10,000/- payable to the 1st respondent - Bank on or before 01.08.2018 with a default clause. The petitioner herein also paid the cost imposed by the Tribunal.

(9) The 1st respondent - Bank, aggrieved by the condonation of delay, had filed further appeal before the Debt Recovery Appellate Tribunal [DRAT] at Chennai. The DRAT, vide impugned order dated 16.10.2019, in IA.No.510/2018 in SA.SR.No.7665/2017, has felt that since the third party right had intervened, has increased the cost from Rs.10,000/- to Rs.5 Crores, with a default clause. The writ petitioner who was arrayed as the 1st respondent in the said appeal, aggrieved by the impugned order of DRAT, in increasing the cost for condonation of delay from Rs.10,000/- to Rs.5 Crores, had filed WP.No.34860/2019 and when it was listed for admission on 17.12.2019, Mr.M.L.Ganesh, learned Standing counsel accepted notice on behalf of the 1st respondent - Bank and sought time to get instructions and when the matter was listed on 02.01.2020, the learned counsel for the petitioner submitted that in the light of the self contained provision under Section 17 of the SARFAESI Act, the Tribunal has no power to condone the delay beyond 45 days and therefore, the 1st respondent - Bank made a challenge to the impugned order dated 16.10.2019 passed by the DRAT and accordingly, filed WP.No.251/2020.

(10) Mr.S.Ravi, learned counsel representing M/s.Gupta and Ravi, learned counsel for the petitioner in WP.No.34860/2019 / 1st respondent in WP.No.251/2020, has invited the attention of this Court to the judgments rendered by the Hon'ble Supreme Court reported in 2016 [1] SCC 444 [2 Judges] [Baleshwar Dayal Jaiswal v. Bank of India and Others] and 2017 [12] SCALE 748 [3 Judges] [International Asset Reconstruction Company of India Limited Vs. The Official Liquidator of Aldrich Pharmaceuticals Ltd., and Others] and also to the judgment rendered by a Division Bench of Andhra Pradesh High Court reported in 2018 SCC Online Hyd 161 : 2018 [4] Andhra Law Times 283 [DB] [Porus Laboratory Private Limited V. Indian Bank, Asset Recovery Management Branch, Hyderabad and Another] as well as the judgment rendered by a Division Bench of Patna High Court reported in 2019 SCC Online Patna 1466 [Rahmatullah V. Authorised Officer, Central Bank of India and Another] and would submit that in the light of the ratio laid down by the Hon'ble Supreme Court of India in the decision reported in 2017 [12] SCALE 748 [cited supra] which was followed by the Division Benches of Andhra Pradesh as well as Patna High Courts, the Tribunal was right in entertaining the application for condonation of the delay of 99 days and in the light of the minimal period of delay which was also properly explained, the DRT-I at Chennai, was right in imposing the cost of Rs.10,000/- and however, the DRAT, without any justifiable or reasonable cause, has increased the cost manifoldly from Rs.10,000/- to Rs.5 Crores and would further add that it was open to the DRAT to insist for pre-deposit as well as making a conditional order in the event of the application for stay being moved after entertainment of the appeal and therefore, at the stage of

condonation of delay, the DRAT was not at all right in exorbitantly increasing the cost and hence, prays for interference.

(11) Per contra, Mr.M.L.Ganesh, learned counsel appearing for the 1st respondent - Bank in WP.No.34860/2019 / petitioner in WP.No.251/2020, has invited the attention of this Court to the Judgment of the Hon'ble Apex Court reported in 2019 [7] SCC 108 [Ganesan represented by its Power Agent G.Rukmani Ganesan V. Commissioner, Tamil Nadu Hindu Religious and Charitable Endowments Board and Others] and would submit that since the period of limitation provided under Section 17[1] of the SARFAESI Act is a self-contained one, the DRT has no power to entertain the application for condonation of delay beyond 45 days and though it was raised before DRT as well as DRAT, both the Tribunals did not advert to the said legal submission and would further add that the only intention of the writ petitioner in WP.No.34860/2019 - 1st respondent in WP.No.251/2020, was to protract the proceedings and despite the fact that the petitioner in WP.No.34860/2019 was very well aware of the fact of the conducting of the auction, issuance of Sale Certificate and handing over the possession, did not approach the Tribunal within the period of limitation as prescribed under Section 17[1] of the SARFAESI Act and on that ground also, the impugned order passed by DRAT warrants interference.

(12) This Court has carefully considered the rival submissions and also perused the materials placed before it.

(13) In the decision reported in 2016 [1] SCC 444 [Baleshwar Dayal Jaiswal V. Bank of India and Others], the question that arose for consideration before the Hon'ble Supreme Court of India is to the power of the Appellate Tribunal under Section 18[2] of the SARFAESI Act to condone the delay beyond prescribed period of limitation and held as follows:-

> ''A bare perusal of Section 18[2] of the SARFAESI Act makes it clear that the Appellate Tribunal under the SARFAESI Act has to dispose of an appeal in accordance with the provisions of the RDDB Act. In this respect, the provisions of the RDDB Act stand incorporated in the SARFAESI Act for disposal of an appeal. Once it is so, there is no reason as to why the SARFAESI Appellate Tribunal cannot entertain an appeal beyond the prescribed period even on being satisfied that there is sufficient cause for not filing such appeal within that period. Even if power of condonation of delay by virtue of Section 29[2] of the Limitation Act were held not to be applicable, the proviso to section 20[3] of the RDDB Act is applicable by virtue of Section 18

[2] of the SARFAESI Act. This interpretation is clearly borne out from the provisions of two statutes and also advances the cause of justice. Unless the scheme of the statute expressly excludes the power of condonation, there is no reason to deny such power to an Appellate Tribunal when the statutory scheme so warrants. Thus, the Appellate Tribunal under the SARFAESI Act has the power to condone the delay in filing an appeal before it by virtue of Section 18[2] of the SARFAESI Act and the proviso to Section 20[3] of the RDDB Act. Further, the RDB Act and the SARFAESI Act being complementary to each other, support this view.

The period of limitation for filing an appeal under section 18 of the SARFAESI Act is 30 days as against 45 days under section 20 of the RDDB Act. To this extent, legislative intent may be deliberate. However, the absence of an express provision for condonation, when Section 18[2] expressly adopts and incorporates the provisions of the RDDB Act which contains provision for condonation of delay in filing of an appeal, cannot be read as excluding the power of condonation. The proviso to Section 20[3] which provides for condonation of delay [45 days under the RDDB Act] stands extended to disposal of appeal under the SARFAESI Act [to the extent that condonation is of delay beyond 30 days]. There is no reason to exclude the proviso to Section 20[3] in dealing with an appeal under the SARFAESI Act. Taking such a view will be nullifying Section 18[2] of the SARFAESI Act.''

(14) The Hon'ble Apex Court, in the above cited decision has held that in the absence of any express provision for condonation when Section 18[2] expressly adopts and incorporates the provisions of the RDDB Act which contains provision for condonation of delay in filing the appeal, it cannot be read as excluding the power of condonation and further held that the proviso to section 20[3] which provides for condonation of delay [45 days under the RDDB Act] stands extended to disposal of appeal under the SARFAESI Act [to the extent that condonation is of delay beyond 30 days].

(15) In the decision reported in 2017 [12] SCALE 748 [cited supra], though the judgment reported in 2016 [1] SCC 444 was not brought to the knowledge of the Hon'ble Apex Court, the Hon'ble Apex Court, on an exhaustive analysis of the relevant definitions under RDDB Act read with section 5 of the Limitation Act, held as follows:-

''12 An ''application'' is defined under Section 2[b] of the RDB Act as one made under Section 19 of the Act. The latter provision in Chapter IV, deals with institution of original recovery proceedings before a Tribunal. An appeal lies against the order of the Tribunal under Section 20, before the Appellate Tribunal within 45 days, which may be condoned for sufficient cause under the proviso to Section 20[3] of the Act. The Tribunal issues a recovery certificate under Section 19[22] to the Recovery Officer who then proceeds under Chapter V for recovery of the certificate amount in the manner prescribed. A person aggrieved by an order of the Recovery Officer can prefer an appeal before the Tribunal under Rule 4, by an application in the prescribed Form III. Rule 2[c] defines an ''application'' to include a memo of appeal under section 30 [1]. The appeal is to be preferred before the Tribunal, as distinct from the appellate tribunal, within 30 days. Section 24 of the RDB Act, therefore, manifestly makes the provisions of the Limitation Act applicable only to such an original ''application'' made under Section 19 only. The definition of an ''application'' under Rule 2[c] cannot be extended to read it in conjunction with Section 2[b] of the Act extending the meaning thereof beyond what the Act provides for and then make section 24 of the RDB Act applicable to an appeal under Section 30[1] of the Act. Any such interpretation shall be completely contrary to the legislative intent, extending the Rules beyond what the Act provides for and limits. Had the intention been otherwise, nothing prevented the Legislature from providing so specifically.

...

14.The RDB Act is a special law. The proceedings are before a statutory Tribunal. The scheme of the Act manifestly provides that the Legislature has provided for application of the Limitation Act to original proceedings before the Tribunal under Section 19 only. The appellate tribunal has been conferred the power to condone delay beyond 45 days under Section 20[3] of the Act. The proceedings before the Recovery Officer are not before a Tribunal. Section 24 is limited in its application to proceedings before the Tribunal originating under Section 19 only. The exclusion of any provision for extension of time by the Tribunal in preferring an appeal under Section 30 of the Act makes it manifest that the legislative intent for exclusion was express. The application of Section 5 of the Limitation Act by resort to Section 29[2] of the Limitation Act, 1963, therefore does not arise. The prescribed period of 30 days under Section 301 [1] of the RDB Act for preferring an appeal against the order of the Recovery Officer therefore, cannot be condoned by application of Section 5 of the Limitation Act.''

(16)A Division Bench of the Andhra Pradesh High Court, in the decision reported in 2018 SCC OnLine Hyd 161 [Porus Laboratory case], after considering the decisions reported in 2016 [1] SCC 44 and 2017 [12] SCALE 748 [cited supra], has observed as follows:-

''20.More importantly, it may be noted that if an aggrieved person, including a borrower, is prevented from availing the statutory remedy provided under Section 17[1] of the SARFAESI Act merely because the application thereunder was not presented within the stipulated 45 days, the hierarchy of remedies provided under the SARFAESI Act would be denied to him and rendered nugatory on that short ground. Such an aggrieved person would then be left with no remedy but to invoke the extraordinary jurisdiction of the High Court under Article 226 of the Constitution. As the very purpose of creating statutory Tribunals and Appellate Tribunals is to provide efficacious alternative means of resolution of disputes so as to lessen the burden that would otherwise be visited upon the High Court in exercise of its extraordinary jurisdiction under Article 226, the statutory remedy provided under Section 17[1] of the SARFAESI Act cannot be interpreted in such a narrow and pedantic compass. Be it noted, by virtue of proviso to Section 20[3] of the RDDB Act, the Appellate Tribunal has been held to have the power to condone the delay in the presentation of an appeal under Section 18 of the SARFAESI Act beyond the 30 day period stipulated therein. There is no logic or rationale in not extending the same power to the Tribunal while entertaining a belated application under section 17 of the SARFAESI

Act, by taking recourse to Sections 17[7] and 37 of the SARFAESI Act read with section 24 of the rDDB Act.

21.On the above analysis, this Court finds that the law laid down by the Calcutta High Court in AKSHAT COMMERCIAL PVT.LTD does not constitute good law for the reasons stated above and in the light of the principles spelt out by the Supreme Court in BALESHWAR DAYAL JAISWAL AND INTERNATIONAL ASSET RECONSTRUCTION COMPANY OF INDIA LTD. The provisions of Section 5 of the Act of 1963 would therefore be very much applicable to an application filed beyond time under Section 17[1] of the SARFAESI Act. The Tribunal rightly held so but the Appellate Tribunal seems to have misguided itself on the strength of the decision of the Calcutta High Court. Further, as the application filed by the petitioner company before the Tribunal was under Section 5 of th Act of 1963, the mere fact that it projected section 14 thereof before the Appellate Tribunal did not dilute the character of the condone delay petition filed before the Tribunal. As the Tribunal had found, on facts, that the petitioner company did not make out sufficient cause for condonation of delay in the presentation of the application under section 17[1] of the SARFAESI Act, the appeal by the petitioner company before the Appellate Tribunal necessarily required adjudication on this aspect. However, the Appellate Tribunal did not adjudicate upon the findings of the Tribunal as to the petitioner company failing to substantiate sufficient cause for condonation of the delay under section 5 of the Act of 1963. As this was the subject matter of the appeal and as the Appellate Tribunal failed to take note of the same and adjudicate accordingly, the order passed by the Appellate Tribunal on 29.11.2017 in Appeal No.39 of 2017 is set aside and the matter is remitted to the file of the Appellate Tribunal at Kolkata for consideration afresh of the appeal on merits keeping in mind the observations made hereinbefore.''

(17)It is relevant to extract Sections 17[1], 17[7], 18[1] and 18[2] of the SARFAESI Act:-

Section 17[1]:-Right to appeal :- Any person [including borrower], aggrieved by any of the measures referred to in sub-section [4] of

Section 13 taken by the secured creditor or his authorised officer under this Chapter, [may make an application along with such fee, as may be prescribed] to the Debts Recovery Tribunal having jurisdiction in the matter within forty five days from the date on which such measures had been taken.

Section 17[7]:- Save as otherwise provided in this Act, the Debts Recovery Tribunal shall, as far as may be, dispose of the application in accordance with the provisions of the Recovery of Debts Due to Banks and Financial Institutions Act, 1993 [5 of 1993] and the rules made thereunder.]

Section 18[1]:- Any person aggrieved, by any order made by the Debts Recovery Tribunal [under section 17, may prefer an appeal along with such fee, as may be prescribed] to the Appellate Tribunal within thirty days from the date of receipt of the order of Debts Recovery Tribunal.

Provided that different fees may be prescribed for filing an appeal by the borrower or by the person other than the borrower.

Provided further that no appeal shall be entertained unless the borrower has deposited with the Appellate Tribunal fifty per cent of t he amount of debt due from him, as claimed by the secured creditors or determined by the Debts Recovery Tribunal, whichever is less.

Provided also that the Appellate Tribunal may, for the reasons to be recorded in writing, reduce the amount to not less than twenty-five per cent, of debt referred to in the second proviso.

Section 18[2]:- Save as otherwise provided in this Act, the Appellate Tribunal shall, as far as may be, dispose of the appeal in accordance with the provisions of the Recovery of Debts Due to Banks and Financial Institutions Act, 1993 [5 of 1993] and rules made thereunder.

(18) A comparison of Sections 17 and 18 of the SARFAESI Act would reveal that the provisions are almost similarly worded.

(19) Section 36 of the SARFAESI Act speaks about the limitation and it says that ''no secured creditor shall be entitled to take all or any of the measures under sub-section [4] of section 13, unless his claim in respect of the financial asset is made within the period of limitation prescribed under the Limitation Act, 1963.'' If the submission of the learned counsel for the petitioner in WP.No.251/2020 [1st respondent –

Bank in WP.No.34860/2019] is accepted, section 36 should have been worded otherwise, by totally excluding the applicability of the Limitation Act ; whereas, it is not so.

(20) In the considered opinion of the Court, the Division Bench of the Andhra Pradesh High Court in the decision reported in 2018 [5] ALT 108 : 2018 SCC OnLine Hyd 161 [cited supra], had taken into consideration, the judgments in Baleshwar's case and International Asset's case [cited supra] reported in 2016 [1] SCC 444 and 2017 [12] SCALE 748. On an exhaustive analysis of the legal submissions, this Court is of the considered view that in the absence of any specific exclusion as to the applicability of the Limitation Act to the application filed before DRT, it is inclined to follow the said judgments.

(21) The learned counsel for the petitioner in WP.No.251/2020 [1st respondent - Bank in WP.No.34860/2019] has also brought to the knowledge of this Court to the judgment rendered by a Division Bench of this Court dated 26.07.2019 made in WP.No.10053/2019 [Central Bank of India Vs. The Registrar, DRAT, Chennai and 6 Others] wherein the judgments relied on by him in the case of Ganesan represented by its Power Agent G.Rukmani Ganesan V. Commissioner, Tamil Nadu Hindu Religious and Charitable Endowments Board and Others reported in 2019 [7] SCC 108 was referred to and the order of DRAT in confirming the order of DRT as to the condonation of the delay of 108 days in filing the appeal, came to be set aside.

(22) A perusal and consideration of the said judgment would disclose that the judgments of the Hon'ble Apex Court in Baleshwar's case and International Asset's case [cited supra] reported in 2016 [1] SCC 444 and 2017 [12] SCALE 748 as well as the judgment of the Andhra Pradesh High Court reported in 2018 [5] ALT 108 : 2018 SCC OnLine Hyd 161 [Porus Laboratory case] [cited supra], have not been brought to the knowledge of the Court and therefore, the said judgment is distinguishable.

(23) As already observed, in the light of any express bar as to the applicability of the limitation and that apart, there is no self contained period of limitation provided under the relevant provisions of the SARFAESI Act, as observed by the Andhra Pradesh High Court in the above cited Division Bench Judgment, this Court is of the considered view that the DRT was right in entertaining the application. As rightly pointed out by the learned counsel for the petitioner in WP.No.34860/2019 / 1st respondent in WP.No.251/2020, DRAT had increased the cost from Rs.10,000/- to Rs.5 Crores.

(24) Though the conduct of the petitioner in WP.No.34860/2019 / 1st respondent in WP.No.251/2020 can be taken into

consideration, the fact remains that the delay was minimal and that apart, the petitioner in WP.No.34860/2019 / 1st respondent in WP.No.251/2020 was also diligently prosecuting the proceedings in wP.No.16627/2017 and upon receipt of the copy of the Sale Certificate, made a challenge to the same by filing an appeal before DRT-I, Chennai, and to condone the delay of 99 days, has filed IA. It is not as if the appeal filed by the petitioner in WP.No.34860/2019 / 1st respondent in WP.No.251/2020 is going to be entertained straightaway for the reason that for numbering of the appeal, the petitioner in WP.No.34860/2019 / 1st respondent in WP.No.251/2020 is under mandate to make a pre-deposit and that apart, if he prays for any stay, it is always open to the Tribunal to pass conditional order and that stage is yet to come and hence, imposing a cost of Rs.5 Crores for condoning the delay, in the considered opinion of the Court, is highly exorbitant. However, taking into consideration of the fact that the right of the third parties in the form of auction purchasers also intervened, the cost of Rs.10,000/- imposed by the Tribunal, requires modification.

(25) In the result, WP.No.34860/2019 is partly allowed and the cost of Rs.5 Crores imposed by DRAT, Chennai, vide order dated 16.10.2019 in MA [SA] No.63/2018, is set aside and it is modified and the writ petitioner in WP.No.34860/2019 is directed to pay a cost of Rs.30,000/- [Rupees Thirty Thousand only] to the Member Secretary, Puducherry Legal Services Authority, Puducherry, within a period of four weeks from the date of receipt of a copy of this order.

(26) In the light of the order passed in WP.No.34860/2019, WP.No.251/2020 stands dismissed. No costs. Consequently, the connected miscellaneous petition stands closed.

Sd/-

Assistant Registrar (CS-III)

//True Copy//

Sub Assistant Registrar

AP

To

The Central Bank of India
Asset Recovery Branch,
48/49, Ground Floor
Montieth Road, Egmore,
Chennai 600 008.

Copy to:-

The Member Secretary
Puducherry Legal Services Authority
Puducherry.

+1cc to Mr.Gupta & Ravi, Advocate, S.R.No. 2958
+2cc to Mr.M.L.Ganesh, Advocate, S.R.No. 2944 & 2943

WP.Nos.34860/2019 & 251/2020

RSI(CO)
GN(12/02/2020)