IN THE HIGH COURT OF JUDICATURE AT MADRAS

RESERVED ON : 18.04.2024

PRONOUNCED ON : 03.06.2024

CORAM:

THE HONOURABLE MR. JUSTICE G.K.ILANTHIRAIYAN

W.P.No.11063 of 2021

Chennai Port Trust,
Rep. by its Financial Advisor and
Chief Accounts Officer,
Chennai Port Trust,
Rajaji Salai,
Chennai – 600 001. ...Petitioner

-Vs-

1. Indian Bank
   Rep. by its Managing Director & CEO,
   Corporate Office,
   254-260, Avvai Shanmugam Salai,
   Royapettah, Chennai – 600 014.

2. The Executive Director,
   Indian Bank,
   Corporate Office,
   254-260, Avvai Shanmugam Salai,
   Royapettah, Chennai – 600 014.

3. The Zonal Manager,
   Indian Bank,
   Zonal Office – Chennai North,
   5th Floor, Indian Bank Head Office Building,
   66, Rajaji Salai,
   Chennai – 600 001.

4. Indian Bank, Koyambedu Branch,
Rep. by its Branch Manager,
Koyambedu, Chennai.

5. The General Manager/
Chief Operating Officer,
Indian Bank, Corporate Office,
254-260, Avvai Shanmugam Salai,
Royapettah, Chennai – 600 014.

6. Deputy Superintendent of Police,
Central Bureau of Investigation,
ACB Haddows Road,
Chennai – 600 006.

7. The Chief General Manager-in-Charge,
Department of Government and Bank Account,
Reserve Bank of India,
Central Office, 4th Floor,
Byculla Office Building,
Opp. Mumbai Central Station,
Byculla, Mumbai – 400 008.
(R6 & R7 impleaded vide order dated
06.07.2021 made in W.M.P.No.
13600/2021 in W.P.No.11063/2021) ... Respondents

Prayer: Writ Petition filed under Article 226 of the Constitution of India praying to issue a Writ of Mandamus, directing the respondents to pay the sum of Rs.107.16 Crores (Rupees one hundred and seven crores and sixteen lakhs only), the sum of Rs.100.57 Crores (Rupees one hundred crores and fifty seven lakhs only) being the principal sum deposited by the Chennai Port Trust as fixed deposits at the fourth respondent bank in the month of March, April and May 2020 and the sum of Rs.6.59 Crores (Rupees six crores and fifty nine lakhs only) being accrued and payable interest on the above said principal deposit amount and interest as is payable till date of payment to the Chennai Port Trust, within a period of time that may be fixed by this Court.

For Petitioner	:	Mr.AR.L.Sundaresan, Additional Solicitor General of India For M/s.Harshini Jothiraman
For Respondents		
For R1 to R5	:	Mr.A.L.Somayaji, Senior Counsel For Mr.T.Sundar Rajan
For R6	:	Mr.K.Srinivasan, Senior Counsel Special Public Prosecutor for CBI cases
For R7	:	Mr.C.Mohan For M/s.King & Partidge

ORDER

This writ petition has been filed for direction, directing the respondents 1 to 5, to pay the sum of Rs.107.16 Crores with interest.

2. The petitioner was constituted under the Major Port Trusts Act, 1963 (hereinafter referred to as “the Act”) and it is governed by a Board of Trustees duly appointed by the Central Government. It receives large sums of money for its commercial operations and it to be spent in accordance with Section 88 of the Act. The excess funds lying in the account cannot be put to use immediately be applied in the manner specified under Section 88(2) of the Act. It stipulates that the Port Trust

shall deposit the excess funds that cannot be immediately applied in the manner set out in Section Section 88(1) of the Act with various bodies set out in Section 88(2)(a) of the Act. Accordingly the money has to be deposited in any nationalized bank.

3. In the month of March 2020, the petitioner intended to deposit about Rs.100 crores as fixed deposit. The petitioner sought to invest its funds in fixed deposit in non-callable category and obtained quotes from the nationalized banks including the fourth respondent branch. The terms and conditions on which the deposits were sought to be made inter alia provided that the petitioner would not foreclose their fixed deposit or demand the monies at any time before its maturity date. The sealed quotes received from various banks and satisfying with the quote offered by the fourth respondent and the petitioner decided to invest its funds with the fourth respondent bank.

4. Accordingly, the petitioner transferred the funds to the fourth respondent branch by electronic transfer, to make investment of fixed deposits on non-callable basis by five transactions i.e., on

07.03.2020 a sum of Rs.1.99 crores; on 16.03.2020 a sum of Rs.1.99 crores; on 21.03.2020 a sum of Rs. 22.69 crores; on 20.04.2020 a sum of Rs.11.82 crores and on 04.05.2020 a sum of Rs.62.08 crores, totally to the tune of Rs.10.57 crores. On receipt of the same, the fourth respondent bank had issued fixed deposit receipts in the following manner :-

Sl. No.	Date of deposit	Fixed Deposit amount (in Rs.)	Fixed Deposit receipt number
1	07.03.2020	1,99,00,000	0984664
2	16.03.2020	1,99,00,000	0984669
3	21.03.2020	4,90,00,000	0984676
4	21.03.2020	4,11,00,000	0984677
5	21.03.2020	4,90,00,000	0984675
6	21.03.2020	4,90,00,000	0984678
7	21.03.2020	1,90,00,000	0984680
8	21.03.2020	34,00,000	0984679
9	21.03.2020	1,64,00,000	0984681
10	20.04.2020	4,90,00,000	0984702
11	20.04.2020	4,93,50,000	0984701
12	20.04.2020	1,99,00,000	0984703
13	04.05.2020	36,00,00,000	0984738
14	04.05.2020	26,08,00,000	0984739

The above funds were debited by the State Bank of India through RTGS. These deposits could not have been encashed until the date of its maturity, since the investment were made under non-callable category.

5. While being so, on 14.05.2020, the petitioner received mail from the fourth respondent stating that the fixed deposit receipts opened on 05.05.2020 for a sum of Rs. 62.08 crores was closed on 08.05.2020. Further stated that the interest had not been paid in view of the fact that the deposit has been closed on 08.05.2020 viz., within a period of three days from the date of deposit. Further on 15.05.2020, the petitioner received a cheque book from the fourth respondent for a current account No.6867825525, in the name of Chennai Port Trust General Insurance Fund. The said account was never opened by the petitioner at any point of time. Therefore, the petitioner immediately put on notice to the first respondent about the closure of fixed deposit and also opening of the account in the name of Chennai Port Trust General Insurance Fund to the respondents 1 to 3 herein.

6. By the communication dated 20.05.2020, it was confirmed by the second respondent about the opening of the account and closure of the fixed deposit and further sated that an internal investigation is under process at the respondents' end. Immediately, the petitioner lodged

complaint before the Central Bureau of Investigation (hereinafter referred to as "CBI") on 21.05.2020 and produced all original files, documents, certificates, registers, e-transactions and all other related materials connected with the deposit made by the petitioner. All the original deposit receipts were handed over before the investigation agency for investigation purpose.

7. Further by the communication dated 23.06.2020, the second respondent informed the petitioner that all the original fixed deposits receipts were surrendered and after closure, entire money under the fixed deposit were credited to the current account viz., Chennai Port Trust General Insurance Fund. Further in respect of the complaint, the investigation has been entrusted to law enforcement agency and it is under progress. According to the petitioner, they never opened any account and no person authorized to close the fixed deposit. However, the petitioner was informed by the second respondent by its communication dated 09.07.2020 that the said current account was opened by impersonator representing as Deputy Director Finance, Chennai Port Trust as authorized signatory. Therefore, the petitioner

sought for refund of entire deposit amount by way of this present writ petition.

8. The learned Additional Solicitor General of India appearing for the petitioner submitted that the respondents 1 to 4 are responsible for security of the money which was deposited by the petitioner in the fixed deposit. Though the CBI had registered a FIR, it is nothing to do with the fixed deposit money, which was deposited by the petitioner. The entire deposits were made under the non-callable category and as such it could not be pre-closed even at the request of the petitioner. The respondents are liable to return the fixed deposit amount and it cannot be said that they are estoped with repayment of fixed deposit amount, till the criminal proceedings complete. Therefore, they are liable to pay the entire deposit amount along with interest as per the terms of the contract between the parties and the alleged fraud perpetrated in the forth respondent is neither an excuse nor a defense to discharge of their liability. Therefore, the liability to honour the dues as a debtor of the petitioner is unconditional. The pendency of the investigation is no way hampering the payment of amount due under the fixed deposits and a

fraud said to have been committed at the bank level is no defense to the liability. Admittedly, the fixed deposit which were made by the petitioner had been closed by some misappropriation or impersonation that too during the current year of the fixed deposit and before its maturity. The respondents allowed the impersonator to take away the money to different account. Therefore, the respondents are liable to pay the fixed deposit amount with accrued interest as agreed by them.

9. The third respondent filed counter and also the learned Senior Counsel appearing for the respondents submitted that when the depositor produced original deposit receipt along with a request to pre-closure, the bank cannot refuse and it bounded to pre-close the fixed deposit. There is no specific contract between the petitioner and the respondents 1 to 5 which stipulating that the deposits are non-callable. Though the tender form calls for quotes in respect of callable and non callable deposits in some cases, the nature of deposits have not been specifically mentioned while making the investments on five occasions. The petitioner was never issued with as non-callable deposit. It was only fixed deposit which called as fixed term deposit.

9.1. He further submitted that after issuance of fixed deposit receipts, one Ganesh Natarajan approached the fourth respondent representing on behalf of the petitioner as Deputy Director of Finance of the petitioner along with one Manimozhi for opening current account in the name of the petitioner and submitted application form in compliance with KYC norms. He had produced his identity card issued by the petitioner and his PAN card, Aadhar card and other documents such as the petitioner's Board resolution dated 06.03.2020, thereby authorized him to open a current account. Simultaneously, the said Manimozhi had also opened a saving bank account in his own name in the fourth respondent branch.

9.2. As per the E-mail of the petitioner, thereby calling for quotation of interest for the fixed deposit, the fourth respondent had sent a tender quote. After accepting the interest rate quoted by the fourth respondent, the petitioner had made deposits. After opening the current account, the said Ganesh Natarajan had visited to the fourth respondent bank and handed over original fixed term deposit receipts dated

10.03.2020 related to the first transaction and requested to pre-close the fixed deposit and also made a request to credit the amount to the above current account opened in the name of the petitioner. Once again, on 19.03.2020, the said Ganesh Natarajan handed over the fixed deposit receipts in respect of the second transaction and made request of pre-closure and the money to be credited in the current account. Thereafter again on 31.03.2020, the said Ganesh Natarajan had made a request to pre-closure of fixed deposit and credit the said amount in the current account by producing original fixed deposit receipts relating to the third transaction. Thereafter, on 23.04.2020, the said Ganesh Natarajan requested to pre-close the fixed deposit in respect of fourth transaction and also credit the said amount to the current account on production of original fixed deposit receipts. Finally, on 08.05.2020, the said Ganesh Natarajan had made request to pre-close the fixed deposit in respect of the fifth and final transaction and requested to credit the said amount into current account by producing the fixed deposit receipts.

9.3. Later, the respondents came to understand that the said persons, who had opened the account in the name of the petitioner, are impersonators and connivance with the officials of the petitioner and also with the help of the branch Manager, they have opened the current account and entire amount had been credited into the current account and also transferred to various accounts. Immediately, they lodged complaint and the CBI had registered a case in RC.032/2020A/0006/CBI/ACB, Chennai and filed final report and the same has been taken cognizance in C.C.No.16 of 2022 on the file of the learned VIII Additional Judge, Principal Special Judge for CBI Cases, City Civil Court, Chennai and it is pending for trial.

9.4. Whatever the amounts which were lying in the current account were refunded to the petitioner. Some of the money was also recovered by the investigation agency and some of the properties of the accused persons were attached towards recovery of the criminal proceedings. In fact, the petitioner was informed that the respondents are ready to provide indemnity bond for the remaining amount. However it was not accepted by the petitioner.

9.5. He further submitted that the fraud had been committed with the help of the officials of the petitioner as well as the fourth respondent bank. Now the investigation completed and the trial is pending before the trial Court. Only after completion of the trial, the liability of the respondents as well as the petitioner will come to light. Till then the direction sought for in this writ petition cannot be issued for refund of entire deposited money. Further the amounts which were already seized by the investigation agency and it is proceeds of criminal proceedings.

9.6. In support of his contention, he relied upon the judgement reported in ***2022 SCC OnLine SC 247*** in the case of ***Municipal Council Gondia Vs. Divi Works & Supplier, HUF and ors.***, in which, the Hon'ble Supreme Court of India held that there are disputed question of facts such as, whether the goods were manufactured as per the specification or not. Nothing was on record that the goods were in fact and actually manufactured by the petitioner as per the specifications and the requirements of the council and as per the work order. In the absence of any evidence and material on record and there being disputed questions of facts, it ought not to have been issue Mandamus to make the payments as per the work order. Even otherwise, no writ of mandamus could have been issued virtually granting the writ for specific performance of the contract or work order under Article 226 of the Constitution of India. They ought to have filed civil suit for appropriate relief of losses or damages.

10. While pending the writ petition, the CBI and the Reserve Bank of India have been impleaded as respondents 6 & 7 in this writ petition. The learned Special Public Prosecutor for CBI appearing for the sixth respondent submitted that on complaint, FIR has been registered and after completion of investigation they filed final report and the same has been taken cognizance in C.C.No.16 of 2022 on the file of the learned VIII Additional Judge, Principal Special Judge for CBI Cases, City Civil Court, Chennai and it is pending for trial. While investigation search was made and attached the immovable properties. Further during investigation a sum of Rs.55 crores which were frozen by the fourth respondent was returned to the petitioner and remaining sum of Rs.45 crores, which had been swindled and transferred to various accounts by

the accused persons, are yet to be recovered. A sum of Rs.13.68 laksh was seized from the premises of the accused and produced before the trial Court. It was deposited as fixed deposit. A sum of Rs.1 crore was frozen in the beneficiaries bank accounts so far. Further, the accused persons converted the defrauded amounts into immovable properties and the said properties worth about Rs.9 crores were attached.

11. The learned counsel appearing for the seventh respondent submitted that there is no category of non-callable deposit while making fixed deposit. Whatever fixed deposit made, thereafter on the request of the depositor, it can be pre-closed. The said Ganesh Narayanan is arrayed as first accused and the said Manimozhi is arrayed as second accused. The fourth respondent bank Manager is arrayed as third accused and 26th accused is the officer of the petitioner. Therefore, the officers of the fourth respondent as well as the petitioner conspired together and committed huge fraud. Now the entire matter has been seized up by the trial Court. That apart, already the fourth respondent made claim before the insurance company for the loss due to fraudulent transactions and it is pending.

12. Heard the learned counsel appearing on either side and perused the materials placed before this Court.

13. The points for consideration in this writ petition are that

(i) whether the respondents 1 to 5 are liable to refund the fixed deposit made by the petitioner?

(ii) Whether the writ of mandamus can be issued when disputed question of facts involved?

14. Admittedly, the petitioner had deposited a sum of Rs.100.57 crores as fixed deposit by five transactions. The petitioner was issued with fixed deposit receipts. Though the petitioner called for quote from various bank with regard to deposits under non-callable basis, there is no specific category as non-callable deposit, even as per the guidelines issued by the seventh respondent. Therefore, the deposits can be pre-closed at any time at the request of the depositors. Accordingly, the interest will be calculated and the accrued interest will be paid to the depositors with principal amount. If it is loan transaction, while borrower

requested for pre-close, as per the conditions, he is liable to pay some interest.

15. Whereas in the case on hand, the first transaction was done on 07.03.2020 to the tune of Rs.1.99 crore by the petitioner. On 10.03.2020, one Ganesh Natarajan, who is arrayed as first accused represented himself as Deputy Director of Finance of the petitioner, along with one Manimozhi, who is arrayed as second accused, approached the fourth respondent and submitted application to open a current account in the name of the petitioner viz., Chennai Port Trust General Insurance Fund. Subsequently, the second accused also made a request to open a saving bank account in his own name. Immediately, on 12.03.2020, the first accused made a request to the fourth respondent to pre-close the fixed deposit, which was made by the petitioner on 07.03.2020, and made a request to transfer and deposit the said amount in the current account which was opened by the first accused in the name of Chennai Port Trust General Insurance Fund.

16. In the second transaction, the petitioner made a sum of Rs.1.99 crore on 16.03.2020 and the petitioner was issued with fixed deposit receipts. Thereafter on 21.03.2020, the petitioner made another deposit to the tune of Rs.22.69 crores and they were issued with original fixed deposit receipts. While being so, the first accused made request on 19.03.2020 to the fourth respondent to pre-close the fixed deposit and the proceeds to be credited in the current account. Thereafter, another deposit was made by the petitioner on 20.04.2020 to the tune of Rs.11.82 crores and the petitioner was issued with fixed deposit receipts. Immediately, on 23.04.2020, the first accused made a request to pre-close the fixed deposit and requested to credit the said amount into the current account. Final deposit was made on 04.05.2020 to the tune of Rs.62.08 crores and the petitioner was issued with fixed deposit receipt. Thereafter, the first accused made request on 08.05.2020, to pre-close the fixed deposit and requested to transfer and credit the said amount to the current account. No prudent man would deposit and immediately made request to pre-close the fixed deposit that too once after another.

17. As stated supra, immediately after the first transaction, there was a request to pre-close the fixed deposit. Likewise, immediately after the second transaction, there was request to pre-close. Therefore, every two or three days after the deposits, there was a request to pre-close the fixed deposit and also made request to credit the said amount into the current account opened by the first accused. It is also seen from the records, which were produced at the time of opening of the current account by the first accused, he submitted application in his name as Ganesh Natarajan, Deputy Director Finance of Chennai Port Trust. It means that the current account was opened in the name of individual and not in the name of the petitioner. That apart, the seal put up by the first accused stand in the name of Port of Chennai instead of Chennai Port Trust. Further the said account was permitted to operate by the first accused alone.

18. Further the letters and resolution produced by the first accused are stood in the name of Port of Chennai instead of Chennai Port Trust. Seal and designation were also mentioned as Port of Chennai. Therefore, it is fraud committed by the fourth respondent Manager with

connivance of other accused persons. Though one of the official of the petitioner is arrayed as accused viz., 26th accused, the allegations as against 26th accused is that he informed the fourth respondent bank about the quote received from other banks in respect of interest. No allegation of opening of current account, request for pre-closing the fixed deposit and request to credit the said amount into current account.

19. Even assuming that 26th accused is also in connivance with other accused to commit fraud, it will not deny the respondents' liability to refund the fixed deposit amount. Further opening of accounts involves a series of verifications. The banker would always take enough precautions to ensure that the accounts are not opened by persons with dubious character. There are requirements to be followed by the banker while dealing with opening of accounts of companies or body corporates or corporation. Any person who deals with a corporation is required to study the documents relating to their incorporation and their internal affairs to ensure that the opening of account does not in any way run contrary to the fundamental documents governing the corporation.

20. The first accused had produced the documents in the name of Port of Chennai that too filled application to open current account in his personal name. Immediately after depositing huge amount as fixed deposit, no person would ask for pre-close the fixed deposit and made request to credit the said amount into current account that too opened in his personal capacity. Likewise no prudent person would make another fixed deposit, when the request was made to pre-close the earlier fixed deposit. Therefore, it is clear fraud and the petitioner is no way liable for forgo their fixed deposit amount and the respondents 1 to 4 cannot deny their liability to refund the fixed deposit amount.

21. The fourth respondent bank participated in the open tender called for by the petitioner for fixed deposit in the bank and succeed in the bid. Thereafter, the first deposit was made and on the same day the first accused requested for opening current account. Thereafter, the first accused requested to pre-close the fixed deposit and made request to credit the said amount in the his current account. He was also issued with cheque book for further transaction and he was permitted to operate the account.

22. In pursuant to the complaint lodged by the petitioner and also by the fourth respondent, the sixth respondent registered a FIR in Crime No.RC.032/2020/A/0006/CBI/ACB, Chennai, for the offences punishable under Sections 120B, 419, 420, 409, 467, 468, 471 and under Section 13(2) r/w 13(1)(a) of the Prevention of Corruption Act on 31.07.2020. Now the charge sheet has been filed and the same has been taken in C.C.No.16 of 2022 on the file of the learned VIII Additional Judge, Principal Special Judge for CBI Cases, City Civil Court, Chennai and it is pending for trial.

23. Further, the criminal case is nothing to do with the refund of fixed deposit amount, though the amount was transferred to the accused accounts. The criminal case has been initiated only to punish the accused. If there is any recovery, it can be realized only by the fourth respondent. Admittedly, the petitioner made deposit and the fourth respondent is liable to refund the said deposit amount. Whether any fraud committed by the fourth respondent branch Manager or other staff, the liability cannot be denied in pursuant to the criminal case. In fact, the

Manager of the fourth respondent was dismissed from his service after disciplinary proceedings. So far, the respondents 1 to 5 did not take any steps to recover the said misappropriated amount by the Manager viz., the third accused. It shows that the respondents 1 to 5 simply ignored the petitioner with regard to refund of fixed deposit amount. The respondents 1 to 5 cannot say their denial on the ground that already CBI had taken into the issue and the trial Court has taken cognizance. As stated supra, the criminal case is nothing to do with the refund of fixed deposit amount. If at all any recovery from the accused, the respondents 1 to 5 can realize the same after refunding the fixed deposit amount to the petitioner. However, the respondents 1 to 5 are not liable to pay any interest as agreed by them for the amount deposited by the petitioner, since immediately after the deposit, the same was closed and the amounts were credited into the current account opened by the first accused.

24. Further the judgment relied upon by the learned Senior Counsel appearing for the respondents 1 to 5 is not at all applicable to the present case, since it was held in the different set of facts. There was

a contract and accordingly the order was not done. Therefore, the amount was denied since disputed question of facts were involved. In the case on hand, admittedly the petitioner deposited the amount as fixed deposit with the fourth respondent and the petitioner was issued with fixed deposit receipts. Therefore, the respondents 1 to 5 are liable to refund the amount which were collected from the petitioner as fixed deposit. Hence, the direction can be issued as against the respondents 1 to 5 for refund of fixed deposit amount.

25. During the investigation, the current account opened in the name of Chennai Port Trust General Insurance Fund has been frozen with the sum of Rs.55 crores. As directed by this Court, the said amount has been returned to the petitioner. Insofar the remaining amount, it was transferred to various accounts. Further from the said amount, the accused persons had purchased immovable properties. During the search, the investigation agency seized a sum of Rs.13.68 lakhs from the accused premises and the same was deposited before the trial Court. In the frozen accounts belong to various accused persons, a sum of Rs.1 crore is lying. From the proceeds of crime, the accused purchased

immovable properties worth about Rs.9 crores and the same were also attached by the investigation agency.

26. In view of the above discussions, this Court is inclined to issue the following directions :-

(i) The respondents 1 to 5 are liable to refund the remaining deposited amount after deducting the sum of Rs.55.19 crores and accordingly, the respondents 1 to 5 are directed to pay the said remaining amount to the petitioner within a period of twelve weeks from the date of receipt of a copy of this Order.

(ii) The respondents 1 to 5 are entitled to realize the fixed deposit amount from the proceeds of crime in C.C.No.16 of 2022 on the file of the learned VIII Additional Judge, Principal Special Judge for CBI Cases, City Civil Court, Chennai, after refunding the remaining fixed deposit amount to the petitioner.

(iii) The petitioner is not entitled for any interest for the entire fixed deposit amount deposited by the petitioner with the fourth respondent.

(iv) The respondents 1 to 5 are at liberty to auction the immovable properties, which were attached by the sixth respondent, with the permission of the trial Court and also withdraw the proceeds of crime from the trial Court.

27. With the above directions, the Writ Petition stands allowed. There shall be no order as to costs.

03.06.2024
(2/2)

Index : Yes/No
Speaking/Non Speaking order
Neutral Citation : Yes/No

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To

1. The Managing Director & CEO,
Indian Bank, Corporate Office,
254-260, Avvai Shanmugam Salai,
Royapettah, Chennai – 600 014.

2. The Executive Director,
Indian Bank,
Corporate Office,
254-260, Avvai Shanmugam Salai,
Royapettah, Chennai – 600 014.

3. The Zonal Manager,
   Indian Bank,
   Zonal Office – Chennai North,
   5th Floor, Indian Bank Head Office Building,
   66, Rajaji Salai,
   Chennai – 600 001.

4. The Branch Manager,
   Indian Bank, Koyambedu Branch,
   Koyambedu, Chennai.

5. The General Manager/
   Chief Operating Officer,
   Indian Bank, Corporate Office,
   254-260, Avvai Shanmugam Salai,
   Royapettah, Chennai – 600 014.

6. Deputy Superintendent of Police,
   Central Bureau of Investigation,
   ACB Haddows Road,
   Chennai – 600 006.

7. The Chief General Manager-in-Charge,
   Department of Government and Bank Account,
   Reserve Bank of India,
   Central Office, 4th Floor,
   Byculla Office Building,
   Opp. Mumbai Central Station,
   Byculla, Mumbai – 400 008.

G.K.ILANTHIRAIYAN. J,

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ORDER IN
W.P.No.11063 of 2021

03.06.2024
(2/2)