IN THE HIGH COURT OF JUDICATURE AT MADRAS

Reserved on : 17.04.2024	Pronounced on : 30.04.2024

CORAM

THE HONOURABLE MR.JUSTICE MUMMINENI SUDHEER KUMAR

W.P.No.30936 of 2017

R.G.Anandhan ... Petitioner

Vs.

1. The Chairman, State Bank of India,
   Central Office, Madame Came Road,
   Nariman Point, Mumbai.

2. The Chief General Manager,
   State Bank of India, Local Head Office,
   No.16, College Lane,
   Chennai – 600 006.

3. The General Manager (N.W.I) (Appointing Authority),
   State Bank of India, Local Head Office,
   No.16, College Lane,
   Chennai – 600 006.

4. The Deputy General Manager (N.W.II) (Disciplinary Authority),
   State Bank of India,
   Zonal Office, Kurinji Complex,
   Coimbatore – 641 018.

5. The Assistant General Manager (Human Resources),
   Local Head Office, State Bank of India,
   No.16, College Lane,
   Chennai – 600 006.

6. The Deputy General Manager & CDO,
   H.R Department, Local Head Office,
   State Bank of India, Chennai – 600 006.

7. The Chief Manager (Appeals and Reviews),
   State Bank of India, Local Head Office,
   Chennai – 600 006. ... Respondents

Prayer: Writ Petition is filed under Article 226 of the Constitution of India, to issue a Writ of Certiorarified Mandamus, calling for the records relating to the (i) HR:IR:1413 dated 19.08.2016 of the 6th respondent, (ii) HR.IR:1201 dated 28.07.2016, (iii) No.A & R-71 dated 10.05.2013 of the Seventh Respondent, (iv) No.A.& R-33 dated 30.11.2010 of the 5thRespondent, (v) No.A&R-10. dated 02.06.2010 the 2nd Respondent, (vi) VIG/RJN/ 382 dated 15.10.2009 of the 3rd Respondent, (vii) 03.03.2006 of the 3rd Respondent, (viii) orders Dis/Con/570 dated 17.12.2005 of the 4th respondent and to quash the same and to issue consequential directions to the respondents to reinstate the petitioner in service; to regularize the period of suspension from 19.12.2005 till the date of reinstatement as duty for all purposes and grant consequential monetary benefits with interest.

For Petitioner : Mr.K.S.Viswanathan,
Senior Counsel
for Mr.Ilamurugan

For Respondents : Mr.S.R.Ravindran,
Senior Counsel

ORDER

The petitioner herein, who was appointed as Record Clerk cum Cashier in the respondent State Bank of India was subsequently promoted as Trainee officer, Assistant Manager and finally as Branch Manager of Kadathoor Branch of the respondent Bank on 09.08.2004. While he was working as such, a raid was conducted by CBI at the residence of the petitioner situated at Salem on 03.12.2005 and consequently, a crime was registered against the petitioner, his wife and one Mr.Thanikachalam under Sections 7, 12 and 13(2) read with Section 13(i)(d) of the Prevention of Corruption Act, 1988. The petitioner herein was shown as Accused No.2 and the wife of the petitioner was shown as Accused No.3. Thereafter, the said crime was registered as Calendar Case No.8 of 2006 on the file of the Court of II Additional District Judge, Special Court for CBI cases, Coimbatore and the same was disposed of by a judgment dated 10.06.2008, convicting the Accused Nos.1 and 3 and sentenced them to undergo R.I for two years and to pay a fine of Rs.2,000/-. Whereas, the petitioner herein, who was arrayed as Accused No.2 was acquitted on the ground that there was no demand/ acceptance of any illegal gratification by the petitioner herein from P.W-4, who was the complainant in the said criminal case. Thus, it was concluded that the prosecution failed to prove the case against the petitioner herein. After the acquittal from the criminal case, the petitioner submitted a representation dated 05.08.2008 seeking revocation of suspension and for reinstatement into service, but the said request of the petitioner was negatived by the respondent no.4 by an order dated 22.08.2008.

2. Thereafter, the respondent Bank issued a charge-memo dated 26.08.2008 under the State Bank of India Officers' Service Rules, 1992, containing four charges, which reads as under:-

> *" Shri R.G.Anandan, Officer, MMGS II while working as Branch Manager at Kadathur Branch during the period from 09/08/2004 to 19/12/2005 has committed certain serious irregularities as detailed below:*
>
> *CHARGE NO.1*
>
> *He has failed to follow the laid down instructions in respect of 5 loans sanctioned by him. He has also failed to fill up the loan documents sanctioned by him under his discretionary powers. He had not maintained the loan applications received /disposed register (as mentioned in the Statement of Allegations, Annexure II, item No.1)*
>
> *CHARGE NO.2*
>
> *He failed to submit the Control forms in time in respect of 7 loans despite the loans were sanctioned by*

him and in 5 cases he has not submitted the control forms (as mentioned in the Statement of Allegations, Annexure II, item No.2)

CHARGE NO.3

He has not disbursed the second semester fees pertaining to Educational Term loan of S. Nandhivarman and Shri R. Sivaraj in time despite instructions from the Regional Manager to disburse the same; thereby he disobeyed the instructions of the Controller. Because of his inaction, Bank was put an embarrassing position in the hands of the Madras High Court (as mentioned in the Statement of Allegation, Annexure II, item No.3).

CHARGE NO.4

He has inordinately delayed the processing and recommending the loan proposal of Shri C. Prabhakaran to RBO, Salem, which ended up in a trap case by CBI at the residence of Shri Anandan involving him and his wife Smt. Sivagami. In the CBI case, the Court has convicted Smt. Sivagami, W/o Shri R.G. Anandan for having committed Criminal Conspiracy of demanding and accepting bribe money from Shri C. Prabhakaran at the residence of Shri R.G. Anandan. Shri R.G. Anandan was negligent in allowing his official position to be utilized by his wife Smt. Sivagami for obtaining pecuniary advantage.

The above acts of misdemeanor and misfeasance in discharging his duties by Shri R.G. Anandan as Branch Manager have resulted in placing the Bank in an embarrassing position in the hands of High Court/CBI Court and brought image loss to the Bank (as mentioned in the Statement of Allegation, Annexure II, item No.4).

2. Thus, Shri R.G.Anandan, Officer, MMGS II, had failed to take all the possible steps to ensure and protect the interest of the Bank and failed to discharge his duties with utmost honesty, devotion and diligence in violation of Rule 50 (4) of State Bank of India Officers' Service Rules."

3. Thereafter, an Enquiry Officer was appointed for conducting enquiry into the said charges and accordingly, after having conducted enquiry, the Enquiry Officer submitted his report dated 08.06.2009 holding that the charges 1 and 2 are not proved and charges 3 and 4 are proved against the petitioner. However, the respondent no.4/ Disciplinary Authority on receipt of the enquiry report, disagreed with the findings of the Enquiry Officer on charges 1 and 2 and through proceedings dated 02.07.2009 communicated the report of the Enquiry Officer together with the statement of disagreement in respect of charges 1 and 2 and required the petitioner to make his submissions on the observations made in connection with the disagrement with the findings of the Enquiry Officer in respect of charges 1 and 2 as well as on the report of the Enquiry Officer. In response to the same, the petitioner submitted his explanation on 22.07.2009. Thereafter, the respondent no.4 passed a final order through proceedings dated 15.10.2009 imposing the punishment of removal from service on concluding that all the four charges levelled against the petitioner are proved. Aggrieved by the same, the

petitioner filed an appeal before the respondent No.1 and the said appeal was rejected by an order dated 02.06.2010 and the revision filed thereagainst by the petitioner was also rejected by an order dated 30.11.2010. Thereafter, the petitioner has not taken any steps against the order of the punishment dated 15.10.2009, as confirmed by the Appellate and Revisional Authority by an orders dated 02.06.2010 and 30.11.2010 respectively for long time.

4. In the meanwhile, as against the order passed in C.C.No.8 of 2006 dated 10.06.2008, convicting the Accused Nos.1 and 3 therein, the said accused filed Criminal Appeal before this Court and whereas, the prosecution filed Criminal Appeals against the acquittal of the petitioner herein vide Crl.Apl.Nos.507, 510 and 700 of 2008. The appeals filed by the Accused Nos.1 and 3 were allowed by this Court and whereas the appeal filed by the prosecution vide Crl.Apl.No.700 of 2008 was dismissed by a common judgement dated 08.01.2016 on a technical ground that the raid, which is the basis for prosecution of the Accused, was conducted even before the registration of FIR and as such, the same was held to be contrary to law.

5. It is only thereafter the petitioner submitted a representation dated 05.02.2016, seeking reinstatement into service by submitting the common

judgement passed by this Court in the Criminal Appeals referred to above. Thereafter, the petitioner submitted yet another representation dated 18.05.2016. The respondent no.6 herein having considered the said request of the petitioner refused to reinstate the petitioner into service. However, once again the petitioner submitted yet another representation dated 11.08.2016 and the same was also rejected by an order dated 19.08.2016 by the respondent no.6. It is only thereafter, the petitioner approached this Court by filing the present Writ Petition, questioning the initial orders of suspension and all subsequent proceedings, including the order of punishment dated 15.10.2009 and the orders under which the request of the petitioner for reinstatement was negatived.

6. Heard Sri.K.S.Viswanathan, learned Senior Counsel appearing for the petitioner and Sri.S.Ravindran, learned Senior Counsel appearing for the respondents.

7. Out of the four charges framed against the petitioner, the charges 1 to 3 are pertaining to the allegation of certain procedural irregularities and delays caused in release of loan installments by the petitioner. Even if the said charges are held proved also, the consequential punishment, in the considered

view of this Court can never be a grave punishment of removal from service. It is only in case, if this Court agrees with the submissions made by learned Senior Counsel for the petitioner and the findings on Charge No.4, which is a serious charge, then the examination of the charges 1 to 3 in detail may be required. In case, if this Court does not agree with the contentions of the petitioner and the findings of the disciplinary authority on Charge No.4, the impugned punishment cannot be interfered with. Hence, this Court is inclined to examine the contentions raised by the learned Senior Counsel for the petitioner on Charge No.4 first.

8. The main contention of the learned Senior Counsel for the petitioner is on the ground that, basing upon the very same set of facts, a criminal case was registered against the petitioner under the Prevention of Corruption Act, 1988 and the said criminal case was ended in acquittal, insofar as the petitioner herein is concerned and the same was also confirmed by this Court in the appeal filed by the prosecution. It is also contended that the witnesses who were examined in the said criminal case were only examined on the witnesses, during the disciplinary proceedings, resulting in imposing the punishment of removal from service on the petitioner. In view of the same, it is contended that, once a judicial authority recorded findings basing upon the

same evidence, it is not open for the Enquiry Officer/ Disciplinary Authority to record findings otherwise, basing upon the evidence of the very same witnesses. In support of his contentions, the learned Senior Counsel also placed reliance on the decisions of this Court in W.A.Nos.589 to 591 of 2018 dated 10.07.2019 and W.A.No.2346 of 2019 dated 16.04.2021. It is also further contended that there is an abnormal delay in initiation of the disciplinary proceedings against the petitioner as the incident which is the basis for initiating the disciplinary proceedings and framing the Charge No.4 had occured on 03.12.2005, but the respondent have, for the first time issued the Charge Memo only on 26.08.2008, that too after the petitioner was acquitted in the criminal proceedings and therefore, the Charge No.4 is liable to be declared as arbitrary and illegal.

9. On the other hand, Sri.S.Ravindran, learned Senior Counsel appearing for the respondents contended that the criminal proceedings that were initiated against the petitioner are totally different and they pertain to the charges under the provisions of the Prevention of Corruption Act, 1988 and whereas the Charge No.4 is pertaining to the misconduct on the part of the petitioner in abnormally delaying the loan proposal of one Mr.C.Prabhakaran and also the misconduct on the part of the petitioner in allowing his official

position to be utilized by his wife for obtaining pecuniary advantage. Thus, it is contended that the Charge No.4 has nothing to do with the criminal charge that was levelled against the petitioner, but the same is with reference to his conduct and his failure to discharge his duties with utmost integrity, honesty, devotion, in violation of Rule 50(4) of the State Bank of India Officers' Service Rules, 1992. He also further contended that the Enquiry Officer, after having examined the loanee viz., Mr.C.Prabhakaran, at whose instance criminal proceedings were initiated against the petitioner and also taking into consideration the overall circumstances, has held that the Charge No.4 was proved against the petitioner and the Disciplinary Authority, also after having taken into consideration the totality of the circumstances, have arrived at a conclusion that the Charge No.4 is established. Thus, it is contended that the findings of the Disciplinary Authority with regard to Charge No.4 does not warrant any interference of this Court. He also further contended that the Criminal Appeal No.700 of 2008 filed by the prosecution against the acquittal of the petitioner herein was dismissed on a technical ground by this Court, but not on merits.

10. In order to appreciate the contentions advanced on either side on Charge No.4, it is necessary to notice what exactly the Charge No.4 is. The

allegation that is made in Charge No.4 against the petitioner is twofold. Firstly, on the ground that the petitioner inordinately delayed the processing and recommending the loan proposal of one Mr.C.Prabhakaran to the RBO, Salem leading to a trap case by CBI at the residence of the petitioner involving himself and his wife. Secondly, the allegation is that the petitioner is negligent in allowing his official position to be utilized by his wife for obtaining pecuniary advantage. The other limb of Charge No.4 is that the petitioner with his acts in discharging his duties as Branch Manager, has placed the Bank in an embarrassing position before the CBI Court and brought image loss to the Bank.

11. This Court has thoroughly gone through the judgment in Calendar Case No.8 of 2006 dated 10.06.2008, the report of the Enquiry Officer dated 08.06.2009 as well as the impugned order of punishment dated 15.10.2009. The charge that is framed against the petitioner in the criminal case is with reference to making a demand and accepting the bribe, amounting to an offence under the provisions of the Prevention of Corruption Act, 1988. Whereas the charge in the disciplinary proceedings against the petitioner is with regard to his conduct in inordinately delaying the processing and recommending the loan and also giving scope to his wife in utilizing his

official position for obtaining pecuniary advantage. Therefore, there cannot be any comparison between the charge that is levelled against the petitioner in the criminal proceedings and the allegation that is made against the petitioner in the disciplinary proceedings. The amount of evidence that is required for establishing the criminal charge and for establishing the charge in the disciplinary proceedings is not the same. In the criminal proceedings, in order to establish the criminal charge, the prosecution is under obligation to adduce evidence to the satisfaction of the Court beyond reasonable doubt and whereas in the disciplinary proceedings, the charge can be held proved basing upon the preponderance of probabilities.

12. No doubt the witnesses that are examined in the criminal proceedings are also the witnesses that are examined in the disciplinary proceedings in question. But the scope and ambit of the disciplinary proceedings cannot be scuttled or prevented from recording its own findings by the Enquiry Officer and the Disciplinary Authority only on the ground that the witnesses that are examined are one and the same. As already noted above, the charge framed against the petitioner in the criminal proceedings is totally different than the charge framed in the disciplinary proceedings. The petitioner was acquitted in the criminal case on the ground that there was no

demand made by the petitioner for illegal gratification or acceptance thereof, either directly or through others at any time. Whereas, in the disciplinary proceedings, the charge is not on the ground of making any demand for illegal gratification or on the ground of acceptance of any such illegal gratification. Therefore, the contentions raised by the learned Senior Counsel for the petitioner on the ground that the disciplinary proceedings cannot be continued or allowed to stand in the light of the findings recorded in the criminal proceedings cannot be accepted. Therefore, the decisions relied upon by the learned Senior Counsel in support of his contentions in this regard does not require any consideration.

13. Then coming to the contents of Charge No.4, the first limb of charge is with regard to the inordinately delaying the processing and recommendation of the loan proposal of one Mr.C.Prabhakaran. The petitioner, in his explanation to the show-cause notice, dated 02.07.2009 indirectly admitted the delay in processing the loan in question, but tried to explain the reasons for such delay. The relevant portion from the explanation submitted by the petitioner reads as under:-

> *" 6. The delay in processing the loan was accidental and not deliberate, As the project report scrutinized*

by the marketing team did not consider the escalation of cost, pw3 the Field Officer wanted to rework the project report. But due to pressure of work and due to his deputation, the Pw3 could not rework the project (vide deposition by Pw3 page 57 and 58 of enquiry proceedings) and hence could not forward to Zonal Office for sanction."

14. Once it is admitted that there is a delay in processing the loan proposal, then the next question that would arise for consideration is whether such delay is deliberate or not? But there is no such allegation of causing delay deliberately by the petitioner. But from the fact of conducting a raid by the CBI at the residence of the petitioner and recovery of money and phenolphthalein chemical test proved positive on both the hands of the wife of the petitioner herein and recovery of money in the said raid though not from the wife of the petitioner, the same would indirectly suggest that the delay caused in processing the loan application in question was deliberate. This needs to be examined in conjunction with the second limb of the charge.

15. The second limb of charge is on the ground of the petitioner being negligent in allowing his official position to be utilized by this wife for

obtaining pecuniary advantage. The allegation in this connection, is only on the ground of the petitioner being negligent and thereby allowing his wife to take advantage of his official position for pecuniary advantage. In the charge, no motive or conspiracy is attributed to the petitioner of either demanding any money or accepting any money by the petitioner or allegation of any such demand by his wife at the instance of the petitioner. Though the petitioner was physically present at the time of conducting raid at the residence of the petitioner, for the reasons best known, the respondent / Disciplinary Authority has not chosen to make any allegation against the petitioner of having complete knowledge about demand of bribe or accepting of such bribe either by the wife of the petitioner or by one Mr.Thanikachalam. If the respondent/ Disciplinary Authority is of the view that the entire episode had taken place with the knowledge of the petitioner and the delay was in processing the loan application was deliberate, the respondents could have framed a charge accordingly. But neither in the Charge No.4 nor in the statement of allegation of misconduct based on which Charge No.4 was framed, there is nothing to suggest that the petitioner herein was having knowledge or information about the demand made by the said Thanikachalam or wife of the petitioner till the raid was conducted on 03.12.2005. In the context of the above circumstances, the Enquiry Officer as well as the Disciplinary Authority ought to have carefully considered the reasoning/ explanation that is furnished by the petitioner for the delay in processing the loan application of one Mr.C.Prabhakaran. But from the material on record, it appears that there is not even an attempt to examine the said issue. In this connection, it is also necessary to notice that one Mr.C.Prabhakaran, who was examined as witness in the disciplinary proceedings as well as in the criminal proceedings has categorically stated that the petitioner never made any demand for bribe nor accepted the same. Further, it is also accepted by the said witness that he never brought to the notice of the petitioner about the demand, alleged to have been made by one Mr.Thanikachalam or the wife of the petitioner.

16. In the absence of attribution of any information/ knowledge/ participation of the petitioner in making a demand for bribe or accepting the same, mere inordinate delay in processing the loan application and allegedly giving scope to the wife of the petitioner to utilize the official position for pecuniary advantage itself may not result in imposing the punishment of removal from service.

17. No doubt the conduct of the petitioner in allowing his wife to meddle with his official functions would definitely establish lack of integrity,

honesty, devotion and diligence in discharging his duties as Branch Manager amounting to violation of Rule 50(4) of the State Bank of India Officers' Service Rules, 1992. Thus, this Court does not find any reason to interfere with the findings of the Enquiry Officer as confirmed by the Disciplinary Authority and the Appellate Authority in holding that Charge No.4 as proved against the petitioner.

18. But, the next question that would arise for consideration is, even assuming that Charge Nos.1 to 4 are held proved also, whether that would warrant imposition of punishment of removal from service or not?

19. From the perusal of the Charge Nos.1 to 3, it is evident that the said charges are trivial in nature and this Court is also conscious of the fact that the loan applications or the documents that are executed by the loanees in connection with the sanction of loan are mostly left unfilled in most of the columns, and they are only filled up when default is committed by the concerned loanee, i.e., at the time of initiating appropriate legal proceedings for recovery of loan amounts. The Charge No.1 is pertaining to not following the instructions in respect of five loans sanctioned by the petitioner and failure to fill up the certain loan documents. The 2nd Charge is also relating to failure

to submit control forms in time in respect of several loans and not submitting control forms in respect of five loan accounts. At the most, the said lapses alleged against the petitioner can be said to be a procedural lapses but not the acts of misconduct within the meaning of Rule 50(4) of the State Bank of India Officers' Service Rules, 1992. The Charge No.3 is with regard to delay in disbursing the 2nd loan installment by disobeying the instructions of the controller. The stand of the respondent Bank taken in the counter-affidavit filed in W.P.No.40389 of 2005 filed by the said loanee speaks contrary to the allegation made against the petitioner under Charge No.3. Thus, on considering all the four charges levelled against the petitioner, it is only Charge No.4, which is of serious in nature, attracting Rule 50(4).

20. In the light of the observations and conclusions arrived at by this Court in respect of Charge No.4 as noted above, in the considered view of this Court, the punishment of removal from service basing on the four charges in the considered view of this Court is shockingly disproportionate to the charges levelled against the petitioner. This Court is more influenced in arriving at such conclusion taking into consideration the fact that the petitioner stated to have advanced loans to the tune of Rs.5.14 Crores during his short tenure as Branch Manager, Kadathoor Branch, i.e., from 09.08.2004

to 19.12.2005, which is admittedly a rural branch coupled with the statements of one Mr.C.Prabhakaran, who is the defacto complainant in the criminal case stating that he never heard any allegation of demand of bribe or acceptance of bribe for sanctioning loans by the petitioner. Yet another fact that weighed with the mind of the Court in coming to the conclusion of dis-proportionality of the punishment is that the petitioner belongs to the Scheduled Caste Community, and there is no allegation of loss to the Bank nor there is any allegation of misconduct on the part of the petitioner in his past services.

21. The contentions of the learned Senior Counsel for the respondent Bank that the petitioner being an officer of the Bank, which has its own reputation is required to act with utmost care and caution, while discharging his duties and any amount of negligence or derelictions of duty or misconduct has to be viewed seriously by placing reliance on various decisions of the Hon'ble Apex Court in the case of "***State Bank of India -vs- Bela Bagchi"*** reported in **(2005) 7 SCC 435** and in the case of ***"Deputy General Manager (Appellate Authority) & Another -vs- Ajai Kumar Srivatsava"*** reported in **(2021) 2 SCC 612** are concerned, there cannot be any dispute or quarrel on the proportions laid down by the Hon'ble Apex Court. But each case has to be examined on its own facts and in case, any serious acts of dishonesty or lack

of integrity resulting in damaging the reputation of the Bank or causing loss to the Bank are alleged and established, then in such cases, rigour of the decisions relied upon by the learned Senior Counsel appearing for the respondent Bank can be applied in their strict sense. But in the case on hand, in the light of the conclusions arrived at by this Court on the nature and gravity of charges, this Court is of the considered view that the said decisions relied upon by the respondents cannot be applied to the case on hand.

22. In the light of the above, all the contentions raised on behalf of the petitioner against the orders passed refusing to accede to the request of the petitioner to reinstatement him into service consequent upon his acquittal from service does not need any consideration in the light of the conclusions arrived at by this Court as to the diversity of the charges that are levelled against the petitioner in the criminal proceedings and the charges framed in the disciplinary proceedings and this Court is of the considered view that the petitioner is not entitled for reinstatement as a matter of course consequent upon his acquittal in the criminal proceedings. Further, the confirmation of the acquittal of the petitioner by this Court in Criminal Appeal No.700 of 2008 is purely on technical ground of conducting of a raid before registration of a crime but not on merits. Though techincally, the order passed in

C.C.No.8 of 2006 was refused to be interfered with by this Court, the same is only on technical grounds, but not on merits. This Court is also not convinced with the contentions of the learned Senior Counsel for the petitioner on the ground of delay in initiation of disciplinary proceedings against the petitioner, as the respondents have taken hardly less than three years for initiating the disciplinary proceedings and the disciplinary proceedings were also concluded soon.

23. In the light of the above, though this Court has agreed with the conclusions arrived at by the Disciplinary Authority on the four charges framed against the petitioner, this Court is inclined to set aside the punishment imposed on the petitioner on the ground of dis-proportionality and also on the ground of failure to afford an opportunity on the quantum of punishment. Accordingly, the impugned order of punishment dated 15.10.2009 issued by the 6th respondent and the orders passed in appeal and revision dated 02.06.2010 and 30.11.2010 respectively are set aside and the matter is remitted back to the respondent no.4 for imposing appropriate punishment on the petitioner by duly taking into consideration, the observations made in this order.

24. Accordingly, this Writ Petition is partly allowed and the 4th respondent is directed to pass appropriate orders imposing an alternate punishment other than removal or dismissal from service on the petitioner as expeditiously as possible at any rate within a period of two months from the date of receipt of a copy of this order. No costs. Connected Miscellaneous Petitions, if any shall stand closed.

30.04.2024

skr
Index : Yes / No
Speaking order / Non-speaking order
Neutral Citation : Yes / No

To

1. The Chairman, State Bank of India, Central Office,
   Madame Came Road Nariman Point, Mumbai.

2. The Chief General Manager,State Bank of India, Local Head Office,
   No.16, College Lane, Chennai – 600 006.

3. The General Manager (N.W.I) (Appointing Authority),
   State Bank of India, Local Head Office,
   No.16, College Lane, Chennai – 600 006.

4. The Deputy General Manager (N.W.II) (Disciplinary Authority),
   State Bank of India, Zonal Office, Kurinji Complex,
   Coimbatore – 641 018.

5. The Assistant General Manager (Human Resources),
   Local Head Office, State Bank of India, No.16, College Lane,
   Chennai – 600 006.

6. The Deputy General Manager & CDO,
   H.R Department, Local Head Office,
   State Bank of India, Chennai – 600 006.

7. The Chief Manager (Appeals and Reviews),
   State Bank of India, Local Head Office, Chennai – 600 006.

MUMMINENI SUDHEER KUMAR, J.

skr

Pre-Delivery Order made in
W.P.No.30936 of 2017

30.04.2024