

28-10-2025
Item No.30
Subrata
Bhattacharyya
AR(C)

IN THE HIGH COURT AT CALCUTTA

Constitutional Writ Jurisdiction
Appellate Side

WPA No.15306 of 2025

Sabita Paul

-vs-

Union of India & Ors.

Mr. Samim Ahmed
Mr. Arka Maiti
Mr. Aniruddha Singh
Ms. Gulsanwara Pervin
Ms. Ambiya Khatun ...for the petitioner

Mr. Subhankar Chakraborty
Ms. Sayani Gupta
Ms. Harshita Nath ...for Union of India

Mr. D.K. Kundu
Mr. Arjun Basu ... for RBI

Mr. Pourush Bandopadhyay
Mr. Soumyajyoti Nandy
Ms. Srijita Banerjee ...for PNB

1. Upon hearing the respective submissions made on behalf of all the parties, it appears that the petitioner is yet to amend the details in her Aadhar card.
2. There appears a mismatch of the date of birth of the petitioner recorded in her EPIC and Aadhar cards. The difference of age is approximately twelve years. Without verification of proper date of birth, the bank will not be in a position to ascertain the quantum of interest to be paid in favour of the petitioner meant for senior citizen. It has been submitted that the petitioner is already taking steps to rectify her Aadhar card.

3. Due to the discrepancy in the recording of date of birth in the EPIC and Aadhar card of the petitioner, no direction can be passed upon the bank to complete the registration of her KYC details.
4. As and when the documents of the petitioner required for updating KYC details will be rectified, she may produce the same before the bank for taking further necessary steps for registration of her KYC.
5. Till such time the petitioner produces documents in support of her proper date of birth from the competent authority, the bank is directed to keep the differential interest meant for senior citizens in a separate account. If the petitioner is able to produce order in favour of her senior citizenship, then the interest accrued will be credited in the account of the petitioner. If the petitioner fails to prove that she is a senior citizen, then the interest applicable for regular citizens shall be paid in her favour.
6. Presently, the petitioner shall be paid interest as applicable to the regular customers and not the interest meant for the senior citizens.
7. The writ petition stands disposed of.
8. All parties are to act on the server copy of this order duly downloaded from the official website of this court.
9. Certified copy of this order, if applied for, shall be made available to the parties.

[Amrita Sinha, J]

