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BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

Dated : 19/11/2025

CORAM

THE HONOURABLE MR. JUSTICE C.V.KARTHIKEYAN
AND
THE HONOURABLE MR. JUSTICE R.VIJAYAKUMAR

WA(MD). Nos.184, 188 to 198 of 2020
and CMP(MD)Nos.1289, 1307, 1305, 1303, 1295, 1291, 1309, 1323,
1325, 1308 and 1274

In WA(MD)No.184 of 2020:

M. Sundara Subramanian

... Petitioner

Vs.

1. Union of India,
Rep by the Secretary to Government
Ministry of Finance, Department of
Financial Service,
Banking Division,
Jeevan Deep Building, Parliament Stre.

2. The Reserve Bank of India,,
Rep by Secretary,
Central Office
Building,
Shahid Bhagat Singh Road,
Mumbai- 1..

3. Indian Banks Association,,
World Trade Centre Complex,



Centre- 1,
6th Floor, Cuffee Parade, Mumbai -5,
Rep by its Chairman..

4. Senior Vice President/hr Dbs,
Bank India Limited,, Lvb House,
4, Sardar Patel Road,
Guindy, Chennai - 600 032.

... Respondents

(A memo dated 17.09.2025 is recorded to the effect that R4 was deleted and cause title in respect of R4 is amended vide order dated 19.09.2025)

PRAYER :- This appeal is filed under Clause 15 of the Letters Patent against the order dated 24.06.2019 made in W.P. (MD) No. 14657 of 2014.

In WA(MD)No.188 of 2020:

R.Anbalagan

... Appellant/Petitioner

Vs.

1. Union of India,
Rep by the Secretary to Government
Ministry of Finance, Department of
Financial Service,
Banking Division,
Jeevan Deep Building, Parliament Stre.

2. The Reserve Bank of India,,
Rep by Secretary,
Central Office
Building,
Shahid Bhagat Singh Road,
Mumbai- 1..

3. Indian Banks Association,,
World Trade Centre Complex,
Centre- 1,
6th Floor, Cuffee Parade, Mumbai -5,
Rep by its Chairman..



4. Senior Vice President/hr Dbs,
Bank India Limited,, Lvb House,
4, Sardar Patel Road,
Guindy, Chennai - 600 032.

... Respondents

(A memo dated 17.09.2025 is recorded to the effect that R4 was deleted and cause title in respect of R4 is amended vide order dated 19.09.2025)

PRAYER :- This appeal is filed under Clause 15 of the Letters Patent against the order dated 24.06.2019 made in W.P. (MD) No. 11974 of 2014.

In WA(MD)No.189 of 2020:

V.Sankaran

... Appellant/Petitioner

Vs.

1. Union of India,
Rep by the Secretary to Government
Ministry of Finance, Department of
Financial Service,
Banking Division,
Jeevan Deep Building, Parliament Stre.

2. The Reserve Bank of India,,
Rep by Secretary,
Central Office
Building,
Shahid Bhagat Singh Road,
Mumbai- 1..

3. Indian Banks Association,,
World Trade Centre Complex,
Centre- 1,
6th Floor, Cuffee Parade, Mumbai -5,
Rep by its Chairman..



4. Senior Vice President/hr Dbs,
Bank India Limited,, Lvb House,
4, Sardar Patel Road,
Guindy, Chennai - 600 032.

... Respondents

(A memo dated 17.09.2025 is recorded to the effect that R4 was deleted and cause title in respect of R4 is amended vide order dated 19.09.2025)

PRAYER :- This appeal is filed under Clause 15 of the Letters Patent against the order dated 24.06.2019 made in W.P. (MD) No. 11963 of 2014.

In WA(MD)No.190 of 2020:

N.Kaliappan

... Appellant/Petitioner

Vs.

1. Union of India,
Rep by the Secretary to Government
Ministry of Finance, Department of
Financial Service,
Banking Division,
Jeevan Deep Building, Parliament Stre.

2. The Reserve Bank of India,,
Rep by Secretary,
Central Office
Building,
Shahid Bhagat Singh Road,
Mumbai- 1..

3. Indian Banks Association,,
World Trade Centre Complex,
Centre- 1,
6th Floor, Cuffee Parade, Mumbai -5,
Rep by its Chairman..



4. Senior Vice President/hr Dbs,
Bank India Limited,, Lvb House,
4, Sardar Patel Road,
Guindy, Chennai - 600 032.

... Respondents

(A memo dated 17.09.2025 is recorded to the effect that R4 was deleted and cause title in respect of R4 is amended vide order dated 19.09.2025)

PRAYER :- This appeal is filed under Clause 15 of the Letters Patent against the order dated 24.06.2019 made in W.P. (MD) No. 11968 of 2014.

In WA(MD)No.191 of 2020:

N.Mohan

... Appellant/Petitioner

Vs.

1. Union of India,
Rep by the Secretary to Government
Ministry of Finance, Department of
Financial Service,
Banking Division,
Jeevan Deep Building, Parliament Stre.

2. The Reserve Bank of India,,
Rep by Secretary,
Central Office
Building,
Shahid Bhagat Singh Road,
Mumbai- 1..

3. Indian Banks Association,,
World Trade Centre Complex,
Centre- 1,
6th Floor, Cuffee Parade, Mumbai -5,
Rep by its Chairman..

4. Senior Vice President/hr Dbs,



Bank India Limited,, Lvb House,
4, Sardar Patel Road,
Guindy, Chennai - 600 032.

... Respondents

(A memo dated 17.09.2025 is recorded to the effect that R4 was deleted and cause title in respect of R4 is amended vide order dated 19.09.2025)

PRAYER :- This appeal is filed under Clause 15 of the Letters Patent against the order dated 24.06.2019 made in W.P. (MD) No. 11972 of 2014.

In WA(MD)No.192 of 2020:

S.Senguttuvan

... Appellant/Petitioner

Vs.

1. Union of India,
Rep by the Secretary to Government
Ministry of Finance, Department of
Financial Service,
Banking Division,
Jeevan Deep Building, Parliament Stre.

2. The Reserve Bank of India,,
Rep by Secretary,
Central Office
Building,
Shahid Bhagat Singh Road,
Mumbai- 1..

3. Indian Banks Association,,
World Trade Centre Complex,
Centre- 1,
6th Floor, Cuffee Parade, Mumbai -5,
Rep by its Chairman..

4. Senior Vice President/hr Dbs,



Bank India Limited,, Lvb House,
4, Sardar Patel Road,
Guindy, Chennai - 600 032.

... Respondents

(A memo dated 17.09.2025 is recorded to the effect that R4 was deleted and cause title in respect of R4 is amended vide order dated 19.09.2025)

PRAYER :- This appeal is filed under Clause 15 of the Letters Patent against the order dated 24.06.2019 made in W.P. (MD) No. 11975 of 2014.

In WA(MD)No.193 of 2020:

P.Kulothungan

... Appellant/Petitioner

Vs.

1. Union of India,
Rep by the Secretary to Government
Ministry of Finance, Department of
Financial Service,
Banking Division,
Jeevan Deep Building, Parliament Stre.

2. The Reserve Bank of India,,
Rep by Secretary,
Central Office
Building,
Shahid Bhagat Singh Road,
Mumbai- 1..

3. Indian Banks Association,,
World Trade Centre Complex,
Centre- 1,
6th Floor, Cuffee Parade, Mumbai -5,
Rep by its Chairman..

4. Senior Vice President/hr Dbs,



Bank India Limited,, Lvb House,
4, Sardar Patel Road,
Guindy, Chennai - 600 032.

... Respondents

(A memo dated 17.09.2025 is recorded to the effect that R4 was deleted and cause title in respect of R4 is amended vide order dated 19.09.2025)

PRAYER :- This appeal is filed under Clause 15 of the Letters Patent against the order dated 24.06.2019 made in W.P. (MD) No. 11971 of 2014.

In WA(MD)No.194 of 2020:

Vasanth M.Nayak

... Appellant/Petitioner

Vs.

1. Union of India,
Rep by the Secretary to Government
Ministry of Finance, Department of
Financial Service,
Banking Division,
Jeevan Deep Building, Parliament Stre.

2. The Reserve Bank of India,,
Rep by Secretary,
Central Office
Building,
Shahid Bhagat Singh Road,
Mumbai- 1..

3. Indian Banks Association,,
World Trade Centre Complex,
Centre- 1,
6th Floor, Cuffee Parade, Mumbai -5,
Rep by its Chairman..

4. Senior Vice President/hr Dbs,



Bank India Limited,, Lvb House,
4, Sardar Patel Road,
Guindy, Chennai - 600 032.

... Respondents

(A memo dated 17.09.2025 is recorded to the effect that R4 was deleted and cause title in respect of R4 is amended vide order dated 19.09.2025)

PRAYER :- This appeal is filed under Clause 15 of the Letters Patent against the order dated 24.06.2019 made in W.P. (MD) No. 11984 of 2014.

In WA(MD)No.195 of 2020:

Kolla Koteswara Rao

... Appellant/Petitioner

Vs.

1. Union of India,
Rep by the Secretary to Government
Ministry of Finance, Department of
Financial Service,
Banking Division,
Jeevan Deep Building, Parliament Stre.

2. The Reserve Bank of India,,
Rep by Secretary,
Central Office
Building,
Shahid Bhagat Singh Road,
Mumbai- 1..

3. Indian Banks Association,,
World Trade Centre Complex,
Centre- 1,
6th Floor, Cuffee Parade, Mumbai -5,
Rep by its Chairman..

4. Senior Vice President/hr Dbs,

9/18



Bank India Limited,, Lvb House,
4, Sardar Patel Road,
Guindy, Chennai - 600 032.

... Respondents

(A memo dated 17.09.2025 is recorded to the effect that R4 was deleted and cause title in respect of R4 is amended vide order dated 19.09.2025)

PRAYER :- This appeal is filed under Clause 15 of the Letters Patent against the order dated 24.06.2019 made in W.P. (MD) No. 11982 of 2014.

In WA(MD)No.196 of 2020:

S.Ravi

... Appellant/Petitioner

Vs.

1. Union of India,
Rep by the Secretary to Government
Ministry of Finance, Department of
Financial Service,
Banking Division,
Jeevan Deep Building, Parliament Stre.

2. The Reserve Bank of India,,
Rep by Secretary,
Central Office
Building,
Shahid Bhagat Singh Road,
Mumbai- 1..

3. Indian Banks Association,,
World Trade Centre Complex,
Centre- 1,
6th Floor, Cuffee Parade, Mumbai -5,
Rep by its Chairman..

4. Senior Vice President/hr Dbs,

10/18



Bank India Limited,, Lvb House,
4, Sardar Patel Road,
Guindy, Chennai - 600 032.

... Respondents

(A memo dated 17.09.2025 is recorded to the effect that R4 was deleted and cause title in respect of R4 is amended vide order dated 19.09.2025)

PRAYER :- This appeal is filed under Clause 15 of the Letters Patent against the order dated 24.06.2019 made in W.P. (MD) No. 11981 of 2014.

In WA(MD)No.197 of 2020:

R.Jayaramaruthi

... Appellant/Petitioner

Vs.

1. Union of India,
Rep by the Secretary to Government
Ministry of Finance, Department of
Financial Service,
Banking Division,
Jeevan Deep Building, Parliament Stre.

2. The Reserve Bank of India,,
Rep by Secretary,
Central Office
Building,
Shahid Bhagat Singh Road,
Mumbai- 1..

3. Indian Banks Association,,
World Trade Centre Complex,
Centre- 1,
6th Floor, Cuffee Parade, Mumbai -5,
Rep by its Chairman..

4. Senior Vice President/hr Dbs,



Bank India Limited,, Lvb House,
4, Sardar Patel Road,
Guindy, Chennai - 600 032.

... Respondents

(A memo dated 17.09.2025 is recorded to the effect that R4 was deleted and cause title in respect of R4 is amended vide order dated 19.09.2025)

PRAYER :- This appeal is filed under Clause 15 of the Letters Patent against the order dated 24.06.2019 made in W.P. (MD) No. 11980 of 2014.

In WA(MD)No.198 of 2020:

K.N.Remadevi

... Appellant/Petitioner

Vs.

1. Union of India,
Rep by the Secretary to Government
Ministry of Finance, Department of
Financial Service,
Banking Division,
Jeevan Deep Building, Parliament Stre.

2. The Reserve Bank of India,,
Rep by Secretary,
Central Office
Building,
Shahid Bhagat Singh Road,
Mumbai- 1..

3. Indian Banks Association,,
World Trade Centre Complex,
Centre- 1,
6th Floor, Cuffee Parade, Mumbai -5,
Rep by its Chairman..

4. Senior Vice President/hr Dbs,
Bank India Limited,, Lvb House,



4, Sardar Patel Road,
Guindy, Chennai - 600 032.

... Respondents

PRAYER :- This appeal is filed under Clause 15 of the Letters Patent against the order dated 24.06.2019 made in W.P. (MD) No. 11979 of 2014.

In all Writ Appeals:

For Appellants : Mr. V. Subramani

For R1 : Mr.M.D.Poornachari

For R4 : Mr.Anand Gopalan

R2 : No appearance

COMMON ORDER

A common memo had been filed by the appellants in the writ appeals. We would extract the memo which is as follows:

"It is submitted that the above Writ Appeals have been filed as against the order passed by this Hon'ble Court (Single Bench) dismissing the Writ Petitions. During the hearing of the above Writ Appeals, the 4th Respondent Bank through its counsel raised a preliminary objection regarding the maintainability of the Writ Petitions and Writ Appeals since the 4th Respondent is a private bank le. Scheduled Bank and not a nationalized bank. Though the said preliminary objection has not been raised during the pendency of the Writ Petitions. being a question of law, it has been raised at the stage of Writ Appeals.

After hearing the matter for some time, the Hon'ble Division Bench is of the prima facie view that the said preliminary objection



3. The necessity for filing the memo arose since the learned counsel for the fourth respondent had raised the issue of maintainability of the writ petitions since the fourth respondent was a private bank. By this memo, the learned Senior Counsel, who has been instructed on behalf of the appellants stated that the court may extend the benefit under Section 14 of the Limitation Act, 1963.



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4. In this connection, we would refer to the judgment of the Hon'ble Supreme Court in **2008 (7) SCC page 169 (Consolidated Engineering Enterprises vs. Principal Secretary, Irrigation Department and others)** wherein the scope of Section 14 of the Limitation Act, 1963, had been stated in paragraph Nos.21 and 22, which are extracted as follows:

"21. Section 14 of the Limitation Act deals with exclusion of time of proceeding bona fide in a court without jurisdiction. On analysis of the said section, it becomes evident that the following conditions must be satisfied before Section 14 can be pressed into service:

- (1) Both the prior and subsequent proceedings are civil proceedings prosecuted by the same party;*
- (2) The prior proceeding had been prosecuted with due diligence and in good faith;*
- (3) The failure of the prior proceeding was due to defect of jurisdiction or other cause of like nature;*
- (4) The earlier proceeding and the latter proceeding must relate to the same matter in issue and;*
- (5) Both the proceedings are in a court.*

22. The policy of the section is to afford protection to a litigant against the bar of limitation when he institutes a proceeding which by reason of some afford protection to a litigant against



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technical defect cannot be decided on merits and is dismissed.

While considering the provisions of Section 14 of the Limitation Act, proper approach will have to be adopted and the provisions will have to be interpreted so as to advance the cause of justice rather than abort the proceedings. It will be well to bear in mind that an element of mistake is inherent in the invocation of Section 14. In fact, the section is intended to provide relief against the bar of limitation in cases of mistaken remedy or selection of a wrong forum. On reading Section 14 of the Act it becomes clear that the legislature has enacted the said section to exempt a certain period covered by a bona fide litigious activity. ... The principle is clearly applicable not only to a case in which a litigant brings his application in the court, that is, a court having no jurisdiction to entertain it but also where he brings the suit or the application in the wrong court in consequence of bona fide mistake or (sic of) law or defect of procedure. Having regard to the intention of the legislature this Court is of the firm opinion that the equity underlying Section 14 should be applied to its fullest extent and time taken diligently pursuing a remedy, in a wrong court, should be excluded"

5. It is seen from the records that the appellants had earlier filed the writ petitions and judicial pronouncement had been made on the same



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and then they have filed the present Writ Appeals. Therefore, it cannot be held that the appellants were pursuing this remedy without any bonafide. They were under the impression that they would get necessary relief from the writ court. The objection raised is that the writ petitions would not lie as against the fourth respondent, which is a private bank.

6. In view of the dictum laid down in the judgment aforementioned, we would exclude the period from 16.07.2014 (the day of filing of the writ petition) till today i.e 19.11.2025 when the period of limitation is calculated, if a suit is instituted questioning the order dated 09.11.2012 of the third respondent in No.CIR/HR & IR/2012/13/G2/6213.

7. These Writ Appeals are disposed of with the above observations.No costs. Consequently, connected miscellaneous petitions are closed.

(C.V.K., J.) (R.V., J.)
19.11.2025

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**C.V.KARTHIKEYAN,J
and
R.VIJAYAKUMAR., J.**

CM

**WA(MD). Nos.184, 188 to 198 of 2020
and CMP(MD)Nos.1289, 1307, 1305, 1303,
1295, 1291, 1309, 1323, 1325, 1308 and 1274**

Date : 19/11/2025