

**13.01.2026**

Sl. 07  
Ct. 551  
(Samar)

WPA 3602 of 2025

Sri Dhananjoy Ghosh

Vs.

The Central Bank of India & ors.

Mr. Kartick Kumar Bhattacharya,  
Ms. Soumashree Dutta,  
Ms. Papiya Naskar,

....for the petitioner.

Ms. Debjani Mitra Neogy

....for the Central Bank of India.

Ms. Nibedita Chakraborty,

.... For the Respondent no. 4.

1. This writ petition has been filed seeking *inter alia* a direction upon the respondent bank to take immediate steps to issue duplicate certificates in respect of four fixed deposits
2. It is the petitioner's case that the petitioner holds four joint accounts out of which two are in the name of petitioner and the respondent no. 4, the third one is in the name of the petitioner, his wife and the respondent no. 4 and the fourth one is in the name of the petitioner and his wife.
3. It is submitted that the petitioner had opened the said fixed deposits in joint names as aforesaid and had instructed the respondent bank Authority to transfer the interest accrued in the said fixed deposits to the savings bank account bearing no. 1160852364 standing in the joint name of the

petitioner and the respondent no. 4 in the same Bank i.e. the Central Bank of India.

4. It is alleged that the respondent no. 4 being the son of the petitioner has been regularly withdrawing sums from the aforesaid joint savings bank account, since, the mode of operation of the said joint account is "Anyone or Survivor".
5. It has been further alleged that criminal case at the instance of the petitioner's wife is pending against the respondent no. 4 and that the respondent no. 4 has been enlarged on bail in the said case.
6. Learned advocate appearing for the respondent Banks submits on instructions that the bank is agreeable to issue a duplicate certificate in respect of the fixed deposits held by the petitioner jointly as indicated in the writ petition.
7. Learned advocate appearing for the private respondents submits that the allegation levelled by the petitioner against, respondent no. 4 are not true.
8. The learned advocate appearing for the respondent no. 4 specifically denies that the respondent no. 4 has withdrawn any amount from the said savings bank account.
9. Heard the learned advocates appearing for the respective parties and considered the material on record.

10. It is not in dispute that there are four fixed deposits which form subject matter of this writ petition wherein the petitioner is a joint account holder.
11. Since, the bank is agreeable to issue duplicate certificates in respect of the said four fixed deposits to the petitioner, no further direction is required to be passed upon the respondent bank in such regard. It is expected that the Bank shall issue duplicate certificates in respect of the said fixed deposits as expeditiously as possible.
12. The petitioner has also alleged that despite a representation dated October 12, 2023 having been made by the petitioner to the respondent bank, thereby requesting the respondent bank to prevent or disallow withdrawal of any sum at the instance of the respondent no. 4 if a cheque signed singly by the respondent no. 4 is presented to the bank and to permit the petitioner to withdraw the sums held in the said fixed deposits prematurely, the same has not been considered by the bank as yet.
13. Since, a representation has been made before the bank, the bank authority shall consider the said representation dated October, 12, 2023 made by the petitioner and dispose of the same by passing a reasoned order and by taking such steps as may be permissible strictly in accordance with law within a

period of two weeks from date of communication of this order.

14. WPA 3602 of 2025 stands disposed of with the above observations. There shall be no order as to costs.

15. Urgent certified photocopy of this order, if applied for, be supplied as expeditiously as possible.

(Om Narayan Rai, J. )