2026:JHHC:27699

IN THE HIGH COURT OF JHARKHAND AT RANCHI

W.P(C) No. 2866 of 2026

Nirmala Binha, W/o Late Francis Toppo, R/o Village- Husair, PO Husair, PS Kanke, Town and District Ranchi

.... Petitioner(s).

Versus

1.The State of Jharkhand through Inspector General of Police, Jharkhand Jaguar (STF), Ranchi having office at Project Bhawan, Dhurwa, PO & PS Dhurwa, Town and District Ranchi

2.The State Bank of India through its Chairman, having office at State Bank Bhavan, 8th Floor, Madame Cama Road, Nariman Point, PO Nariman Point, PS Marine Drive, Mumbai, Maharastra

3.The Branch Manager, State Bank of India, Project Bhawan Branch, having office at Hatia, PO Hatia, PS Jagannathpur, District Ranchi

… Respondent(s).

……

CORAM : SRI ANANDA SEN, J.

For the Petitioner(s) : Mr. Manoj Tandon, Advocate
Ms. Neha Bhardwaj, Advocate
Mr. Shubham Kumar, Advocate

For the State : Mr. Ankit Kumar, AC SC-I

For the Resp. Nos.2&3 : Mr. P.A.S. Pati, Advocate

…....

02/ 15.09.2026: Heard, learned counsel for the parties.

2. It is the case of the petitioner that the petitioner being the wife has not been paid the balance amount which is lying in the Salaried Account of husband of the petitioner of State Bank of India.

3. The account bearing No.30111824464, IFSC Code- SBIN0010401 of SBI, Kanke Branch, Ranchi is in the name of Francis Toppo. He has expired. This petitioner is the wife of Francis Toppo and this fact has been established in collateral proceeding i.e. in W.P.(S) No.5455 of 2021 (*Ranjeet Toppo and another vs. The State of Jharkhand and Others*) with W.P.(S) No.4698 of 2021 (*Nirmala Binha vs. The State of Jharkhand & Others*).

4. It is an admitted fact that the petitioner has received the retiral benefits and family pension on account of death of her husband. There

is some dispute between her in-laws and the petitioner which is the reason the petitioner is not being able to get some requisites documents, which are demanded by the Bank, so that the amount may be paid to the petitioner.

5. The Bank in their counter affidavit in paragraph 9 has mentioned the documents which are necessary to settle the claim of the petitioner. Paragraph 9 of the counter affidavit is quoted hereinbelow:-

> *9. That it is stated that the petitioner upon visit to the Branch was informed about the said situation and was also informed that the claim has to be made in a prescribed format and the following documents will be required to be submitted:-*
> *A. death certificate*
> *B. Officially valid document in support of the identity and address of the claimant making claim*
> *C. Succession Certificate/ Court Decree/ Order/ Legal Heir Certificate*
> *E. Bond of indemnity signed by Claimant*
> *F. Bond of indemnity/ surety signed by third parties (as the account has a balance above 5 lacs rupees and above threshold limit fixed by Bank in such cases)*
> *G. Letter of disclaimer/ no objection from non-claimant heirs.*

6. Considering the said fact, I direct the petitioner to produce these documents along with a copy of this order and the order passed in collateral proceeding i.e. W.P.(S) No.5455 of 2021 (*Ranjeet Toppo and another vs. The State of Jharkhand and Others*) with W.P.(S) No.4698 of 2021 (*Nirmala Binha vs. The State of Jharkhand & Others*).

7. The petitioner will also apply for certified copy of the death certificate before the Municipal authorities, who should furnish the same to the petitioner, so that the same can be furnished to the Bank. The legal heir's certificate should also be filed by the petitioner. It has been submitted that there is no issue out of the said wedlock, thus, the petitioner should inform the Bank about the said fact by filing affidavit. Petitioner will also file indemnity bond.

8. So far as no objection from non-claimants are concerned, the sibling of the deceased should not be treated to be claimant or non-claimants, as they have no concern with the said money, since the wife i.e. the petitioner is alive. Once these documents along with the application is filed before the Bank, the amount will be released within ten days from receipt of such documents.

9. With the aforesaid observations, the instant writ petition stands disposed of.

(ANANDA SEN, J.)

15th September, 2026
R.S./
Uploaded on 18/09/2026