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IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 04-06-2026

CORAM

THE HON'BLE MS. JUSTICE P.T. ASHA

WP No. 18846 of 2026

K.Balasubramani

..Petitioner(s)

Vs

1. The Executive Director
   Appellate Authority,
   Central office
   Indian overseas bank,
   No 763 Anna Salai,
   Chennai 600 002

2. The General Manager / Disciplinary
   Authority
   Indian Overseas bank,
   Central, office,
   No 763 Anna Salai,
   Chennai 600 002

3. The Deputy General Manager (Disciplinary
   Authority)
   Indian Overseas bank,
   Central, office,
   No 763 Anna Salai,
   Chennai 600 002

..Respondent(s)

Prayer: This writ petition is filed under Article 226 of the Constitution of India seeking writ of certiorarified mandamus to call for the records in the proceedings of the 1st respondent in D.O. VIG ED (PKB) / AA8713/ 137/ 2015 dated 27.05.2015 confirming the order passed by the 2nd

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respondent in DO. Da. GM (KP- VIG - F8713 6550 : 2014-2015 dated 20.02.2015 and quash the same as illegal and consequently directing the 1st respondent to reinstate the petitioner in service with all attendant and consequential benefits.

For Petitioner(s): M/s. M.E.Raniselvam

ORDER

This writ petition is filed for the following relief:

"To call for the records in the proceedings of the 1st respondent in D.O. VIG ED (PKB) / AA8713/ 137/ 2015 dated 27.05.2015 confirming the order passed by the 2nd respondent in DO. Da. GM (KP- VIG - F8713 6550 : 2014-2015 dated 20.02.2015 and quash the same as illegal and consequently directing the 1st respondent to reinstate the petitioner in service with all attendant and consequential benefits."

2. The petitioner was appointed as a Clerk / Shroff / Godown keeper in the respondent's bank on 30.09.1987. Subsequently, he was promoted as a Junior Management Grade I in Gandhipuram Branch, Coimbatore on 25.10.2008. While he was working as Assistant Manager, Madhavaram Branch, the petitioner was charged with the allegation that he

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unauthorisedly and fraudulently debited CCO account on various dates and utilized the proceeds to cause undue pecuniary gains on his wife and other third parties known to him and also misappropriated the proceeds for his personal benefits by crediting the proceeds into his CC and savings bank accounts thereby defrauded the bank's money to the extent of a sum of Rs.18,61,098/-. Thereafter, charge sheet was issued to him on 20.08.2014 by the 2nd respondent and the petitioner had submitted his explanation on 30.10.2014, denying the charges. Thereafter, an Enquiry Officer was appointed to conduct an enquiry. By order dated 20.02.2015, the 2nd respondent passed an order holding that the charges against the petitioner were proved.

3. The petitioner filed an appeal before the 1st respondent on 04.04.2015 and the same was dismissed by the 1st respondent on 27.05.2015. The review petition filed by the petitioner was also dismissed on 03.10.2015. Therefore, the petitioner is before this Court for the aforesaid relief.

4. Heard the learned counsel for the petitioner.

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5. The petitioner was working as an Assistant Manager of the respondent bank. While holding fiduciary post, he has committed acts of omission and commission contravening the regulations of the bank. The allegations that have been made against the petitioner is that between the period July 2013 and November 2013, the petitioner had committed the following fraudulent activities:

> *(i)Unauthorisedly and fraudulently debited CCO account on various dates and utilised the proceeds to cause undue pecuniary gains to the petitioner and persons known to him.*
>
> *(ii)Unauthorisedly and fraudulently debited third party's SB accounts and maintained the same at other banks.*
>
> *(iii)The demand draft tendered to the bank to the credit of Greater Chennai Corporation was not deposited into corporation's account, which were later misappropriated by the petitioner.*
>
> *(iv)The petitioner has maintained an account at Madhavaram Branch, without any authority on his part.*
>
> *(v)Unauthorisedly made credit entries for huge amounts in the petitioner's CC account No.101 on various dates. The*

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said credit entries were not out of genuine business transactions.

(vi)The Regional Office had permitted the petitioner to avail quarters facility and rental advance of Rs.70,000/- was sanctioned to the petitioner. On 13.10.2011, instead of crediting the said rental advance of Rs.70,000/- to the land lord's account, the petitioner had credited the amount into his account.

(vii)The petitioner had failed to reconcile the CBO Head with local branch a/c for the period ending 30.11.2013. There was an excess of Rs.16819.96 in local branch a/c as on 30.11.2013 without reconciliation, whereas, the petitioner had submitted a false statement confirming the reconciliation of CBO account as on 30.11.2013. But actually the difference was adjusted only on 02.12.2013.

(viii)The petitioner was irregular in repaying his loans.

The Enquiry Officer held that the charges had been proved after elaborately considering the evidence on record. The petitioner has not let in any evidence to counter the same.

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6. The petitioner now comes forward with a contention that he has not committed any offence and that the order directing the dismissal was not proportionate. However, the appellate authority have also concurrently upheld the punishment after considering the report of the enquiry officer and the disciplinary authority.

7. The petitioner has not been able to make out any case for interfering with the said order and has not been able to point out the infirmity in the order impugned. Consequently, the writ petition is dismissed. No costs.

04-06-2026

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

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P.T.ASHA, J.

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