



IN THE HIGH COURT OF JUDICATURE AT MADRAS

**DATED: 24-07-2026**

CORAM

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**THE HON'BLE MR.JUSTICE MOHAMMED SHAFFIQ**

**WP No. 25270 of 2026**

**and**

**WMP No.27562 of 2026**

Valarmathi Munirathinam

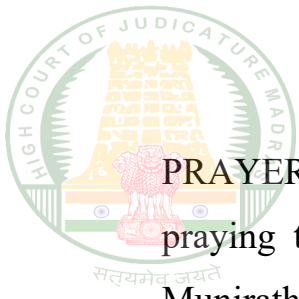
..Petitioner(s)

Vs

1. Reserve Bank of India,  
Rep by its Regional Director,  
Reserve Bank of India,  
Chennai Regional Office,  
Fort Glacis, No.16, Rajaji Salai,  
Chennai-600 001.
2. Tamil Nadu Mercantile Bank Ltd.,  
Ponneri Branch,  
Represented by its Branch Manager,  
56, Ground Floor,  
New Car Street,  
Ponneri-601 204.
3. The District Social Welfare Office,  
Collectorate Campus, Ground floor,  
Tiruvallur -602 001.

..Respondent(s)

(R3 suo motu impleaded  
by MSQJ vide order dated  
24.07.2026)



**PRAYER:** Writ Petition filed under Article 226 of the Constitution of India, praying to issue Writ of Mandamus, to recognise petitioner Smt.Valarmathi Munirathinam, as the legitimate guardian and legal representative of S.Munirathinam for the purpose of operating and releasing the Fixed Deposit bearing Deposit Receipt No.G0469991/Account No.399200410900178 standing in the name of S.Munirathinam at the Respondent Banks Ponneri Branch and consequently release the said fixed Deposit amount along with accrued interest thereon (upon premature closure, as per applicable rates) directly to the Savings Account of petitioner bearing account No.3991002220300044 maintained at the Respondent Banks, Ponneri Branch, rather than to the Savings Account of S.Munirathinam

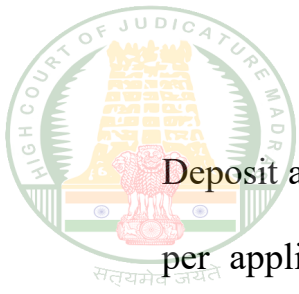
For Petitioner(s): Mr.Nithyesh Natraj for  
M/s.Vaibhav R Venkatesh

For Respondent(s): Mr.T.Karthi  
for M/S.AIYAR AND DOLIA  
for R1

Mr.Ambarsh D  
for M/S.N Geetha  
for R2

### **ORDER**

The present writ petition has been filed for a direction to recognise petitioner Smt.Valarmathi Munirathinam, as the legitimate guardian and legal representative of S.Munirathinam for the purpose of operating and releasing the Fixed Deposit bearing Deposit Receipt No.G0469991/Account No.399200410900178 standing in the name of S.Munirathinam at the Respondent Banks Ponneri Branch and consequently release the said fixed



Deposit amount along with accrued interest thereon (upon premature closure, as per applicable rates) directly to the Savings Account of petitioner bearing

account No.3991002220300044 maintained at the Respondent Banks, Ponneri Branch, rather than to the Savings Account of S.Munirathinam.

2. Learned counsel for petitioner would submit depositor/petitioner's husband has gone into coma and his deposit money is required for his treatment, and petitioner/wife is the nominee of the fixed deposit bearing account No.399200410900178, standing in the name of S. Munirathinam/petitioner's husband, which according to learned counsel for second respondent has also matured.

3. Learned counsel for respondents would submit that the appropriate authority to verify and certify that petitioner's husband is in fact in coma is the District Social Welfare Office, Collectorate Campus, Ground floor, Tiruvallur -602 001. Hence, this Court suo motu impleads District Social Welfare Office, Collectorate Campus, Ground floor, Tiruvallur -602 001 as third respondent in this writ petition. Registry is directed to carry out necessary amendment in this writ petition.

4. In view of above, this Court is inclined to dispose of writ petition with following directions:



i) Petitioner shall appear before the District Social Welfare Office, Collectorate Campus, Ground floor, Tiruvallur -602 001, on 29.07.2026 at 11

am, who would verify and certify that petitioner's husband is in fact in coma, within a period of one week from the date of uploading of web copy without waiting for the receipt of certified copy.

ii) Petitioner may thereafter approach second respondent bank, who would proceed to permit petitioner to withdraw the amounts lying to the credit of S. Munirathinam/petitioner's husband, in fixed deposit bearing account No.399200410900178 for the treatment of petitioner's husband.

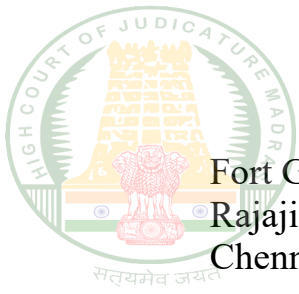
5. Accordingly, writ petition stands disposed of. No costs. Consequently, connected miscellaneous petition is closed.

**24-07-2026**

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

MRN

To  
1. The Regional Director,  
Reserve Bank of India  
Chennai Regional office,



Fort Glacis, No.16,  
Rajaji Salai  
Chennai-600 001.

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2. Branch Manager,  
Tamilnadu Mercantile Bank Ltd  
Ponneri Branch,  
56, Ground Floor,  
New Car Street,  
Ponneri-601 204.
3. The District Social Welfare Office,  
Collectorate Campus, Ground floor,  
Tiruvallur -602 001.



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**MOHAMMED SHAFFIQ, J.**

**MRN**

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**24-07-2026**