



WP CRL.(MD). No.3803 of 2026

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

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Dated : 07/08/2026

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THE HONOURABLE MRS. JUSTICE L. VICTORIA GOWRI

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G.Ramachandran

... Petitioner

Vs

1. The Branch Manager,
Indian Bank
Anna Nagar Branch,
Madurai.

2. The Branch Manager,
Indian Bank
Ordinance Estate Branch,
Tiruchirappalli - 620 018.

3. The Zonal Manager,
Indian Bank Zonal Office,
Madurai.

4. The Superintendent of Police,
Central Bureau of Investigation,
Anti- Corruption Branch
Madurai.

... Respondents

PRAYER :-

To issue an order or direction more particularly in the nature of Writ of Mandamus Respondents 1 and 2 to forthwith release the hold marked



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on his savings Bank Account No. 474349542 maintained with the second respondent Bank and to permit the petitioner to operate the said account without any hindrance based on the petitioner's representation dated 04.07.2026 within the stipulated time fixed by this Court.

For Petitioner : Mr. Anbuchezhian S,
Advocate.

For Respondent : Mr.C.Karthick- for R1 to R3
Standing Counsel

: Mr.Muthusaravanan - for R4

ORDER

This Writ Petition is filed seeking to issue Writ of Mandamus directing respondents 1 and 2 to forthwith release the hold marked on his savings Bank Account No. 474349542 maintained with the second respondent Bank and to permit the petitioner to operate the said account without any hindrance based on the petitioner's representation dated 04.07.2026 within the stipulated time fixed by this Court.

2. The learned counsel for the petitioner submitted that the petitioner is employed as a labourer at the Ordnance Factory, Tiruchirappalli (OFT) for more than 20 years. He is the only earning



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member of his family consisting of his wife and two children and the entire family is dependent on the petitioner for salary which is credited every month in the petitioner's account mentioned supra. The petitioner has holds a Savings Bank Account, as mentioned supra, with a second respondent Bank (formerly Allahabad Bank, now merged with Indian Bank) which is absolute Salary Account into which the petitioner's monthly wages from would be credited from time to time every month.

3. During the year 2013, the petitioner had purchased a small extent of land in Survey No.1585/2D, Veerapandi village, Theni District from one Karpagam, proprietrix of M/s.Sunshine Estate, for a total sale consideration of Rs.6,00,000/- for the purpose of constructing a small house for his family. The petitioner had availed a loan of only Rs. 2,00,000/- towards the balance sale consideration. He had approached Anna Nagar, Madurai Branch of Allahabad Bank (now the 1st respondent Bank), for a limited purpose of securing the said loan. He had handed over the original title deed to the then Branch Manager. The developer also collected 3 blank signed cheque leaves from the petitioner at that time, purportedly as security for any loan beyond the said sum.



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4. The learned counsel for the petitioner further submitted that without the knowledge of the petitioner, the then Branch Manager, acting hand in glove with the said developer, grossly abusing his official position, fraudulently processed and sanctioned, a housing loan of approximately Rs. 17,00,000/-, in the petitioner's name using his original title deed and blank signed papers collected from him, notwithstanding the value of the property was only Rs.6,00,000/-, at the relevant point of time, the monthly salary of the petitioner was only Rs.10,500/-.

5. The petitioner had never applied any loan to the magnitude of Rs.17,00,000/- at any point of time. After arranging the required sum of rupees 2 lakhs from other sources, the petitioner repaid the entire amount during the year 2013 itself. When the petitioner requested the bank to return his original title deed, it was informed that the documents were misplaced and would be handed over once the same was traced. While so, the petitioner had come to understand that a loan to a tune of Rs. 17,00,000/- has been fraudulently availed in his name, mortgaging his property without his knowledge, pursuant to which he had lodged a



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detailed complaint before the 4th respondent, explaining the details, seeking registration of case against the then Bank Manager, the developer, Karpagam for the offences of criminal conspiracy, cheating, perjury, and criminal breach of trust. In the interregnum, a First Information Report in RC 229/2019/A0015 dated 04.11.2019 was registered by the 4th respondent as against M/s. Sunshine Estate and the developer on a complaint lodged by Punjab National Bank for an identical modus operandi of colluding with bank officials and fraudulently availing housing loans and alienate mortgage properties through multiple settlement deeds and cause a loss of about Rs.1554.91 lakhs to that Bank alone with respect to 34 similarly placed borrowers.

6. He further submitted that in this regard, the petitioner's Account bearing No.474349542 has been put on hold by the second respondent Bank without any rhyme or reason, that way fully blocking the petitioner from withdrawing his monthly salary. Later, the respondent Bank had also initiated SARFAESI proceedings against the petitioner. Only when they have issued a demand notice, the petitioner had properly replied elaborately, pursuant to which without heeding to the reply notice, or



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without negating the reply notice of the petitioner, the petitioner's account was put on hold without notice to the petitioner. In this regard, the petitioner has given a representation on 4-7-2026 to the respondents 1 to 4. The same was not considered, hence this writ petition.

7. The learned counsel appearing for the 4th respondent submitted that already a criminal case has been registered as against M/s.Sunshine Estate and the said Karpagam and investigation has also been concluded, a charge sheet has been filed and trial has been commenced. Nowhere the second respondent Bank has been directed either by the investigating agency or by any other investigating officer for freezing of any account. It is for the bank to submit why they have frozen the petitioner's Bank Account who is a victim in this case.

8. The learned Counsel appearing for the respondents 1 to 3 had filed a counter and submitted that the petitioner applied to Ms. Allahabad Bank, Anna Nagar Branch, Madurai on 27.07.2013, (now merged with M/s.Indian Bank) for a loan of Rs.20,37,000/- and the application form is signed by the petitioner himself, knowing the contents of the same. For



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his application, seeking a housing loan under the scheme of Housing Finance sanctioned a total amount of Rs. 16,40,000/-. Having availed the loan, he had not repaid any amount toward the loan account. Already a case has been filed by the Respondent Bank in OA No.67 of 2020 before the Debt Recovery Tribunal, Madurai. The same is pending. Pursuant to which, the petitioner's Account has been kept on hold due to default in loan payment, marking lien offer to a tune of Rs.38,24,789/-.

9. Heard either sides and carefully perused the materials available on record.

10. It is made clear by the submission made by the 4th respondent that a criminal case has already been registered by the 4th respondent as against the promoters from whom the petitioner had purchased the land, and the same had cumulated in laying a charge sheet. I is also clearly made that the petitioner is a victim.

11. Under such circumstances, this Court has recorded the fact that when the loan as claimed by the respondent bank was availed, the



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petitioner was drawing only a salary of Rs.10,700/- which obviously the respondent bank would have negated in real terms. Having not done so, the Bank's contention is unreliable that they have come forwarded to offer a loan of Rs.17 Lakhs for a person who is drawing only a salary of Rs.10,700/- by taking a mortgage of property which is worth only Rs.6 Lakhs.

12. Therefoer, this Court hereby directs the second respondent bank to remove the lien forthwith, considering the fact that the same is the petitioner's savings bank account in which his salary is being credited.

13. With the above direction, this Writ Petition is disposed of.

07.08.2026

NCC : yes / no
Index : yes / no

Note : Issue order copy on **10.08.2026**

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To
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2. The Branch Manager, Indian Bank, Ordnance Estate Branch,
Tiruchirappalli - 620 018
3. The Zonal Manager, Indian Bank Zonal Office, Madurai.
4. The Superintendent of Police, Central Bureau of Investigation,
Anti- Corruption Branch, Madurai.
5. The Additional Public Prosecutor,
Madurai Bench of Madras High Court, Madurai.



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L. VICTORIA GOWRI,J

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ORDER
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