



W.P.No.22561 of 2025

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 10.10.2025

CORAM

THE HONOURABLE MR.JUSTICE M.DHANDAPANI

W.P.No.22561 of 2025

And

W.M.P.No.40789 of 2025

Lakshmi Venkataraghavan

... Petitioner

Vs.

1.The Senior Superintendent of Post Offices,
Tambaram Division,
Department of Posts,
West Tambaram,
Chennai – 600 045.

2.The Sub-Post Master,
Pallavaram Post Office,
Pallavaram,
Chennai – 600 043.

... Respondents

Prayer:

Petition filed under Article 226 of the Constitution of India to issue a Writ of Certiorarified Mandamus call for the records of the first respondent proceedings in No.SB/Genl dlgs/2025 dated @ Tambaram, Chennai – 600 045 dated 09.06.2025 and quash the same and consequently direct the respondents to close the petitioner's deposits 1.NSC Account-020159478164 for a sum of Rs.5,00,000/-, 2.MIS Account-020159476848 for a sum of Rs.9,00,000/- and 3.KVP Account-020159479189 for a sum of Rs.5,00,000/- and repay the



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petitioner's aforesaid amount within the stipulated time fix by this Hon'ble Court to the petitioner.

For Petitioner : Mr.S.Vijayakumar

For Respondents : Dr.D.Simon
Senior Panel Counsel

ORDER

This writ petition has been filed seeking issuance of Writ of Certiorarified Mandamus, call for the records of the first respondent proceedings in No.SB/Genl dlgs/2025 dated @ Tambaram, Chennai – 600 045 dated 09.06.2025 and quash the same and consequently direct the respondents to close the petitioner's deposits 1.NSC Account-020159478164 for a sum of Rs.5,00,000/-, 2.MIS Account-020159476848 for a sum of Rs.9,00,000/- and 3.KVP Account-020159479189 for a sum of Rs.5,00,000/- and repay the petitioner's aforesaid amount within the stipulated time.

2.The learned counsel appearing for the petitioner submitted that the petitioner deposited amount under various schemes totally to the tune of Rs.19 Lakhs before the second respondent and the second respondent issued deposit receipt for the same and at the time of deposit, the second respondent has informed that the amount can't be



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withdrawn and closed until the maturity period. The learned counsel further submitted that the petitioner's brother died due to sudden cardiac arrest on 14.05.2025 as a bachelor and he had left his debts and after his death, the petitioner has to take care of her mother by providing all medical needs and necessities and hence, the petitioner made representation to the second respondent for premature closure of the accounts, however, the same was rejected vide impugned order.

3.The learned counsel appearing for the petitioner further submitted that the impugned order was passed quoting the following reasons:

- 'a.On the death of holder or any of the holders in case of joint holders*
- b.On forfeiture by a pledge being a Gazetted Government Officer,*
- c.When ordered by a court of law.'*

4.The learned counsel appearing for the petitioner further submitted that as per clause 3, this Court may issue direction to the second respondent to return the amount without any interest from May, 2025.



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5.The learned Senior Panel Counsel appearing for the respondents submitted that premature closure of the amount deposited under various schemes in the post office is not permissible except for the aforesaid three situations and hence, the petitioner's request for premature closure was rightly rejected, which warrants no interference.

6.Heard the arguments advanced on either side and perused the materials available on record.

7.Admittedly, the petitioner deposited in the National Savings Certificate Scheme, Monthly Income Scheme and Kisan Vikas Patra Scheme totally a sum of Rs.19 Lakhs. Since the petitioner's brother died due to sudden cardiac arrest as a bachelor and the petitioner has to met out his liabilities, the petitioner made representation to the second respondent for premature closure of the accounts and the petitioner is also ready to forgo the interest from May, 2025. Hence, the impugned order is not sustainable one.

8.In view of the above, this Court directs the second respondent, to return the amount deposited under NSC Account without any



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interest to the petitioner within a period of four weeks from the date of receipt of a copy of this order; to return the amount deposited under MIS Account after deducting 2% of the deposited amount within a period of four weeks from the date of receipt of a copy of this order; and to return the amount deposited under KVP Account without any interest to the petitioner within a period of four weeks from the date of receipt of a copy of this order.

9.It is made clear that this order is applicable only to the petitioner considering the peculiar circumstances and this order should not be cited as a precedence in other cases.

10.The writ petition is disposed of with the above observation.
No costs. Consequently, connected miscellaneous petition is closed.

10.10.2025

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Index: Yes/ No
Speaking Order: Yes/ No
NCC: Yes/ No

To

1.The Senior Superintendent of Post Offices,
Tambaram Division,

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Department of Posts,
West Tambaram,
Chennai – 600 045.



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M.DHANDAPANI,J.
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2.The Sub-Post Master,
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