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W.P.No.28097 of 2025

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 23.10.2025

CORAM :

THE HONOURABLE MR. JUSTICE M. DHANDAPANI

W.P.No.28097 of 2025

D.Chenthil Kumar

... Petitioner

Vs.

- 1.The Regional Director,
Reserve Bank of India,
Fort Glacis No.16, Rajaji Salai,
Chennai – 600 001.
- 2.The Ombudsmen,
C/o. Reserve Bank of India,
Fort Glacis, Chennai – 600 001.
- 3.The Managing Director and CEO,
HDFC Bank House,
Senapati Bapat Marg,
Lower Parel (West), Mumbai – 400 013.
- 4.The Principal Nodal Officer,
HDFC Bank Limited,
5th Floor, Tower B,
Peninsula Business Park,
Lower Parel West,
Mumbai – 400 013.
- 5.The Nodal Officer,
HDFC Bank Limited,
No.768 & 769, 7th Floor,
A-Wing, Spencer Plaza,
Phase III, Anna Salai,
Chennai – 600 002.



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6.The Manager,
HDFC Bank Limited,
Prince Kushal Towers,
1st Floor, A Wing 96,
Anna Salai, Chennai – 600 002.

7.The Manager,
HDFC Bank Limited,
No.31/32, Balfour Road,
Kilpauk, Chennai – 600 010.

8.The Manager,
HDFC Bank Limited,
No.8, Neeladri Nagar Road,
Electronics City Phase 1,
Electronic City, Bengaluru,
Karnataka – 560 100.

9.Vasanthi
[R9 impleaded vide order dt. 23.10.2025 made in W.M.P.No.37440
of 2025 in W.P.No.28097 of 2025] ... Respondents

Prayer : Writ Petition filed under Article 226 of the Constitution of India praying for issuance of Writ of Mandamus, directing the 3rd respondent bank to remit the fixed deposit amount of Rs.40,00,000/- (Rupees Forty Lakhs Only) bearing FD No.50300075215170 along with the accrued interest till the date of making payment to the bank account of the petitioner bearing savings A/c.No.6247990364 maintained at Kotak Mahindra Bank, Valasaravakam Branch, within the time to be stipulated by this Court.

For Petitioner : Mr.R.Murali

For Respondents : Ms.Rita Chandrasekar
for M/s.Aiyar & Dolia [R1 & R2]
Mr.C.Mohan
for M/s.King & Partridge [R3 to R6 & R8]
Mr.G.Ashokpathy



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for M/s.Pass Advocates [R7]

ORDER

This Writ Petition has been filed by the petitioner seeking a Writ of Mandamus, to direct the 3rd respondent bank to remit the fixed deposit amount of Rs.40,00,000/- (Rupees Forty Lakhs Only) bearing FD No.50300075215170 along with the accrued interest till the date of making payment to the bank account of the petitioner bearing savings A/c.No.6247990364 maintained at Kotak Mahindra Bank, Valasaravakam Branch, within the time to be stipulated by this Court.

2. The case of the petitioner is that the subject property was owned by one Nadesha Mudaliyar, who is none other than the petitioner's grandfather. During his lifetime, he settled the subject property to his elder son, namely V.N.Kothandaraman vide settlement deed dated 19.03.1966, which was registered as Document No.251 of 1996. Thereafter, he died intestate on 21.12.2012, leaving behind his wife Vasanthi, who is the 9th respondent herein, as the sole surviving legal heir. Whiles, the 9th respondent opened two term deposits for a sum of Rs.57,05,000/- and Rs.24,45,000/- each for 12 months on 31.10.2014 and



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thereafter, she executed a Will dated 01.12.2014 and the same was registered as Document No.69 of 2014 in favour of the petitioner and his father. However, without serving any notice to the petitioner, the 3rd respondent has blocked the fixed deposit maintained by him with them. Aggrieved by the same, the petitioner has filed a complaint in C.C.No.165 of 2015 before the Consumer Disputes Redressal Commission, Chennai (North), which was dismissed vide order dated 17.05.2022, against which, he preferred an appeal in F.A.No.330 of 2022 before the State Commission for Consumer Disputes Redressal Commission, Chennai. Thereafter, he made a detailed representation dated 23.09.2024 requesting the respondents-bank to initiate necessary and adequate action to remit the FD amount along with the accumulated interest to his bank account maintained by him in Kotak Mahindra Bank, Valasaravakkam Branch. Upon receipt of the same, the 1st respondent, neither gone through the representation nor cross-verified with the bank rather they responded to the petitioner by way of a system-generated communication dated 01.10.2024 and closed his complaint under clause 10(2)(a)(i) of the Reserve Bank – Integrated Ombudsman Scheme, 2021. Hence, the petitioner has filed the present writ petition.



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3. When the matter was taken up for hearing today, the learned counsel appearing for the petitioner submits that the RBI has issued a letter dated 01.10.2024, wherein it is clearly stated that in order to facilitate the petitioner's grievance and faster redress, the respondents 1 and 2 have forwarded the petitioner's complaint to the 3rd respondent-HDFC Bank for their review and response. It also stated that if the petitioner does not receive any response from the 3rd respondent within 30 days from 01.10.2024, the petitioner can very well approach the RBI Ombudsman. Hence, he submitted that recording the said letter, this writ petition may be closed and the period pending before this Court may be excluded for the purpose of implementation of the letter dated 01.10.2024 issued by the RBI.

4. The learned respective counsel appearing for the respondents 1 to 8 have no serious objection for closing this writ petition based on the letter issued by the respondents 1 and 2, dated 01.10.2024.

5. In view of the above, this Writ Petition is closed with a direction to the respondents 1 to 3 to comply with the letter, dated 01.10.2024 issued by the respondents 1 and 2. Further, the period pending



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before this Court is excluded for the purpose of limitation. No costs.

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

1. The Regional Director,
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M.DHANDAPANI, J.

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