



WP(MD). No.8944 of 2025

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

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Dated : 21.11.2025

CORAM

THE HONOURABLE MR. JUSTICE SUNDER MOHAN

WP(MD). No.8944 of 2025

The Branch Manager,
Indian Overseas Bank,
Samiyarmadam Branch,
Kalkulam Taluk,
Kanyakumari District.

... Petitioner

Vs.

1. The Inspector of Police,
Gandhi Chowk Police Station,
Vijayapura, Vijayapura District,
Karnataka.

2. The Branch Manager,
M/s. Axis Bank,
Tarakeswar Branch,
Rane Apartment,
Joy Krishna Bazar,
Hooghly District,
West Bengal.

3. M/s. Rautra Samabaya Krish
Unnayan Samity Limited,
Rautara Village, Sadepur Post,
Hooghly District, West Bengal.

4. T. Leela Puspam,

... Respondents



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PRAYER :- Writ Petition filed under Article 226 of the Constitution of India, praying this Court to issue a Writ of Mandamus, to direct the 1st respondent to issue revocation letter to 2nd respondent and to direct the 2nd respondent to reverse the wrong credit of a sum of Rs. 5,00,000/- .

For Petitioner : Mr.P. Madhan Alexandar,

For Respondents : No appearance

ORDER

The petition is for issuance of a Writ of Mandamus to direct the 2nd respondent to reverse the wrong credit of a sum of Rs.5 Lakhs and thus render justice.

2. It is the case of the petitioner that the 4th respondent is its customer; that the 4th respondent had made a deposit of Rs.5 Lakhs for making an RTGS transfer to an account bearing No.211 0000 1946; that the customer wanted the amount to be transferred to the account of Aadhaar Housing Finance Limited (AHFL) and since the customer had not mentioned the account number correctly the petitioner had mistakenly sent the amount to the 3rd respondent's account, which is maintained with the 2nd respondent-Axis Bank; that the 4th respondent



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had approached the Banking Ombudsman and since it was found that the petitioner had wrongly credited the money of the 4th respondent into the 3rd respondent's account, the Banking Ombudsman had directed the petitioner to refund the sum of Rs.5 Lakhs to the 4th respondent; that thereafter the petitioner had approached the 2nd respondent for reversing the wrong credit and the 2nd respondent had replied stating that they had received a communication from the 1st respondent to freeze the account of the 3rd respondent because of certain suspicious transactions and hence they are unable to reverse the credit.

3. The learned counsel for the petitioner would submit that the 1st respondent had directed freezing of the account, since there are two suspicious transactions, one amounting to Rs.3,580/- and the other amounting to Rs.1,000/- in the account of the 3rd respondent; and that since admittedly the amount of the petitioner which is a public sector undertaking has been wrongly credited, the 1st respondent may be directed to de-freeze the account of the 3rd respondent to the limited extent of reversing the credit to the account of the petitioner.



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4. Though notice has been sent to all the respondents, there is no appearance for any of the respondents.

5. It is seen from the typed set of papers that the 1st respondent has frozen the account of the 3rd respondent, in whose account a sum of Rs.5 Lakhs has been wrongly credited by the petitioner. The said account was frozen, since there were two suspicious transactions of Rs.3,580/- and Rs.1,000/- in the said account.

6. Admittedly the petitioner had made a wrong credit of Rs.5,00,000/- into the account of the 3rd respondent. It is also seen that the 2nd respondent has sent an email communication to the petitioner stating that they are willing to reverse the credit provided the account freeze directions issued by the 1st respondent is lifted.

7. From the available records it is clear that the 2nd respondent is willing to reverse the credit from the account of the 3rd respondent and he is unable to do so because the account was frozen at the instance of the 1st respondent.



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8. There cannot be any objection by respondents 1 to 3 if the account of the 3rd respondent is defrozen only for the purpose of reversing the wrong credit in favour of the 3rd respondent. Hence, the 2nd respondent is directed to credit the sum of Rs.5 Lakhs to the account of the petitioner and shall defreeze the account only for this purpose. It is needless to say that the account of the 3rd respondent shall otherwise remain frozen until further orders of the competent Court.

9. With the above observations, the Writ Petition is disposed of.

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NCC : Yes / No
Index : Yes / No
Internet : Yes
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SUNDER MOHAN,J

LS/ars

TO

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Karnataka State.

2. The Branch Manager,
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