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W.No.4694 of 2022

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 02.03.2026

Coram

The Hon'ble Mr.Justice Krishnan Ramasamy

W.P.No.4694 of 2022

P.Gayatri

...Petitioner

Vs.

1. The Zonal Manager,
Chennai Zone, Union Bank of India
(Formerly Andhra Bank)
139, Prakasam Road, G.T.Chennai – 600 001.

2. The Branch Manager,
Union Bank of India
(Formerly Andhra Bank)
Branch Code 1276 Keelkattalai
Keelkattalai Branch, Chennai – 117.

...Respondents

Prayer :-

Writ Petition filed under Article 226 of the Constitution of India seeking for an issuance of a writ of mandamus to direct the respondent Bank to release the petitioner's money deposited on 11.08.2017 a sum of Rs.4,00,000/- with reasonable interest that may be fixed by this Court within the time fixed by this Court.

For Petitioner : Mr.B.Manoharan

For Respondents : Mr.Bhagavath Krishnan
for M/s. Aishwarya Nathan



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ORDER

This Writ Petition is filed seeking for an issuance of a writ, in the nature of mandamus to direct the respondent Bank to release the petitioner's money deposited on 11.08.2017 a sum of Rs.4,00,000/- with reasonable interest that may be fixed by this Court within the time fixed by this Court.

2. The learned counsel appearing for the petitioner would submit that one D.Jeeva Mary has issued a cheque in favour of the petitioner for a sum of Rs.4,00,000/- and the same was also credited into the petitioner's account on 11.08.2017 itself, however, till date, the petitioner has been allowed to withdraw only the interest for the said amount but has not been allowed to withdraw the whole amount, which necessitated the petitioner to approach this Court by way of this Writ Petition seeking for the aforesaid relief.

3. The learned counsel for the respondents would submit that pursuant to the order passed by the Railways Claims Tribunal dated 02.06.2017, one D.Jeeva Mary has received a compensation of Rs.4,00,000/- which was remitted into the account of the said Jeeva Mary, who is an



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account holder in the respondent-Bank; that by virtue of the said order, the respondent-Bank has been directed to retain the said amount of Rs.4,00,000/- in a Fixed Deposit for a period of four years for the benefit of the minor, D.Meghana and the said Jeeva Mary has been allowed only to utilize the interest accrued on the said amount but not permitted to alienate the said amount, however, in contravention to the said order of the Railway Claims Tribunal, the said Jeeva Mary has transmitted the said amount by way of issuing a cheque in the name of the petitioner; that the respondent-Bank came to know about the order of the Claims Tribunal only after such transaction took place, hence, the respondent has ordered for freezure of the said sum of Rs.4,00,000/- and not permitted the petitioner to withdraw the amount. Therefore, the learned counsel for the respondents would submit that the respondent-Bank has acted only in accordance with the direction issued by the Railway Claims Tribunal dated 02.06.2017 and the same cannot be found fault with.

4. Heard the submissions of the learned counsel for the petitioner and the learned counsel for the respondents and perused the materials placed



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on record.

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5. It is no doubt true that the Railway Claims Tribunal vide order dated 02.06.2017 has paid a sum of Rs.4,00,000/- as compensation to one D.Jeeva Mary by depositing the said amount into her account held with the respondent-Bank and also directed the respondent-Bank to invest the said sum in a Fixed Deposit for a period of four years and to permit the said D.Jeeva Mary to relish only the interest accrued on the said amount and not to alienate the said amount. Therefore, the respondent-Bank, in compliance of the said order of the Railway Claims Tribunal ought to have retained the said amount for a period of four years, which ends on 01.06.2021 instead, respondent-Bank unknowingly allowed the said amount being released in favour of the petitioner. Once the respondent-Bank has lost the clutch over the said amount by inadvertently letting the amount getting transferred in the name of the petitioner the respondent-Bank cannot put a spoke to the petitioner from withdrawing the said amount, inasmuch as, the direction issued by the Railway Claims Tribunal would bind upon only D.Jeeva Mary, drawer of the cheque and not on the beneficiary of the cheque, drawee, viz.,



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the petitioner herein.

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6. Therefore, this Court directs the respondent-Bank to de-freeze the bank account of the petitioner forthwith upon production of the copy of the order passed by this Court and permit the petitioner to operate her bank account to the extent, which is stated to have been de-frozen by the respondent-Bank without any further hassle.

7. This Writ Petition is disposed of with the above direction. No costs. Connected Writ Miscellaneous Petition is closed.

02.03.2026

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Index : yes/no

Neutral Citation : yes/no



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Krishnan Ramasamy,J.,

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