WEB COPY

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 24-03-2026

CORAM

THE HON'BLE MR JUSTICE M.DHANDAPANI

WP No. 4321 of 2024 &
W.M.P.No.4648 of 2024

Minor Shri.Anuj Kumar,
Represented By His Father And Natural
Guardian, Shri P. Rickhab Chand, No. 52,
Venkatachalam Mudali Street,
Choolai, Chennai - 600 112.

..Petitioner(s)

Vs

1. Chief Post Master General,
   Tamilnadu Circle, Chennai.

2. Senior Superintendent Of Post Office,
   North Division, Chennai.

3. Sub-post Master,
   Flower Bazaar Post Office, Chennai.

..Respondent(s)

Prayer: Writ Petition filed under Article 226 of Constitution of India praying for issuance of a Writ of Certiorarified Mandamus calling for the records of the 1st Respondent herein dated 08.12.2023 in Appeal no. PG/13-1/Appeal/190/2022 and quash the same and further direct the 3rd Respondent to permit the Petitioner to operate PPF Account No. 0781057538 opened in the name of Anuj Kumar, on 02.02.2012 with due interest on all deposits therein, as per the Public Provident Fund Scheme

For Petitioner(s):	Mr.R. Krishna Prasad
For Respondent(s):	Mr.K.Ramanamoorthy, Senior Panel Counsel

https://www.mhc.tn.gov.in/judis

WEB COPY

ORDER

This Writ Petition has been filed to call for the records of the 1st Respondent herein dated 08.12.2023 in Appeal no. PG/13-1/Appeal/190/2022 and quash the same and further direct the 3rd Respondent to permit the Petitioner to operate PPF Account No. 0781057538 opened in the name of Anuj Kumar on 02.02.2012 with due interest on all deposits therein as per the Public Provident Fund Scheme.

2. The brief facts of the case are as follows:-

The petitioner along with his family members had opened PPF Accounts with the 3rd respondent / Postal Office in the year 2011-2012. On 05.08.2022, the 3rd respondent, issued notice to the petitioner alleging that the petitioner opened the PPF Account in the name of his Minor son, namely, Anuj Kumar, which is illegal and the said account must be closed. On 24.08.2022, the petitioner issued a reply notice to the 3rd respondent and brought to the attention of the 3rd respondent that all the four accounts pertain to a single family and the overall subscription limit for PPF accounts should be considered at consolidated level. Again, on 26.09.2022, the 2nd respondent issued notice to the petitioner and reiterated the contention of the 3rd respondent, as if the petitioner had crossed the maximum subscription limit for the year 2011-2012 and again, the petitioner deposited the subscription

https://www.mhc.tn.gov.in/judis

WEB COPY

amount in the name of his son, Anuj Kumar and sought for closure of the account. Further, on 27.09.2022, the petitioner filed a grievance petition indicating that PPF Account in the name of Anuj Kumar should not be treated as irregular account, however the same was not considered. As against which, the petitioner preferred an appeal on 27.12.2011, before the 1st respondent. However, the 1st respondent vide order dated 08.12.2023 has negatived the petitioner's grievance and hence the present Writ Petition is filed.

3. The learned counsel appearing for the petitioner would submit admittedly the petitioner made a deposit with the 3rd respondent in the name of the petitioner's son, Anuj Kumar for a sum of Rs.1,00,000/- initially, during the year 2011-2012 and thereafter, from the year 2011-2012 to 2021-2022, a sum of Rs.4,00,000/- was deposited and in toto, a sum of Rs.5 Lakhs was deposited by the petitioner in favour of his son. However, after receipt of sum of Rs.5 Lakhs, the respondents forced the petitioner to close the account, which is not a sustainable one. Further, if the petitioner cannot maintain the PPF Accounts for his family, the respondents ought to have refused the subscription amount in the name of the petitioner's son, in the year 2011 itself, if the same was done, the petitioner could have deposited the amount in other funds, however, the same has not been done and the present impugned order

https://www.mhc.tn.gov.in/judis

WEB COPY

has been passed, nearly after a decade, which is not a sustainable one and this Court may issue a direction to the respondents to pay the applicable interest for the PPF Account as on date to the petitioner.

4. Per contra, the learned counsel appearing for the respondents filed a detailed counter and submits that any individual may open PPF Account for Self / Minor at any post office or Bank and a declaration is being obtained from the depositors at the time of opening of account to avoid excess deposits and irregular opening of accounts. In this case, the petitioner, father of the minor had not disclosed the PPF Account held in his name at the time of opening the PPF Account for his minor son during the year 2012. Since the petitioner had made permissible subscription in his PPF Account, it is clear that he is well aware of the existing Rules on the subject, while so, the petitioner should have informed the PPF Account standing in his name while opening the PPF Account in the name of his minor son on 02.12.2012 to avoid such anomalies. Further, as per Rule 30 of POSB Volume 1 and Rule 17 of POSB General Rules 1981, the PPF Accounts which were opened in the name of minors after annual subscription in guardian's PPF Account had reached the maximum prescribed annual limit of the subscription shall be treated as irregular. Since the petitioner's son, minor's PPF Account was opened in the name of his father, viz., petitioner, the same should be closed, since the account was

https://www.mhc.tn.gov.in/judis

WEB COPY

opened beyond the prescribed maximum deposit limit for an individual / guardian.

5. Heard the learned counsel appearing for the petitioner and the learned counsel appearing for the respondents and perused the documents placed on record.

6. The facts of the present case is not in dispute and admittedly, the petitioner made deposits in the name of his son with the 3rd respondent. Initially a sum of Rs.1 Lakh was deposited in the year 2011-2012 and subsequently, till the year 2015-2016, he made Rs.4 Lakhs and in toto a sum of Rs.5 Lakhs was deposited, as per the scheme promoted by the official respondents. However, the 3rd respondent issued notice to the petitioner alleging that the account of petitioner's son, viz., minor, is an irregular account**.** Aggrieved by the same, the petitioner preferred an appeal before the 1st respondent and the 1st respondent passed an impugned order wherein the petitioner's claim was rejected and determined the PPF Account as irregular and thereby closed the account. Hence the present Writ Petition is filed.

7. It is pertinent to point out that the 3rd respondent had received the entire deposits of the family of the petitioner, if the 3rd respondent had

https://www.mhc.tn.gov.in/judis

WEB COPY

rejected the deposits of petitioner's son in the year 2011 itself, the petitioner would have made opted for any other mode of savings, however, after a lapse of 15 years, the intimation has been given by the official respondents to the petitioner for closure of the PPF Account, that too without paying any interest, is not sustainable one. Further, the respondents ought to have paid the actual interest prevailing to the Public Provident Fund for the respective academic years to the petitioner. The learned standing counsel appearing for the respondents also produced the interest rates prevailing from the year 2011 to 2026.

In view of the above, the present Writ Petition is allowed by setting aside the impugned order dated 08.12.2023 and the respondents are directed to pay the applicable interest prevailing from time to time, in the Public Provident Fund Account to the petitioner, within a period of six weeks from the date of receipt of copy of this order. Consequently, connected miscellaneous petition is closed. No costs.

24-03-2026

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

https://www.mhc.tn.gov.in/judis

WEB COPY

To

1. Chief Post Master General,
   Tamilnadu Circle, Chennai.

2. Senior Superintendent Of Post Office,
   North Division, Chennai.

3. Sub-post Master,
   Flower Bazaar Post Office, Chennai.

https://www.mhc.tn.gov.in/judis

WEB COPY

M.DHANDAPANI, J.

ssd

WP No. 4321 of 2024

24-03-2026

https://www.mhc.tn.gov.in/judis