



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 24-03-2026

CORAM

THE HONOURABLE MR JUSTICE KRISHNAN RAMASAMY

WP No. 31516 of 2023

WEB COPY

Dhanalakshmi.R,
W/o. P.Rajasekaran,
No. 86, 7th Cross Extension,
Rainbow Nagar, Puducherry 11.

Petitioner(s)

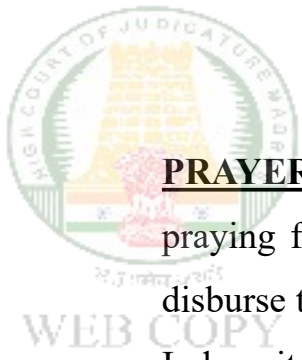
Vs

1.Union Of India,
Rep. By Its Special Secretary To
Government (Revenue),
Department Of Revenue And Disaster
Management, Puducherry.

2.The Competent Authority,
Appointed Under Puducherry, Protection
Of Interests Of Depositors
In Financial Establishments Act 2004 ,
Puducherry.

3.Assistant To The Administrator Of PNL
Nidhi Ltd., No. 14 Housing Board Layout,
Thiyagaraja Apartment, New Saram,
Puducherry 605 013

Respondent(s)



PRAYER:-Writ Petition filed under Article 226 of the Constitution of India, praying for an issuance of Writ of Mandamus, directing the 3rd respondent to disburse the deposits entitled by the petitioner at PNL Nidhi Ltd., on the basis of Indemnity Bond in lieu of the Original dishonored Cheques, within a time frame fixed by this Court.

For Petitioner(s): Mr.Stalin Abhimanyu

For Respondent(s): Mrs.V.Usha
Additional Government Pleader
For R1 & R2

Mr.P.Vishnu Manoharan
for Mr.Rahul Balaji For R3

ORDER

This writ petition has been filed seeking to direct the 3rd respondent to disburse the deposits entitled by the petitioner at PNL Nidhi Ltd., on the basis of Indemnity Bond in lieu of the original dishonored Cheques.

2.Learned counsel for the petitioner would submit that the petitioner's husband is a deposit holder with PNL Nidhi Limited, Puducherry and the petitioner is the joint deposit holder of all the deposits made by her husband. When they demanded for repayment of their deposits, two cheques were issued by the 3rd respondent vide cheques bearing numbers 968269 dated 22.09.2004 and 968270 dated 21.09.2004 respectively. However, both the cheques were dishonored. After the death of the petitioner's husband, the petitioner submitted



a claim in this regard to PNL Nidhi Limited. However, they refused to settle the claim stating that the original cheques that got bounced were not provided along with the claim form. He would further submit that the petitioner lost those dishonored cheques. Therefore, the petitioner is ready to execute an Indemnity Bond in lieu of the originally dishonored cheques for realisation of amount. In this regard the petitioner made a representation dated 11.05.2023 to the 3rd respondent. But, the same was not considered. Hence, the present writ petition has been filed.

3.Learned counsel appearing for the 3rd respondent would submit that the representation of the petitioner will be considered, within a time frame to be fixed by this Court.

4.Considering the submissions made by both the parties and in view of the limited prayer sought for in this writ petition, this Court directs the petitioner to produce all the documents including the receipt of proof for the dishonor of cheques. In case, the cheques are not available, the Indemnity Bond shall be produced in lieu of the originally dishonored cheques. The 3rd respondent is directed to consider the petitioner's request on merits and in accordance with law, within a period of twelve (12) weeks on receipt of the aforesaid documents from the petitioner.



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5. With the above direction, this writ petition is disposed of. No costs.

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24-03-2026

rst

Index: Yes/No

Speaking/Non-speaking order

Internet: Yes

Neutral Citation: Yes/No



To

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KRISHNAN RAMASAMY J.
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