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WP No. 1351 of 2



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 11-02-2026

CORAM

THE HON'BLE MS. JUSTICE P.T. ASHA

WP No. 1351 of 2026

WORLD Travels and Tours
Represented by its Proprietor- Ahamed Batcha,
No.2/752-1,Christhuraja nagar,
Ullur, Chettimandapam,
Kumbakonam- 612 001.

..Petitioner(s)

Vs

1. Reserve Bank Of India
Rep by its Governor,
Head Office at -
16th Floor, Central Office Building,
Shahid Bhagat Singh Road,
Mumbai- 400 001.
2. The Regional Director
Reserve Bank of India,
Chennai Regional Office,
Fort Glacis, No.16, Rajaji Salai,
Chennai-01.
3. Equitas Small Finance Bank LTd
Rep by the Nodal Officer/Grievance Redressal
Officer,
Registered and Head Office,
No.410, Phase II,
Ambattur Industrial Estate,
Chennai-58.
4. The Branch Manager
Equitas Small Finance Bank Ltd.,
Kumbakonam Branch,
Kumbakonam-612 001.

..Respondent(s)



PRAYER: Writ Petition has been filed under Article 226 of the Constitution of India to issue a writ of mandamus directing the 3rd respondent Bank to forthwith de-freeze the petitioners Current Account No. 200002553095, restore full operational access thereto, and to release the withheld amount of Rs.50,421 /- as the same is illegal, unconstitutional and unsustainable in law.

For Petitioner(s): Mr.S.Haja Mohideen Gisthi

For Respondent(s): RR1,3 and 4 – Not ready in notice
Private notice served on RR1,3 and 4 – No
appearance
No appearance for R2

ORDER

This writ petition is filed for the following relief:

“To direct the 3rd respondent Bank to forthwith de-freeze the petitioners Current Account No. 200002553095, restore full operational access thereto, and to release the withheld amount of Rs.50,421 /- as the same is illegal, unconstitutional and unsustainable in law”

2. The petitioner would submit that he is the proprietor of a travel and tour business carried on under the name and style of World Travels



and Tours, for which a bank account has been opened with the 3rd respondent bank in the name of the petitioner company. The petitioner would submit that an operation of the account is very regular and frequent.

3. The petitioner has stated that he had received an e-mail from the bank on 18.09.2025 stating that the recent transactions to his account have come up for a review and a freeze has been placed on his account. The petitioner was directed to furnish the requested details which was to be sent to a link. The petitioner would submit that he had attempted to communicate through this link. The link was non functional and incapable of being accessed. Since the communication was totally bereft of details, he had immediately attempted to obtain a clarification from the bank and the customer care. Since there was no other alternate method to submission provided in the mail, the petitioner was not able to comply with the demand.

4. Thereafter, on the very same day, he had received an e-mail from the bank which reads as follows:

*“This is to inform you that Status of the A/C
XXXXXXXX3095 has been changed to ACCOUNT OPEN –
NO DEBIT.*

You are receiving this email as part of Insta-Alerts



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enabled in your account. To unsubscribe/modify alerts please contact our customer care @1800-103-1222 or visit our nearest branch. You may also login to Equitas Internet/Mobile banking to check for current balance, Cheque Credits in A/c are subject to clearing.”

Therefore, since the bank had themselves admitted that they would de-freeze the account, the petitioner was lulled into believing that his account would be de-frozen. However, the same has not taken place. Therefore, the petitioner is before this Court.

5. Having informed the petitioner on the very same day that the first e-mail dated 18.09.2025 was a mistake and it was followed by another e-mail stating that the bank has de-frozen the account. Thereafter, on 19.09.2025, the bank has reiterated that there were unusual transactions in the petitioner's account and hence, they freeze the account. Since no details whatsoever has been given and as the petitioner was not able to communicate through the link, they had issued a legal notice dated 14.11.2025 calling upon the bank to de-freeze the account and restore full operational functionality. Since the bank has not come forward to do so, this writ petition has been filed by the petitioner.

6. Heard the learned counsels on the either side and perused the



records.

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7. A mere perusal of the mail sent by the bank intimating that the petitioner's account is frozen shows that there are no details given with reference to the unusual transactions. The respondents have not chosen to give details about those transactions which according to them were unusual. Further, within minutes of originally stating that the account had been frozen through the e-mail dated 18.09.2025, the bank has immediately sent another mail stating that the account was de-frozen. Once again, on the very next date, they have chosen to freeze the account. There appears to be no clarity on the part of the bank as to why the account has been frozen.

8. The respondents 3 and 4 have not entered appearance either in person or through their counsel.

9. Therefore, considering the lack of clarity, the order directing to freeze the account is set aside and the respondents 3 and 4 are directed to de-freeze the current account and restore full operational functionality. In case, if the bank wishes to reiterate their demand, then, the bank shall issue



a proper notice setting out the unusual transactions that they have noted and direct the petitioner to submit their response not through the link but to the office concerned since the link is not responsive and after taking note of the explanation given by the petitioner, if the bank is not convinced with the explanation then, they shall proceed further in the manner known to law.

With the above directions, this writ petition is allowed. No costs.

11-02-2026

Index: Yes/No

Speaking/Non-speaking order

Neutral Citation: Yes/No

ssa



P.T.ASHA, J.

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To

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Reserve Bank of India,
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