



W.P.(MD)No.5368 of 2026

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

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DATED: 12.03.2026

CORAM

THE HONOURABLE MR.JUSTICE **HEMANT CHANDANGOUDAR**

W.P.(MD)No.5368 of 2026

and

W.M.P.(MD).Nos.4491, 4492 & 4493 of 2026

A.Kamaladevi

... Petitioner

VS.

1. The Reserve Bank of India
Fort Glacis
16, Rajaji Road
Fort St.George
Chennai - 600 001

2. The Principal Nodal Officer/General Manager
M/s.Tamilnadu Mercantile Bank Ltd
No.57, VE Road
Thoothukudi - 628002

3. The Regional Manager
M/s.Tamilnadu Mercantile Bank Ltd
No.30, Besant Road
Chokkikulam
Madurai - 625 002

4. The Branch Manager
M/s.Tamilnadu Mercantile Bank Ltd
Madurai Main Branch
No.51, East Avani Moola Street
Madurai - 625 001

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5. N.Karuppaiah
Branch Head
M/s.Tamilnadu Mercantile Bank Ltd
Madurai Main Branch
No.51, East Avani Moola Street
Madurai - 625 001

... Respondents

PRAYER: Writ Petition, filed under Article 226 of the Constitution of India, praying this court to issue a Writ of Mandamus, directing the 1st respondent to direct the 2 to 5 respondents to Defrost Savings Bank Account No.002100050208910 and Fixed Deposits in the name of the petitioner by granting Liberty to the petitioner to transact all the accounts / deposits as the petitioner pleases within a time frame as fixed by this Honble Court and pass such further or other orders as this Honble court may deem fit and proper in the circumstances of this case and thus render justice.

For Petitioner :Mr.S.Chandrasekaran
For Respondent :Mr.K.R.Laxman
Standing Counsel – For R1
: Mr.P.Pethurajesh – For R2 to R4

ORDER

1. The petitioner is before this Court seeking issuance of a Writ of Mandamus directing the first respondent to, in turn, direct respondent Nos.2 to 5 to defreeze the petitioner's Savings Bank Account No. 002100050208910 and the Fixed Deposits standing in the petitioner's name.



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2. Heard the learned counsel appearing on either side and perused the materials available on record.

3. It is seen that the fourth respondent has frozen the petitioner's Savings Bank Account and Fixed Deposits suo motu on the ground that a civil suit is pending between the petitioner and others, in which the fourth respondent has also been arrayed as a defendant. However, no order has been passed by the jurisdictional civil court, where the suit is pending, directing the fourth respondent to freeze the petitioner's accounts or restraining the petitioner from operating the same. In the absence of any such order, the action of the fourth respondent in freezing the petitioner's Savings Bank Account and Fixed Deposits lacks statutory authority and is not legally sustainable.

4. In view of the above, this writ petition is disposed of with a direction to the fourth respondent to defreeze the petitioner's Savings Bank Account and Fixed Deposits and permit the petitioner to operate the same in accordance with the Bank's regulations. The said exercise shall be completed within a period of four weeks from the date of receipt of a copy of this order.



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5. There shall be no order as to costs. Consequently, the connected miscellaneous petitions are closed.

Index :Yes / No
Internet :Yes / No
NCC :Yes / No
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HEMANT CHANDANGOUDAR, J.

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