



W.P.(MD)No.10155 of 2026

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

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DATED: 10.04.2026

CORAM

THE HONOURABLE MR.JUSTICE **HEMANT CHANDANGOUDAR**

W.P.(MD)No.10155 of 2026

and

W.M.P.(MD).Nos.8001, 8002 & 8004 of 2026

A.Radhakrishnan

.. 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 – 628 002.
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,



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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 is 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.002100710400689 and Fixed Deposits in the name of the petitioner under Chart-II by granting Liberty to the petitioner to transact all fixed deposits / Saving Bank as the petitioner pleases within a time frame as fixed by this Court.

For Petitioner :Mr.S.Chandrasekaran

For Respondents :Mr.K.R.Laxman
Standing Counsel – For R1

: Mr.P.Pethurajesh – For R2 to R4



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ORDER

The petitioner is before this Court seeking issuance of a Writ of Mandamus to direct the respondents 2 to 5 to Defrost Savings Bank Account No.002100710400689 and Fixed Deposits standing in the name of the petitioner.

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



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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(4) weeks from the date of receipt of a copy of this order.

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
PJL

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HEMANT CHANDANGOUDAR, J.

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