



IN THE HIGH COURT OF KARNATAKA AT BENGALURU

DATED THIS THE 25TH DAY OF JUNE, 2026

BEFORE

THE HON'BLE MR. JUSTICE SURAJ GOVINDARAJ

WRIT PETITION NO. 9848 OF 2026 (GM-RES)

BETWEEN:

M/S. MAHALAKSHMI COOPERATIVE BANK LTD,
1ST FLOOR, CAPITAL, AVENUE BLDG
NEAR OLD DC OFFICE, MANAGALORE-01
MANAGING DIRECTOR
MR. SHARATH KUMAR SHETTY

...PETITIONER

(BY SRI. VIGNESH S. SHETTY, ADVOCATE)

AND:

1. IDBI BANK
FALNIR BRANCH
MANGALORE-02
BANGALORE, KARNATAKA-575 001
REP. BY ITS MANAGER

2. STATION HOUSE OFFICER
CYBER CRIME CELL
UTAR PRADESH, LUCKNOW EAST -
COMMISSIONARATE
LUCKNOW, VIBHUTI KHAND

...RESPONDENTS

(BY SRI. DAMODAR N. N, ADVOCATE FOR R1)

THIS WRIT PETITION IS FILED UNDER ARTICLE 226 OF
THE CONSTITUTION OF INDIA PRAYING TO ISSUE A WRIT OF
MANDAMUS OR ANY OTHER APPROPRIATE WRIT, ORDER OR
DIRECTION DIRECTING THE RESPONDENT NO.1 AND

Digitally signed
by SHWETHA
RAGHAVENDRA
Location: HIGH
COURT OF
KARNATAKA



RESPONDENT NO.2 TO REMOVE THE LIEN MARKED ON THE PETITIONERS CURRENT ACCOUNT NO. 078102000007498, MAINTAINED WITH IDBI BANK, FALNIR BRANCH, MANGALORE AND DIRECT THE RESPONDENT BANK TO DEFREEZE THE PETITIONERS ACCOUNT AND PERMIT NORMAL OPERATION OF THE ACCOUNT AND ETC.

THIS PETITION, COMING ON FOR PRELIMINARY HEARING, THIS DAY, ORDER WAS MADE THEREIN AS UNDER:

CORAM: HON'BLE MR. JUSTICE SURAJ GOVINDARAJ

ORAL ORDER

1. Petitioner-Bank is before this Court seeking for the following reliefs:

- "a) Issue a writ of Mandamus or any other appropriate writ, order or direction directing the Respondent No.1 and Respondent No.2 to remove the lien marked on the Petitioner's Current Account No. 078102000007498, maintained with IDBI Bank, Falnir Branch, Mangalore;*
- b) Direct the Respondent Bank to defreeze the Petitioner's account and permit normal operation of the account;*
- c) Declare that the action of the Respondent No.1 and 2 in marking lien and freezing the Petitioner's account without notice is illegal and arbitrary;*
- d) Pass any other order or direction as this Hon'ble Court deems fit in the interest of justice and equity"*



2. The submission of learned counsel for the petitioner-bank was that the amount lying in the bank account of the petitioner are that belonging to its customers and as such they could not have been lien marked on the said account.
3. In that background learned Counsel for respondent No.1 contending that the lien had been marked on the basis of information received from respondent No.2 that was called upon to place on record the communication received from respondent No.2.
4. Today, learned counsel for respondent No.1 has filed a memo stating that there is no particular communication received from respondent No.2. But on the web portal of which the petitioner is required to be a member of viz., the Citizen Financial Cyber Frauds Reporting and Management System (CFCFRMS), complaints having been registered, a lien was directed to be



marked on the bank account of the petitioner. And in furtherance of the said complaints that a lien has been marked for a sum of ₹ 1,37,07,185/-, respondent No.1-Bank is only discharging the lien which has been marked and made known to respondent No.1 through the CFCFRMS. Respondent No.1-Bank cannot on the basis of a request made by the petitioner remove the lien. It is for the petitioner to approach respondent No.2 and or the other authorities who have directed the marking of the lien as available through the above portal.

5. This Court is in agreement with the submissions made by Sri.Damodar N.N., learned Counsel for respondent No.1 inasmuch as respondent No.1-Bank or any bank which has been communicated with a particular only directing it to either debit freeze or mark a lien on account of any particular



account. The said bank is required to debit freeze or mark such a lien.

6. In this case, an amount of ₹1,37,07,185/- has been directed to be marked as a lien. The action of respondent No.1 cannot be found fault with.
7. Reserving liberty to the petitioner to challenge the lien in appropriate proceedings, the petition stands **disposed of**.

Sd/-
(SURAJ GOVINDARAJ)
JUDGE