



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 01-07-2026

CORAM

THE HON'BLE MR JUSTICE G.K. ILANTHIRAIYAN

WP CrI. No. 1026 of 2025

Viswanathan

..Petitioner(s)

Vs

1. The Inspector of Police/ Station House Officer,
Cyber Crime,
Kurnool,
Andhra Pradesh.

2. The Manager,
HDFC Bank Ltd.,
Ambattur Branch,
Chennai-600 053.

..Respondent(s)

This Writ Petition is filed under Article 226 of the Constitution of India, in the nature of Writ of Mandamus directing the 2nd respondent HDFC Bank to de-freeze the petitioners A/c.No.50100409215232 for lien of the transaction dated 21.04.2024 vide transaction No.Id/UTR No.N112242998129208 on the account of the complaint Ref No.KUR/KUR2T/140524/00078 of KURNOOL II TOWN PS 20205240015740, 20205240015458 of NCRP PORTAL OF KURNOOL II TOWN PS issued by the 1st respondent respectively.

For Petitioner(s): Ms.K.Anusuya

For Respondent(s): No appearance for R1.
Ms.A.Rexy Josephine Mary



WEB COPY



For C.Mohan
For M/s.King & Partridge
For R2

ORDER

This Writ Petition has been filed seeking a direction to the respondents to de-freeze the petitioner's bank account.

2.The petitioner is maintaining Savings Bank Account No.50100409215232 with the 2nd respondent Bank. While so, pursuant to a request made by the 1st respondent, a debit freeze was placed on the petitioner's account, thereby preventing him from operating the same.

3.The learned counsel for the petitioner submitted that, in respect of the very same complaint, a lien had already been marked on the petitioner's account to the extent of Rs.29,012/-, comprising two transactions. The first transaction, amounting to Rs.11,000/-, was received from one Mr. R. Santhosh towards fees for filing Income Tax Returns. The second transaction, amounting to Rs.18,012/-, represented a transfer made by the petitioner from his account maintained with the 2nd respondent Bank to his own account maintained with DBS Bank on 21.04.2024. In respect of these transactions, the petitioner's DBS Bank account had earlier been frozen. Aggrieved by the same, the petitioner filed W.P. No.30455 of 2024 before this Court. By order dated 13.02.2025, this Court allowed the writ petition and directed DBS Bank to de-freeze the



petitioner's account and permit him to operate the same. It is the grievance of the petitioner that, once again, based on the very same complaint, the 1st respondent has requested the 2nd respondent Bank to freeze his account.

4. Pursuant to the request made by the 1st respondent, the 2nd respondent has frozen the petitioner's account and has not permitted him to operate the same.

5. On perusal of the communication issued by the 1st respondent, it is seen that the request was made in connection with an investigation relating to an online investment fraud. The complainant had alleged that he was induced by the accused with promises of high returns on investment and, believing such representations, transferred money to the bank account specified by the accused. Thereafter, the complainant realised that he had been cheated.

6. During the course of investigation, it was found that certain amounts had been transferred to the petitioner's account maintained with the 2nd respondent Bank. Therefore, the 1st respondent requested the 2nd respondent to freeze the petitioner's account.

7. The learned counsel appearing for the 2nd respondent submitted that, though the Bank received the request from the 1st respondent, the communication does not specify the amount alleged to have been transferred to the petitioner's account.



8. On a perusal of the materials available on record, this Court finds that, on the basis of the very same complaint, the petitioner's DBS Bank account had earlier been frozen and was subsequently directed to be defrozen by this Court in W.P. No.30455 of 2024.

9. Once again, the 1st respondent has instructed the 2nd respondent Bank to freeze the petitioner's account without specifying either the disputed amount or that to without mentioning the disputed amount or the amount which was allegedly transferred in the petitioner's account.

10. Though notice has been served on the 1st respondent and the name of the Public Prosecutor is printed in the cause list, there is no representation on behalf of the 1st respondent either in person or through counsel.

11. In view of the above, the 2nd respondent is directed to de-freeze the petitioner's account and permit the petitioner to operate the same. It is made clear that if any lawful instruction is received from any competent investigating agency in accordance with the provisions of law, the 2nd respondent is directed to comply with the directions in accordance with law.



12. With the above observations and directions, this Writ Petition stands disposed of. No costs. Consequently, connected miscellaneous petition, if any, is closed.

01-07-2026

smv

Index: Yes/No

Speaking/Non-speaking order

Neutral Citation: Yes/No

To

1. The Inspector of Police/ Station House Officer,
Cyber Crime,
Kurnool,
Andhra Pradesh.

2. The Manager,
HDFC Bank Ltd.,
Ambattur Branch,
Chennai-600 053.

3. The Public Prosecutor, High Court Madras.



WEB COPY

WP CrI. No. 1026 of 2



G.K.ILANTHIRAIYAN, J.

smv

WP CrI. No. 1026 of 2025

01-07-2026