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IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 13.10.2025

CORAM:

THE HON'BLE MR.JUSTICE N. SATHISH KUMAR

W.P.Crl.No.976 of 2025

The South Indian Bank Ltd.,
Do.No.35(1), Ward No :23,
1st Street, Avinashi Road Near Csi Church,
Avinashi-Tiruppur Rd, Indira Nagar,
Tiruppur, Tamil Nadu-641 603.
Represented by its Authorized representative,
Deepak Varghese. ... Petitioner

Vs.

1. The Commissioner of Police,
Sirupooluvapatti, Tiruppur-641 603.

2.The National Cyber Crime Reporting Portal,
Represented by its Director, National Highway-8,
Mahipalpur, New Delhi-110037.

3.Canara Bank
Having its registered office at No.112, J.C.Road,
Bengaluru, Karnataka-560 002.
Branch office at Main Bazaar Radaur,
District Yamunanagar, Haryana.

4.IDFC First Bank,
Having its registered office at,
KRM Tower, 7th Floor, No.1, Harrington Road,
Chetpet, Chennai-600 031.
Branch office at Ground Floor, Unit No.10,
Plot No.Ls-01 beta-I, Beta Plaza Greater,
Noida-201310.

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5.AU Small Finance Bank,
Having its registered office at,
19A, Dhuleshwar Garden, Ajmer Road,
Jaipur - 302001, Rajasthan, India.
Branch office at Ground Floor, Brenmercury,
Kaikondanahalli Sarjaupur Main Road,
Bengaluru-560 035. ... Respondents

PRAYER : Writ Petition (Criminal) is filed under Article 226 of Constitution of India, to issue a Writ of Mandamus, to direct the respondents 3 to 5 (Transferee Banks) to immediately remit the funds totaling Rs.49,39,625/- (Rupees Forty Nine Lakhs Thirty-Nine Thousand Six Hundred and Twenty Five only) or the available credit balance in the respective transferee bank accounts to the petitioner Bank (Transferring Bank) without insisting upon the production of FIR.

For Petitioner : Mr.M.G.Pranava Charan

For R1 : Mr.K.M.D.Muhilan
Additional Public Prosecutor

ORDER

The Writ Petition (Criminal) has been filed seeking a direction to respondents 3 to 5 to remit the funds totaling to Rs.49,39,625/- or the available credit balance in the respective transferee bank accounts to the petitioner Bank without insisting upon the production of the First Information Report..

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2. Heard both sides and perused the materials available on record.

3. It is the case of the petitioner is that on 10.09.2025, a Staff member of the petitioner Bank received a phone call from one Anand Thangaraj, who claimed himself to be the Managing Director of SS Automart Private Limited using mobile No.8873890797 and e-mail id ssautomartprivatelimited@gmail.com. Pursuant to the said communication, a sum of Rs.24,99,656/- was transferred to Canara Bank, Account No.120035105642 on 10.09.2025; a further sum of Rs.14,90,000/- was transferred to IDFC Bank, Account No.10107756451 and another sum of Rs.9,50,000/- was transferred to AU Small Finance Bank, Account No.25100002422475, on the same day.

4. Subsequently, the petitioner Bank came to know that the said transaction was made based on impersonation and the amounts had been fraudulently transferred to other bank accounts at respondents 3 to 5 Banks. Immediately, the petitioner Bank requested respondents 3 to 5 to re-transfer the said amounts. Pursuant to such request, the third respondent Bank transferred the entire amount. However, the fourth and the fifth respondent Banks insisted upon the production of either a First Information Report or a

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Court order to process the reversal.

5. In this regard, an FIR was registered on 04.10.2025 in Crime No.18 of 2025 for the offences under Sections 319 of BNS and Section 66D of the Information Technology Act.

6. In view of the registration of the First Information Report, the fourth and the fifth respondent Banks are directed to re-transfer the amounts received to the petitioner Bank. Such exercise shall be completed within a period of **one month** from the date of receipt of a copy of this order.

7. Accordingly, this Writ Petition (Criminal) stands disposed of with the above directions. No costs.

13.10.2025

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Neutral Citation:Yes/No

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To

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Branch office at Ground Floor, Brenmercury,
Kaikondanahalli Sarjaupur Main Road,
Bengaluru-560 035.

6. The Public Prosecutor,
High Court of Madras.

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