



W.P.Crl.(MD)No.1367 of 2025

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**BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT**

**DATED : 30.10.2025**

**CORAM**

**THE HONOURABLE MR.JUSTICE SUNDER MOHAN**

**W.P.Crl.(MD).No.1367 of 2025**

M.Selvaguru

... Petitioner

**Vs.**

1.The Reserve Bank of India,  
Through its Regional Director,  
Fort Glacis 16, Rajaji Salai,  
Chennai - 600 001.

2.The Regional Nodal Officer,  
DBS Bank Pvt. Limited,  
No.806, Anna Salai,  
Mount Road, Chennai - 600 002.

3.The Branch Manager,  
DBS Bank Pvt. Ltd.,  
Palani Branch, Dindigul District.

4.The Inspector of Police cum Station House Officer,  
Naroda Police Station,  
Ahamedabad,  
Gujarat - 382 330.

... Respondents

**Prayer:** Writ Petition filed under Article 226 of the Constitution of India, praying this Court to issue a Writ of Mandamus, directing the respondents No.2 and 3 to de-freeze the petitioner's bank account vide savings Account No.



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053231000014093 linked with her PAN No.GSNPM3593R forthwith in light of the W.P.(MD).No.29472 of 2023 dated 19.12.2023.

For Petitioner : Mr.V.Subash Chandra Bose  
For R-2 & R-3 : Mr.S.I.Muthiah

### **ORDER**

This Writ Petition is filed for Mandamus to direct the respondents 2 and 3 to de-freeze the petitioner's bank account vide savings Account No.053231000014093 linked with her PAN No.GSNPM3593R forthwith in light of the order passed in W.P.(MD).No.29472 of 2023 dated 19.12.2023.

2. It is the case of the respondents 2 and 3 that they had received a communication from the fourth respondent that the disputed amount of Rs.28,164/- is credited to the petitioner's account; and that they had frozen the account on instructions of the fourth respondent.

3. The learned counsel for the petitioner would submit that the petitioner's normal business activities have been affected due to the freezing of her account; that since it is the case of the fourth respondent that certain suspicious transactions amounting to Rs.28,164/- had been credited in the



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petitioner's bank account, the respondents may mark a lien over the said amount and permit the petitioner to operate the said account.

4. It is the specific case of the learned counsel for the respondent Bank that they have received a communication from the fourth respondent that the disputed amount is Rs.28,164/-. It is seen that in similar circumstances, this Court had observed that when the alleged fraudulent amount is quantified, the freezing of the whole account would not be justified. Similar view was taken by the learned Single Judge of this Court in W.P.(MD).No.15684 of 2024 dated 15.07.2024, wherein, it was held that:

*“3. The respondent is permitted to retain the aforesaid sum by marking lien on the petitioner's account. Subject to such marking of lien, the petitioner is permitted to operate their bank account. The freezing effected on the petitioner's bank account is lifted to the aforesaid extent. This writ petition stands allowed. No costs. Consequently, connected miscellaneous petitions are closed.”*

5. Accordingly, this Writ Petition is disposed of on the following directions:

(a) The respondents 2 and 3/Bank shall mark a lien only for a sum of



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Rs.28,164/- and permit the petitioner to operate the account forthwith;

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(b) The petitioner is at liberty to move the concerned jurisdictional Magistrate for recall of the lien marked over the said amount of Rs.28,164/-, if she is so advised.

**30.10.2025**

NCC : Yes / No  
Index : Yes / No  
Internet : Yes/ No  
Lm

To

- 1.The Reserve Bank of India,  
Through its Regional Director,  
Fort Glacis 16, Rajaji Salai,  
Chennai - 600 001.
- 2.The Regional Nodal Officer,  
DBS Bank Pvt. Limited,  
No.806, Anna Salai,  
Mount Road, Chennai - 600 002.
- 3.The Branch Manager,  
DBS Bank Pvt. Ltd.,  
Palani Branch, Dindigul District.
- 4.The Inspector of Police cum Station House Officer,  
Naroda Police Station,  
Ahamedabad, Gujarat - 382 330.
- 5.The Additional Public Prosecutor,

4/6



Madurai Bench of Madras High Court,  
Madurai.

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**SUNDER MOHAN, J.**

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