



W.P.(MD)No.29893 of 2025

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

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DATED: 25.10.2025

CORAM:

THE HON'BLE MS.JUSTICE P.T.ASHA

W.P.(MD).No.29893 of 2025

M.Abdul Salam

... Petitioner

Vs.

1. State of Karnataka Rep by its,
Inspector of Police,
CEN Police Station North East Division,
Bengaluru City,
Karnataka.

2. The Branch Manager,
Tamilnadu Mercantile Bank,
D.No.32/1,
R.H.Complex,
Old Hospital Road,
Arandhangi Taluk,
Pudukottai District.

... 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 to de-freeze the petitioner personal savings account in Account No.1841 00050 30 1819 maintained on the 2nd respondent bank by considering petitioners representation dated 28.07.2025 forthwith.



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For Petitioner : Mr.N.Karthick
For R2 : Mr.N.Dilip Kumar

ORDER

This writ petition has been filed seeking a direction to the respondents to de-freeze the petitioner personal savings account in Account No.1841 00050 30 1819 maintained on the 2nd respondent bank by considering petitioner's representation dated 28.07.2025 forthwith.

2. Mr.N.Dilip Kumar, learned counsel takes notice on behalf of the 2nd respondent.

3. By consent of both the parties, the writ petition is taken up for final disposal at the admission stage itself.

4. The facts as set in the affidavit filed in support of the writ petition reads as follows:-

The petitioner would submit that he along with his wife had opened a joint personal savings account in the 2nd respondent bank. The petitioner originally worked as a contract labour in Saudi Arabia and was in habit of sending money periodically to his wife in India. After working abroad for



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a considerable period of time and on account of his advancing age he had returned to India and was residing at Pudukottai.

5. On 09.05.2023, he was shocked and surprised to receive a letter from the 2nd respondent bank stating that as per the notice under Section 91 and 102 of CRPC received by them from the 1st respondent directing them to freeze the petitioner's savings account as the same was involved in Crime No.346 of 2023 for the offences committed under Section 66(C) of IT Act and 419 and 420 of IPC.

6. The petitioner would submit that he had savings of Rs.5,00,000/- to his account and since the account had been frozen, he had approached the 2nd respondent. However, no explanation was given to him and he had also sent a representation to the respondents. However, there was no response. The petitioner had therefore, submitted a representation on 28.07.2025 to the 2nd respondent to de-freeze and as they had not proceeded to de-freeze, the petitioner has come forward with the present writ petition.



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7. Heard the learned counsel on either side.

8. It appears that a complaint has been lodged on 18.03.2023 stating that an unknown person contacted the petitioner through whatsapp and gave a task to the petitioner to subscribe to You Tube Channel and invest more money to get more profits. The petitioner has also completed the task given by the unknown person and had also paid a sum of Rs.96,511/-. However, the petitioner neither received a job nor received any money. Therefore, the petitioner has made a complaint before the unknown person. Thereafter, it appears that the Investigating Officer viz., the 1st respondent had directed the 2nd respondent bank to freeze the petitioner's account. A notice under Section 91 and 102 of CRPC has been received from the 1st respondent and complaint had been lodged under Section 66(C) of the IT Act and 419 and 420 of IPC.

9. The petitioner herein has not stated as to what steps he had taken to verify his complexity in the said complaint and as to how his account has been frozen. Further, the freezing of his account has taken place as early as on 09.05.2025 and information of the same had also been



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communicated to him by the 2nd respondent. However, no steps had been taken by the petitioner to date. It is also not known if the investigation has been completed.

10. Such being the case seeking a mandamus to file after such delay and that too without providing further details about the investigation is not maintainable and therefore, the writ petition stands dismissed. However, in the light of the representation given, the 2nd respondent bank could address the 1st respondent as to the stage of the investigation and if the investigation does not make out the case against the complaint, they could consider de-freezing the account. In the meantime they could also consider freezing the account only to the extent mentioned in the complaint.

11. With the above observations, the writ petition stands dismissed.

No costs.

25.10.2025

NCC :yes/No
Index :yes/No
Internet:yes/No
rgm

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P.T.ASHA, J.

rgm

To

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