IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 28-01-2026

CORAM

THE HON'BLE MR JUSTICE A.D.JAGADISH CHANDIRA

WP Crl. No. 148 of 2026

Raj Sarkar

..Petitioner(s)

Vs

1. Reserve Bank Of India
   Rep. by its Governor,
   Head Office at
   16th Floor, Central Office Building,
   Shahid Bhagat Singh Road,
   Mumbai – 400001.

2. The Additional Director General of Police
   Cyber Crime Wing,
   No.3, Dr.Natesan Road, Police Training
   College Campus,
   3rd Floor, Cyber Crime Wing,
   Ashok Nagar, Chennai - 600 083.

3. The Regional Director
   Reserve Bank of India,
   Fort Glacis, No.16, Rajaji Salai,
   Chennai - 600 001.

4. The Superintendent of Police
   Cyber Crime Division-1,
   Cyber Crime Wing,
   No.3, Dr.Natesafn Road, Police Training
   College Campus,
   3rd Floor, Cyber Crime Wing,
   Ashok Nagar, Chennai - 600 083.

5. The Superintendent of Police
   Ranipet District,
   Ranipet - 632 403.

6. The Deputy Superintendent of Police
   Cyber Wing Ranipet District,
   Ranipet - 632 403.

7. The Inspector of Police,
   Cyber Wing Ranipet District,
   Ranipet - 632403.

8. The General Manager, Customer Service Department
   Customer Service Department,
   State Bank of India, State Bank Bhavan, 16th Floor,
   Madme Cama Road, Mumbai - 400 021.

9. The Branch Manager
   State Bank of India, Rash Behari Avenue,
   Kolkata - 700029.
   IFSC SBIN0040229

..Respondent(s)

PRAYER: Writ Petition is filed under Article 226 of the Constitution of India, to issue a Writ of Mandamus, to direct the 7th Respondent in freezing the petitioner's Account vide Account No.39026541782 with IFSC Code SBIN0040229 maintained at the 9th Respondent bank as illegal arbitrary and in violation of law and consequently, direct the 7th Respondent to de-freeze the said account maintained by the Petitioner with the 9th Respondent bank which was frozen at the instance of the 7th Respondent vide Cyber Crime Division, Tamil Nadu vide Reference No.M33703250011051 within a time frame as may be fixed by this Court.

For Petitioner(s): Ms.Shanmitha

For Respondent(s): Mr.S.Santhosh,
Govt. Advocate (Crl.Side) for RR2,4 to 7

ORDER

This Writ Petition has been filed seeking issuance of a direction to the 7th respondent to defreeze the petitioner's bank account bearing No.39026541782, IFSC Code SBIN0040229, maintained with the 9th respondent bank, on the ground that the freezing of the said account is illegal, arbitrary and in violation of law.

2. The case of the petitioner is that he is the Proprietor of Maple Residency, a hospitality establishment providing lodging and essential amenities to travellers and is operating a business account with the 9th respondent bank. It is the further case of the petitioner that based on the instructions issued by the Cyber Crime Police, Tamil Nadu, the petitioner's aforesaid bank account was frozen on 02.10.2025, though the petitioner is neither an accused nor a complainant in any criminal case. The petitioner has made representations to the respondents 5 to 7 asserting his innocence and seeking immediate relief from the unwarranted freezing of his business account. Since no action has been taken and the account continues to remain frozen, the

petitioner has approached this Court by way of the present writ petition seeking the aforesaid relief.

3. The learned Government Advocate (Crl.Side) appearing for the respondents 2 and 4 to 7 submitted that based on a complaint lodged by one Pandian, through the National Cyber Crime Reporting Portal alleging cheating, an enquiry was initiated in C.S.R.No.807 of 2025. During the course of enquiry, it came to light that an amount of Rs.1,200/- alone was transferred to the account of the petitioner as a 6th layer transaction. He further submitted that except the said amount of Rs.1,200/-, no other amount was transferred to the account of the petitioner. He also submitted that the 7th respondent has already addressed a communication to the Nodal Officer of the State Bank of India to mark a lien only to the limited extent of Rs.1,200/- and to defreeze the petitioner's account in respect of the remaining balance, subject to there being no other case pending against the petitioner.

4. In view of the aforesaid submissions and taking note of the fact that only a sum of Rs.1,200/- is stated to have been transferred to the account of the petitioner in connection with the alleged offence, this Court is of the considered view that continuation of freezing of the entire bank account of the petitioner is unwarranted and that the request of the 7th respondent shall be considered

favourably by the 9th respondent bank. The scanned copy of the 7th respondent's request is reproduced hereunder for ready and easy reference:

Unfreeze Request - REG

From: [illegible]
To: [illegible]
Date: 2026-01-07 13:35
Priority: Highest

2026_01_07 1_28 PM Office Lens.pdf [illegible]

District Police Office
Cyber Crime Police Station
Second Floor, Ranipet District
Tamilnadu

Email: [illegible]

POLICE NOTICE u/s 106 BNSS

To,

The Nodal Officer,

State Bank of India.

Sub: Frozen Account Unfreeze Request - REG

Ref: 1. Ranipet Cyber Crime Police station

NCRP ACK No: **32907250039877**

2. Account Number: **39026541782**

I am the Inspector of Police, Anti Child Trafficking Unit (i/c) of Cyber Crime Police Station, Ranipet District, Tamil Nadu. I am investigating officer against case in the above Reference (1) cited.

On 08.07.2025 a complaint received from victim applied for employment in Singapore. While doing so, they came across a visa agent on Facebook who only offered assistance with a U.S. visa. The victim contacted the agent and made a payment. After the transaction, the victim realized it was a scam and that they had lost the money." Total Lost Amount: Rs.5,45,000/- during the course of enquiry **LAYER-6** State Bank of India bank- **39026541782** was frozen.

On 07.01.2026 the account holder approached to this office to unfreeze his State Bank of India Account. After the Communication we found that the account holder was not involved in this crime. So he is requested to unfreeze the above mentioned ref (2) account.

Hence, you are here by requested to **lien mark Rs.1200/- and unfreeze** the above mentioned ref (2) account for **Ranipet CCPS ACK NO: 32907250039877** only

NOTE: If any debit freeze was initiated by any other Cyber Crime Police Station/ Law Enforcement agencies against the bank account reference(3) cited, kindly obtain necessary instructions/guidelines from concerned police station for further action.

Inspector of Police, Cyber Crime Police station, Ranipet District.

5. Accordingly, the 9th respondent bank is directed to comply with the request of the 7th respondent Police dated 07.01.2026 by email, as expeditiously as possible.

6. With the above direction, this Writ Petition is disposed of. No costs.

28-01-2026

Index: Yes/No
Speaking/Non-speaking order
Neutral Citation: Yes/No
vkr

To

1.The Additional Director General of Police
Cyber Crime Wing,
No.3, Dr.Natesan Road, Police Training College Campus,
3rd Floor, Cyber Crime Wing,
Ashok Nagar, Chennai - 600 083.
2.The Superintendent of Police
Cyber Crime Division-1,
Cyber Crime Wing,
No.3, Dr.Natesafn Road, Police Training College Campus,
3rd Floor, Cyber Crime Wing,
Ashok Nagar, Chennai - 600 083.
3.The Superintendent of Police
Ranipet District,
Ranipet - 632 403.
4.The Deputy Superintendent of Police
Cyber Wing Ranipet District,
Ranipet - 632 403.
5.The Inspector of Police,
Cyber Wing Ranipet District,
Ranipet – 632403.
6.The Public Prosecutor,
High Court of Madras.

A.D.JAGADISH CHANDIRA, J.

VKR

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