IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 15-04-2026

CORAM

THE HON'BLE MR JUSTICE M. NIRMAL KUMAR

WP Crl. No. 388 of 2026

G.Deepak
S/o.N.Gnanagunaseelan,
S-1, Lakshmi Apartments,
19B, Rajalakshmi Nagar 9th Cross,
100Ft Road, Velachery, Chennai 600 042.

..Petitioner(s)

Vs

1. Inspector of Police
   Kalyanapur Police Station,
   Commissionerate Kanpur Nagar,
   Uttar Pradesh West.

2. The Chief Managar
   HDFC Bank Ltd
   Nandambakkam Chennai - 600089.

..Respondent(s)

PRAYER: The writ petition criminal filed under Article 226 of Constitution of India for issuance of a Writ of Mandamus directing the 2nd respondent to defreeze the account of the petitioner bearing No.18751000005534 maintained with the 2nd respondent and further direct the 2nd respondent to furnish a copy of the order said to have been issued by the 1st respondent to freeze the account and pass such other order or direction as this Honble Court may deem fit and necessary under the circumstances of this case and render justice.

For Petitioner(s):	Mr.S.Udhayasankar (VC)
For Respondent(s):	Mr. LEONARD ARUL JOSEPH SELVAM ADDITIONAL PP FOR R1 Mr.C. MOHAN A.Rexy Josephine Mary FOR M/s. King and Partridge for R2

ORDER

The writ petition criminal has been filed to direct the 2nd respondent to defreeze the account of the petitioner bearing No.18751000005534 maintained with the 2nd respondent and further direct the 2nd respondent to furnish a copy of the order said to have been issued by the 1st respondent to freeze the account.

2.This Court in an earlier occasion i.e. on 24.03.2026 passed the following order:

> "The petitioner, whose bank account has been frozen by the second respondent Bank on the directions of the first respondent, has filed the present Writ Petition.
>
> 2. The contention of the petitioner is that he is employed with HCL Technologies and maintains a Savings Bank Account bearing No. 18751000005534 with the second respondent Bank. He is also a preferred customer of the Bank. While so, without any prior notice, the said account was abruptly frozen on 23.07.2025, bringing all his financial transactions to a grinding halt. The petitioner, being a software engineer and tech-savvy individual, relies entirely on digital transactions through his smartphone for his day-to-day needs, including purchase of provisions, payment of dues, statutory payments, and medical expenses. The said account is also his salary account.
>
> 3. The petitioner had addressed a representation to the second respondent Bank seeking reasons for freezing the account. However, the Bank merely informed him that the account had

been frozen pursuant to instructions received from the office of the Inspector of Police, Kalyanpur Police Station, Commissionerate, Kanpur Nagar, Uttar Pradesh West, without furnishing any further details. The learned counsel for the petitioner further submitted that this Court, in *Success Signs, Rep. by its Proprietor Mr.G.Raja Vs. Station House Officer, Ghazidabad Cyber Crime Police Station and another,* reported in (*2020 SCC OnLine Mad 791*), had directed the Bank to retain lien over the disputed amount and permitted operation of the account. A similar order may be passed in the present case.

4. Per contra, the learned counsel for the second respondent Bank opposed the submissions and stated that the lien has been marked strictly in compliance with the directions issued by the first respondent. It is further submitted that the first respondent has specifically instructed the Bank not only to freeze the account but also to prohibit any debit transactions, indicating that an investigation is presently underway and further facts are yet to be ascertained. The learned counsel sought a short accommodation to obtain further instructions and clarification from the first respondent and to place the same before this Court. It was also submitted that, in the meantime, the petitioner may furnish a copy of the communication received from the first respondent to the second respondent Bank.

5. Notice to the first respondent, returnable by 15.04.2026. Private notice is also permitted.

6. Post the matter on 15.04.2026 for filing report."

3.The learned counsel for the petitioner had taken private notice to the first respondent/Inspector of Police, Kalyanapur Police Station, Uttar Pradesh West and the same was delivered on 04.04.2026. Proof of delivery has been produced.

4.The learned counsel for the second respondent bank today produced the communication dated 02.07.2024 received from the cyber crime cell DCP Kanpur Nagar directing the bank to freeze the petitioner's account No.18751 000005534 and also to provide other details of the petitioner. Accordingly, all the required details were called for and sent to the Cyber Crime Cell, Kanpur. Thereafter, a reminder was also sent on 22.07.2025 seeking further directions with regard to said communication.

5.Today, he produced a copy of the communication, which shows that fraudulent amount reported in the complaint is Rs.95,12,000/-, whereas, insofar as the petitioner's account is concerned, the transaction involved is only Rs.1,65,023/- which took place in Uttar Pradesh West. The said communications are scanned and extracted hereunder:

Outlook

Re: REMINDER-01 DATE- 22.07.2025 rajiv CO. NO.-255/2024 Requested to debit freeze Account and provide bank KYC, Account transaction Details and other bank details immediately.

From Vaishnavi J1 <[illegible]@hdfcbank.com>
Date Mon 7/28/2025 [illegible] PM
To [illegible]
Cc LEA Communication <Lea.Communication@hdfcbank.com>
Bcc [illegible]

2 attachments ([illegible] MB)
[illegible] DEEPAK.pdf

Respected Sir,

This is in reference to the REMINDER 01 DATE- 22.07.2025 rajiv C O NO.-255/2024, under section 94 B.N.S regarding the bank account number

1.Provide Account Detail - KYC (Know Your Customer) & AOF (Account Opening Form) along with Photo. **Attached**

2. Provide Statement of Account opening date of to till date under certification in Banker's Book of Evidence Act – 1891. **Attached**

3.Provide the linked Account number & its Holder details.**50300411044962 Fixed Deposit-Rs.64,521.00**

4.Provide (Current Contact details) & (old Contact number) Provide Officers involved in rekyc change mobile number of this account, Important details of the user of this account.

Current mobile number – 919962049592 same in AOF

5.NEFT, IMPS transaction, IP log details and A/C registered mobile number. **Statement Attached**

6.Provide Officers Involved in Opening of this account .**Mr.Veeramani- 75833 Mr.Saravana Kumar-53375**

7. Provide details if Net Banking is Active. NA

8. Furnish the details of the request made by other investigation agencies/ complaint preferred against the particular Account. **Account has hold for Rs.1,65,023/- remarks : cyber complain 23105240059458**

9. Debit/credit card details with correspondence address.**no credit card**

Debit card details 607152 XXXXXX 0405; 416021XXXXXX9825

10.Please Provide bank Branch manager Contact No.**Mr.Arun Dasari - 8122068220**

11. Put on debit freeze above mention account.**Debit freeze marked in account.**

Thanks & Regards
[illegible]
[illegible]
[illegible]
Ph [illegible]

Supervisor: Mr. Arulkumar D- Branch Manager - Ph [illegible]

From: [illegible]
Sent: Wednesday, July 23, 2025 12:02 PM
To: [illegible]
Cc: [illegible]
Subject: REMINDER-01 DATE- 22.07.2025 rajiv CO. NO. 255/2024 Requested to debit freeze Account and provide bank KYC, Account transaction Details and other bank details immediately.

Respected Sir,

This is in reference to the REMINDER-01 DATE- 22.07.2025 rajiv CO. NO-255/2024, under section 94 B.N.S regarding the bank account number

Account no - 18751000005534- IFSC- HDFC0001875

We have **DEBIT FREEZED** the account as per your instruction.

The KYC documents, Account Statement since account opened and the other requested documents will be submitted once received at our end.

We assure you to extend full cooperation and support in future also in the matter.

Regards,
[illegible]
Senior Manager
[illegible]
Ph [illegible]

Supervisor: Mr Arulkumar D - AVP- Branch Head [illegible]

[illegible] 10:45 AM

Complaint Data

Acknowledgement No.	[illegible]
Category of Complaint	Online Financial Fraud [illegible]
Complaint Date	[illegible]
Complainant Details	
Name	SANJAY SINGH
Mobile	[illegible]
Father/Mother / Spouse Name	
Email	
Address	[illegible] INDIRA NAGAR ROAD [illegible] APARTMENTS Kalyan Nagar [illegible] 208026
State /District /Police Station	UTTAR PRADESH [illegible] Kalyan Nagar [illegible]
Relation with Victim	

Suspect Details

Suspect Name	ID Type	Suspect Data	ID Number
[illegible]	Mobile Number	[illegible]	[illegible]
Naman Bhatia HDFC Securities	Mobile Number	[illegible]	[illegible]
[illegible] HDFC Securities	Mobile Number	[illegible]	[illegible]
[illegible] HDFC Securities	Mobile Number	[illegible]	[illegible]
[illegible] Bhatia	Mobile Number	[illegible]	[illegible]

Complaint Additional Info: [illegible] HDFC securities [illegible] Rs.[illegible] Rs.[illegible] lac approx.

Fraudulent Transaction Details

Total Fraudulent Amount reported by complainant : [illegible]

This Color denotes action has been taken on this transaction :

S No.	Bank/ (Wallet/PG/PA)/ Merchant/ Insurance	Account No./ (Wallet/PG/PA) Id	Transaction Id / UTR Number	Amount	Reference No.	Transaction Date	Complaint Date	Remarks	Complaint Reported By State	Cooldown Released From Date
1	Amount Credited to : HDFC Bank	[illegible] Layer: 2; Reported To [illegible]; Transactions : Links; Complaints : 2 Links	[illegible]	Transaction : [illegible]; Disputed : [illegible]		[illegible]	[illegible]	[illegible]	UTTAR PRADESH	Uttar Pradesh; [illegible]; [illegible] Bank; Date: [illegible]

View Complete Trail

Action Taken

S No.	Account No./ Wallet Id / Transaction Id / UTR Number	Action Taken	Bank / (Wallet/PG/PA) / Merchant / Insurance	Account Details	Transaction Id / UTR Number	Amount	Branch Location / Branch Manager Name & Contact Details	Remarks	ATM ID / Place / Location of ATM	Action Taken By / Date
1	[illegible] / [illegible]	[illegible] put on hold; Date: [illegible]	HDFC Bank			Txn Amt: [illegible]		[illegible]		[illegible] / [illegible]

6.Now, the amount of Rs.l,65,023/- is disputed. In view of the same, by keeping a sum of Rs.1,65,023/-, a lien, the second respondent bank is directed to defreeze the petitioner’s bank account and the petitioner is permitted to operate the same.

7.With the above direction, the writ petition (Crl.) is disposed of.

15-04-2026

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

To

1. Inspector of Police
   Kalyanapur Police Station,
   Commissionerate Kanpur Nagar,
   Uttar Pradesh West.

2. The Chief Managar
   HDFC Bank Ltd
   Nandambakkam Chennai - 600089.

M.NIRMAL KUMAR, J.

sms

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