Order QR

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IN THE HIGH COURT OF JUDICATURE AT MADRAS

**DATED: 27-10-2026**

CORAM

**THE HON'BLE MR.JUSTICE V. LAKSHMINARAYANAN**

**WP Crl. No. 1814 of 2026**

*CNR: {HCMA011520312026}*

Dhanam Ramasamy
No.2 Meenakshi Nagar,
GKS Nagar Road,
Saravanampatti,
Coimbatore - 641 035.

..Petitioner(s)

Vs

1. Axis Bank
   Saravanampatti COI Tn,
   1/10, SMR Buliding, Opp To E3, Police
   Station, Coimbatore 641 035.

2. The Inspector of Police
   Cyber Crime Police Station,
   2nd Floor, of Dish P.S.building,
   Yendada, Jn,
   Visakhapatnam City,
   Andhra Pradesh.

3. Indian Cyber Crime Coordination Centre
   represented by
   Chief Executive Officer,
   Ministry of Home Affairs,
   New Delhi.

   (R3 is *suo motu* impleaded as per the order of
   this court dated 18.08.2026 in WP.Crl.No.1814
   of 2026)

..Respondent(s)

To issue a Writ of Mandamus or any other appropriate writ, order or direction directing the respondents to forthwith de-freeze and permit full



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operation of the petitioner's bank account no.915010042625281, in the 1st respondent bank or in the alternative, restrict the lien/freeze only to the alleged disputed sum of Rs.15,159/- pending investigation and permit the petitioner to operate the account for all other lawful transactions, and pass such further or other orders as this Hon'ble Court may deem fit and proper in the circumstances of the case.

For Petitioner(s): Ms.Fathima Hasina

For Respondent(s): Mr.R.Sreedhar for R1
Mr.D.Rameshkumar for R3

**ORDER**

The petitioner is an account holder with the first respondent. She received an email on 21.05.2026 stating that a lien had been created over her account for a sum of Rs.15,159/- on the request made by the second respondent. According to the petitioner, she had invested certain amounts on an online platform. She was under the impression that the amounts credited to her account were as the result of the investments so made. However, it transpires that the online platform in which she invested was itself a cyber scam entity. The petitioner states that on account of the debit freeze ordered by the second respondent, the first respondent has frozen the entire account of the petitioner. Despite her request for defreezing the account, as no action has been initiated, she is before this Court.



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2. Ms.Fathima Hasina states that the account of the petitioner was frozen on 29.05.2025. She pleads that several lakhs of rupees are available in her account and that she was at all points of time willing to produce the salary statement and other details in order to substantiate her case.

3. When the matter was came up on 18.08.2026, I directed Mr.R.Sreedhar to take notice for the first respondent and *suo motu* impleaded the third respondent. The counsel for the petitioner was instructed to serve papers on the learned Additional Solicitor General in order to enable him to get instructions from the third respondent. Mr.D.Ramesh Kumar has entered appearance for the third respondent. The second respondent, though served, has not entered appearance.

4. Mr.Sreedhar reports that on the directions of the police dated 29.05.2025, invoking Sections 94 and 106 of BNSS, the bank had frozen the account. He states that the account is active but debit freeze has been marked. In addition, he states that the balance in the account is Rs.17,74,447.03 and the lien amount is Rs.15,159.00.

5. Mr.Ramesh Kumar states that the third respondent has evolved an SOP, which provides for a grievance redressal mechanism.



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6. I have carefully considered the submissions made on all sides. I have gone through the records.

7. Whether the petitioner is a victim of the cybercrime or whether she is a part of the cybercrime is for the second respondent to investigate. The third respondent has evolved in the Standard Operating Procedure (SOP) under which the police authorities can intimate the bank and pass an order for debit freeze. This debit freeze is to be in operation for a period of ninety days. On and from the 91st day, the bank is duty-bound to review the debit freeze and in case there are no further orders from the Law Enforcing Agency, it has to lift the debit freeze.

8. As rightly contended by Ms.Fathima Hasina, the debit freeze has come to force in the present case on 29.05.2025. Though more than an year and four months have lapsed, the first respondent has not implemented the SOP. On account of this unfortunate circumstance, the petitioner, who has several lakhs of rupees in her account, has not been able to operate the entire account for a lien of Rs.15,159/-. This is neither reasonable nor just.

6. Therefore, the writ petition is ordered on the following directions:

(i) The first respondent shall retain a lien of Rs.15,159/- alone.



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(ii) The petitioner will be permitted to operate the account for the remaining amount.

(iii) Within two weeks from today, the first respondent shall get in touch with the second respondent and find out if the Law Enforcement Agency has passed any further order(s) in this regard. At the end of two weeks, if there is no such order, the first respondent shall lift the lien.

**27-10-2026**

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

KAL

To

1. Axis Bank
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**V.LAKSHMINARAYANAN, J.**

**KAL**

**WP Crl. No. 1814 of 2026**

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