IN THE HIGH COURT OF JUDICATURE AT MADRAS

Dated : 20.01.2026

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THE HONOURABLE Ms. JUSTICE P.T. ASHA

W.P.No. 47274 of 2025

M/s Metacomic Private Limited
Represented by its Director,
Shanthi Selvaraj,
Having office at
No. 13, Lakshmi Nagar,
Kannapalayam, Avadi,
Chennai - 600 071. ...petitioner

Vs.

1.The Office of RBI Ombudsman,
Reserve Bank of India,
Fort Glacis,
Chennai - 600 001.

2. RBL Bank Ltd.,
Having its Registered Office at
lst Lane, Shahupuri,
Kolhapur - 416 001.

3. RBL Bank Ltd.,
Having its Corporate Office at
One World Center, Tower 2B,
6th Floor, 841, Senapati Bapat Marg,
Lower Parel (W),
Mumbai - 400 013.

4. The Branch Manager,
RBL Bank Ltd.,
Ground Floor,
No. 32, Nelson Manickam Road,
Aminjikarai,
Chennai - 600 029 ...Respondents

Prayer: Writ Petition is filed under Section 226 of the Constitution of India for issue of Writ of Mandamus, directing the respondents herein to de-freeze the petitioner's bank account bearing No.409363101066 lying with the 4th respondent bank to enable her to operate the same, by considering the representations dated 22.10.2025 and 22.11.2025.

For petitioner : Mr. E.Ashok Kumar

For Respondent 1 : Mr. J.Kifif Tonna Sharon
For M/s. Aiyar & Dolia

For Respondents : No Appearance
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ORDER

This writ petition is filed for the following relief:

"To direct the respondents herein to de-freeze the petitioner's bank account bearing No.409363101066 lying with the 4th respondent bank to enable her to operate the same, by considering the representations dated 22.10.2025 and 22.11.2025."

2. The petitioner would submit that she is running a business along with her husband in the field of payout solution for the past 2.5 years, for which a bank account has been opened with the 4th respondent bank in the name of the petitioner company. The petitioner would submit that an operation of the account is very regular and frequent.

3. While so, the 4th respondent had frozen the said bank account in the month of January 2024, without prior intimation to the petitioner. Therefore, the petitioner approached the 4th respondent bank and it was informed that various cyber complaints were registered on the National Cyber Reporting Portal by various persons across the country. The petitioner further learned that a sum of Rs.1,43,229/- has been marked as a lien in total of all the 60 complaints. However, the 4th respondent bank feezed the entire bank account of the petitioner. Therefore, the petitioner is before this Court.

4.Heard the learned counsels on the either side and perused the records.

5.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 cannot be done by the Bank. 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."

6. Accordingly, this writ petition is allowed with the following directions:-

(a). The respondent / Bank shall mark a lien only for a sum of Rs.1,43,229/- and permit the petitioner to operate the account forthwith:

(b). The petitioner is at liberty to move the concerned Jurisdictional Magistrate for recall of the lien marked over the said amount of Rs.1,43,229/-, if he is so advised.

7. Before parting with this case, this Court also would like to make the following observations:-

"There are several petitions filed by persons whose accounts have been frozen by the banks without any prior intimation or information. In most of the cases, the account holders are not accused of any criminal offence. They are only recipients of money sent by certain persons who may not be accused of any offence, or by persons who themselves had received money from the accused persons. The persons whose account are frozen are often not even aware of the reasons for such action. Therefore, whenever the bank receives a communication from the Investigating Officer, it shall act strictly in accordance with the contents of such communication and shall not freeze the entire account unless specifically directed. In all such cases whenever any action is taken by the Bank, the Branch Manager shall forthwith communicate to the account holder both the communication received from the Investigating Officer and the action taken by the Bank, so as to enable the account holder to seek appropriate remedy."

8. No costs.

20.01.2026

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