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IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 30-10-2026

CORAM

THE HON'BLE MRS.JUSTICE S.ALLI

CRL OP No. 31828 of 2025

CNR: {HCMA012832072025}

Manjunath,
S/o Venkatesah,
25/26, 3rd Cross,
SLN Layout Andrahalli,
Bangalore.

..Petitioner(s)

Vs

1. The State Rep By,
   The Inspector of Police,
   Central Crime Branch,
   Tambaram.

2. The Manager,
   IndusInd Bank,
   Neelamangala branch,
   GR FLR, 1212, BH Road,
   Dwarka Plaza, Neelamangala,
   Karnataka.

3. The Director,
   National Cybercrime Reporting Portal (NCRP),
   Indian Cybercrime Co-ordination Centre,
   5th Floor, NDCC-II Building,
   Jai Singh Road, New Delhi.

   (R3 is impleaded as per the order of this Court
   dated 06.01.2026 in Crl.MP.No.24963 of 2025
   in Crl.OP.No.31828 of 2025)

..Respondent(s)

PRAYER: Criminal Original Petition filed under Section 528 of BNSS, praying to direct the 1st Respondent to de-freeze the savings bank account No.100024917059 of the petitioner, being maintained with the 2nd respondent

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viz IndusInd Bank, Neelamangala branch, Karnataka, which was frozen by the 1st respondent in unknown crime number.

For Petitioner(s): Mr.C.S.Jeeva Kuralamudhu

For Respondent(s): Mrs.R.S.Indira,
Additional Public Prosecutor for R1

Mr.D.R.Raghunath for R2

ORDER

This Criminal Original Petition has been filed seeking a direction to the first respondent to defreeze the petitioner's savings bank account bearing Account No.100024917059, maintained with the second respondent Bank.

2.The case of the prosecution is that, a complaint was received from one Saravanan A.S., alleging that he had been cheated to the tune of Rs.45,15,000/- through a fake share-trading application. During the course of enquiry, it was found that a sum of Rs.10,010/- had been transferred to the petitioner's bank account as a third-layer transaction. Consequently, instructions were given to mark a lien over the said amount through the NCRP portal. The first respondent Police had not requested the bank to freeze the petitioner's entire bank account.

3.The learned counsel for the petitioner submitted that the petitioner is employed as an Operational Specialist in a BPO company and earns a monthly salary of Rs.50,000/-. The account in question is his salary account, through which his monthly salary and other financial transactions are carried out. The

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petitioner occasionally participated in online rummy games and received a sum of Rs.10,010/- as winnings through an application called "Dafabet", which was credited to his account on 09.08.2025. Subsequently, on 07.10.2025, his bank account was frozen, thereby preventing him from operating the same. Though the petitioner completed the KYC verification and field verification required by the bank, the account remained frozen. The learned counsel further submitted that the petitioner has no other bank account and that the freezing of the entire account has caused serious financial hardship to him, including difficulty in meeting his monthly loan instalments and family expenses. Hence, the learned counsel prayed for a direction to defreeze the petitioner's bank account.

4.The learned Additional Public Prosecutor appearing for the first respondent Police has filed a status report and submitted that the disputed amount of Rs.10,010/- had been identified as a third-layer transaction in connection with the enquiry in CSR No.439 of 2025. She further submitted that the first respondent has no objection to defreezing the petitioner's bank account, subject to maintaining a lien over the disputed amount of Rs.10,010/-.

5.The learned counsel appearing for the second respondent Bank has filed a counter affidavit and submitted that the bank had received multiple NCRP complaints from cybercrime authorities of different States in respect of transactions credited to the petitioner's account. The total disputed amount

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reflected in the counter is Rs.26,128.43/-. It was further submitted that the account was frozen pursuant to the complaints and instructions received through the NCRP portal and that the bank is unable to defreeze the account without appropriate instructions from the concerned authorities or an order of this Court.

6.This Court has carefully considered the rival submissions and perused the materials available on record.

7.In view of the foregoing discussion and the no-objection expressed by the learned Additional Public Prosecutor appearing for the first respondent Police to defreeze the petitioner's bank account, this Court is inclined to allow the present Criminal Original Petition.

8.In the result, this Criminal Original Petition is allowed. The first respondent is directed to defreeze the savings bank account bearing Account No.100024917059, maintained by the petitioner with the second respondent Bank. The second respondent shall give effect to the aforesaid direction and restore normal banking operations in the said account.

30-10-2026

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

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To

1.The Inspector of Police,
Central Crime Branch,
Tambaram.

2.The Manager,
IndusInd Bank,
Neelamangala branch,
GR FLR, 1212, BH Road,
Dwarka Plaza, Neelamangala,
Karnataka.

3.The Director,
National Cybercrime Reporting Portal (NCRP),
Indian Cybercrime Co-ordination Centre,
5th Floor, NDCC-II Building,
Jai Singh Road, New Delhi.

4.The Public Prosecutor,
High Court of Madras.

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S.ALLI, J.

CDA

CRL OP No. 31828 of 2025

30-10-2026

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