



W.P.(MD)No.326 of 2026

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED : 22.01.2026

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THE HONOURABLE MRS.JUSTICE S.SRIMATHY

W.P.CrI.(MD).No.326 of 2026

and

WP.MP.CrI.(MD)No.90 of 2026

R.Saravanan

... Petitioner

Vs

1. The State of Gujarat, Rep. By
The Inspector of Police,
Dahod Town Police Station,
Vastodiya Society,
Dahod, Gujarat - 389151.
2. The State of Maharashtra, Rep.By
Naupada Police Station,
Thane City,
Prashant Nagar, Vishnu Nagar,
Thane West, Maharashtra - 400602.
3. The Authorized Officer,,
National Cyber Crime Reporting Porol,
5th Floor, Ndcc Ii Building,
Jai Singh Road,
New Delhi - 110001..



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4. The Jio Payments Bank Limited,
Rep. by its Authorized Officer,
1st Floor, Building 4NA,
Maker Maxity, Bandrakurla Complex,
Bandra (East), Mumbai - 400051.

5. The Jio Payments Bank Limited,
Rep. by its Manager,
Executive Zone, Shakti Towers-1,
766, Anna Salai,
Chennai-600 002.

6. The Branch Manager,
HDFC Bank,
Kasavanahalli Branch,
Bengaluru.

... Respondents

Prayer: Writ Petition filed under Article 226 of the Constitution of India, praying this Court to issue a Writ of Mandamus, to direct the respondents to forthwith defreeze the petitioner's bank accounts bearing Account No. 001621711248709, IFSC Code: JIOP0000001 and another bank account in HDFC Bank, Kasavanahalli Branch, Bengaluru, bearing Account No. 50100074506577, maintained with the respondents 4 and 6, and permit the petitioner the petitioner to operate the same.

For Petitioner : Mr.P.Suresh



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ORDER

The present Writ Petition has been filed for the issuance of a Writ of Mandamus, to direct the respondents to forthwith defreeze the petitioner's bank accounts bearing Account No. 001621711248709, IFSC Code: JIOP0000001 and another bank account in HDFC Bank, Kasavanahalli Branch, Bengaluru, bearing Account No.50100074506577, maintained with the respondents 4 and 6, and permit the petitioner the petitioner to operate the same.

2. The facts leading to the filing of the petition are as follows:

(a) The petitioner is holding a current account bearing A/c Nos. 001621711248709 at Jio Payments Bank Limited, Rep. by its Authorized Officer, 1st Floor, Building 4NA, Maker Maxity, Bandrakurla Complex, Bandra (East), Mumbai – 400051 and Account No.50100074506577 HDFC Bank, Kasavanahalli Branch, Bengaluru.

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(b) The petitioner came to know that his account had been frozen.



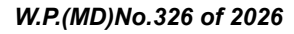
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3. The learned Counsel appearing for the petitioner would submit that the petitioner is not an accused in any criminal case; the act of the fourth and sixth respondents freezing the entire account is illegal and violates the fundamental rights of the petitioner; that though pursuant to the alleged communication sent by the Cyber Police Coordination Cell, the third respondent was obliged to obey the directions, the fourth and sixth respondents ought to have informed the petitioner about the action taken thereon; and that having failed to do so, it has breached the contract with the petitioner.

4. The learned Counsel appearing for the respondents would submit that the account of the petitioner was frozen on the basis of the communication from the Cyber Police Coordination Cell.

5. On perusal of the records, it is clear that there is nothing on record to show that the Cyber Police Coordination Cell had requested the respondents 4 and 6 to freeze the entire account. The fact is that account has been frozen and the petitioner is unable to operate the account.



“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.”

(b). The petitioner is at liberty to move to the concerned Jurisdictional Magistrate for recall of the lien marked over the quantified amount, if he is so advised.



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8. With the above observations and directions, this Writ Petition is disposed of. No costs. Consequently, connected miscellaneous petition is closed.

22.01.2026

NCC : Yes / No
Index : Yes / No
Internet : Yes/ No

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To

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6. The Branch Manager,
HDFC Bank,
Kasavanahalli Branch,
Bengaluru.
7. The Additional Public Prosecutor,
Madurai Bench of Madras High Court,
Madurai.



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S.SRIMATHY, J.

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