



BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 09-02-2026

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THE HONOURABLE MRS JUSTICE S.SRIMATHY

WP CrI.(MD) NO. 666 of 2026

Hariharan

Petitioner(s)

Vs

1. The Branch Manager  
The Equitas Small Finance Bank Limited  
No.31/24 GF Balamurugan Complex  
Salem Main Road  
Near New bus Stand  
Musiri  
Trichy District.

2. The Deputy Commissioner of Police  
North Cyber Crime Police Station North Region  
Samatanagar Police Station Compound  
Near Sports Authority of India  
Western Express Highway  
Kandaivali (East )  
Mumbai 400101  
Maharashtra.

Respondent(s)

**For Petitioner(s):** Mr.M.Deepanchakravarthi

**Prayer:**

Writ Petition filed under Article 226 of the Constitution of India praying for issuance of a Writ of Mandamus, to direct the 1st Respondent to de-freeze the bank account maintained by petitioner bearing Account No.100054149612 by considering the representation dated 20.01.2026.

**ORDER**



The present Writ Petition has been filed for the issuance of a Writ of Mandamus, to direct the 1st respondent to de-freeze the bank account maintained by petitioner bearing Account No.100054149612 by considering the representation dated 20.01.2026.

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

(a) The petitioner is holding a savings bank account bearing A/c No. 100054149612 in the Equitas Small Finance Bank Limited

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

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 1st respondent 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, the 1st respondent was obliged to obey the directions, the 1st respondent 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 reply given by the 1st respondent to the petitioner would state that the account of the petitioner was frozen on the basis of the communication from the Cyber Police.

5. On perusal of the records, it is clear that there is nothing on record to show that the



Cyber Police had requested the 1st respondent to freeze the entire account. The fact is that account has been frozen and the petitioner is unable to operate the account.

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6. It is seen that in similar circumstances, this Court had observed that when the alleged fraudulent amount is quantified as Rs.877.05/-, the freezing of the whole account would not be justified. 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.”*

7. Accordingly, this writ petition is disposed of on the following directions:

(a). The 1st respondent / Bank shall mark a lien only for the quantified sum of Rs. 877.05/- and permit the petitioner to operate the account forthwith.

(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.

8. With the above observations and directions, this Writ Petition is disposed of. No costs.



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