



W.P.Crl.(MD).No.1120 of 2026

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BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED :25.02.2026

CORAM:

THE HONOURABLE MRS JUSTICE S.SRIMATHY

W.P.Crl.(MD) No. 1120 of 2026

and

W.M.P.Crl.(MD).No.295 of 2026

Sangeethapriya

... Petitioner

Vs.

1.The Branch Manager,
HDFC Bank Ltd.,
215E, Kadamankulam,
Tenkasi Road,
Therkuvenganallur,
Rajapalayam-626117,
Virudhunagar District,
Tamilnadu.

2.The Inspector of Police,
Palamaner Police Station,
Chittoor,
State of Andhra Pradesh.

3.The Station House Officer,
Muvattupuzha Police Station,
Moovattupuzha,
Ernakulam Rural,
State of Kerala.

... Respondents

PRAYER : Writ Petition is filed under Article 226 of the Constitution of



W.P.CrI.(MD).No.1120 of 2026

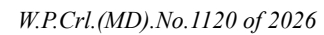
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India, praying this Court to issue a ***Writ of Certiorarified Mandamus***, calling for the records relating to the impugned email communication of the first respondent dated 16.12.2025 at 12.31 pm sent to the petitioner's email, esaiyamuthan@gmail.com and quash the same as illegal, consequently directing the respondents herein, particularly the first respondent to defreeze and release hold in the petitioner's Savings Account bearing No.50100410191030 with HDFC Bank, Therkuvenganallur Branch, Rajapalayam 626117 forthwith, permitting normal operation of the account, and release the hold on disputed sum of Rs.14,000/- and other like sums if hold on.

For Petitioner :Mr.S.Balamurugan

ORDER

The present Writ Petition has been filed for the issuance of a Writ of Certiorarified Mandamus, to quash the impugned email communication of the first respondent dated 16.12.2025 at 12.31 pm sent to the petitioner's email, esaiyamuthan@gmail.com consequently to direct the respondents herein, particularly the first respondent to defreeze and release hold in the petitioner's Savings Account bearing No. 50100410191030 with HDFC Bank, Therkuvenganallur Branch,



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

(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 first 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 third respondent, 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.



W.P.Crl.(MD).No.1120 of 2026

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4. On perusal of the records, it is clear that there is nothing on record to show that the third respondent had requested the first respondent to freeze the entire account. The fact is that account has been frozen and the petitioner is unable to operate the account.

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 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.”

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



W.P.Crl.(MD).No.1120 of 2026

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(a). The impugned email communication of the first respondent dated 16.12.2025 at 12.31 pm sent to the petitioner's email, esaiyamuthan@gmail.com is hereby quashed.

(b) The 1st respondent / Bank shall keep only a lien amount of Rs.14,000/- and permit the petitioner to operate the account forthwith

(c). 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.

Consequently, the connected Writ Miscellaneous Petition is closed.

25.02.2026

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

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S.SRIMATHY, J

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