



W.P.Crl.(MD)No.1923 of 2026

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

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DATED : **04.06.2026**

CORAM:

THE HONOURABLE **MRS.JUSTICE L.VICTORIA GOWRI**

W.P.Crl.(MD)No.1923 of 2026

S.Sakthivel

... Petitioner

Vs.

1. The Branch Manager,
State Bank of India,
Thadikombu Road,
Tnpk Building,
Dindigul, Dindigul District.

2. The Inspector of Police,
Cyber Crime,
South Central Police Station,
Bengaluru, State of Karnataka.

... Respondents

PRAYER : Writ Petition filed under Article 226 of the Constitution of India for issuance of Writ of Mandamus, directing the 1st respondent to defreeze petitioner Savings Bank Account No. 11345123214 and consequently permit the petitioner to operate the savings account freely based on the representation dated 10.03.2026 by email.

For Petitioner : Mr.T.Manikandan

For Respondents : Mr.C.Karthick (R1)

Standing Counsel



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ORDER

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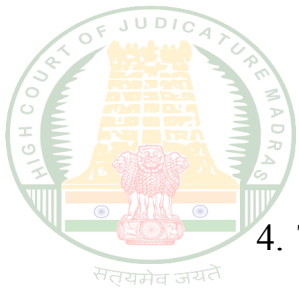
This petition has been filed seeking for a direction to the 1st respondent to defreeze petitioner's Savings Bank Account No.11345123214 and consequently permit the petitioner to operate the savings account freely based on the representation dated 10.03.2026 by email.

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

(a) The petitioner is holding a savings account bearing A/c No. 11345123214 at State Bank of India, Thadikombu Road, Tnpk Building, Dindigul, Dindigul District.

(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 the first respondent was obliged to obey the directions, the first 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.



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4. The learned counsel appearing for the first respondent submitted that the petitioner's account was frozen on account of certain alleged illegal transactions and strongly opposed the relief sought for in this petition. It was further submitted that the disputed amounts are categorised into three heads, viz., Rs. 1,810.51/-, Rs. 1,000/-, and Rs. 120/-.

5. Heard the learned counsel on either side and carefully perused the materials placed before this Court. Though notice has been served on the second respondent, he has neither chosen to appear before this Court, either through counsel or in person.

6. On perusal of the records, the fact is that the account has been frozen and the petitioner is unable to operate the account.

7. 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



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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. T\his writ petition stands allowed . No costs. Consequently, connected miscellaneous petitions are closed.”

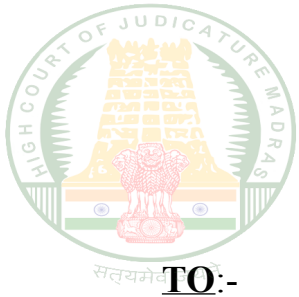
8. Accordingly, this writ petition is disposed of on the following directions:

(a). The first respondent / Bank shall mark a lien only for the quantified sum 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.

04.06.2026

NCC : Yes / No
Index : Yes / No
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TO:-

WEB COPY

1. The Branch Manager,
State Bank of India,
Thadikombu Road,
Tnpk Building,
Dindigul, Dindigul District.
2. The Additional Public Prosecutor,
Madurai Bench of Madras High Court,
Madurai.



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L.VICTORIA GOWRI, J.

Sm

Order made in
W.P.Crl.(MD)No.1923 of 2026

Dated
04.06.2026