



WP CrL.(MD) NO. 1745 of 2025

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

Dated : 03.02.2026

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THE HONOURABLE MRS. JUSTICE S.SRIMATHY

WP CRL.(MD). No. 1745 of 2025

Selvakumar

... Petitioner

Vs

1. The Branch Manager,
Canara Bank,
Puthuvayal Branch,
Karaikudi Taluk,
Sivagangai District.

2. The Inspector of Police,
Cyber Police Coordination Cell,
Bengaluru, Karnataka State.

... Respondents

PRAYER :- To issue a Writ of Mandamus, directing the 1st respondent to defreeze the petitioner's Savings Bank Account bearing Account No. 62792600000393 maintain at 1st respondent's bank on the basis of his representation dated 25.09.2025 forthwith.

For Petitioner : Mr.T.Veera Kumar

For Respondents : Mr.S.G.Sundararaj, for R-1



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ORDER

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This writ petition is filed seeking issuance of a Writ of Mandamus directing the 1st respondent to defreeze the petitioner's Savings Bank Account bearing Account No.62792600000393 maintain at 1st respondent's bank on the basis of his representation dated 25.09.2025 forthwith.

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

(a) The petitioner is holding a Savings Bank Account bearing Account No. 62792600000393 at 1st respondent's bank .

(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 bank 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 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 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 second respondent to freeze the entire account. The fact is that account has been frozen and the petitioner is unable to operate the account.

6. 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.”



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

(a). The 1st respondent / Bank shall keep only a lien amount of Rs.1,741/- 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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03.02.2026



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To

1. The Canara Bank,
Puthuvayal Branch,
Karaikudi Taluk,
Sivagangai District.
2. The Inspector of Police,
Cyber Police Coordination Cell,
Bengaluru, Karnataka State.



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S.SRIMATHY,J

KSA

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