



BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 28.01.2026

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THE HONOURABLE MRS JUSTICE S.SRIMATHY

WP CrI.(MD) NO. 2234 of 2025 and

WMP CrI.(MD)No.524 of 2025

S.Subashini

...Petitioner

Vs

1.Reserve Bank of India,
Represented by its Governor,
Head Office at, 16th Floor,
Central Office Building,
Shahid Bhagat Singh Road,
Mumbai – 400 001.

2.The Regional Director,
Reserve Bank of India,
Fort Glacis, No.16, Rajaji Salai,
Chennai – 600 001

3.The Branch Manager,
Utkarsh Small Finance Bank Limited,
Trichy.

4.Station House Officer,
Cyber Crime Police Station,
Ganga Nagar,
Rajasthan.

...Respondents

For Petitioner : Mr.T.Aswin Raja Simman

For Respondent(s): Mr.R.Shankar Ganesh for R3

Prayer:

Writ Petition filed under Article 226 of the Constitution of India praying for issuance of a Writ of Mandamus, to direct the 3rd respondent to defreeze the petitioner's



current account, bearing Account No.1644020000000540 with the 3rd respondent bank forthwith and allow the petitioner to continue the petitioner's banking operations with the 3rd respondent bank within the stipulated time that may be fixed by this Court.

ORDER

The present Writ Petition has been filed for the issuance of a Writ of Mandamus, to direct the 3rd respondent to defreeze the petitioner's current account, bearing Account No.1644020000000540 with the 3rd respondent bank forthwith and allow the petitioner to continue the petitioner's banking operations with the 3rd respondent bank within the stipulated time that may be fixed by this Court.

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

(a) The petitioner is holding a current account bearing A/c No. 1644020000000540 in Utkarsh Small Finance Bank Limited, Trichy.

(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 3rd 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 3rd respondent was obliged to obey the directions, the 3rd 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 3rd respondent would submit that the account of the petitioner was frozen on the basis of the communication from the Cyber Police stating that there are some illegal transactions in the account.

5. On perusal of the records, it is clear that there is nothing on record to show that the Cyber Police had requested the 3rd 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.”



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

(a). The 3rd respondent / Bank shall mark a lien only for Rs.15,000/- (Rupees Fifteen Thousand only).

(b)The petitioner is permitted to withdraw the balance amount.

(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.

(d).The petitioner shall not operate the account in future.

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

28.01.2026

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