

IN THE COURT OF JUDICIAL MAGISTRATE NO.II, MADURANTAKAM

**PRESENT:Selvi.B.Bavya, B.A., L.L.B,
Judicial Magistrate No.II, Madurantakam
On Friday, this the 10thday of April 2026**

Crl.M.P. 146/2026

Muniyandi @ Jillu, Age.40. S/o.Ramu,

... Petitioners

- vs -

Inspector of Police,
Padalam Police Station,
Cr.No.216/2025.
U/s.123 of BNS r/w 24(1) COPTA, 2003

... Respondent/Complainant

ORDER

1. The petitioner filed this petition U/s 498 of BNSS to defreeze the petitioner's Bank Account Number – 520101256490453 maintained at Union Bank of India, Madurantakam branch.
2. The case of the petitioner is, he has bank account at Union Bank of India, Madurantakam branch, vide account No. 520101256490453. The respondent Police has freezed the petitioner's bank account which was originally bearing Account No.080600101003572 and after merger with Union Bank of India renumbered account no.520101256490453 in crime No.216/2025, the petitioner submit that he was charged by the respondent police in the above crime number for the offences punishable under section.123 of BNS r/w 24(1) COPTA, 2003. He submitted that during the investigation the respondent police has freezed his savings bank account. The petitioner submitted that he had pledged his personal gold jewels and availed a jewel loan bearing Loan No.080626540006136. And the said jewel loan required renewal on or before 26.12.2025. However, due to freezing of the above bank account, the petitioner unable to renew the jewel loan or remit the interest amount. The petitioner submitted that he used the above bank account for personal transaction and the jewels were pledged based on that account only and if the account continues to remain frozen, the interest amount will keep increasing and the petitioner will suffer irreparable loss, including loss or auction of the pledged jewels which are personal property of the petitioner.

3. Notice issued to the respondent police. The respondent police objected to allow this petition stating that the if the court allows this petition to defreeze/reopen the account the petitioner may involve in similar kind of offence.

4. All the records Perused, the petitioner's bank account has been freezed by the bank based on the request made by the respondent police in connection with crime no.216/2025 u/s.123 of BNS r/w 24(1) COPTA, 2003. On perusal of records, this court find that charge sheet in crime No.216/2025 has not been filed. And the respondent police also did not file any statement to show that the petitioner or his Bank account is connected with offence in crime No.216/2025. Even though this Court takes into consideration that the Respondent police would have freezed the account on suspicion of illegal transaction through the petitioner's account. But as the same has not been submitted before this Court. Moreover the petitioner submitted that he used the above bank account for personal transaction and the jewels were pledged based on that account only.

5. Considering the above stated reasons and in the interest of justice this petition is allowed. The court directs the respondent police to defreeze petitioner's Bank Account Number – Account Number – 520101256490453 maintained at Union Bank of India, Madurantakam branch.

Accordingly the petition is allowed.

Dictated by me to the Steno-Typist and typed by him directly in the computer, corrected and pronounced by me in open court on the 10th April 2026.

**Judicial Magistrate No.II,
Madurantakam.**