



IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 21-01-2026

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CORAM

THE HON'BLE MS. JUSTICE P.T. ASHA

WP No. 4393 of 2025

Sri Balaji Metal Forming
Represented By Its Proprietor, K.Ramadoss, S/o.
Late Kumar, Having Its Place Of Business At, No. 1,
Thiruverkadu Road, Srinivasa Pillai Nagar,
Aynambakkam West, Chennai -600 095.

..Petitioner(s)

Vs

1. Indusind Bank
Represented By Its Principal Nodal Officer, 2401
Gen, Thimmayya Road, Pune-411 001.
2. The Branch Manager,
Indusind Bank Limited, Ground Floor, Plot No.
5/pc 2a-1, Bharathi Salai, Nolambur, Chennai
-600 095.
3. The Inspector Of Police,
Cyber Crime Police Station, Bidhannagar Police
Commissionerate, Salt Lake, West Bengal -700
091.

..Respondent(s)

Prayer:- : Writ Petition filed under Article 226 of the Constitution of India,
praying this Court to issue a Writ of Mandamus directing the 2nd Respondent
to defreeze the petitioners bank account bearing Account No. 259790997560



and IFSC code. INDB0001814 and release the entire amount of Rs. 2,91,402/- held by the 2nd Respondent.

WEB COPY For Petitioner(s): Mr.S.Mohan Raj

For Respondent(s): M2.. K.Moorthy for R1 & R2

Mr.V.Jeevagiridharan, AGP for R.3

ORDER

This Writ Petition is filed for the following reliefs:-

“Directing the 2nd Respondent to defreeze the petitioners bank account bearing Account No. 259790997560 and IFSC code. INDB0001814 and release the entire amount of Rs. 2,91,402/- held by the 2nd Respondent.”

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

2.1. The petitioner is having an account bearing No. 259790997560 maintained in the 2nd respondent Bank. All of a sudden, based on an instruction issued by the 3rd respondent alleging a fraudulent transaction of Rs.5,640/- in the petitioner's account, the respondent Bank froze the said account without issuing any prior show notice or communication to the petitioner to put forth his case. Therefore, the petitioner had sent a detailed representation to the respondents explaining the facts and requesting to defreeze his account. However, no step has been taken on his representation. Hence, he has filed this writ petition seeking the aforesaid prayer.



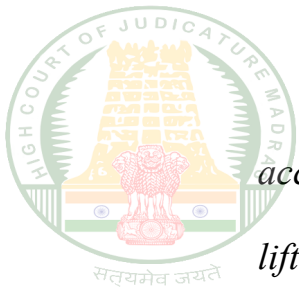
3. The learned counsel appearing for the petitioner would submit that there is no previous case pending against the petitioner and that he is in no way connected with the alleged fraudulent transactions. He would further submit that, without issuing any prior show cause notice or affording an opportunity to the petitioner to put forth his case, the respondent had frozen the petitioner's bank account, which is illegal and in gross violation of the principles of natural justice.

4. Per contra, Mr. K. Moorthy, learned counsel appearing for respondents 1 and 2, would submit that the petitioner's bank account was frozen only on the basis of information received from the third respondent, indicating a fraudulent transaction, namely, a credit of a sum of Rs.5,640/- in the petitioner's account.

5. Heard the learned counsel on either side.

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 cannot be done by the Bank. 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 with the following directions:-

(a). The respondent / Bank shall mark a lien only for a sum of Rs.5,640/- and permit the petitioner to operate the account forthwith:

(b). The petitioner is at liberty to move the concerned Jurisdictional Magistrate for recall of the lien marked over the said amount of Rs.5.650/-, if he is so advised.

8. Before parting with this case, this Court also would like to make the following observations:-

“There are several petitions filed by persons whose accounts have been frozen by the Banks without any prior intimation or information. In most of the cases, the account holders are not accused of any criminal offence. They are only recipients of money sent by certain persons who may not be accused of any offence, or by persons who themselves had received money from the accused persons. The persons whose account are frozen are often not even aware of the reasons for such action. Therefore, whenever the Bank receives a



communication from the Investigating Officer, it shall act strictly in accordance with the contents of such communication and shall not freeze the entire account unless specifically directed. In all such cases whenever any action is taken by the Bank, the Branch Manager shall forthwith communicate to the account holder both the communication received from the Investigating Officer and the action taken by the Bank, so as to enable the account holder to seek appropriate remedy.”

No costs.

21-01-2026

Index: Yes/No
Speaking/Non-speaking order
Neutral Citation: Yes/No

SHR

To

1. Indusind Bank
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2. The Branch Manager,
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P.T.ASHA J.

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