



W.P.No.14982 of 2026

WEB COPY

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 29.04.2026

CORAM

THE HON'BLE MR JUSTICE M.DHANDAPANI

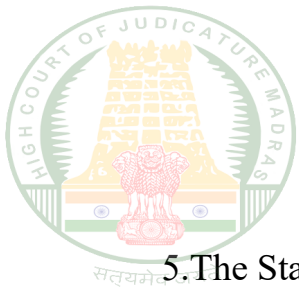
W.P.No. 14982 of 2026

R.Sarassou

...Petitioner

Vs.

- 1.The Reserve Bank of India,
Rep.by its Governor,
Head Office at 16th Floor,
Central Office Building,
Shahid Bhagat Singh Road,
Mumbai-400 001.
- 2.The Principal Nodal Officer,
ICICI Bank Limited, ICICI Bank Towers,
Bandra-Kurla Complex,
Mumbai-400 051.
- 3.The General Manager,
ICICI Bank Limited, ICICI Bank Tower,
Near Chakli Circle, Old Padra Road,
Vadodara,
Gujarat-390 007.
- 4.The Branch Manager/
Public Information Officer,
ICICI Bank Limited,
No.110, Uthamar Gandhi Salai,
Nungambakkam High Road,
Chennai-600 034.



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5. The State House Officer,
Kundara Police Station,
Cyber Crime Cell,
Kollam,
Kerala-691 504.

6. The Station House Officer,
Cyber Crime Cell,
Gorimedu,
Puducherry.

...Respondents

Prayer: Writ Petition under Article 226 of the Constitution of India praying for the issuance of a Writ of Mandamus, directing the fourth respondent to defreeze the petitioner's account bearing Account No.000901017988 and IFSC Code:ICIC0000009 by taking into consideration of mail dated 02.08.2024 sent to the fourth respondent and her representation dated 08.01.2025 sent through speed post to the second respondent and permit the petitioner to operate her account.

For Petitioner : Mr.K.Lavan

For Respondent : Mr.C.Mohan
for M/s.King and Partridge
for R2 to R4



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ORDER

This Writ Petition has been filed to direct the fourth respondent to de-freeze the petitioner's account bearing Account No.000901017988 and IFSC Code:ICIC0000009 by taking into consideration of mail dated 02.08.2024 sent to the fourth respondent and her representation dated 08.01.2025 sent to the second respondent and permit the petitioner to operate her account.

2. The case of the petitioner is that the petitioner had involved in share trading, pursuant to which, she invested large sums of money and also withdrew certain amounts on various dates. All of a sudden, she found that her account was freezed by the Bank owing to a cyber crime complaint received by the Bank with respect to her account and therefore, the petitioner is unable to operate her bank account. On enquiry, the fourth respondent Bank informed the petitioner that her account was kept on lien for a sum of Rs.4,00,000/- based on the complaint lodged in Kundara Police Station, Kerala. It is the claim of the petitioner that she has lost huge amount of money to the online fraudsters and she is a victim and that on 07.08.2024, she has filed a complaint in Pondicherry Cyber Crime Cell, namely, the sixth respondent herein and no money has been

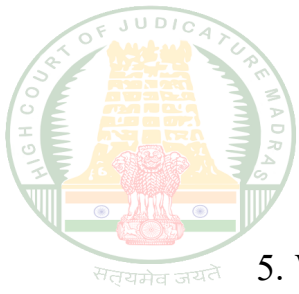


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recovered so far. However, her account was freezed by the Bank, due to which, she has been suffering which has triggered the petitioner to file the present writ petition.

3. Heard the learned counsel appearing for the petitioner and the learned counsel appearing for the respondents 2 to 4.

4. Though it is the claim of the petitioner that she has lost huge sums of money due to online fraud, the Cyber Crime Complaint received from Kundara Police Station, Kerala, has to be investigated by RBI CMS Team. The amount held on lien for a sum of Rs.4,00,000/-, which is marked as lien, has to be continued on lien by the Bank and the petitioner shall be allowed to use the amount lying in her bank account over and above the aforesaid sum of Rs.4,00,000/-. To that effect, the fourth respondent Bank shall de-freeze the account of the petitioner holding on lien for a sum of Rs.4,00,000/- only.



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5. With the above directions, this Writ Petition is disposed of. There shall

be no order as to costs.

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Index: Yes/No

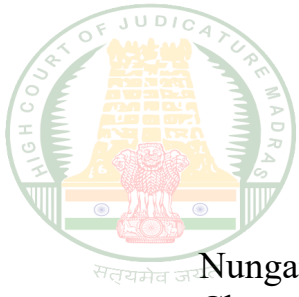
Speaking/Non-speaking order

Neutral Citation: Yes/No

ssb

To

- 1.The Reserve Bank of India,
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- 2.The Principal Nodal Officer,
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