



CGHC010273472026

2026:CGHC:31907

NAFR



HIGH COURT OF CHHATTISGARH AT BILASPUR

WPC No. 3810 of 2026

1 - Md. Kashif Ali S/o Md. Asraf Ali Aged About 26 Years R/o Lodhma
Jashpur District- Jashpur Chhattisgarh- 496225.

... Petitioner(s)

versus

1 - Branch Manager State Bank Of India Kunkuri Branch, District-
Jashpur (C.G.) 496225.

2 - Reserve Bank Of India Through Its Regional Director Regional Office
At Raipur, District- Raipur (C.G.).

3 - Assistant Commissioner Of Police C E N Police Station West
Division, Bengaluru- 560079 (Karnataka).

4 - Station House Officer West C E N Crime Police Station Bengaluru
(Karnataka).

... Respondent(s)

For Petitioner(s)	:	Mr. Akash Mishra, Advocate.
For Respondent No. 1	:	Mr. P.R. Patankar, Advocate.

Hon'ble Mr. Justice Amitendra Kishore Prasad

Order on Board

27/07/2026

1. By way of this petition, the petitioner has prayed for following reliefs:-

“1. That, the Court may kindly be pleased to pass appropriate writ(s)/order(s) and kindly direct the respondents to forthwith de-freeze the petitioner's Savings Bank Account maintained with State Bank of India, Kunkuri Branch, District Jashpur (C.G.), as may be deemed fit by this Hon'ble.

2. That, the Court may kindly be pleased to pass appropriate writs(s)/order(s) and direct respondents to permit operation of the petitioner's bank account by retaining lien only to the extent of the disputed amount of ₹10,500/- and de-freeze the remaining balance available in the account, subject to the final outcome of the investigation.

3. Any other relief/direction that the Court may deem fits in the facts and circumstances of the case.”

2. Learned counsel appearing for the petitioner submits that the petitioner's bank account has been frozen on the allegation that certain transactions reflected therein are suspicious in nature and are presently under investigation. It is submitted that, solely on the basis of such allegations, the entire bank account of the petitioner has been frozen, thereby preventing him from operating the account or carrying out his day-to-day financial transactions. Learned counsel further submits that the action of freezing the entire account is arbitrary and disproportionate, particularly when

only a limited number of transactions are under scrutiny. It is, therefore, prayed that appropriate directions be issued for de-freezing the petitioner's bank account, subject to such conditions as this Court may deem fit and proper.

3. Per contra, learned counsel appearing for respondent No. 1 submits, on instructions, that the petitioner's bank account was frozen pursuant to the directions issued by the ACP, CEN Police Station, West Division, Bengaluru, Karnataka, in connection with an ongoing investigation. However, he fairly submits that only two transactions, namely Rs. 50,000/- and Rs. 10,500/-, are under dispute and form the subject matter of the investigation. It is further submitted that, except for the aforesaid disputed transactions, no other amount in the petitioner's account is under challenge.
4. Having heard learned counsel for the parties and upon perusal of the material available on record, this Court finds that the dispute pertains only to two transactions amounting to Rs. 50,000/- and Rs. 10,500/-, respectively. Since the investigation is confined to the aforesaid amounts, continuation of the freezing of the petitioner's entire bank account would be disproportionate and would unnecessarily prejudice the petitioner in carrying out his regular financial affairs. Accordingly, without expressing any opinion on the merits of the case, it is directed that the concerned Bank shall retain a lien or hold only to the extent of the disputed amount, i.e., Rs. 60,500/-, and shall de-freeze the petitioner's

bank account forthwith, thereby permitting the petitioner to operate the account and undertake all lawful banking transactions. It is, however, made clear that the petitioner shall extend full cooperation to the investigating agency and shall furnish all necessary information and documents whenever called upon to do so. It is further directed that, in the event the concerned police authorities require the petitioner's presence during the course of investigation, the petitioner shall appear before them as and when required and shall fully cooperate with the investigation in accordance with law.

5. With this observation and direction, the writ petition is **disposed of**.

Sd/-

(Amitendra Kishore Prasad)
Judge

Raghu Jat