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THE GAUHATI HIGH COURT
(HIGH COURT OF ASSAM, NAGALAND, MIZORAM AND ARUNACHAL PRADESH)

Case No. : WP(C)/2051/2026

RASHIDUL ISLAM
S/O NOIMUDDIN SHEIKH, S.K, BORORAVATARY, PT. II, P.O- RAVATARI,
DISTRICT- DHUBRI (ASSAM), PIN- 783127

VERSUS

BANDHAN BANK AND 2 ORS
REGIONAL OFFICE, REPRESENTED BY THE VICE PRESIDENT, AG TOWER,
SURVEY, BELTOLA, GUWAHATI- 28, ASSAM

2:BRANCH MANAGER
BANDHAN BANK
DHUBRI BRANCH
CR DAS ROAD
NEAR HARI SABHA PARA
ZIA COMMERCIAL COMPLEX
DHUBRI
ASSAM

3:THE UNION OF INDIA
REPRESENTED BY ITS SECRETARY
MINISTRY OF HOME AFFAIRS (MHA)
NORTH BLOCK
GOVERNMENT OF INDIA
NEWE DELH

Advocate for the Petitioner : MR. R ALI, MR. MUSTAFA HUSSAIN,N PERVIN,U S HASSAN

Advocate for the Respondent : DY.S.G.I.,

**BEFORE
HONOURABLE MR. JUSTICE KAUSHIK GOSWAMI**

ORDER

Date : 29.04.2026

Heard Mr. R. Ali, learned counsel appearing for the petitioner. Also heard Mr. M. Sarma, learned counsel appearing for the respondent Nos. 1 and 2.

By way of this petition under Article 226 of the Constitution of India, the petitioner seeks unfreezing of his savings account, being Account No. 20200064620353, maintained with the respondent Bank, i.e., Bandhan Bank, Dhubri Branch.

The case of the petitioner is that he has been maintaining the said savings account with respondent No. 2 since 19.11.2024. However, in the month of October, 2025, upon being unable to carry out any transactions, the petitioner, on enquiry, found that his account had been frozen on account of an alleged fraudulent transaction of Rs. 29,224/-. It is further the case of the petitioner that the bank authorities froze the account on the basis of a complaint received from the Station House Officer (hereinafter referred to as the "SHO"), Uttar Pradesh, without affording any opportunity whatsoever to the petitioner.

It is further contended that the bank authorities have already debited the said amount of Rs. 29,224/- from the petitioner's account. However, despite such debit, the account has not been unfrozen till date, as a result of which the petitioner is unable to operate the same and is suffering financial loss and hardship for no fault of his own.

Learned counsel for the petitioner submits that since the disputed amount has already been debited, the account ought to be unfrozen, and the continued freezing of the account is unjustified.

Mr. M. Sarma, learned counsel for respondent Nos. 1 and 2, fairly submits that though there is no objection in principle to unfreezing the petitioner's account, since the account was frozen on the basis of a complaint received from the State of Uttar Pradesh, the bank is unable to take steps unless appropriate instructions for unfreezing are received.

Having heard the learned counsel for the parties and upon perusal of the materials available on record, it appears that the disputed amount of Rs. 29,224/- has already been debited from the petitioner's account.

That being so, there appears to be no justifiable reason for continuing to keep the petitioner's account frozen. Accordingly, in the interest of justice, this Court directs that the petitioner's bank account be unfrozen and permits the petitioner to operate the same without restriction. However, the petitioner shall furnish a bond indemnifying the respondent Bank against any loss that may be suffered on account of any illegal or fraudulent activity involving the said bank account.

Accordingly, the writ petition stands disposed of in the above terms.

JUDGE