

22.04.2026
10 Court No. 05
(DL) (Suvendu Mukherjee)

IN THE HIGH COURT AT CALCUTTA
CONSTITUTIONAL WRIT JURISDICTION
(APPELLATE SIDE)

WPA 6685 of 2026

Mithu Chowdhuri
-Versus -

The Union of India & Ors.

Ms. Priyanka Sarkar
Mr. Soumya Khan

....for the petitioner

Mr. Suman Ghosh
Mr. Sankha Prasad Roy

....for the State respondents

Mr. D.K. Kundu
Mr. Arjun Basu
Mr. A. Biswas

.....for the Reserve Bank of India

Mr. Debtanay Banerjee
Ms. Sayani Roy Chowdhury
Ms. Biswadeepa Mandal

...for Axis Bank

1. Matter is heard in presence of learned advocates representing the parties.
2. It needs to be recorded herein at the outset that this Court was considering whether Court is having territorial jurisdiction to entertain this writ petition since investigation was initiated by the investigating agency of Chhattisgarh.

3. However, on hearing learned advocate representing the petitioner it appears that petitioner is primarily affected by email notice dated 2nd November, 2025 issued by the concerned authority of Axis Bank in connection with the bank account of the petitioner lying in Narkeldanga Branch of Axis Bank. It was intimated to the petitioner vide email notice dated 2nd November, 2025 that the account of the petitioner was found to be linked to certain online fraudulent transactions and said bank account of the petitioner was marked as lien to the extent of Rs. 305.44/-. Subsequently petitioner received notice dated 11th December, 2025 from the concerned authority of Axis Bank in connection with aforesaid account of the petitioner which is lying in Narkeldanga Branch, Kolkata whereby it was intimated that account of the petitioner was debit frozen. It is contended on behalf of the petitioner that in view of such steps taken by the bank authority in connection with petitioner's bank account, petitioner is unable to operate said bank account compelling her to approach this Court with the present writ petition.
4. Though it has been submitted on behalf of the State respondents that investigation is going on at the instance of investigating agency of Chhattisgarh but taking note of aforesaid facts and

as account of the petitioner is lying in a branch of a particular bank at Kolkata, it can be inferred that part cause of action has arisen under the territorial jurisdiction of this Court.

5. Learned advocates representing the State respondents, Axis Bank and Reserve Bank of India have made submissions.
6. During course of hearing, it is also disclosed on behalf of the petitioner that the account of the petitioner is linked to 5th layer and in this regard reliance is placed on a document at page 49 of the writ petition.
7. It is found from the notice dated 2nd November, 2025 of Axis Bank that disputed amount is Rs. 305.44/-. Therefore, concerned authority of Axis Bank is directed to mark the bank account of the petitioner lying with Axis Bank, Narkeldanga Branch, Kolkata as a lien account to the extent of Rs. 305.44/-. Notice dated 11th December, 2025 issued by the concerned authority of Axis Bank is set aside. Petitioner shall be permitted to operate her bank account lying with Axis Bank, Narkeldanga Branch, Kolkata subject to final outcome of the criminal prosecution initiated in connection with a complaint lodged on National Cyber Crime Reporting Portal (NCRP) being NCRP Complaint Acknowledgement No.32408250029043.

8. With the aforesaid direction, writ petition stands disposed of.
9. Urgent photostat certified copy of this order, if applied for, be given to the parties on usual undertaking.

(Saugata Bhattacharyya, J.)