

**Order below Exh.01 In Cri. M. A. No.08 of 2026**

(Passed on this 23<sup>th</sup> day of March, 2026)

**Yojana Vrs. State**

CNR NO.MHLA060001142026

This is an application filed by the applicant seeking direction to bank to unhold the amount.

**02.** Perused the application, say of ld APP, say of Investigating Officer at Exh.5. Say of manager, Bank of Maharashtra, Hadolati branch at Exh.7. Perused the documents.

**03.** The applicant submitted in the application that she had registered cyber crime vide Acknowledgment No.331912250237368 on 09.12.2025. She maintains bank account in bank of Maharashtra, Hadolati branch bearing account No.20238359269. The applicant had visited the bank for withdrawal of amount from her account. At that time she was informed that no amount which she had claimed in withdrawal slip was available in her account. Thereafter, the applicant made inquiry. She was informed that on 08.12.2025 on one withdrawal transaction of Rs.50,000/- is made from her account. That transaction was not made by the applicant. Accordingly, the applicant is defrauded. Thus, the applicant lodged cyber crime to Ahmedpur Police Station. On receiving the complaint, the police freezed amount Rs.50,000/- which was auto debited by cyber fraud from her account. The amount has been freezed on instruction of the investigating officer. The amount transferred from the bank account of the applicant is credited in account No.309029828 of Ratnakar Bank Limited where it is kept on hold. The amount put on hold belongs to the applicant. She is in need of that amount. She is ready to obey the Court order in case the amount is unheld. Hence, requested to unhold the said amount.

**04.** The investigating officer submitted that the applicant has lodged crime on cyber helpline No.1930. On opening of cyber crime portal, it is seen that the said amount is held on the bank account of one Sonali Kharatmol. He requested to call say of concerned bank and to release the amount thereafter.

**05.** Ld. APP submitted that the amount which is freezed will be required during trial for evidence. The ownership of the said

amount cannot be decided at this stage. Hence, requested to reject the application.

**06.** Bank of Maharashtra, Hadolati branch submitted that the applicant owns bank account in their branch. On 08.12.2025 amount Rs.50,000/- from the bank account of the applicant has been credited to the bank account of Ratnakar Bank bearing No.309029828 due to the mistake of the applicant. The bank is not at fault for the said transaction. The applicant has lodged complaint of fraud on 10.12.2025 with it. On inquiry it was seen that the applicant has been defrauded. The bank directed to the applicant to lodge crime with the police station. On lodging the crime, the police have put the amount on hold. The amount is not kept on hold by bank.

**07.** The applicant has submitted copy of online registered crime, photocopy of passbook of her account in Bank of Maharashtra, Hadolati branch, Statement of her bank account and copy of Adharcard. The Investigating Officer has submitted incident details with his say.

**08.** The photocopy of the passbook shows that account No.20238349269 in Bank of Maharashtra, Hadolati branch belongs to the applicant. Incident details shows that amount Rs.50,000/- is withdrawn from the account of the applicant on 08.12.2025 and that amount is credited to account No.309029828 of Ratnakar Bank Limited having IFSC code RATN0000336. The amounts Rs.10,000/-, 20,000/- and 20,000/- are withdrawn through ATM on 08.12.2025 through ATM centre at Patna, Bihar.

**09.** The applicant has submitted that amount Rs.50,000/- is put on hold in Ratnakar Bank bearing account No.309029828. The application is supported with an affidavit. The investigating officer and say of bank of Maharashtra, Hadolati branch also reveal that the amount Rs.50,000/- is put on hold in the said bank account. Therefore, it is clear that the amount which is put on hold is the property involved in the crime. Hence, there are grounds exist to issue direction to the Ratnakar Bank to unhold the amount on execution of indemnity bond from the applicant. In result, I pass the following order;

**ORDER**

1. The application is allowed.
2. Issue letter to Ratnakar Bank bearing IFSC code RATN0000336 directing to unhold amount Rs.50,000/- put on hold in account No.309029828.
3. Applicant to furnish indemnity bond of Rs.50,000/- in favour of this Court with undertaking that in case her claim is proved to be false or if it is found that the referred amount is not pertaining to alleged defraud, she will refund the amount 1.5 times of the to the bank.

**Place:** Ahmedpur.

**Date:-** 23.03.2026.

**(Swanandi D. Wadgaonkar)**

J.M.F.C. (Court No.01), Ahmedpur.