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HIGH COURT OF CHHATTISGARH AT BILASPUR

WPC No. 131 of 2026

Yogendra Kumar Mandavi S/o Ashok Kumar Mandavi Aged About 39 Years R/o House No. 22, Ward No. 2, Village- Mangaltarai, Post- Singhola, Tahsil- Dondi, District Balod C.G.

... Petitioner

versus

1 - State Bank Of India Through Branch Manager, S B I Rajhara Branch, Branch Code 2887, District Balod C.G.

2 - Assistant General Manager, State Bank Of India, Customer Experience Enhancement Department, Local Head Office, Hoshangabad Road, Bhopal, District- Bhopal M.P.

3 - Banking Ombudsman, Reserve Bank Of India, R B I Building, 2nd Floor, 6 Sansad Marg, New Delhi.

4 - Officer In-Charge, Cyber And Hi-Tech Crime Police Station, Police Headquarters, Bhadbhada Road, Near Depot Square, Behind Bharat Mata Chauraha, Bhopal, District Bhopal (M.P.)

... Respondents

(Cause-title taken from Case Information System)

For Petitioner	:	Mr. Pramod Ramteke, Advocate
For Respondent No.1	:	Mr. Pranjal Agrawal, Advocate
For Respondent No.3	:	Mr. P.R. Patankar, Advocate

Hon'ble Shri Amitendra Kishore Prasad, Judge

Order on Board

10.08.2026

1 By filing the present writ petition, the petitioner has prayed for following relief(s):-

> *"10.1 That, this Hon'ble Court may kindly be pleased to issue a writ of mandamus directing the respondents to immediately remove the hold from the petitioner's bank account No.30641373016 and release the amount of Rs.99,816/-.*
>
> *10.2. That this Hon'ble Court may kindly be pleased to grant any other relief, as it may deems fit and appropriate.*

2 Learned counsel appearing for the petitioner submits that the petitioner, a Government employee, maintains a salary account bearing A/c. No. 30641373016 with respondent No.1/State Bank of India, Rajhara Branch, District Balod. It is submitted that on 25.12.2024, an amount of Rs.50,000/- was credited to the petitioner's account by his brother towards repayment of the amount earlier lent by the petitioner. The said transaction was subsequently flagged as suspicious/disputed by the Cyber Cell, Bhopal, pursuant to certain cyber complaints, and a hold was accordingly placed on the said amount. Learned counsel further submits that, however, instead of restricting the hold to the disputed amount of Rs.50,000/-, the entire bank account of the petitioner was subjected to hold, including his salary and personal loan proceeds, resulting in a total amount of Rs.1,99,816/- being placed under hold. It is submitted that the

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disputed amount of Rs.50,000/- was subsequently deducted by respondent No.1 from the petitioner's account on 17.12.2025, yet the hold over the remaining undisputed amount was not removed, thereby preventing the petitioner from operating his salary account and meeting his day-to-day financial requirements. It is, therefore, prayed that appropriate directions be issued to respondent No.1 to remove the hold from the petitioner's bank account and release the undisputed amount of Rs.99,816/-, which is wholly unrelated to the disputed transaction.

3 Per contra, learned counsel appearing for respondents No.1 and 3 submit, on instructions, that the hold over the petitioner's bank account was marked pursuant to the instructions received from the Cyber Cell, Bhopal, in connection with the cyber complaints and the ongoing investigation. It is submitted that the respondent-Bank has acted in compliance with the instructions issued by the concerned law enforcement agencies. However, it is not disputed that the transaction of Rs.50,000/- credited to the petitioner's account on 25.12.2024 was the transaction which was subjected to dispute and that the said amount of Rs.50,000/- has already been deducted from the petitioner's account on 17.12.2025. It is further submitted that the respondent-Bank has acted in accordance with the instructions received from the competent authorities.

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 the transaction amount of Rs.50,000/-. Since the investigation is confined to the aforesaid amount, continuation of the hold over 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 respondent-Bank shall retain a lien or hold only to the extent of the disputed amount of Rs.50,000/- and shall release the remaining undisputed amount lying in the petitioner's bank account forthwith, thereby permitting the petitioner to operate the account and undertake all lawful banking transactions.

5 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. In the event the concerned police/cyber 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.

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

Sd/-

(Amitendra Kishore Prasad)
Judge

Yogesh