



IN THE HIGH COURT OF KARNATAKA AT BENGALURU

DATED THIS THE 27TH DAY OF MARCH, 2026

BEFORE

THE HON'BLE MR. JUSTICE B M SHYAM PRASAD

WRIT PETITION NO. 25999 OF 2025 (GM-RES)

C/W

WRIT PETITION NO. 26715 OF 2024 (GM-RES)

WRIT PETITION NO. 36347 OF 2024 (GM-RES)

WRIT PETITION NO. 36349 OF 2024 (GM-RES)

WRIT PETITION NO. 13815 OF 2025 (GM-RES)

WRIT PETITION NO. 18839 OF 2025 (GM-RES)

WRIT PETITION NO. 25151 OF 2025 (GM-RES)

IN WP No. 25999/2025

BETWEEN:

SHAFEEQUE VATTA POIL S/O. MOIDEEN T. P.,
AGED ABOUT 38 YEARS,
R/A HOUSE NO.6, K, 5TH STREET,
ASHOK NAGAR, BANGALORE – 560 025.

...PETITIONER

(BY SRI. SIRAJUDDIN AHMED, ADVOCATE)

AND:

1. AXIS BANK LTD., INFANTRY ROAD,
BRANCH, BENGALURU – 560 001,
REP BY ITS BRANCH MANAGER.

2. CYBER CRIME CELL BALRAMPUR,
UTTAR PRADESH – 271 201,
RPT. BY ITS STATION
HOUSE OFFICER.

...RESPONDENTS

(BY SMT. JAI M. PATIL, ADV. FOR R1;
SRI. H. SHANTHI BHUSHAN &
SRI. P. PRASANNA KUMAR, AMICI CURIAE
NOTICE TO R2 IS DIERFERRED
V/O DATED 09.10.2025)

THIS WRIT PETITION IS FILED UNDER ARTICLES 226
AND 227 OF CONSTITUTION OF INDIA PRAYING TO ISSUE





**NC: 2026:KHC:17661
WP No. 25999 of 2025
AND CONNECTED MATTERS**

WRIT OF MANDAMUS OR ANY OTHER WRIT/S DIRECTING
THE R-2 TO DEFREEZE THE PETITIONER'S AXIS BANK ACC
NO. 922020054196648 AT INFRANTRY ROAD BRANCH
BANGALORE FORTHWITH AND ETC.,

IN WP NO. 26715/2024
BETWEEN:

M/S ENVISSION COMMUNICATION
PRIVATE LTD., COMPANY REGISTERED
UNDER THE COMPANIES ACT 2013
HAVING ITS REGISTERED OFFICE AT
1ST FLOOR, 184/A/1, DELTA ARCADE,
22ND CROSS, 18TH MAIN, 3RD SECTOR,
H.S.R. LAYOUT, BENGALURU – 560 102,
REP. BY ITS DIRECTOR,
MR. SEKAR PRADEEP KUMAR.

...PETITIONER

(BY SRI. BHARATH KUMAR V., ADVOCATE)

AND:

1. THE CHIEF MANAGER,
STATE BANK OF INDIA,
HSR LAYOUT BRANCH,
HAVING OFFICE AT NO.30TH,
14TH CROSS, 9TH MAIN ROAD,
SECTOR 6, HSR LAYOUT,
BENGALURU – 560 102.
2. STATE OF KARNATAKA,
THROUGH CHIEF SECRETARY
GOVT., VIDHANA SOUDHA,
BANGALORE – 01.
3. UNION OF INDIA,
REPRESENTED THROUGH,
MINISTRY OF HOME AFFAIRS.

...RESPONDENTS

(BY SRI. SATHISH KUMAR J., ADV. FOR R1;
SRI. BHANUPRAKASH V G., AAG ALONG WITH;
SMT. SARITHA KULKARNI, AGA FOR R2;
SRI. H. SHANTHI BHUSHAN &
SRI. P. PRASANNA KUMAR, AMICI CURIAE)



THIS WRIT PETITION IS FILED UNDER ARTICLES 226 AND 227 OF THE CONSTITUTION OF INDIA PRAYING TO ISSUE A WRIT IN THE NATURE OF MANDAMUS OR ANY OTHER APPROPRIATE WRIT, ORDER OR DIRECTON DIRECTING THE RESPONDENT HEREIN TO UNBLOCK/DE FREEZE ANY AMOUNT PUT ON HOLD IN RESPECT OF THE MONEY LYING IN BANK ACCOUNT NO. 41079127238 HELD BY THE PETITIONER WITH RESPONDENT BANK. GRANT SUCH OTHER RELIEF THAT THIS HON'BLE COURT MAY DEEM FIT IN THE FACTS OF PRESENT MATTER.

IN WP NO. 36347/2024
BETWEEN:

1. MR. KASIM S/O. K. KHADAR,
AGED ABOUT 36 YEARS,
RA/T SHAKEEL MANZIL,
EDU CROS, HOSAMARAU POST,
KARKALA TALUK,
UDUPI DISTRICT - 574 107.

...PETITIONER

(BY SRI. BALAKRISHNA M R., ADVOCATE)

AND:

1. THE BRANCH MANAGER,
CANARA BANK,
KANJARAKATTE BRANCH,
KARNATKA TALUK,
UDUPI DISTRICT - 574 107.
2. THE STATION HOUSE OFFICER,
CYBER CRIME NIT,
FARIDABAD - 121 001,
STATE OF HARYANA,
MOB NO. 9315759852,
3. THE STATE OF KARNATAKA,
REP. BY ADDL. CHIEF SECRETARY,
DEPARTMENT OF HOME AFFAIRS,
VIDHANA SOUDHA, BANGALORE - 01.



4. DIRECTOR GENERAL OF POLICE,
BANGAORE KARNATAKA,
NRUPATUNGA ROAD, BANGALORE – 01.

...RESPONDENTS

(BY SRI. VINAY BHAT, ADV. FOR R1;
SRI. BHANUPRAKASH V G., AAG ALONG WITH
SMT. SARITHA KULKARNI, AGA FOR R3 & R4;
SRI. H. SHANTHI BHUSHAN &
SRI. P. PRASANNA KUMAR, AMICI CURIAE)

THIS WRIT PETITION IS FILED UNDER ARTICLES 226
AND 227 OF THE CONSTITUTION OF INDIA PRAYING TO
DIRECT THE RESPONDENTS TO DEFREEZE THE S.B.
ACCOUNT BEARING NO.110089644153 MAINTAINED WITH
CANARA BANK, KANJARAKATTE BRANCH, KARKALA
TALUK, UDUPI DISTRICT, FORTHWITH. GRANT SUCH
OTHER RELIEF OR RELIEFS AS THIS HON'BLE COURT
DEEMS FIT IN THE FACTS AND CIRCUMSTANCE OF THE
CASE IN THE INTEREST OF JUSTICE AND EQUITY.

IN WP NO. 36349/2024
BETWEEN:

MR. KASIM S/O. K. KHADAR,
AGED ABOUT 36 YEARS,
R/AT SHAKEEL MANZIL,
EDU CROSS, HOSAMARAU POST,
KARKALA TALUK,
UDUPI DISTRICT – 574 107.

...PETITIONER

(BY SRI. BALAKRISHNA M. R., ADVOCATE)

AND:

1. THE BRANCH MANAGER,
STATE BANK OF INDIA,
KARKALA BRANCH, KARKALA TALUK,
UDUPI DISTRICT – 574 107.
2. THE STATION HOUSE OFFICER,
CYBER CRIME NIT,
FARIDABAD – 121 001,
STATE OF HARYANA,
Mob No. 9315759852,



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AND CONNECTED MATTERS

E-Mail Id: Sho-Cyber.Fbd@Hry.Gov.In

...RESPONDENTS

(BY SRI. FRANCIS XAVIER, ADV. FOR R1;
SRI. BHANUPRAKASH V. G., AAG ALONG WITH
SMT. SARITHA KUKLARNI, AGA;
SRI. H. SHANTHI BHUSHAN &
SRI. P. PRASANNA KUMAR, AMICI CURIAE;
NOTICE TO R2 IS DEFERRED)

THIS WRIT PETITION IS FILED UNDER ARTICLES 226 AND 227 OF THE CONSTITUTION OF INDIA PRAYING TO DIRECT THE RESPONDENTS TO DEFREEZE THE S.B. ACCOUNT BEARING NO. 32178834403 MAINTAINED WITH STATE BANK OF INDIA, KARKALA BRANCH, KARKALA TALUK, UDUPI DISTRICT, FORTHWITH. TO GRANT SUCH OTHER RELIEF OR RELIEFS AS THIS HON'BLE COURT DEEMS FIT IN THE FACTS AND CIRCUMSTANCES OF THE CASE IN THE INTEREST OF JUSTICE AND EQUITY.

IN WP NO. 13815/2025

BETWEEN:

SRI. SUNIL KUMARAN SREEDHAR
S/O. K.K SREEDHAR,
AGED ABOUT 57 YEARS,
RESIDING AT FLAT NO. 10, 94/1,
SAMRUDHI APARTMENT, NEAR S.R.K
APARTMENT, ELECTRIC CITY PHASE-1,
DODDATHOUGURU POST,
BENGALURU – 560 100.

...PETITIONER

(BY SRI. MUKUNDA P., ADVOCATE)

AND:

1. THE CHIEF MANAGER,
AXIS BANK, NEW BEL ROAD BRANCH,
HAVING OFFICE AT
S.NO.44, NO.2, M.S COMPLEX,
NEW BEL ROAD RMV II STAGE,
BENGALURU – 560 054.

STATE OF KARNATAKA,
2. BY WEST CEN CRIME POLICE STATION,



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AND CONNECTED MATTERS**

REPRESENT BY THE STATE
PUBLIC PROSECUTOR, HIGH COURT
COMPLEX, BANGALORE – 560 009.

... RESPONDENTS

(BY SRI. FRANCIS XAVIER, ADV. FOR R1;
SRI. BHANUPRAKASH V G, AAG ALONG WITH
SMT. SARITHA KULKARNI, AGA FOR R2;
SRI. H. SHANTHI BHUSHAN &
SRI. P. PRASANNA KUMAR, AMICI CURIAE)

THIS WRIT PETITION IS FILED UNDER ARTICLES 226 AND 227 OF THE CONSTITUTION OF INDIA PRAYING TO ISSUE A WRIT IN THE NATURE OF MANDAMUS OR ANY OTHER APPROPRIATE WRIT, ORDER OR DIRECTION, DIRECTING THE RESPONDENT BANK HEREIN TO UNBLOCK / DE-FREEZE ANY AMOUNTS PUT ON HOLD IN RESPECT OF THE MONEY LYING IN BANK ACCOUNT BEARING NO. 91501005118120 SUM OF RS.4,92,542/- AND 677010100021447 SUM OF RS.7458/- HELD BY THE PETITIONER WITH THE RESPONDENT BANK. GRANT SUCH OTHER RELIEF THAT THIS HON'BLE COURT MAY DEEM FIT IN THE FACTS OF PRESENT MATTER.

IN WP NO. 18839/2025
BETWEEN:

DIASPAY FINTECH PRIVATE LIMITED,
NO. 62/1, NEW NO. 7,
1ST CRS GANGANAGAR,
COMPANY REGISTERED UNDER
THE COMPANIES ACT 2013,
BANGALORE,
KARNATAKA – 560 032.

REPRESENTED BY ITS DIRECTOR,
RAJESH TUBATI S/O. KOTESWARAO,
AGED ABOUT 35 YEARS, RAVINDRA
TAGORE NAGAR MAIN ROAD,
2ND STAGE, KRISHNAPPA BLOCK,
GANGANAGAR, BANGALORE,
KARNATAKA – 560 032.

.. PETITIONER

(BY SRI. NANDEESH., ADV.)



AND:

1. THE INDIAN OVERSEAS BANK,
A BANKING COMPANY,
CARRYING ON THE BANKING BUSINESS,
UNDER THE BANKING
REGULATION ACT, 1949,
INCORPORATED UNDER THE
COMPANIES ACT, 1956,
REP. BY ITS BRANCH MANAGER,
KHASRA NO. 17 BY 45,
MANDI ROAD, STATION GANJ,
NARSINGHPUR IFSC CODE IOBA0003866
BHOPAL MADHYA PRADESH - 487 001.
2. THE INDIAN OVERSEAS BANK,
A BANKING COMPANY,
CARRYING ON THE BANKING BUSINESS,
UNDER THE BANKING REGULATION ACT, 1949,
INCORPORATED UNDER THE
COMPANIES ACT, 1956, REP. BY MANAGER,
ANUP SHINGARE/CHARAN,
FRAUD RISK MANAGEMENT CELL,
CENTRAL OFFICE, 763 ANNA SALAI,
CHENNAI TAMIL NADU – 600 002,
TEL NO.044-28584890.
3. THE AXIS BANK A BANKING COMPANY,
CARRYING ON THE BANKING BUSINESS,
UNDER THE BANKING
REGULATION ACT, 1949,
INCORPORATED UNDER THE COMPANIES
ACT, 1956, REP. BY ITS BRANCH MANAGER,
KORAMANGALA 4TH BLOCK,
PREMIUM BRANCH, NO.21, 4TH BLOCK
80 FEET RD. S. T. BED, CAUVERY COLONY,
KORAMANGALA, BENGALURU,
KARNATAKA – 560 095

... RESPONDENTS

(BY SRI. BHANUPRAKASH V G, AAG ALONG WITH
SMT. SARITHA KULKARNI, AGA
SRI. H. SHANTHI BHUSHAN &
SRI. P. PRASANNA KUMAR, AMICI CURIAE)
THIS WRIT PETITION IS FILED UNDER ARTICLES 226



AND 227 OF THE CONSTITUTION OF INDIA PRAYING TO ISSUE WRIT OF MANDAMUS TO DIRECT THE RESPONDENT NO.3 TO REMOVE THE LIEN MARK AMOUNT OF RS.24,17,901.00/- IN PETITIONER ESCROW ACC NO. 923020072741551 ANNEXURE - D BY ALLOWING THE ABOVE WIRT PETITION, PASS ANY OTHER ORDER(S) WHICH THIS COURT MAY DEEM FIT AND PROPER IN THE INTEREST OF JUSTICE.

IN WP NO. 25151/2025

BETWEEN:

AYUBSAB M. C/O MAHABOOB MOHAMMED AZEEZ,
AGED ABOUT 57 YEARS,
R/A NO.173, 4TH CROSS, LAKKASANDRA
BANGALORE SOUTH, BANGALORE - 560 030.

... PETITIONER

(BY SRI. SATHISHA D J., ADVOCATE)

AND:

BANK OF BARODA,
REP. BY CHIEF MANAGER,
BYSANDRA BRANCH, NO.130,
EASTERN ROAD, 4TH MAIN,
JAYANAGARA, BANGALORE - 560 041.

... RESPONDENT

(BY SRI. BHANUPRAKASH V G, AAG ALONG WITH
SMT. SARITHA KULKARNI, AGA
SRI. H. SHANTHI BHUSHAN &
SRI. P. PRASANNA KUMAR, AMICI CURIAE)

THIS WRIT PETITION IS FILED UNDER ARTICLE 226 OF THE CONSTITUTION OF INDIA PRAYING TO ISSUE WRIT OR CERTIORARI OR ANY OTHER APPROPRIATE WRIT, ORDER OR DIRECTION QUASHING THE IMPUGNED COMMUNICATION AT ANNEXURE - F DATED 31.07.2025 ISSUED BY THE BANK OF BARODA AND ETC.,

THESE WRIT PETITIONS, COMING ON FOR FURTHER HEARING THIS DAY, ORDER WAS MADE THEREIN AS UNDER:

CORAM: HON'BLE MR. JUSTICE B M SHYAM PRASAD



ORAL ORDER

These petitioners are aggrieved by the respective Banks' decision to freeze their accounts, and their grievance is premised in the assertion that the concerned Banks can only inform them about some communication from the Law Enforcing Agencies in the Country/State to freeze the account but without further information.

2. This Court, on 01.08.2025, recording that there is no mechanism to redress a complaint about accounts being frozen without justification, requested Sri H. Shanthi Bhushan, the learned Deputy Solicitor General, and Sri P. Prasanna Kumar, the learned Special Standing Counsel for some of the Specialized Investigating Agencies, to assist this Court as *Amici Curiae*. Sri Bhanuprakash V G, a learned Additional Advocate General, has also assisted this Court in the redressal of the petitioners' grievance about the reasons for their accounts being frozen without the requisite information and a mechanism for the resolution of their grievance/s.



3. On 01.09.2025, this Court recorded the grievance, as canvassed, in two folds: **[a]** the reason and mechanism for freezing of the accounts by the Law Enforcement Agencies across the Country with allegations of opacity; and **[b]** the redressal mechanism for those who could be bona fide affected by the decision to freeze accounts. Sri H. Shanthi Bhushan has brought to this Court's notice that the Indian Cyber Crime Co-ordination Center [*I4C*], has formulated a Standard Operating Procedure [*SOP*] as directed by the High Courts of Kerala and Jharkhand with Sri P. Prasanna Kumar emphasizing that the SOP under contemplation by *I4C* must provide for:

- [i] Mandatory intimation of account freezing to account holders,
- [ii] Enhanced data sharing on the National Cyber Reporting Platform [*NCRP*],
- [iii] Regulation and Monitoring of VPN Usage,
- [iv] Uniform SOPs for Banks on Court Order Compliance,
- [v] Stringent and Standardized KYC Norms,



- [vi] Monitoring of Multi-Device Usage for Messaging Apps, Use of Big Data and Artificial Intelligence to Monitor Mule Accounts,
- [vii] Amendment to the Information Technology Act, 2000
- [viii] Time-Bound Sharing by All Stakeholders,
- [ix] Creation of a Unified Law Enforcement Agency-Platform Compliance Portal, and
- [x] Pre-Approval and licensing for High-Risk Digital Applications.

4. This Court, in this order, has also opined that the State Governments should establish Help Desks which would serve as Points of Access for the concerned to collect information on the decision to freeze accounts if the concerned Banks cannot share those details. Thereafter, on 12.12.2025 in the writ petition in W.P. No.3385/2024, Mr. Jitendar Singh, ACP, *I/C*, Ministry of Home Affairs, Union of India, has made a detailed presentation on the terms of the SOP explaining the mechanism under the SOP. This Court's order dated 12.12.2025 reads as under.



“Mr. Shanthi Bhushan H., the learned Deputy Solicitor General, who is assisting this Court as Amicus Curiae, has placed on record a copy of the Standard Operating Procedure [SOP] for this Court's consideration stating that this shall be only for this Court's perusal, and Mr. Shanthi Bhushan has also placed on record a memo with the Flow Chart to explain how a complaint on NCRP Portal or information on 1930 is processed on NCRP Portal.

Crucially, Mr. Jitendar Singh, ACP, IAC, Ministry of Home Affairs, Union of India, appears online and has given a detailed presentation of the process that is now in place to address the complaints of cybercrime while also stating, when queried, that in terms the SOP now proposed, because details will be available on the portal, the Banks must share the details of the legal enforcement agencies with the affected persons underscoring that these affected persons are those whose accounts are frozen but propose to assert that they are not part of any commission of the offence. Mr. Jitendar Singh also submits that his anticipation is that the proposed SOP would receive requisite approval, and the module developed for exchange of information in terms of the presentation even to the affected person through the Bank would be ruled out.

On a careful consideration of the presentations and the submissions, including the submissions on



the need to maintain certain confidentiality given the operation and the modus of crime as detailed, this Court is of the view that these petitions, which raise the question of lack of information and seek directions for redressal in those directions in that line, must be deferred for the next three weeks.

After informing Mr. Bharath Kumar V, and the learned counsels who support this cause, the office is directed to relist these petitions [excluding those petitions which are now directed to be de-tagged] on 23.01.2026.”

5. On the previous hearing date [05.12.2025], Sri H. Shanthi Bhushan has informed this Court that he will secure instructions on the Grievance Redressal Module [GRM] being operational, and in terms of such submission, the learned DSG has placed on record email from I4C. This email reads that under:

“I am directed to submit that the Indian Cyber Crime Coordination Centre (I4C), Ministry of Home Affairs, has developed two online central modules, as envisaged under the MHA SOP for NCRP-CFCFRMS, namely: (i) the Grievance Redressal Module (GRM) for handling and redressal of grievances of persons aggrieved by the action taken by Banks and Law Enforcement Agencies (LEAs); and (ii) the Money



Restoration Module (MRM) for facilitating restoration of the defrauded amount to victims of online financial frauds. Both the portals are presently operational in the pilot phase.”

6. The I4C has operationalized the GRM for handling redressal of grievances of persons aggrieved by the actions taken by the Banks and Law Enforcement Agencies and the Money Restoration Module [MRM] for facilitating the restoration of the defrauded amounts to victims of online frauds and that both these modules are operational in the pilot phase. This email further reads as under.

“2. In this regard, it is respectfully submitted that these portals provide a structured and time-bound mechanism for addressing grievances, including issues relating to freezing of bank accounts. Any such grievance may be submitted through the GRM portal, which enables routing of the complaint to the concerned bank and/or LEA for appropriate action and resolution.

3. In view of the above, it is requested that the Hon'ble High Court of Karnataka may kindly be apprised of the functioning and utility of the aforesaid portals. It is further submitted that the Hon'ble Court may consider passing appropriate



directions for utilization of the facility provided under the said grievance redressal mechanism for redressal of grievances of petitioners in relevant matters before the Hon'ble Court.

4. It is also submitted that, upon availing the remedies available through the GRM portals, the outcome thereof may be placed before the Hon'ble Court for its further perusal and consideration, as deemed appropriate.

5. This would ensure that grievances, particularly those relating to bank account freezing or financial frauds, are first addressed through the designated institutional mechanism, thereby enabling effective and expeditious resolution prior to invoking the jurisdiction of the Hon'ble Court.”

7. This Court must opine that the petitioners' grievance is about the lack of information and the redressal mechanism is addressed with *I4C* operationalizing both the GRM and MRM modules though it is at the pilot stage today. Therefore, it should be open to the petitioners to avail the remedy under these Modules and approach the Court if this mechanism does not address their grievance.



8. Further, it is undisputed that the Law Enforcement Agencies can only call upon the concerned Banks to mark the requisite amount and not freeze accounts only because of certain complaints about fraudulent transfers. It follows from this that the Banks must only mark the amount restraining the account holders from using the accounts for such value. This Court in these circumstances is of the view that these petitions must be ***disposed of*** in the light of the afore with the following directions. Hence the following:

ORDER

[i] The petitions stand disposed of with liberty to each of the petitioners to file a certified copy of this Order along with a request with the concerned Banks to restrict the use of the accounts only for the amounts which are marked for lien calling upon the concerned Banks [*the respondents*] to act upon such request based on the information available on National Cyber Reporting Platform.



[ii] The Banks shall communicate to each of the petitioners the amounts marked for lien within four [4] weeks from the date of receipt of a certified copy of this order.

[iii] Each of the petitioners are reserved with liberty to avail the remedy under the Grievance Redressal Module on the National Cyber Reporting Platform but without prejudice to the remedy available to them, if their grievances are not resolved by this Module.

[iv] The Court places on record appreciation for Sri H. Shanthi Bhushan, Sri P. Prasanna Kumar and Sri Bhanuprakash V G for the assistance that is rendered in evolving the *I4C* SOP with the redressal mechanism and in disposal of these petitions.

**SD/-
(B M SHYAM PRASAD)
JUDGE**