



2025:KER:30298

WP(C) NO. 8175 OF 2025

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IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR.JUSTICE C.S.DIAS

TUESDAY, THE 8TH DAY OF APRIL 2025 / 18TH CHAITHRA, 1947

WP(C) NO. 8175 OF 2025

PETITIONER:

MUHAMMAD NIYAS N.S
AGED 27 YEARS
S/O A.K NAZEER, N.S NIVAS, MADATHARA, CHITHRA,
KOLLAM DISTRICT, PIN - 691541

BY ADVS.
NIKITA NAIR C.S.
JOSEPH GEORGE
T.G.SUNIL (PERUMBAVOOR)
ALIF K.S.
VIVEKJOS PUTHUKULANGARA

RESPONDENTS:

- 1 M/S HDFC BANK LTD
REPRESENTED BY ITS BRANCH MANAGER, GROUND FLOOR,
NEAR FEDERAL BANK, KADAKKAL P.O, KOLLAM DISTRICT,
PIN - 691536
- 2 THE BRANCH MANAGER
HDFC BANK, GROUND FLOOR, NEAR FEDERAL BANK,
KADAKKAL P.O, KOLLAM DISTRICT, PIN - 691536
- 3 THE RESERVE BANK OF INDIA
REPRESENTED BY ITS REGIONAL DIRECTOR BAKERY
JUNCTION, P.B.NO.6507, THIRUVANANTHAPURAM, PIN -
695033
- 4 THE UNION OF INDIA
REPRESENTED BY THE SECRETARY OF DEPARTMENT OF



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FINANCIAL SERVICES, MINISTRY OF FINANCE JEEVAN DEEP
MARG, NEW DELHI, PIN - 110001

BY ADVS.
SATHISAN .P
SHIBU B.S(K/001060/2021)
BIJU P.PAUL(K/000648/2022)
AKSHARA RAJU(K/4111/2023)

DSGI SRI DINESH

THIS WRIT PETITION (CIVIL) HAVING COME UP FOR ADMISSION
ON 08.04.2025, THE COURT ON THE SAME DAY DELIVERED THE
FOLLOWING:

**JUDGMENT**

Dated this the 8th day of April, 2025

The writ petition is filed to direct the 1st respondent bank to lift the debit freezing of the petitioner's bank account bearing No.50100730474359.

2.The petitioner is the holder of the above bank account with the 1st respondent bank. The petitioner contends that the said account has been debit freezed by the 1st respondent without providing any information to the petitioner. The action of the 1st respondent is arbitrary. Hence, this writ petition.

3.Heard; the learned counsel appearing for the petitioner and the learned counsel appearing for the 1st respondent bank.

4. The learned counsel for the 1st respondent bank submitted that, the petitioner's bank account has been freezed due to suspicious transactions in the bank account. It is for the petitioner to approach the bank and



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submit a suitable explanation regarding the transactions that have taken place through the petitioner's bank account. If the petitioner submits a justifiable reason, the 1st respondent would lift the freezing of the petitioner's bank account.

In the light of the above submission, the writ petition is disposed of, by permitting the petitioner to approach the 1st respondent bank and submit a suitable explanation to Ext.P2 letter issued by the 1st respondent.

The writ petition is ordered accordingly.

SD/-
C.S.DIAS, JUDGE

rmm8/4/2025



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APPENDIX OF WP(C) 8175/2025

PETITIONER EXHIBITS

Exhibit P-1	TRUE COPY OF THE ACCOUNT DETAILS OF THE PETITIONER
Exhibit P-2	TRUE COPY OF THE COMMUNICATION BY THE 1ST RESPONDENT BANK TO THE PETITIONER DATED 02/07/2024
Exhibit P-3	TRUE PHOTOCOPY OF THE INCOME TAX WRITTEN ACKNOWLEDGEMENT OF THE PETITIONER DATED 07/07/2024
Exhibit P-4	TRUE COPY OF GST REGISTRATION CERTIFICATE OF THE PETITIONER
Exhibit P-5	TRUE COPY OF THE LICENSE ISSUED TO THE PETITIONER BY THE CHITHARA GRAMA PANCHAYATH FOR CONDUCTING SPICES TRADE DATED 06/11/2024
Exhibit P-6	TRUE PHOTOCOPY OF THE COMMUNICATION DATED 18/02/2025