



Serial No.11
Regular List

HIGH COURT OF MEGHALAYA
AT SHILLONG

WP(C). No. 24 of 2026

Date of Decision: 18.04.2026

Shri. Franky Syngkli
 S/o Shri. H. Syngkli
 Aged about 40 years
 R/o Umdihar, Ri-Bhoi District,
 Nongpoh, Meghalaya.

...Petitioner

-Versus-

1. State of Meghalaya
 Represented by the Commissioner & Secretary,
 Home Police Department,
 Government of Meghalaya.
2. Housing Development Finance Corporation
 (HDFC) Bank, through its Branch Manager,
 Laitumkhrah Branch, East Khasi Hills District,
 Shillong, Meghalaya.
3. The Superintendent of Police
 (Cyber Crime Branch),
 East Khasi Hills District, Meghalaya.

...Respondents

Coram:

Hon'ble Mr. Justice H.S.Thangkhiew, Judge

Appearance:

For the Petitioner/Applicant(s) : Ms. A.Kharshiing, Adv.

For the Respondent(s) : Mr. H.Abraham, GA for R 1&3.
 Mr. S.Marpan, Adv. for R 2.



i)	Whether approved for reporting in Law journals etc:	Yes/No
ii)	Whether approved for publication in press:	Yes/No

JUDGMENT AND ORDER (ORAL)

1. The petitioner, who is a customer of the respondent No. 2 Bank, is before this Court praying for directions to unfreeze the account which has been frozen since October, 2025 on account of doubtful transactions that had surfaced in his account.

2. Ms. A.Kharshiing, learned counsel for the petitioner has submitted that the petitioner, a businessman has no knowledge or as to how these two transactions, where the disputed amounts have been shown has occurred. In this context, learned counsel has drawn the attention of this Court to the affidavit filed by the respondent No. 2 Bank, specifically to the account statement for the relevant dates on which the disputed amounts are said to have been detected. It has been submitted that on the said date i.e. 28-10-2025, an amount of ₹80,000/- had been credited in the account of the petitioner, and on 29-10-2025, an amount of ₹ 45,000/- had also been credited to the account of the petitioner. She submits that though these are single transactions, from the first amount of ₹ 80,000/-, an amount of



₹14,500/- is said to be disputed, and from the second amount, an amount of ₹4900/- is stated to be disputed. It has been contended that this being from a single transaction, it is not understood as to how from the said single transaction itself, certain portions are stated to be disputed. Learned counsel for the petitioner prays that as the freezing of the account has caused undue harassment to the petitioner who is a successful businessman, with a sizeable deposit in the Bank, directions may be issued for defreezing of the account by the Bank, and the Bank can be allowed to keep lien on the amount which is disputed.

3. Mr. S.Marpan, learned counsel for the respondent No. 2 Bank, has submitted that the freezing of the account of the petitioner is not a unilateral action of the Bank, but is due to the National Cybercrime Reporting portal (NCRP), which has flagged these two disputed amounts on complaints having been received from Gujarat and Uttar Pradesh. He submits that the Bank in furtherance of these complaints, had frozen the account of the petitioner, and has also referred to paragraph 9 of the affidavit to show the acknowledgement numbers which have been registered in connection with the petitioner's account.

4. Mr. H.Abraham, learned GA who is present for the respondents No. 1 & 3, Superintendent of Police, Cybercrime Branch submits that as the issue does not concern the State, no instructions were sought for or received.



5. Heard the learned counsel for the parties and also examined the materials on record.

6. It is noted that the freezing of accounts of customers, specially HDFC Bank has become a common occurrence in the State. As such, in the circumstances, though the NCRP, or the concerned Police Station where the complaints have been made, are not made parties, in view of the affidavit filed by the respondent No. 2 Bank, wherein it has been clearly shown that the disputed amounts had arisen from a single transaction, this Court deems it fit at this stage itself to dispose of the writ petition by directing for the unfreezing of the account of the petitioner being No. 50200083511453, while at the same time allowing the Bank to keep on lien the disputed amounts that have surfaced in the said complaints.

7. With the above directions, the matter stands closed and disposed of.

Judge