HIGH COURT OF JUDICATURE FOR RAJASTHAN
BENCH AT JAIPUR

S.B. Civil Writ Petition No. 1418/2026

Hukum Singh S/o Raghuveer Singh Rathor, Aged About 24 Years, R/o Ward No. 8Th, Ajmer, Bhanwta, Ajmer, Rajasthan.

----Petitioner

Versus

1. Reserve Bank Of India, Rambagh Circle, Tonk Road, Jaipur-302004 Through Its Regional Director.
2. Industrial Development Bank Of India, 18, Lajpat Nagar, Vijay Mandir Road, Alwar- 301001, Rajasthan Through Its Branch Manager.
3. T.b. Praveena, The Inspector Of Police, Cybercrime Police Station, The Nilgiris District Tamilnadu.

----Respondents

For Petitioner(s)	:	Ms. Shobha Sharma for Mr. Anil Kumar Jain
For Respondent(s)	:	Mr. Sanjay Rahar

HON'BLE MR. JUSTICE ANUROOP SINGHI

<u>Order</u>

<u>17/02/2026</u>

1. The present writ petition has been filed with the following prayers:

> *"It is therefore, most respectfully prayed that your lordship may graciously be pleased to accept and allow the writ petition and by an appropriate writ of mandamus, order or direction in nature thereof:*
>
> *i) The respondents may kindly be directed to De-freeze/release the saving bank account No.024710400229319 of the petitioner maintained with the respondent No. 2 bank forthwith, in the interest of justice.*
>
> *ii) The respondents may kindly be directed to remove/lift the lien if marked any on account of the petitioner forthwith so as to enable the petitioner to operate the bank account.*

iii) The respondents may kindly be directed to lien mark the disputed amount and De-freeze the saving bank account No. 024710400229319 of the petitioner maintained with respondent No. 2 forthwith.

iv) Any other order which this Hon'ble Court may deems fit and proper in the facts and circumstances of the case also be passed in favour of humble petitioner along with cost of writ petition."

2. Learned counsel for the petitioner submits that the petitioner has never misused the aforesaid bank account for the purpose of illegal transactions and has not committed any cyber crime and has no relation whatsoever to the alleged fraudulent transaction(s).

3. Learned counsel also submits that the petitioner is ready and willing to co-operate with the Investigating Agencies and will appear before the Bank Authorities and the Investigating Agencies as and when called upon.

4. Therefore, learned counsel prays that while the disputed amount which has been received in the petitioner's account may be frozen, the amount other than the disputed amount may kindly be allowed to be withdrawn and the petitioner may be allowed to operate and carry out the banking transactions from the said bank account.

5. *Per contra*, learned counsel for the respondent – Bank has handed over the copy of the reply along with a copy of the complaint, which demonstrates that the disputed amount involved is Rs.150/-, the said reply is taken on record. Learned counsel further submits that the bank account No. 0247104000229319 of the petitioner was frozen and lien was marked in compliance to the instructions of the Tamil Nadu Police.

6. Learned counsel for the respondent – Bank further submits that the petitioner may be directed not to discontinue the bank account until the investigation is completed or the criminal case is decided.

7. Learned counsel for the petitioner agrees with the submissions made by learned counsel for the respondent – Bank.

8. Heard learned counsel for the parties.

9. In view of the submissions so made, this Court is of the considered view that merely because a certain amount has been transferred to the petitioner's bank account in an alleged fraudulent transaction, the act of freezing the entire bank account and imposing complete restriction on banking transactions at this stage will seriously prejudice the rights of the petitioner. At the most, the Bank can keep a lien on the amount to the extent it relates to the alleged fraudulent transaction(s) credited in the petitioner’s bank account.

10. Consequently, this writ petition is **disposed of** with a direction to the respondent – Bank to de-freeze the bank account No. 0247104000229319 of the petitioner maintained at the Industrial Development Bank Of India, 18, Lajpat Nagar, Vijay Mandir Road, Alwar- 301001, Rajasthan and the petitioner may be allowed to operate and carry out banking transactions in the said bank account over and above the disputed amount, in accordance with law. However, the disputed amount i.e., Rs.150/- which has been credited in the petitioner’s bank account in connection with the alleged fraudulent transaction(s) shall remain frozen.

11. It is made clear that the petitioner will co-operate with the Bank Authorities and the Investigating Agencies and will appear before them as and when required. It is also ordered that the petitioner shall not close or discontinue the bank account till the Investigating Agencies and Bank Authorities permit the petitioner to do so.

12. It is further ordered that after investigation, if the involvement of the petitioner is found in any illegal transaction, the petitioner shall be liable to pay amount involved in the aforesaid illegal transaction and will face inquiry/investigation as per law.

13. Needless to say, that this order has been passed only in the context of de-freezing of the bank account of the petitioner and in no manner be construed as any determination with respect to the merits of the financial cyber fraud complaint under question.

14. Pending application(s), if any, shall stand disposed of accordingly.

(ANUROOP SINGHI),J

DANISH USMANI /26