

HIGH COURT OF JUDICATURE FOR RAJASTHAN
BENCH AT JAIPUR

S.B. Civil Writ Petition No. 2568/2026

Munaphaid S/o Imarat, Aged About 31 Years, R/o Imarti Ka Was,
Po Jadla, District Alwar, Rajasthan.

-----Petitioner

Versus

1. Reserve Bank Of India, Rambagh Circle, Tonk Road,
Jaipur-302004 Through Its Regional Director.
2. The Branch Manager, State Bank Of India, Branch
Lachhmangarh, District Alwar.

-----Respondents

For Petitioner(s)	:	Mr. Sabir Ali
For Respondent(s)	:	Mr. Vibhanshu Sharma for Ms. Anita Aggarwal

HON'BLE MR. JUSTICE ANUROOP SINGHI

Order

26/02/2026

- 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 respondent No.2 may kindly be directed to De-freeze/release the bank account No.38577073470 of the petitioner maintained with respondent No. 2 bank forthwith, in the interest of justice.

ii) The respondent No. 2 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 respondent No.2 may kindly be directed to lien mark the disputed amount and De-freeze the bank account (account No. 38577073470) 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 may also be passed in favour of the
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in the petitioner's account may be frozen, the amount other than the disputed amount may kindly be allowed to be withdrawn and the petitioner may be allowed to operate and carry out the banking transactions from the said bank account.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 submits that, as per the information received, the disputed amount credited in the petitioner's bank account is around Rs.17,006/- and the bank account of the petitioner has been frozen in connection with on-going investigation in financial cyber fraud complaint.

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. **38577073470** of the petitioner maintained at State Bank Of India, Branch Lachhmangarh, District Alwar, 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.17,006/-** 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 is to 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