

HIGH COURT OF JUDICATURE FOR RAJASTHAN
BENCH AT JAIPUR

S.B. Civil Writ Petition No. 19495/2025

Girraj Choudhary Son Of Ramdhan Choudhary, R/o Jatn Ka
Mohalla, Ganeshpura, Mangalwada, Sewa, Jaipur (Raj.) 303008

-----Petitioner

Versus

1. Bank Of Baroda, Through Branch Manager, Branch Dudu,
District Jaipur-303008
2. Regional Manager / Nodal Officer, 1St Floor, Baroda
Bhawan, Plot No. 13, Tonk Road, Airport Plaza,
Durgapura, Jaipur (Raj.) Pin 302018
3. Investigation Officer, Commissionerate Vishakhapatnam,
Andhra Pradesh (India) - 530045

-----Respondents

For Petitioner(s) : Mr. Happy Sharma

For Respondent(s) : Mr. Ram Naresh Vijay

HON'BLE MR. JUSTICE ANUROOP SINGHI

Order

26/02/2026

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

*"In light of the facts, grounds presented above,
it is most respectfully prayed that by an appropriate
writ order or direction this Hon'ble Court may
graciously be pleased to:*

*I. Issue a writ of mandamus or any other appropriate
writ, order, or direction directing the Respondents to
unfreeze the Petitioner's Platinum Business Current
Account (Account Number: 34608100003748 Bank of
Baroda, Dudu, Jaipur IFC Code NO.BARB0DUDUXX),
excluding the disputed amount, allowing access to
the remaining balance.*

II. Direct the respondents to restore the Petitioner's registered email address used for banking communications to facilitate the receipt of official bank communications.

III. Direct the Respondents to provide complete information regarding the cyber fraud complaint.

IV. Pending the final disposal of this petition, the Petitioner prays for an interim direction allowing immediate access to the non-disputed funds in the Petitioner's account to alleviate undue financial hardship.

V. Pass any other writ, order or direction by which an appropriate relief to which the petitioner is found entitled to be granted in his favour.

It is, therefore, humbly prayed that the writ petition may kindly be allowed as prayed hereinabove."

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.691.47 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. **34608100003748** of the petitioner maintained at Bank of Baroda, Branch Dudu, Jaipur, 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.691.47** 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