

S/L 22
06.05.2026
Court. No. 25
sourav

WPA 5770 of 2026

**Paymm Advisory Private Limited
Vs.
Reserve Bank of India & Ors.**

*Mr. Akash Dutta
Mr. Manish Biswas
Mr. Pulkit Ranjan*

...for the petitioner.

*Mr. Sayak Ranjan Ganguly
Ms. Srijani Ghosh
Ms. Kripa Kami*

...for the respondent nos. 2 and 3.

1. The petitioner has filed the present writ application praying for a direction upon the respondent nos. 2 and 3 to defreeze the account of the petitioner and to allow the petitioner to operate the bank account (current) being account no. 397005000606.
2. Learned counsel for the petitioner submits that the petitioner is having the said account in the ICICI Bank, Rajarhat Gopalpur but all of a sudden, the Bank has freezed the account of the petitioner due to which the petitioner is not able to operate the said current account and the petitioner is facing difficulty to run his business.
3. Learned counsel appearing for the respondent nos. 2 and 3 submits that on the instruction received from the Assistant Police Inspector, Local Crime Branch, Ratnagiri District, the Bank has freezed the account of the petitioner. In terms of the order passed by this Court, the petitioner has made the Superintendent of Police, Local Crime Branch, Ratnagiri as party respondent in the present writ application and served the notice upon the said police

authorities but in spite of receipt of notice, none appears on behalf of the police authorities.

4. It is the specific case of the Bank that the Bank has frozen the account of the petitioner only on receipt of the information from the Local Crime Branch, Ratnagiri District, Maharashtra. But in spite of receipt of notice, none appears on behalf of the police authorities who have given the instruction to the Bank for freeze the account of the petitioner. Though the police authorities or any concerned authorities during the investigation can verify any of the account from any of the Bank but if the account is required to be frozen, the same is to be done in accordance with law after obtaining the order from the concerned court under Sections 106 and 107 of BNSS.
5. In the present case, the Bank has not produced any document that the police authorities have obtained any order from the concerned court. In spite of the receipt of the notice, none appears on behalf of the police authorities and not disclosed any order to prove that they have obtained any order from the concerned court for freezer of the account of the petitioner.
6. Considering the above, this court finds that the bank has frozen the account of the petitioner only on the instruction of the police authorities, but the police has failed to produce any document for which purpose the account of the petitioner is required to be frozen and the police authorities have not produce any document to show that the authorities have obtained any order from the

concerned court for freezing of the account of the petitioner.

7. In view of the above, the respondent nos. 2 and 3 are directed to immediately defreeze the bank account of the petitioner and to allow the petitioner to operate the bank account.
8. **WPA 5770 of 2026** is disposed of.
9. Urgent photostat certified copies of this order, if applied for, be supplied to the parties upon compliance with all the necessary formalities.

(Krishna Rao, J.)