

07.07.2026
Court No.25
D/L No.28
S. Gayen

In the High Court at Calcutta
Constitutional Writ Jurisdiction
Appellate Side

WPA 862 of 2026

Satyam Kumar Choudhary
Versus
ICICI Bank Limited & Ors.

Mr. A.K. Rai
Mr. Shivam Mishra

...for the Petitioner

Mr. Sayak Ranjan Ganguly
Ms. Srijani Ghosh
Ms. Simrin Hussain

...for the Respondent Nos. 1 & 2

1. The petitioner has filed the present writ application praying for a direction upon the respondent Nos. 1 and 2, i.e. ICICI Bank, Dunlop Branch, Kolkata to defreeze the savings account of the petitioner being No. 090001511088.
2. Learned counsel appearing for the petitioner submits that the petitioner is maintaining the bank account with the ICICI Bank, Dunlop Brach, Kolkata. All of a sudden, in the month of February, 2025, the bank has freezed the account of the petitioner and not allowing the petitioner to operate the said account. Accordingly, the petitioner has enquired from the bank and the petitioner came to know that on February, 2025 the respondent No.1 received a UPI fraud complaint from the Bidhannagar Police Commissionerate, Cyber Crime Police Station with regard to the disputed transaction of Rs. 12,000/- and subsequently the respondent authorities have received a further communication

from the Maharashtra Brihan Mumbai City Cyber Police Station North Region on August 9, 2025 with regard to the disputed transaction of Rs. 3,07,190/- and accordingly, on the basis of which, the bank has freezed the account of the petitioner.

3. This Court has called for the report from the respondent Nos. 1 and 2. The learned counsel for the respondent Nos. 1 and 2 has submitted report wherein it is found that the West Bengal Bidhannagar Police Commissionerate, Cyber Crime Police Station on February 15, 2025 informed the bank with regard to the disputed transaction amounting to Rs. 12,000/- in the account of the petitioner. on receipt of the report, the bank has freezed the said account. Subsequently, on August 9, 2025 the bank has again received a fraud complaint from the Maharashtra Brihan Mumbai City Cyber Police Station North Region with regard to the disputed transaction of Rs. 3,07,190/- in the account of the petitioner. In the report, it is mentioned that on October 9, 2025 the respondent No.1 has received a communication dated October 9, 2025 from the Office of the Senior Inspector of Police, Cyber Police Station, North Region Crime Branch, Mumbai along with the order dated October 1, 2025 passed by the learned Judicial Magistrate First Class, 17th Court, Borivali, Mumbai wherein, the learned Magistrate has directed to refund the amount of Rs. 3,07,190/- in the account of the complainant and accordingly, in compliance of the order passed by the learned Magistrate, the bank

has transferred the said amount of Rs. 3,07,190/- in the account of the complainant. Subsequent to the transfer of the said amount in the account of the complainant in terms of the order passed by the learned Magistrate, the respondent No.1 again received an internet banking related fraud complaint from the Goa CID Cyber Crime on October 31, 2025 with regard to the disputed transaction amounting to Rs. 3,07,190/-. As per the report, it is found that as on date an amount of Rs. 12,000/-, Rs. 1,92,077/- and Rs. 1,15,113/- is under lien and living aside the aforesaid lien amount, an amount of Rs. 2,75,693.16/- is lying in the account of the petitioner.

4. Learned counsel for the petitioners submits that the amount of Rs. 3,07,190/-, which is related to the complaint of Maharashtra Brihan Mumbai City Cyber Police Station North Region, is the same amount with regard to the complaint made by the Goa CID Cyber Crime on October 31, 2025. He submits that the transaction UTR number of the complaint of Maharashtra Brihan Mumbai City Cyber Police Station North Region is 520927793746 for a total amount of Rs. 3,07,190/-. Similarly, with regard to the complaint of Goa CID Cyber Crime on October 31, 2025 for the amount of Rs. 3,07,190/-, the UTR number and the time of both the transactions are same. He submits that once the amount of Rs. 3,07,190/- has already been transferred by the bank in terms of the order passed by the learned Magistrate, Borivali, Mumbai,

again the Goa Branch has sent a report without considering the order passed by the learned Magistrate on the basis of which the bank has already transferred the amount in the account of the complainant. He submits that as regard the amount of Rs. 12,000/-, the same can be kept in lien and the petitioner may be allowed to operate the bank account.

5. Learned counsel for the respondent Nos. 1 and 2 submits that the bank has acted upon the complaint of the cyber crime authority. Though the bank has transferred the amount of Rs. 3,07,190/- in terms of the order passed by the learned Magistrate but subsequent to the transfer the bank has received complaint from the Goa CID Cyber Crime of the same amount and accordingly, after an amount of Rs. 3,07,190/- is kept in lien. The learned counsel for the respondent Nos. 1 and 2 has not denied with regard to similar UTI number and same date of transaction.
6. Learned counsel for the petitioner has filed the affidavit of service wherein, it reveals that the petitioner has served the notice to all the respondents including the Cyber Crime Authorities, Mumbai as well as Goa but in spite of service of notice, even through the email also, none appears on behalf of the Cyber Crime Authorities.
7. Heard the learned counsel for the parties and perused the materials on record.
8. This Court finds that there is a disputed amount of Rs. 12,000/- with respect to the complaint of Bidhannagar Police Commissionerate, Cyber Crime Police Station,

the same may be kept in lien. As regard to Rs. 3,07,190/-, there is a dual complaint made by the Maharashtra Brihan Mumbai City Cyber Police Station North Region and Goa CID Cyber Crime Authority but in terms of the order passed by the learned Magistrate of Borivali, Mumbai, the said amount has already been transferred in the account of the complainant. As such, this Court finds that there is no further necessity of keeping the amount of Rs. 3,07,190 in lien as per complaint made by the Goa Police as no transaction is made in the account of the petitioner after the amount was transferred in the account of the complainant and it is admitted that the said amount was lying in the bank account of the petitioner prior to the complaint received from the Goa Police Authorities. It is also found that in the complaint, the UTR number and transaction time are the same. As such, the transaction of similar amount cannot be made twice in the same UTR number and in the same time.

9. Accordingly, the bank is directed to keep the amount of Rs. 12,000/- in lien with respect to the complaint of the Bidhannagar Police Commissionerate, Cyber Crime Police Station. As regard the other amount of Rs. 3,07,190/-, the same may be defreezed and the petitioner may be allowed to operate the account immediately.
10. Accordingly, **WPA 862 of 2026** stands **disposed of**.
11. All parties shall act on the server copy of this order duly downloaded from the official website of this Court.

12. Urgent Photostat certified copy, if applied for, be given to the parties upon compliance with all formalities.

(Krishna Rao, J.)