



CGHC010305522026



2026:CGHC:39271

NAFR

HIGH COURT OF CHHATTISGARH AT BILASPUR

WPC No. 4518 of 2026

1 - Ram Narayan Chaturwedi S/o Late Ramchandra Chaturwedi Aged About 43 Years R/o Village Matiya, P.O. Tikaree, Tahsil Masturi, District Bilaspur (C.G.)

2 - Smt. Urmila Chaturwedi W/o Ram Narayan Chaturwedi Aged About 40 Years R/o Village Matiya, P.O. Tikaree, Tahsil Masturi, District Bilaspur (C.G.)

... Petitioners

versus

State Bank of India Through Branch Manager, S B I Branch Code 12127, Branch Masturi, District Bilaspur (C.G.)

... Respondent

(Cause-title taken from Case Information System)

For Petitioners	:	Mr. Shiv Kumar Banjare, Advocate
For Respondent	:	Mr. P.R. Patankar, Advocate

Hon'ble Shri Amitendra Kishore Prasad, Judge

Order on Board

08.09.2026

1. By filing the present writ petition, the petitioners have prayed for the following reliefs:-

“10.1 That, this Hon'ble Court may kindly be pleased to issue an appropriate writ, order or direction directing the respondent to forthwith

remove the hold/freezing on the petitioners' Bank Account No. 30086782755 maintained with the State Bank of India, Branch Masturi, District -Bilaspur (C.G.), and permit the petitioners to operate the said account.

10.2 That, this Hon'ble Court may kindly be pleased to direct the respondent bank to keep on hold only the disputed amounts of ₹5,000/-, ₹9,500/- and ₹782.85 and permit the petitioners to freely operate the remaining balance, including withdrawal of his salary and operation of the account.

10.3 That, this Hon'ble Court may kindly be pleased to award costs of the petition in favour of the petitioners.

10.4 That, this Hon'ble Court may kindly be pleased to grant any other relief/relief's in favour of the petitioners, which the Hon'ble Court deemed fit & just in the facts and circumstances of the case."

2. Learned counsel appearing for the petitioners submits that the petitioners' bank account maintained with the State Bank of India, Branch Masturi, District Bilaspur, bearing Account No. 30086782755, has been put on hold on account of certain transactions which, according to the respondent Bank, are suspicious in nature. It is submitted that the petitioner No.1 is serving as a Head Constable/GD in the Central Reserve Police Force (CRPF) and his monthly salary is regularly credited into the aforesaid bank account. Learned counsel further submits that,

apart from the salary transactions, the said account is also being utilised for repayment of the petitioners' home loan through monthly EMIs.

3. Learned counsel for the petitioners further submits that certain amounts of Rs.5,000/-, Rs.9,500/- and Rs.2,782.85/- were credited into the petitioners' bank account from unknown sources and, thereafter, in June, 2026, the respondent Bank placed a hold on the entire bank account, thereby rendering the account completely inoperative. It is submitted that, on account of the freezing of the entire account, the petitioner No.1 has been prevented from withdrawing and utilising his salary and is unable to meet his day-to-day financial obligations. It is further submitted that the home loan EMIs are also not being deducted from the said account, resulting in the petitioners incurring additional interest liability.
4. Learned counsel for the petitioners submits that the petitioner No.1 thereafter submitted a detailed representation dated 08.07.2026 before the respondent Bank, which was received on 09.07.2026, requesting the Bank to release/de-freeze the account or, in the alternative, to restrict the hold only to the disputed amounts and permit the petitioners to operate the remaining balance in the account. However, despite receipt of the aforesaid representation, no action has been taken by the respondent Bank. It is, therefore, prayed that appropriate directions be issued to the

respondent Bank for de-freezing the petitioners' bank account, subject to such conditions as this Court may deem fit and proper.

5. Per contra, learned counsel appearing for respondent submits, on instructions, that the petitioners' bank account was put on hold in view of certain transactions which were received from unknown sources and are presently under scrutiny/investigation. However, it is fairly submitted that the transactions in question are limited to the amounts of Rs.5,000/-, Rs.9,500/- and Rs.782.85/-. It is further submitted that, except for the aforesaid transactions, no other amount lying in the petitioners' bank account is the subject matter of such scrutiny.
6. Having heard learned counsel for the parties and upon perusal of the material available on record, this Court finds that the transactions under scrutiny are confined to the disputed amount. In such circumstances, continuation of the hold over the entire bank account would be disproportionate and would unnecessarily prejudice the petitioners in operating the account for their regular and lawful financial affairs.
7. Accordingly, without expressing any opinion on the merits of the transactions in question or the ongoing investigation, it is directed that the respondent Bank shall retain the lien/hold only to the extent of Rs.17,725.37/- (Rupees Seventeen Thousand Seven Hundred Twenty-Five and Thirty-Seven Paise only) and shall release/de-freeze the remaining balance amount lying in the

petitioner's bank account forthwith. The petitioners shall, accordingly, be permitted to operate the account and undertake all lawful banking transactions in respect of the amount remaining after retention of the aforesaid sum of Rs.17,725.37/-.

8. It is, however, made clear that the aforesaid direction shall not come in the way of the competent authority/investigating agency in proceeding with the investigation in accordance with law. The petitioners shall extend full cooperation to the concerned authority/investigating agency and shall furnish such information and documents as may be lawfully required in connection with the transaction under scrutiny.
9. With the aforesaid direction, the present writ petition stands **disposed of**.
10. No order as to costs.

Sd/-
(Amitendra Kishore Prasad)
Judge

Yogesh