Item No.- 18
26.11.2026
Court No. 25
Rohan

In the High Court at Calcutta
Constitutional Writ Jurisdiction
Appellate Side

WPA 9924 of 2026

Roshan Ray
Vs.
Reserve Bank of India & Ors.

Ms. Jeenia Rudra
Mr. Samrat Choudhury
… for the Petitioner

Mr. Debabrata Das
Mr. Pratik Acharjee
Mr. A. Sarkar
… for the R.B.I.

Mr. Shiilon Sengupta
Mr. Ayan Chakraborty
… for the Respondent Nos. 2 & 3

1. The petitioner has filed the present writ application praying for a direction upon the respondent Bank, Kotak Mahindra Bank, Gariahat Branch to defreeze the account of the petitioner and to allow the petitioner to operate the Bank account.

2. The petitioner is maintaining the Savings Bank Account No. 0846320911 with the respondent No. 3 Bank. All of a sudden, on 10th December, 2024, the Bank had freeze the account of the petitioner and since then, the Bank is not allowing the petitioner to operate the Bank account.

3. Learned counsel appearing for the Bank submits that the Bank has received a written instructions from the Cyberincident Team with regard to fraudulent

transactions in the account of the petitioner and accordingly, as per the instruction, the Bank had freezed the account of the petitioner.

4. Learned counsel appearing for the Bank submits that there are two deposited amounts in the petitioner's account being Rs. 4,504/- of each amount. Learned counsel for the Bank further submits that though the Bank has freezed the account as per the instruction of the Authority but since thereafter, the Bank has not received any instructions for defreezing the account of the petitioner and as such, it is not possible for the Bank to defreeze the account of the petitioner and to allow the petitioner to operate the Bank account.

5. Considering the submission made by the learned counsel for the parties. Perused the materials on record.

6. This Court finds that on receipt of the written complaint from the Cyberincident Team, the Bank has freezed the account of the petitioner. As per the details furnished by the Bank, it is found that there are two disputed amounts in the account of the petitioner of Rs. 4,504/- of each transaction, i.e., total amount of Rs. 9,008/-. This Court finds that since the year 2024, the Bank has freezed the account of the petitioner and till date, neither the Investigating Agency has taken any steps nor the Bank received any order from the Investigating Agency or from the Court to keep the account of the petitioner remain freezed.

7. Accordingly, this Court finds that no purpose would be served by keeping the account of the petitioner freezed any further.

8. In view of the above, WPA 9924 of 2026 is disposed of by directing the respondent No. 3, the Branch Manager, Kotak Mahindra Bank, Gariahat Branch to defreeze the account of the petitioner and to allow the petitioner to operate the Bank account by keeping the disputed amount of Rs. 9,008/- in lien until any further instructions is received from the concerned Agency.

9. Urgent Photostat certified copy of this order, if applied for, be given to the parties upon compliance with all requisite formalities.

(Krishna Rao, J.)