



CGHC010253792026



2026:CGHC:27675

NAFR

HIGH COURT OF CHHATTISGARH AT BILASPUR

WPC No. 3461 of 2026

1 - Preeti Sakat D/o Mr. Dinesh Sakat Aged About 20 Years R/o Anchhidongri, Post - Ramhepur, Tehsil - Lormi, District Mungeli Chhattisgarh 495115.

... Petitioner(s)

versus

1 - State Bank Of India Through Its Branch Manager, Lormi Branch, Main Road, Lormi, District Mungeli Chhattisgarh 495115.

2 - State Of Maharashtra Through Police Inspector, Police Station Gadchiroli, District Gadchiroli, Maharashtra

... Respondent(s)

For Petitioner(s)	:	Shri Deepak Sharma, Advocate.
For Respondent No.1	:	Shri PR Patankar, Advocate.

SB: Hon'ble Mr. Justice Amitendra Kishore Prasad
Order on Board

06/07/2026

1. This Writ Petition has been filed for the following reliefs:-

- i. That, this Hon'ble Court may kindly be pleased to allow the present writ petition.*
- ii. That, this Hon'ble Court may kindly be pleased to issue an appropriate writ in the nature of Mandamus or any other appropriate writ, direction or order, directing the Respondent No.1 Bank i.e. State Bank of India, Lormi Branch, District Mungeli, Chhattisgarh, to forthwith de-freeze/remove the debit freeze/lien placed on the Petitioner's Savings Bank Account No. 36029167508 and allow the Petitioner to operate the said account in the normal course;*
- iii. Direct the Respondent No.1 Bank to release the amount lying in the Petitioner's aforesaid bank account, including*

the disputed amount kept on hold/lien which has been frozen without any lawful justification.

iv. Declare the continued action/inaction of the Respondent No.1 Bank in keeping the Petitioner's bank account frozen, despite the letter dated 30.05.2026 issued by the Respondent No.2 Police Authority directing/requesting de-freezing, as arbitrary, illegal and violative of Articles 14, 19(1)(g) and 21 of the Constitution of India;

v. Pass any other order or direction which this Hon'ble Court may deem fit and proper in the interest of justice.

2. Learned counsel for the petitioner submits that petitioner holds a Savings Bank Account bearing No. 36029167508 with Respondent No.1 Bank. He submits that petitioner namely Miss Preeti Sakat, D/o Mr. Dinesh Sakat, is a young woman aged about 20 years, maintains a Savings Bank Account with the Respondent No.1, State Bank of India, Lormi Branch, District Mungeli, Chhattisgarh, bearing IFSC Code SBIN0003259. The said account of the Petitioner came to be frozen/lien-marked on account of a cyber complaint of "Online Financial Fraud" registered with the Police Station, Gadchiroli, District Gadchiroli, State of Maharashtra, bearing NCRP Acknowledgement No. 31905260095335, wherein the Petitioner's account was reflected merely as a Layer-3 account, and a sum of only Rs. 500/- (Rupees Five Hundred only), out of a transaction dated 08.05.2026 bearing Transaction ID/UTR No. 302202296240, was shown as the disputed amount. The Petitioner has no connection whatsoever with the said alleged fraud. Upon being approached, the Police Station, Gadchiroli, after due verification, found that the amount of the complainant had already stood refunded, and accordingly, vide its official letter dated 30.05.2026 bearing No. CYBER/Unfrozen Account/OW.No.2026-2998, addressed to the Branch Manager, State Bank of India, Lormi Branch, with copy to the Petitioner, requested the Bank to forthwith unfreeze and

remove the lien mark on the Petitioner's account. However, despite the said letter/email having been duly received by the Respondent No.1 Bank on 30.05.2026 itself, the Bank has, till date, failed and neglected to comply with the said request and continues to keep the Petitioner's account frozen, without any justification whatsoever. Owing to the continued and unjustified freezing of the account, the Petitioner has been rendered unable to operate her own account or access her own funds. In order to meet the financial hardship caused due to the said freeze, the Petitioner's father, Mr. Dinesh Sakat, was constrained to transfer a sum of Rs. 50,000/- (Rupees Fifty Thousand only) to the Petitioner through PhonePe/Google Pay on 08.06.2026, vide UPI Transaction ID No. 678964856532, which amount, too, remains inaccessible on account of the continued and arbitrary freeze of the account by the Respondent No.1 Bank. Being aggrieved by the continued inaction of the Respondent No.1 Bank despite a specific request/letter from the very police authority that had occasioned the freeze, and such inaction being arbitrary, unjust and violative of the Petitioner's fundamental rights guaranteed under Articles 14, 19(1)(g), and 21 of the Constitution of India, the Petitioner has approached this Court for necessary directions.

3. Learned counsel for the Respondent No.1-SBI submits that disputed amount has already been refunded and upon petitioner's furnishing E-KYC and income certificate along with other documents, the Bank will consider the same and will proceed to defreeze the account of the petitioner on the condition that even after the account of the petitioner has been de-frozen, her account will remain under surveillance.
4. Learned counsel for the petitioner, at this stage, submits that the petitioner is

ready to submit the documents asked by the Respondent No.1

5. In view of the amicable submissions put forth by the parties, this Court finds it appropriate to **dispose of** the present petition with the following directions: (i) The respondent No.1 – State Bank of India is directed to defreeze the account of the petitioner and the petitioner shall be permitted to freely operate his bank account for all lawful purposes, including day-to-day transactions. (iii) The respondent bank shall ensure compliance of this order **within a period of 10 days** from today.
6. It is made clear that this Court's order shall not preclude the Bank from placing the petitioner's account under surveillance.

Sd/-
(Amitendra Kishore Prasad)
Judge

Avinash