OFFICE OF THE PRINCIPAL DISTRICT & SESSIONS JUDGE, SOUTH DISTRICT, SAKET COURTS COMPLEX, NEW DELHI

Endst. No./Judl./F.19/South/Saket/2026/ 34827-34892 **Dated, New Delhi the** 8/8/26

Sub: Forwarding copies of e-mail dated 09.07.2026 received from Dr. Rashmi Sharma, Deputy Commissioner of Police, Indian Cybercrime Coordination Centre (I4C), Ministry of Home Affairs, Government of India along with a letter bearing no. D.O. No.22003/200/2024-I4C dated 03.07.2026 written by Mr. Rajesh Kumar, Chief Executive Officer, Indian Cybercrime Coordination Centre, GRM data Final for RGs.docx, Data of Pending Writ Petitions pertaining to I4C (13).docx, Kerala High Court Judgment-21.05.2026.pdf & Karnataka High Court Judgment for GRM.pdf, for information and further action.

Copy of Email dated 06.08.2026 of the Hon'ble High Court of Delhi, New Delhi alongwith DO letter no. 22003/200/2024-14C dated 03.07.2026 of Sh. Rajesh Kumar, IPS/ Chief Executive Officer, Indian Cyber Crime Coordination Centre, Ministry of Home Affairs, Government of India along-with enclosure are forwarded to :-

1. **All the Judicial Officers posted in South District for information & necessary compliance/action and also with the request to bring the same to the knowledge of the staff posted in their respective courts**
2. **The Officer In-charge, Computer Branch, Saket Court with the request to upload on the official website of South District, Saket Courts, New Delhi.**
3. **The Officer In-charge, Library, Saket Courts, New Delhi for information.**
4. **The Administrative Officer (Judicial), South District / the Branch In-charges of all the Branches of South District for information.**
5. **The R & I Branch, South District for uploading on LAYERS.**

Officer In-Charge, Judicial Branch,
for Principal District & Sessions Judge, South,
Saket Courts Complex, New Delhi

Note:- The letter and its enclosures are forwarded in PDF form on the official email id of the courts/branches.

Fwd: Forwarding copies of e-mail dated 09.07.2026 received from Dr. Rashmi Sharma, Deputy Commissioner of Police, Indian Cybercrime Coordination Centre (I4C), Ministry of Home Affairs, Government of India along with a letter bearing no. D.O. No.22003/200/2024-I4C dated 03.07.2026 written by Mr. Rajesh Kumar, Chief Executive Officer, Indian Cybercrime Coordination Centre, GRM data Final for RGs.docx, Data of Pending Writ Petitions pertaining to I4C (13).docx, Kerala High Court Judgment-21.05.2026.pdf & Karnataka High Court Judgment for GRM.pdf, for information and further action.

pdj-south < pdj-south@ddc.nic.in >

Diary No. 2283-S
Dated. 7/8/26
Judicial Branch (I & II)
O/o Principal D & SJ (South)
Saket Courts, New Delhi

pdsj-south < pdsj-south@ddc.nic.in >
Fri, 07 Aug 2026 9:18:50 AM +0530

To "pdj-south"<pdj-south@ddc.nic.in>

========== Forwarded message ==========
From: Prateek Gaur <prateek.gaur@dhc.nic.in>
To: "djhqs-ddc"<djhqs-ddc@delhi.gov.in>, "pdsj-south"<pdsj-south@ddc.nic.in>, "pdsj-nd" <pdsj-nd@ddc.nic.in>, "pdsj-southwest"<pdsj-southwest@ddc.nic.in>, "pdsj-southeast" <pdsj-southeast@ddc.nic.in>, "pdsj-north"<pdsj-north@ddc.nic.in>, "pdsj-northwest" <pdsj-northwest@ddc.nic.in>, "pdsj-east"<pdsj-east@ddc.nic.in>, "pdsj-northeast"<pdsj-northeast@ddc.nic.in>, "pdsj-shd"<pdsj-shd@ddc.nic.in>, "pdj-racc"<pdj-racc@ddc.nic.in>, "pdsj-west"<pdsj-west@ddc.nic.in>
Cc: "SHAKEEL AHMED"<jrit.dhc@gov.in>, "Sarsij Kumar"<sarsij.kumar@nic.in>, "Zameem Khan"<zameem.dhc@nic.in>, "Shashi Bhushan"<shashi.dhc@nic.in>
Date: Thu, 06 Aug 2026 16:52:16 +0530
Subject: Forwarding copies of e-mail dated 09.07.2026 received from Dr. Rashmi Sharma, Deputy Commissioner of Police, Indian Cybercrime Coordination Centre (I4C), Ministry of Home Affairs, Government of India along with a letter bearing no. D.O. No.22003/200/2024-I4C dated 03.07.2026 written by Mr. Rajesh Kumar, Chief Executive Officer, Indian Cybercrime Coordination Centre, GRM data Final for RGs.docx, Data of Pending Writ Petitions pertaining to I4C (13).docx, Kerala High Court Judgment-21.05.2026.pdf & Karnataka High Court Judgment for GRM.pdf, for information and further action.
========== Forwarded message ==========

Respected Madam/Sir,

In continuation with the letter bearing File No.162/2026/SOP/NCRP/CFCFRMS/Letter No. 9592 dated 22.05.2026 of IT Cell, Delhi High Court, please find attached email dated 09.07.2026 along with copies of letter no. D.O. No.22003/200/2024-I4C dated 03.07.2026 and other attachments for you kind reference.

With Regards.

07/08/26

07/08/26

Delhi High Court

6 Attachment(s)

email dated 09.07.2026.pdf
167 KB

Delhi High court.pdf
1.3 MB

GRM data Final for RGs.docx
22 KB

Data of Pending Writ Petitions ...
16.7 KB

Kerala High Court Judgment-2...
245.4 KB

Karnataka High Court Judgme...
214.8 KB

========== Forwarded message ==========
From: Rashmi Sharma <dcp-i4c@mha.gov.in>
To: "Arun Bhardwaj"<rg.delhc@indiancourts.nic.in>
Cc: "Rajesh Kumar"<ceo-i4c@mha.gov.in>, "Roopa M"<diri4c@mha.gov.in>, "Badal Kaushik"<dir-i4c4@gov.in>, "Akhilesh Gaur"<dd-i4c5@gov.in>, "Legal Section"<legal-i4c@gov.in>
Date: Thu, 09 Jul 2026 17:27:53 +0530
Subject: D.O. Letter regarding Implementation of SOP for NCRP-CFCFRMS and Grievance Redressal Mechanism
========== Forwarded message ==========

Respected Sir/Madam,

Kindly find enclosed the D.O. Letter dated 03.07.2026 from the Chief Executive Officer, Indian Cyber Crime Coordination Centre (I4C), Ministry of Home Affairs, regarding the implementation of the Standard Operating Procedure (SOP) for NCRP-CFCFRMS, operationalisation of the Grievance Redressal Module (GRM) and Money Restoration Module (MRM), and facilitation of the SOP's implementation across the subordinate judiciary.

2. In this regard, it is requested that the enclosed D.O. Letter may kindly be consider with a request to take appropriate action on the requests contained therein, including bringing the operationalisation of the GRM to the notice of the Hon'ble Judges and facilitating circulation of the SOP to all District and subordinate Courts under their respective jurisdictions, as appropriate.

3. This may kindly be accorded priority in view of the directions of the Hon'ble Supreme Court in Suo Motu Writ Petition (Criminal) No. 3 of 2025 (In Re: Victim of Digital Arrest) and the objective of ensuring uniform and effective implementation of the SOP across all jurisdictions.

Encl.: As above.

धन्यवाद एवं आभार
Thanks and Regards

डॉ रश्मि शर्मा,
DR. RASHMI SHARMA,
उपायुक्त
Deputy Commissioner of Police
भारतीय राइबर अपराध समन्वय केंद्र,
INDIAN CYBERCRIME COORDINATION CENTRE(I4C),
गृह मंत्रालय
Ministry of Home Affairs



5 Attachments) • Download as Zip • Add To

GRM data Final for RGs.docx
22 KB •

Data of Pending Writ Petitions pertaining t
16.7 KB •

Kerala High Court Judgment-21.05.2026.p
245.4 KB •

Karnataka High Court Judgment for GRM.j
214.8 KB •

Delhi High court.pdf
1.3 MB •

Reply • Reply All • Forward • Edit as new

राजेश कुमार, भा.पु.से.
मुख्य कार्यकारी अधिकारी
(भारतीय साइबर अपराध समन्वय केंद्र)
Rajesh Kumar, IPS
Chief Executive Officer
(Indian Cyber Crime Coordination Centre)

सत्यमेव जयते

गृह मंत्रालय
भारत सरकार
Ministry of Home Affairs
Government of India

Dated, the 03rd July, 2026
D.O. No. 22003/200/2024-I4C

Respected Sir,

Kind Attention is invited to my previous D.O. letter No. 22003/30/2024-I4C dated 22nd January, 2026, regarding the implementation of the Standard Operating Procedure (SOP) for NCRP-CFCFRMS, Custody, Restoration of money and grievance redressal. This SOP, which was released on 2nd January 2026, aims to address all the concerns arising out of the action taken by the Law Enforcement Agencies (LEAs) of State/UTs, Banks and Financial Intermediaries (FIs), and other stakeholders based on complaints related to Cyber Enabled Financial Crimes being reported on NCRP.

2. Hon'ble Supreme Court in the matter of Suo Moto WP Crl. 3/2025 In Re: Victim of Digital Arrest vide order dated 09.02.2026, took on record and acknowledged the SOP and directed all the High Courts to ensure that the adjudicating authorities within their respective jurisdiction are in compliance with the above-mentioned SOP. Such implementation is likely to streamline the process of disposal of claims related to cyber financial crimes.

3. It is also intimated that I4C, MHA has developed various modules on NCRP-CFCFRMS aligned with SOP, such as **Grievance Redressal Module (GRM)** for registration of grievances related to holding in any bank account or bank account under seizure and **Money Restoration Module (MRM)** for release of an amount put on hold in any bank account or account under seizure and restoration of property to victims. The status of the grievances related to the seizure of the bank accounts and

the related petitions in various courts is attached as Annexure-I and Annexure-II, respectively.

4. It is further requested that the operationalisation of the GRM may kindly be brought to the notice of the Hon'ble Judges of the High Court so that, wherever appropriate, aggrieved persons may be encouraged to avail the GRM, as per the SOP, before approaching the Hon'ble High Court. Similar directions have been issued by the Hon'ble Karnataka High Court (27.03.2026) and the Hon'ble Kerala High Court (21.05.2026). Copies of the orders are enclosed as Annexure-III.

5. In this connection, it is requested to extend support towards the implementation of SOP for NCRP-CFCFRMS by facilitating its circulation to all District and other subordinate Courts under the jurisdiction of the Hon'ble High Court. This would assist in the smooth and effective implementation of the SOP and promote a uniform approach among all stakeholders.

Warm regards,

Yours Sincerely

(Rajesh Kumar)

To
The Registrar General
High Court of Delhi

Annexure I

Data of Grievances received on Grievance Redressal Portal related to Freezing or seizure of accounts and holding of amounts in a Bank account. (Till 30th June 2026).

S No.	State/UTs	Total Grievances on Bank Accounts	Total complaints involved in Grievances	Grievances Pending for action by the State/UTs	Grievances Pending for action by the State/UTs (%)	Average Turnaround Time (Days)	Disputed Amount involved in the complaints (in lakhs)	Amount put on freeze in Bank Accounts (in lakhs)
1	ANDAMAN & NICOBAR	4	4	3	75.00%	18	0.05	0.05
2	ANDHRA PRADESH	351	418	370	88.52%	28	58.92	1467.39
3	ARUNACHAL PRADESH	7	7	7	100.00%	16	2.23	16.96
4	ASSAM	83	91	89	97.80%	26	18.65	692.91
5	BIHAR	283	331	327	98.79%	32	46.66	1025.81
6	CHANDIGARH	76	79	39	49.37%	16	933.7	620.96
7	CHHATTISGARH	125	132	111	84.09%	21	24.45	716.29
8	DNHDD	0	0	0	0.00%	0	0	0
9	DELHI	456	566	519	91.70%	30	96.55	1272.14
10	GOA	84	90	28	31.11%	25	3.13	19.87
11	GUJARAT	797	953	647	67.89%	22	114.56	1816.09
12	HARYANA	397	509	125	24.56%	7	109.31	296.26
13	HIMACHAL PRADESH	58	63	56	88.89%	24	9.15	90.55
14	JAMMU & KASHMIR	95	102	96	94.12%	26	13.73	120.71
15	JHARKHAND	105	128	125	97.66%	32	19.84	689.65
16	KARNATAKA	1137	1486	1363	91.72%	29	242.9	4799.36
17	KERALA	371	456	423	92.76%	32	66.24	1505.12
18	LADAKH	0	0	0	0.00%	0	0	0
19	LAKSHADWEEP	0	0	0	0.00%	0	0	0
20	MADHYA PRADESH	219	247	239	96.76%	28	40.64	1090.24
21	MAHARASHTRA	1461	1963	1508	76.82%	24	253.97	3226.15
22	MANIPUR	11	12	12	100.00%	27	0.91	39.72
23	MEGHALAYA	8	9	9	100.00%	25	0.86	3.16
24	MIZORAM	4	4	3	75.00%	9	0.32	0.17
25	NAGALAND	6	6	6	100.00%	55	0.36	8.15
26	ODISHA	212	248	232	93.55%	30	28.26	1153.62
27	PUDUCHERRY	56	59	23	38.98%	11	0.95	23.7
28	PUNJAB	188	234	197	84.19%	29	24.89	731.07
29	RAJASTHAN	395	492	249	50.61%	16	29.97	999.14
30	SIKKIM	5	5	4	80.00%	19	0.5	0.86
31	TAMIL NADU	969	1242	896	72.14%	20	183.43	2262.8
32	TELANGANA	659	834	758	90.89%	30	100.25	1978.03
33	TRIPURA	18	18	18	100.00%	32	4.55	2.34
34	UTTARAKHAND	66	73	52	71.23%	25	7.63	280.44
35	UTTAR PRADESH	822	1051	837	79.64%	20	137.23	1646.48
36	WEST BENGAL	423	525	433	82.48%	28	338.96	1709.84

Data of Pending Writ Petitions pertaining to I4C, MHA till 30.06.2026, regarding freezing of bank account			
Sl. No.	**High Court**	**Number of Writ Petitions**	**% of Total**
1.	Kerala High Court	401	46.6%
2.	Delhi High Court	104	12.1%
3.	Punjab & Haryana High Court	48	5.6%
4.	Karnataka High Court	41	4.8%
5.	Madras High Court	40	4.7%
6.	J&K and Ladakh High Court	35	4.1%
7.	Bombay High Court	33	3.9%
8.	Telangana High Court	30	3.5%
9.	Calcutta High Court	27	3.2%
10.	Allahabad High Court	22	2.6%
11.	Rajasthan High Court	17	2.0%
12.	Guwahati High Court	13	1.5%
13.	Orissa High Court	11	1.3%
14.	Madhya Pradesh High Court	10	1.2%
15.	Andhra Pradesh High Court	7	0.8%
16.	Patna High Court	5	0.6%
17.	Gujarat High Court	4	0.5%
18.	Manipur High Court	4	0.5%
19.	Himachal Pradesh High Court	2	0.2%
20.	Uttarakhand High Court	2	0.2%
21.	Chhattisgarh High Court	1	0.1%
	Total	**857**	**100.0%**

2026:KER:34997

IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR. JUSTICE M.A.ABDUL HAKHIM

THURSDAY, THE 21ST DAY OF MAY 2026 / 31ST VAISAKHA, 1948

WP(C) NO. 31951 OF 2024

PETITIONER/S:

MOHAMMED ASHIQ K.V
AGED 24 YEARS
S/O ABDUL KAREEM K.V, KONOTH VALAPPIL HOUSE KONANCHERI, PARAPPURAM, KALADY, MALAPPURAM, PIN - 679582

BY ADVS.
SHRI.LATHEEF P.K.
SHRI.SIDDIQUE C.

RESPONDENT/S:

1 FEDERAL BANK
REPRESENTED BY THE GENERAL MANAGER, REGIONAL OFFICE, FEDERAL TOWERS, MARKET ROAD, PERIYAR NAGAR, ALUVA,ERNAKULAM, PIN - 683101

2 BRANCH MANAGER
FEDERAL BANK, EDAPPAL BRANCH, GOLDEN TOWER, EDAPPAL - TIRUR RD,EDAPPAL, MALAPPURAM, PIN - 679576

3 SUPERINTENDENT OF POLICE
CYBER POLICE STATION, LB STADIUM RD, BAND COLONY, ADARSH NAGAR, HYDERABAD, TELANGANA, PIN - 500004

4 THE NATIONAL CYBER REPORTING CRIME PORTAL
REP. BY ITS SECRETARY, MINISTRY OF HOME AFFAIRS, NEW DELHI, PIN – 110001

2026:KER:34997

5 STATE POLICE CHIEF, KERALA
POLICE HEAD QUARTERS, VAZHUTHAKKAD, THIRUVANANTHAPURAM, PIN - 695014

ADDL.R6 STATION HOUSE OFFICER
PONNANI POLICE STATION, OLD NH-17 PONNANI, MALAPPURAM DISTRICT, KERALA, INDIA, PIN: 679586
[ADDL. R6 IS IMPLEADED AS PER ORDER DATED 20.01.2025 IN IA 1/2026 IN WP(C) 31951/2024]

ADDL.R7 STATION HOUSE OFFICER
CYBER CELL, CRIME BRANCH, PIMPRI CHINCHWAD, PUNE, MAHARASHTRA, PIN - 411019
[ADDL. R7 IS IMPLEADED AS PER ORDER DATED 06.04.2026 IN I.A. 2/2025 IN WP(C) 31951/2024]

BY ADV O.M.SHALINA, DEPUTY SOLICITOR GENERAL OF INDIA

OTHER PRESENT:

SRI.MOHAN JACOB GEORGE, SC, SRI.RIYAL DEVASSY, GP

THIS WRIT PETITION (CIVIL) HAVING BEEN FINALLY HEARD ON 21.05.2026, THE COURT ON THE SAME DAY DELIVERED THE FOLLOWING:

2026:KER:34997

JUDGMENT

1. The Petitioner has filed this Writ Petition challenging the debit freezing/lien of his Bank account with the Respondent/Bank at the requisition of the Police authorities. The case of the Petitioner is that the Petitioner is not an accused in the Crime registered by the Police authorities against some other persons, in which the requisition was made; that the Petitioner is in no way connected with the said Crime; and that the debit freezing/lien of the account is in violation of Sections 106 & 107 of the Bharatiya Nagarik Suraksha Sanhita, 2023 (BNSS) and Article 300A of the Constitution of India.

2. In spite of service of notice to the Respondent No.6, there is no appearance for the Respondent No.6. The learned Counsel for the Respondent/Bank, after getting instructions from the Bank, confirmed that the Bank has received one Requisition from the Respondent No.6 for freezing/marking lien in the account of the

Petitioner mentioned in the Writ Petition without stating the disputed amount and another Requisition from the Respondent No.3 for Rs.3,50,000/- for marking lien/freeze in the account of the Petitioner mentioned in the Writ Petition, and hence the Bank has effected the same. Apart from that, the Bank has prevented the operation of the account of the Petitioner since the Bank is having suspicion with respect to the operation of the Account and also on account of KYC non-compliance. The learned Counsel for the Petitioner submitted that the Petitioner is ready to update the KYC requirements.

3. The issue with respect to freezing/lien marking of the account at the instance of the police authorities is covered by the decisions of this Court in ***Dr. Sajeer v. Reserve Bank of India [2024 (1) KLT 826]***, ***Nazeer K.T. v. Manager, Federal Bank, Makkaraparamba Branch [2024 KHC 768]*** and ***Abhiraj Rajan v. State of Kerala [2025 KHC 1676].*** This Court has been consistently issuing the directions to the effect

that the Bank is to permit the account holder to operate his account, limiting the lien to the amounts shown in the Requisitions received by the Bank so long as the Bank does not have any suspicion that the account is used for any financial cybercrime activities or money mule activities, making the frozen/lien marked amount at the disposal of the jurisdictional Magistrate's Court. Recently, the Indian Cyber Crime Co-Ordination Centre of the Ministry of Home Affairs of the Government of India has formulated an ***SOP for NCRP – CFCFRMS, Custody, Restoration of Money and Grievance Redressal 2026*** to establish a fair and transparent system that prescribes a uniform process to be followed by all the Participating Entities. The SOP includes procedures to prevent misuse of the system of putting on hold an amount, seizure of an account and any property to help the victims of Cyber-Enabled Financial Crimes (CEFC), and to give interim custody of the amount to the victim and

restoration of such property while ensuring accountability of all the participants for their action and inaction and providing avenues for time-bound grievance redressal for parties affected by actions taken based on information provided by the system. It is intended that States and UTs, working with other Participating Entities, follow the SOP and are successful in preventing defrauded money from leaving the financial system, giving interim custody and restoration of the amount to the victim, and, in the process, help create a cybercrime-resilient financial ecosystem. Clause 10 of the SOP provides for a time-bound Grievance Redressal Mechanism for the Account Holders in whose accounts the amounts are put on hold or whose account operation is suspended. It is for the Petitioner to work out his remedies in accordance with Clause 10 of the SOP, with respect to the frozen/lien/hold amount.

4. With respect to the prevention of operation of the Account of the Petitioner by the Bank without any requisition from any Police Authorities, this Court has laid down certain guidelines to be followed by the Bank in ***Abdul Azeez v. Union of India [2025 KLT OnLine 3447]***. The above SOP does not deal with the prevention of accounts by the Bank on its own suspicion without any requisition from any authority. Hence, the Respondent Bank is to follow the guidelines in ***Abdul Azeez (supra)*** since the Bank has stopped the operation of the account, entertaining suspicion.

5. Since the Requisition issued by the Respondent No.6 does not show the disputed amount, it will be an injustice if the Petitioner is totally prevented from operating the Bank Account on the basis of such Requisition. The Respondent No.6 is to be directed to inform the Bank of the disputed amount within a time frame, failing which the Petitioner shall be allowed to operate

the Bank Account without any restriction, with respect to the Requisition from the Respondent No.6.

6. Accordingly, this Writ Petition is disposed of with the following directions:

i) The Respondent/Bank is directed to provide details of the suspicious transactions to the Petitioner within a week from the date of receipt of a copy of this judgment to enable the Petitioner to submit his explanation and is further directed to act in accordance with the aforesaid guidelines laid down by this Court in ***Abdul Azeez (supra)***.

ii) With respect to the Requisition from the Respondent No.6, the Respondent/Bank is directed to seek from the Respondent No.6, within a period of two weeks from the date of receipt of a copy of this judgment, the details of the disputed amount in the Requisition already communicated to the Bank from the Respondent No.6, sending a copy of this judgment, and the Respondent No.6 shall communicate the details of the disputed amount in the Requisition already communicated to the

Bank within a period of one month from the date of receipt of communication from the Bank and in case of default by the Respondent No.6, the Bank shall lift the freeze/lien imposed on the Petitioner's account on the basis of the Requisition from the Respondent No.6. If the Respondent No.6 communicates the details of the disputed amount within the said period to the Bank, the Respondent/Bank shall confine the order of freeze/lien against the account of the Petitioner only to the extent of the disputed amount communicated by the Respondent No.6.

iii) In case the Respondent/Bank is satisfied by the explanation submitted by the Petitioner and if the Petitioner undertakes the KYC compliance, the Respondent/Bank is directed to confine the order of freeze/lien against the account of the Petitioner only to the extent of the amounts mentioned in the orders/requisitions issued to the Bank by the Respondent No.3 and also the lien amount, if any, communicated by the Respondent No.6 and permit operation of the account.

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iv) The disposal of the frozen/lien/hold amount shall be in accordance with the above SOP.

v) Petitioner is free to redress his grievance through the Grievance Redressal Mechanism provided under Clause 10 of the above SOP with respect to the frozen/lien/hold amount.

vi) The Respondent/Bank is free to effect further lien/hold/freeze in case of receipt of future requisitions.

Sd/-
M.A.ABDUL HAKHIM
JUDGE

Shg/

2026:KER:34997

APPENDIX OF WP(C) NO. 31951 OF 2024

PETITIONER EXHIBITS

Exhibit P1	**THE TRUE COPY OF THE RELEVANT PAGE OF THE BANK STATEMENT OF ACCOUNT FOR THE PERIOD 13.08.2023 TO 12.08.2024**
Exhibit P2	**A TRUE COPY OF THE REPRESENTATION FILED BY THE PETITIONER BEFORE THE 2ND RESPONDENT BANK DATED 19-08-2024**
Exhibit P3	**A TRUE COPY OF THE NOTICE ISSUED BY THE 2ND RESPONDENT BANK DATED 01-08-2024 I**

IN THE HIGH COURT OF KARNATAKA AT BENGALURU

DATED THIS THE 27TH DAY OF MARCH, 2026

BEFORE

THE HON'BLE MR. JUSTICE B M SHYAM PRASAD

WRIT PETITION NO. 25999 OF 2025 (GM-RES)
C/W
WRIT PETITION NO. 26715 OF 2024 (GM-RES)
WRIT PETITION NO. 36347 OF 2024 (GM-RES)
WRIT PETITION NO. 36349 OF 2024 (GM-RES)
WRIT PETITION NO. 13815 OF 2025 (GM-RES)
WRIT PETITION NO. 18839 OF 2025 (GM-RES)
WRIT PETITION NO. 25151 OF 2025 (GM-RES)

IN WP No. 25999/2025
BETWEEN:

SHAFEEQUE VATTA POIL S/O. MOIDEEN T. P.,
AGED ABOUT 38 YEARS,
R/A HOUSE NO.6, K, 5TH STREET,
ASHOK NAGAR, BANGALORE – 560 025.

...PETITIONER

(BY SRI. SIRAJUDDIN AHMED, ADVOCATE)

AND:

1. AXIS BANK LTD., INFANTRY ROAD,
   BRANCH, BENGALURU – 560 001,
   REP BY ITS BRANCH MANAGER.

2. CYBER CRIME CELL BALRAMPUR,
   UTTAR PRADESH – 271 201,
   RPT. BY ITS STATION
   HOUSE OFFICER.

...RESPONDENTS

(BY SMT. JAI M. PATIL, ADV. FOR R1;
SRI. H. SHANTHI BHUSHAN &
SRI. P. PRASANNA KUMAR, AMICI CURIAE
NOTICE TO R2 IS DIEFERRED
V/O DATED 09.10.2025)

Digitally signed by VANAMALA N
Location: HIGH COURT OF KARNATAKA

THIS WRIT PETITION IS FILED UNDER ARTICLES 226 AND 227 OF CONSTITUTION OF INDIA PRAYING TO ISSUE

WRIT OF MANDAMUS OR ANY OTHER WRIT/S DIRECTING THE R-2 TO DEFREEZE THE PETITIONER'S AXIS BANK ACC NO. 922020054196648 AT INFRANTRY ROAD BRANCH BANGALORE FORTHWITH AND ETC.,

IN WP NO. 26715/2024
BETWEEN:

M/S ENVISSION COMMUNICATION
PRIVATE LTD., COMPANY REGISTERED
UNDER THE COMPANIES ACT 2013
HAVING ITS REGISTERED OFFICE AT
1ST FLOOR, 184/A/1, DELTA ARCADE,
22ND CROSS, 18TH MAIN, 3RD SECTOR,
H.S.R. LAYOUT, BENGALURU – 560 102,
REP. BY ITS DIRECTOR,
MR. SEKAR PRADEEP KUMAR.

...PETITIONER

(BY SRI. BHARATH KUMAR V., ADVOCATE)

AND:

1. THE CHIEF MANAGER,
   STATE BANK OF INDIA,
   HSR LAYOUT BRANCH,
   HAVING OFFICE AT NO.30TH,
   14TH CROSS, 9TH MAIN ROAD,
   SECTOR 6, HSR LAYOUT,
   BENGALURU – 560 102.

2. STATE OF KARNATAKA,
   THROUGH CHIEF SECRETARY
   GOVT., VIDHANA SOUDHA,
   BANGALORE – 01.

3. UNION OF INDIA,
   REPRESENTED THROUGH,
   MINISTRY OF HOME AFFAIRS.

...RESPONDENTS

(BY SRI. SATHISH KUMAR J., ADV. FOR R1;
SRI. BHANUPRAKASH V G., AAG ALONG WITH;
SMT. SARITHA KULKARNI, AGA FOR R2;
SRI. H. SHANTHI BHUSHAN &
SRI. P. PRASANNA KUMAR, AMICI CURIAE)

THIS WRIT PETITION IS FILED UNDER ARTICLES 226 AND 227 OF THE CONSTITUTION OF INDIA PRAYING TO ISSUE A WRIT IN THE NATURE OF MANDAMUS OR ANY OTHER APPROPRIATE WRIT, ORDER OR DIRECTON DIRECTING THE RESPONDENT HEREIN TO UNBLOCK/DE FREEZE ANY AMOUNT PUT ON HOLD IN RESPECT OF THE MONEY LYING IN BANK ACCOUNT NO. 41079127238 HELD BY THE PETITIONER WITH RESPONDENT BANK. GRANT SUCH OTHER RELIEF THAT THIS HON'BLE COURT MAY DEEM FIT IN THE FACTS OF PRESENT MATTER.

IN WP NO. 36347/2024
BETWEEN:

1. MR. KASIM S/O. K. KHADAR,
   AGED ABOUT 36 YEARS,
   RA/T SHAKEEL MANZIL,
   EDU CROS, HOSAMARAU POST,
   KARKALA TALUK,
   UDUPI DISTRICT - 574 107.

...PETITIONER

(BY SRI. BALAKRISHNA M R., ADVOCATE)

AND:

1. THE BRANCH MANAGER,
   CANARA BANK,
   KANJARAKATTE BRANCH,
   KARNATKA TALUK,
   UDUPI DISTRICT – 574 107.

2. THE STATION HOUSE OFFICER,
   CYBER CRIME NIT,
   FARIDABAD – 121 001,
   STATE OF HARYANA,
   MOB NO. 9315759852,

3. THE STATE OF KARNATAKA,
   REP. BY ADDL. CHIEF SECRETARY,
   DEPARTMENT OF HOME AFFAIRS,
   VIDHANA SOUDHA, BANGALORE – 01.

4. DIRECTOR GENERAL OF POLICE,
BANGAORE KARNATAKA,
NRUPATUNGA ROAD, BANGALORE – 01.

...RESPONDENTS

(BY SRI. VINAY BHAT, ADV. FOR R1;
SRI. BHANUPRAKASH V G., AAG ALONG WITH
SMT. SARITHA KULKARNI, AGA FOR R3 & R4;
SRI. H. SHANTHI BHUSHAN &
SRI. P. PRASANNA KUMAR, AMICI CURIAE)

THIS WRIT PETITION IS FILED UNDER ARTICLES 226 AND 227 OF THE CONSTITUTION OF INDIA PRAYING TO DIRECT THE RESPONDENTS TO DEFREEZE THE S.B. ACCOUNT BEARING NO.110089644153 MAINTAINED WITH CANARA BANK, KANJARAKATTE BRANCH, KARKALA TALUK, UDUPI DISTRICT, FORTHWITH. GRANT SUCH OTHER RELIEF OR RELIEFS AS THIS HON'BLE COURT DEEMS FIT IN THE FACTS AND CIRCUMSTANCE OF THE CASE IN THE INTEREST OF JUSTICE AND EQUITY.

IN WP NO. 36349/2024
BETWEEN:

MR. KASIM S/O. K. KHADAR,
AGED ABOUT 36 YEARS,
R/AT SHAKEEL MANZIL,
EDU CROSS, HOSAMARAU POST,
KARKALA TALUK,
UDUPI DISTRICT – 574 107.

...PETITIONER

(BY SRI. BALAKRISHNA M. R., ADVOCATE)

AND:

1. THE BRANCH MANAGER,
STATE BANK OF INDIA,
KARKALA BRANCH, KARKALA TALUK,
UDUPI DISTRICT – 574 107.

2. THE STATION HOUSE OFFICER,
CYBER CRIME NIT,
FARIDABAD – 121 001,
STATE OF HARYANA,
Mob No. 9315759852,

E-Mail Id: Sho-Cyber.Fbd@Hry.Gov.In

...RESPONDENTS

(BY SRI. FRANCIS XAVIER, ADV. FOR R1;
SRI. BHANUPRAKASH V. G., AAG ALONG WITH
SMT. SARITHA KUKLARNI, AGA;
SRI. H. SHANTHI BHUSHAN &
SRI. P. PRASANNA KUMAR, AMICI CURIAE;
NOTICE TO R2 IS DEFERRED)

THIS WRIT PETITION IS FILED UNDER ARTICLES 226 AND 227 OF THE CONSTITUTION OF INDIA PRAYING TO DIRECT THE RESPONDENTS TO DEFREEZE THE S.B. ACCOUNT BEARING NO. 32178834403 MAINTAINAED WITH STATE BANK OF INDIA, KARKALA BRANCH, KARKALA TALUK, UDUPI DISTRICT, FORTHWITH. TO GRANT SUCH OTHER RELIEF OR RELIEFS AS THIS HON'BLE COURT DEEMS FIT IN THE FACTS AND CIRCUMSTANCES OF THE CASE IN THE INTEREST OF JUSTICE AND EQUITY.

IN WP NO. 13815/2025
BETWEEN:

SRI. SUNIL KUMARAN SREEDHAR
S/O. K.K SREEDHAR,
AGED ABOUT 57 YEARS,
RESIDING AT FLAT NO. 10, 94/1,
SAMRUDHI APARTMENT, NEAR S.R.K
APARTMENT, ELECTRIC CITY PHASE-1,
DODDATHOUGURU POST,
BENGALURU – 560 100.

...PETITIONER

(BY SRI. MUKUNDA P., ADVOCATE)

AND:

1. THE CHIEF MANAGER,
   AXIS BANK, NEW BEL ROAD BRANCH,
   HAVING OFFICE AT
   S.NO.44, NO.2, M.S COMPLEX,
   NEW BEL ROAD RMV II STAGE,
   BENGALURU – 560 054.

2. STATE OF KARNATAKA,
   BY WEST CEN CRIME POLICE STATION,

REPRESENT BY THE STATE
PUBLIC PROSECUTOR, HIGH COURT
COMPLEX, BANGALORE – 560 009.

... RESPONDENTS

(BY SRI. FRANCIS XAVIER, ADV. FOR R1;
SRI. BHANUPRAKASH V G, AAG ALONG WITH
SMT. SARITHA KULKARNI, AGA FOR R2;
SRI. H. SHANTHI BHUSHAN &
SRI. P. PRASANNA KUMAR, AMICI CURIAE)

THIS WRIT PETITION IS FILED UNDER ARTICLES 226 AND 227 OF THE CONSTITUTION OF INDIA PRAYING TO ISSUE A WRIT IN THE NATURE OF MANDAMUS OR ANY OTHER APPROPRIATE WRIT, ORDER OR DIRECTION, DIRECTING THE RESPONDENT BANK HEREIN TO UNBLOCK / DE-FREEZE ANY AMOUNTS PUT ON HOLD IN RESPECT OF THE MONEY LYING IN BANK ACCOUNT BEARING NO. 91501005118120 SUM OF RS.4,92,542/- AND 677010100021447 SUM OF RS.7458/- HELD BY THE PETITIONER WITH THE RESPONDENT BANK. GRANT SUCH OTHER RELIEF THAT THIS HON'BLE COURT MAY DEEM FIT IN THE FACTS OF PRESENT MATTER.

IN WP NO. 18839/2025
BETWEEN:

DIASPAY FINTECH PRIVATE LIMITED,
NO. 62/1, NEW NO. 7,
1ST CRS GANGANAGAR,
COMPANY REGISTERED UNDER
THE COMPANIES ACT 2013,
BANGALORE,
KARNATAKA – 560 032.

REPRESENTED BY ITS DIRECTOR,
RAJESH TUBATI S/O. KOTESWARAO,
AGED ABOUT 35 YEARS, RAVINDRA
TAGORE NAGAR MAIN ROAD,
2ND STAGE, KRISHNAPPA BLOCK,
GANGANAGAR, BANGALORE,
KARNATAKA – 560 032.

.. PETITIONER

(BY SRI. NANDEESH., ADV.)

AND:

1. THE INDIAN OVERSEAS BANK,
A BANKING COMPANY,
CARRYING ON THE BANKING BUSINESS,
UNDER THE BANKING
REGULATION ACT, 1949,
INCORPORATED UNDER THE
COMPANIES ACT, 1956,
REP. BY ITS BRANCH MANAGER,
KHASRA NO. 17 BY 45,
MANDI ROAD, STATION GANJ,
NARSINGHPUR IFSC CODE IOBA0003866
BHOPAL MADHYA PRADESH - 487 001.

2. THE INDIAN OVERSEAS BANK,
A BANKING COMPANY,
CARRYING ON THE BANKING BUSINESS,
UNDER THE BANKING REGULATION ACT, 1949,
INCORPORATED UNDER THE
COMPANIES ACT, 1956, REP. BY MANAGER,
ANUP SHINGARE/CHARAN,
FRAUD RISK MANAGEMENT CELL,
CENTRAL OFFICE, 763 ANNA SALAI,
CHENNAI TAMIL NADU – 600 002,
TEL NO.044-28584890.

3. THE AXIS BANK A BANKING COMPANY,
CARRYING ON THE BANKING BUSINESS,
UNDER THE BANKING
REGULATION ACT, 1949,
INCORPORATED UNDER THE COMPANIES
ACT, 1956, REP. BY ITS BRANCH MANAGER,
KORAMANGALA 4TH BLOCK,
PREMIUM BRANCH, NO.21, 4TH BLOCK
80 FEET RD. S. T. BED, CAUVERY COLONY,
KORAMANGALA, BENGALURU,
KARNATAKA – 560 095

... RESPONDENTS

(BY SRI. BHANUPRAKASH V G, AAG ALONG WITH
SMT. SARITHA KULKARNI, AGA
SRI. H. SHANTHI BHUSHAN &
SRI. P. PRASANNA KUMAR, AMICI CURIAE)

THIS WRIT PETITION IS FILED UNDER ARTICLES 226

AND 227 OF THE CONSTITUTION OF INDIA PRAYING TO ISSUE WRIT OF MANDAMUS TO DIRECT THE RESPONDENT NO.3 TO REMOVE THE LIEN MARK AMOUNT OF RS.24,17,901.00/- IN PETITIONER ESCROW ACC NO. 923020072741551 ANNEXURE – D BY ALLOWING THE ABOVE WIRT PETITION, PASS ANY OTHER ORDER(S) WHICH THIS COURT MAY DEEM FIT AND PROPER IN THE INTEREST OF JUSTICE.

IN WP NO. 25151/2025
BETWEEN:

AYUBSAB M. C/O MAHABOOB MOHAMMED AZEEZ,
AGED ABOUT 57 YEARS,
R/A NO.173, 4TH CROSS, LAKKASANDRA
BANGALORE SOUTH, BANGALORE – 560 030.

... PETITIONER

(BY SRI. SATHISHA D J., ADVOCATE)

AND:

BANK OF BARODA,
REP. BY CHIEF MANAGER,
BYSANDRA BRANCH, NO.130,
EASTERN ROAD, 4TH MAIN,
JAYANAGARA, BANGALORE – 560 041.

... RESPONDENT

(BY SRI. BHANUPRAKASH V G, AAG ALONG WITH
SMT. SARITHA KULKARNI, AGA
SRI. H. SHANTHI BHUSHAN &
SRI. P. PRASANNA KUMAR, AMICI CURIAE)

THIS WRIT PETITION IS FILED UNDER ARTICLE 226 OF THE CONSTITUTION OF INDIA PRAYING TO ISSUE WRIT OR CERTIORARI OR ANY OTHER APPROPRIATE WRIT, ORDER OR DIRECTION QUASHING THE IMPUGNED COMMUNICATION AT ANNEXURE - F DATED 31.07.2025 ISSUED BY THE BANK OF BARODA AND ETC.,

THESE WRIT PETITIONS, COMING ON FOR FURTHER HEARING THIS DAY, ORDER WAS MADE THEREIN AS UNDER:

CORAM: HON'BLE MR. JUSTICE B M SHYAM PRASAD

ORAL ORDER

These petitioners are aggrieved by the respective Banks' decision to freeze their accounts, and their grievance is premised in the assertion that the concerned Banks can only inform them about some communication from the Law Enforcing Agencies in the Country/State to freeze the account but without further information.

2. This Court, on 01.08.2025, recording that there is no mechanism to redress a complaint about accounts being frozen without justification, requested Sri H. Shanthi Bhushan, the learned Deputy Solicitor General, and Sri P. Prasanna Kumar, the learned Special Standing Counsel for some of the Specialized Investigating Agencies, to assist this Court as *Amici Curiae*. Sri Bhanuprakash V G, a learned Additional Advocate General, has also assisted this Court in the redressal of the petitioners' grievance about the reasons for their accounts being frozen without the requisite information and a mechanism for the resolution of their grievance/s.

3. On 01.09.2025, this Court recorded the grievance, as canvassed, in two folds: ***[a]*** the reason and mechanism for freezing of the accounts by the Law Enforcement Agencies across the Country with allegations of opacity; and ***[b]*** the redressal mechanism for those who could be bona fide affected by the decision to freeze accounts. Sri H. Shanthi Bhushan has brought to this Court's notice that the Indian Cyber Crime Co-ordination Center [*I4C*], has formulated a Standard Operating Procedure [*SOP*] as directed by the High Courts of Kerala and Jharkhand with Sri P. Prasanna Kumar emphasizing that the SOP under contemplation by *I4C* must provide for:

[i] Mandatory intimation of account freezing to account holders,

[ii] Enhanced data sharing on the National Cyber Reporting Platform [*NCRP*],

[iii] Regulation and Monitoring of VPN Usage,

[iv] Uniform SOPs for Banks on Court Order Compliance,

[v] Stringent and Standardized KYC Norms,

[vi] Monitoring of Multi-Device Usage for Messaging Apps, Use of Big Data and Artificial Intelligence to Monitor Mule Accounts,

[vii] Amendment to the Information Technology Act, 2000

[viii] Time-Bound Sharing by All Stakeholders,

[ix] Creation of a Unified Law Enforcement Agency-Platform Compliance Portal, and

[x] Pre-Approval and licensing for High-Risk Digital Applications.

4. This Court, in this order, has also opined that the State Governments should establish Help Desks which would serve as Points of Access for the concerned to collect information on the decision to freeze accounts if the concerned Banks cannot share those details. Thereafter, on 12.12.2025 in the writ petition in W.P. No.3385/2024, Mr. Jitendar Singh, ACP, *I4C*, Ministry of Home Affairs, Union of India, has made a detailed presentation on the terms of the SOP explaining the mechanism under the SOP. This Court's order dated 12.12.2025 reads as under.

"Mr. Shanthi Bhushan H., the learned Deputy Solicitor General, who is assisting this Court as Amicus Curiae, has placed on record a copy of the Standard Operating Procedure [SOP] for this Court's consideration stating that this shall be only for this Court's perusal, and Mr. Shanthi Bhushan has also placed on record a memo with the Flow Chart to explain how a complaint on NCRP Portal or information on 1930 is processed on NCRP Portal.

Crucially, Mr. Jitendar Singh, ACP, I4C, Ministry of Home Affairs, Union of India, appears online and has given a detailed presentation of the process that is now in place to address the complaints of cybercrime while also stating, when queried, that in terms the SOP now proposed, because details will be available on the portal, the Banks must share the details of the legal enforcement agencies with the affected persons underscoring that these affected persons are those whose accounts are frozen but propose to assert that they are not part of any commission of the offence. Mr.Jitendar Singh also submits that his anticipation is that the proposed SOP would receive requisite approval, and the module developed for exchange of information in terms of the presentation even to the affected person through the Bank would be ruled out.

On a careful consideration of the presentations and the submissions, including the submissions on

the need to maintain certain confidentiality given the operation and the modus of crime as detailed, this Court is of the view that these petitions, which raise the question of lack of information and seek directions for redressal in those directions in that line, must be deferred for the next three weeks.

After informing Mr. Bharath Kumar V, and the learned counsels who support this cause, the office is directed to relist these petitions [excluding those petitions which are now directed to be de-tagged] on 23.01.2026."

5. On the previous hearing date [05.12.2025], Sri H. Shanthi Bhushan has informed this Court that he will secure instructions on the Grievance Redressal Module [*GRM*] being operational, and in terms of such submission, the learned DSG has placed on record email from *I4C*. This email reads that under:

"I am directed to submit that the Indian Cyber Crime Coordination Centre (I4C), Ministry of Home Affairs, has developed two online central modules, as envisaged under the MHA SOP for NCRP-CFCFRMS, namely: (i) the Grievance Redressal Module (GRM) for handling and redressal of grievances of persons aggrieved by the action taken by Banks and Law Enforcement Agencies (LEAs); and (ii) the Money

Restoration Module (MRM) for facilitating restoration of the defrauded amount to victims of online financial frauds. Both the portals are presently operational in the pilot phase."

6. The *I4C* has operationalized the GRM for handling redressal of grievances of persons aggrieved by the actions taken by the Banks and Law Enforcement Agencies and the Money Restoration Module [MRM] for facilitating the restoration of the defrauded amounts to victims of online frauds and that both these modules are operational in the pilot phase. This email further reads as under.

"2. In this regard, it is respectfully submitted that these portals provide a structured and time-bound mechanism for addressing grievances, including issues relating to freezing of bank accounts. Any such grievance may be submitted through the GRM portal, which enables routing of the complaint to the concerned bank and/or LEA for appropriate action and resolution.

3. In view of the above, it is requested that the Hon'ble High Court of Karnataka may kindly be apprised of the functioning and utility of the aforesaid portals. It is further submitted that the Hon'ble Court may consider passing appropriate

directions for utilization of the facility provided under the said grievance redressal mechanism for redressal of grievances of petitioners in relevant matters before the Hon'ble Court.

4. It is also submitted that, upon availing the remedies available through the GRM portals, the outcome thereof may be placed before the Hon'ble Court for its further perusal and consideration, as deemed appropriate.

5. This would ensure that grievances, particularly those relating to bank account freezing or financial frauds, are first addressed through the designated institutional mechanism, thereby enabling effective and expeditious resolution prior to invoking the jurisdiction of the Hon'ble Court."

7. This Court must opine that the petitioners' grievance is about the lack of information and the redressal mechanism is addressed with *I4C* operationalizing both the GRM and MRM modules though it is at the pilot stage today. Therefore, it should be open to the petitioners to avail the remedy under these Modules and approach the Court if this mechanism does not address their grievance.

8. Further, it is undisputed that the Law Enforcement Agencies can only call upon the concerned Banks to mark the requisite amount and not freeze accounts only because of certain complaints about fraudulent transfers. It follows from this that the Banks must only mark the amount restraining the account holders from using the accounts for such value. This Court in these circumstances is of the view that these petitions must be ***disposed of*** in the light of the afore with the following directions. Hence the following:

ORDER

[i] The petitions stand disposed of with liberty to each of the petitioners to file a certified copy of this Order along with a request with the concerned Banks to restrict the use of the accounts only for the amounts which are marked for lien calling upon the concerned Banks [*the respondents*] to act upon such request based on the information available on National Cyber Reporting Platform.

[ii] The Banks shall communicate to each of the petitioners the amounts marked for lien within four [4] weeks from the date of receipt of a certified copy of this order.

[iii] Each of the petitioners are reserved with liberty to avail the remedy under the Grievance Redressal Module on the National Cyber Reporting Platform but without prejudice to the remedy available to them, if their grievances are not resolved by this Module.

[iv] The Court places on record appreciation for Sri H. Shanthi Bhushan, Sri P. Prasanna Kumar and Sri Bhanuprakash V G for the assistance that is rendered in evolving the *I4C* SOP with the redressal mechanism and in disposal of these petitions.

SD/-
(B M SHYAM PRASAD)
JUDGE

KMS / CT: ASC
List No.: 19 Sl No.: 3