



2023:KER:62820

IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR. JUSTICE DEVAN RAMACHANDRAN

MONDAY, THE 25TH DAY OF SEPTEMBER 2023 / 3RD ASWINA, 1945

WP(C) NO. 12960 OF 2023

PETITIONER:

DR SAJEER ,
AGED 32 YEARS

BY ADV K.REEHA KHADER

RESPONDENT:

1 RESERVE BANK OF INDIA
REPRESENTED BY ITS GOVERNOR OF RBI NO. 6507, BAKERY
JUNCTION ROAD NANDAVANAM, PALAYAM
THIRUVANANTHAPURAM, KERALA-, PIN - 695033

2 THE AXIS BANK REPRESENTED BY ITS AUTHORIZED OFFICER
VADAKARA BRANCH, VADAKARA KOZHIKKODE-, PIN - 673101

BY ADVS.
Saju N. A.
G.LEKHA(K/1507/2000)
UMA.G.KRISHNAN(K/973/2004)
P.J.FLONY(K/313/2007)

THIS WRIT PETITION (CIVIL) HAVING COME UP FOR ADMISSION
ON 25.09.2023, ALONG WITH WP(C).29319/2023, 30475/2023 AND
CONNECTED CASES, THE COURT ON THE SAME DAY DELIVERED THE
FOLLOWING:



WP(C) NO.12960 OF 2023 & conn.cases

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IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR. JUSTICE DEVAN RAMACHANDRAN

MONDAY, THE 25TH DAY OF SEPTEMBER 2023 / 3RD ASWINA, 1945

WP(C) NO. 29319 OF 2023

PETITIONER:

FARASUL NISAN. N
AGED 32 YEARS

BY ADVS.
ABDUL SHUKOOR MUNDAMBRA
P.C.MUHAMMED NOUSHIQ

RESPONDENTS:

- 1 THE BANK MANAGER,
ICICI BANK LTD, BP BUILDING, MAIN ROAD, MUKKAM
KOZHIKODE, KERALA, PIN - 673602
- 2 THE DGP,
STATE CYBER CRIME CELL, 7TH FLOOR, BLOCK-2,
KARMYOGI BHAVAN, SECTOR-10 A, GANDHI NAGAR
382010 GUJARATH EMAIL: HELPLINE-CYBER-
CID@GUJARAT.GOV.IN, PIN - 382010

THIS WRIT PETITION (CIVIL) HAVING COME UP FOR
ADMISSION ON 25.09.2023, ALONG WITH WP(C).12960/2023 AND
CONNECTED CASES, THE COURT ON THE SAME DAY DELIVERED THE
FOLLOWING:



IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR. JUSTICE DEVAN RAMACHANDRAN

MONDAY, THE 25TH DAY OF SEPTEMBER 2023 / 3RD ASWINA, 1945

WP(C) NO. 30475 OF 2023

PETITIONER:

ABOOJASIN
AGED 33 YEARS

BY ADVS.
K.RAKESH
RAJESH BABU CHELAT

RESPONDENTS:

- 1 THE UNION OF INDIA
REPRESENTED BY ITS SECRETARY, MINISTRY OF HOME
AFFAIRS, NEW DELHI, PIN - 110000
- 2 THE RESERVE BANK OF INDIA
REPRESENTED BY ITS GOVERNOR, HEAD OFFICE,
MUMBAI, MAHARASTRA, PIN - 400029
- 3 THE STATE POLICE CHIEF
POLICE HEAD QUARTERS, VAZHUTHACAUD,
THIRUVANANTHAPURAM, PIN - 695014
- 4 THE STATION HOUSE OFFICER
DIGGI TONK POLICE STATION, RAJASTAN, PIN -
304504
- 5 THE STATION HOUSE OFFICER
CYBER CRIME POLICE STATION, RACHAKONDA,
TELANGANA, PIN - 508252
- 6 THE STATION HOUSE OFFICER
CYBER CRIME POLICE STATION, 3RD FLOOR, NEW
PANIGATE POLICE STATION BUILDING, OPPOSITE
PANIGATE WATER TANK, AJWA ROAD, VADODHARA CITY,
GUJARAT, PIN - 390001
- 7 THE STATION HOUSE OFFICER
TULINJ POLICE STATION, MAHARASHTRA, PIN -



401209

8 ICICI BANK
THAMARASSERI BRANCH, THAMARASSERI P.O.,
KOZHIKODE DISTRICT, REPRESENTED BY ITS BRANCH
MANAGER, PIN - 673574

THIS WRIT PETITION (CIVIL) HAVING COME UP FOR
ADMISSION ON 25.09.2023, ALONG WITH WP(C).12960/2023 AND
CONNECTED CASES, THE COURT ON THE SAME DAY DELIVERED THE
FOLLOWING:



IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR. JUSTICE DEVAN RAMACHANDRAN

MONDAY, THE 25TH DAY OF SEPTEMBER 2023 / 3RD ASWINA, 1945

WP(C) NO. 30895 OF 2023

PETITIONER:

MANU RASHEED
AGED 23 YEARS

BY ADVS.
P.MOHAMED SABAH
LIBIN STANLEY
SAIPOOJA
FAIZEL K.
SADIK ISMAYIL
R.GAYATHRI
M.MAHIN HAMZA
ALWIN JOSEPH

RESPONDENT:

THE FEDERAL BANK
KODUVALLY BRANCH, IRIS TOWER KODUVALLY P.O,
KOZHIKODE REPRESENTED BY ITS MANAGER, PIN -
673572

BY ADVS.
Mohan Jacob George
P.V.PARVATHY (P-41) (K/000036/1991)
REENA THOMAS (R-364)
NIGI GEORGE (K/1169/2012)
ANANTHU V.LAL (K/001233/2022)

THIS WRIT PETITION (CIVIL) HAVING COME UP FOR
ADMISSION ON 25.09.2023, ALONG WITH WP(C).12960/2023 AND
CONNECTED CASES, THE COURT ON THE SAME DAY DELIVERED THE
FOLLOWING:



IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR. JUSTICE DEVAN RAMACHANDRAN

MONDAY, THE 25TH DAY OF SEPTEMBER 2023 / 3RD ASWINA, 1945

WP(C) NO. 31060 OF 2023

PETITIONERS:

- 1 ABDUL KALAM M
 AGED 50 YEARS

- 2 HASHEER M
 AGED 24 YEARS

- 3 FOUSIYA
 AGED 40 YEARS

- 4 USMAN K.S.
 AGED 60 YEARS
 S/O. SAIDALI K., KARANATHODUVIL HOUSE, MANKADA,
 KOOTIL P.O. MALAPPURAM DISTRICT, PIN - 679324

- 5 SHOUKATHALI V
 AGED 53 YEARS

- 6 MUHAMMED SHAFI
 AGED 27 YEARS

- 7 SHAKEEB C
 AGED 27 YEARS

- 8 MUHAMMED SHAFEEQUE



AGED 24 YEARS

9 JAMEELA
AGED 55 YEARS

10 ILLYAS MANGADAN
AGED 32 YEARS

11 JOSHY P.J.
AGED 51 YEARS

12 M/S KAZZE FINSERVE PVT. LTD.
2ND FLOOR, CM MATHEW BROTHERS ARCADE,
ERANHIPALAM, NEAR WESTWAY HOTEL, KOZHIKODE,
REPRESENTED BY THE MANAGING DIRECTOR, PRABHUL
ISSAC, KUNNUMPURATH HOUSE, MANKUVA P.O.,
CHINNAR, IDUKKI DISTRICT, PIN - 673005

BY ADVS.
K.RAKESH
AMEEN HASSAN K.

RESPONDENTS:

- 1 THE UNION OF INDIA
REPRESENTED BY ITS SECRETARY, MINISTRY OF HOME
AFFAIRS, NEW DELHI, PIN - 110001
- 2 THE RESERVE BANK OF INDIA
REPRESENTED BY ITS GOVERNOR, HEAD OFFICE,
MUMBAI, MAHARASTRA, PIN - 400029
- 3 THE STATE POLICE CHIEF
POLICE HEAD QUARTERS, VAZHUTHACAUD,
THIRUVANANTHAPURAM, PIN - 695014
- 4 THE SOUTH INDIAN BANK LTD.
CHEMMAD BRANCH, TIRURANGADI P.O., MALAPPURAM
DISTRICT, REPRESENTED BY ITS BRANCH MANAGER,
PIN - 676306
- 5 THE SOUTH INDIAN BANK LTD.
MANJERI BRANCH, MANJERI P.O., MALAPPURAM
DISTRICT, REPRESENTED BY ITS BRANCH MANAGER,



- PIN - 676121
- 6 STATE BANK OF INDIA
MANKADA BRANCH, MANKADA P.O., MALAPPURAM
DISTRICT, PIN - 679 324 REPRESENTED BY ITS
BRANCH MANAGER, PIN - 679324
- 7 THE FEDERAL BANK
MANKADA BRANCH, MANKADA P.O., MALAPPURAM
DISTRICT, PIN - 679 324 REPRESENTED BY ITS
BRANCH MANAGER, PIN - 679324
- 8 THE SOUTH INDIAN BANK LTD.
KALIKAVU BRANCH, KALIKAVU P.O., MALAPPURAM
DISTRICT, REPRESENTED BY ITS BRANCH MANAGER,
PIN - 676525
- 9 THE BANK OF BARODA
KONDOTTY BRANCH, KONDOTTY P.O., MALAPPURAM
DISTRICT, REPRESENTED BY ITS BRANCH MANAGER,
PIN - 673638
- 10 THE HDFC BANK
KOTTAKKAL BRANCH, KOTTAKKAL P.O., MALAPPURAM
DISTRICT, REPRESENTED BY ITS BRANCH MANAGER,
PIN - 676503
- 11 THE SOUTH INDIAN BANK LTD.
VENGARA BRANCH, VENGARA P.O., MALAPPURAM
DISTRICT, PIN -676 304 REPRESENTED BY ITS
BRANCH MANAGER, PIN - 676304
- 12 THE FEDERAL BANK
IRINGALAKUDA BRANCH, IRINGALAKUDA P.O.,
THRISSUR DISTRICT, REPRESENTED BY ITS BRANCH
MANAGER, PIN - 680121
- 13 THE STATION HOUSE OFFICER
CYBER CRIME POLICE STATION, VADODHARA, GUJARAT,
PIN - 390001
- 14 THE POLICE INSPECTOR
CEN POLICE STATION, NORTH EAST DIVISION,
BENGALURU CITY, KARNATAKA, PIN - 650002
- BY ADV BEPIN VIJAYAN

THIS WRIT PETITION (CIVIL) HAVING COME UP FOR
ADMISSION ON 25.09.2023, ALONG WITH WP(C).12960/2023 AND
CONNECTED CASES, THE COURT ON THE SAME DAY DELIVERED THE
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IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR. JUSTICE DEVAN RAMACHANDRAN

MONDAY, THE 25TH DAY OF SEPTEMBER 2023 / 3RD ASWINA, 1945

WP(C) NO. 28908 OF 2023

PETITIONER:

JALALUDHEEN V K
AGED 38 YEARS

BY ADVS.
SADCHITH.P.KURUP
VINOD JABAR
C.P.ANIL RAJ
SIVA SURESH
RESHMA RAJ

RESPONDENTS:

- 1 DBS BANK
GROUND FLOOR, EXPRESS TOWERS, NARIMAN POINT
MUMBAI- MAHARASHTRA REP. BY ITS MANAGER, PIN -
400021
- 2 STATION HOUSE OFFICER
CITY POLICE STATION VALSAD, GUJARAT, PIN -
396001
- 3 NATIONAL CYBER CRIME REPORTING PORTAL
(MHA PORTAL), NATIONAL HIGHWAY -8 MAHIPALPUR,
NEW DELHI REP BY ITS DIRECTOR, PIN - 110037

BY ADV MANU S. DSG OF INDIA

THIS WRIT PETITION (CIVIL) HAVING COME UP FOR
ADMISSION ON 25.09.2023, ALONG WITH WP(C).12960/2023 AND
CONNECTED CASES, THE COURT ON THE SAME DAY DELIVERED THE
FOLLOWING:



IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR. JUSTICE DEVAN RAMACHANDRAN

TUESDAY, THE 26TH DAY OF SEPTEMBER 2023 / 4TH ASWINA,

1945

WP(C) NO. 31354 OF 2023

PETITIONER:

TINU SIBY ROY
AGED 35 YEARS

BY ADVS.
K.V.SABU
NIKHIL K SABU
MINU SIBY ROY

RESPONDENTS:

- 1 MANAGER
 PORUR SERVICE CO-OPERATIVE BANK LTD NO.M.357,
 CHERUKODE, MALAPPURAM, PIN - 679328
- 2 BRANCH MANAGER
 SOUTH INDIAN BANK LTD, P.B. NO.3, ERAVIPEROOR
 JUNCTION, ERAVIPEROOR P.O., PATHANAMTHITTA, PIN
 - 689542
- 3 GENERAL MANAGER
 SOUTH INDIAN BANK LTD, HEAD OFFICE, THRISSUR,
 PIN - 680001
- 4 MANAGER
 ICICI BANK LTD, NILAMBUR BRANCH MALAPPURAM, PIN
 - 679329
- 5 SUB INSPECTOR OF POLICE
 CYBER CRIME POLICE STATION, BUNGALOW NO.15,
 NEAR IPS MESS, DAFNALA, SHAHIBAUG, AHMEDABAD,
 GUJARAT, PIN - 380004
- 6 STATE POLICE CHIEF



2023:KER:62820

WP(C) NO.12960 OF 2023 & conn.cases

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AHMEDABAD, GUJARAT, PIN - 380004

THIS WRIT PETITION (CIVIL) HAVING COME UP FOR
ADMISSION ON 26.09.2023, ALONG WITH WP(C).12960/2023 AND
CONNECTED CASES, THE COURT ON THE SAME DAY DELIVERED THE
FOLLOWING:



IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR. JUSTICE DEVAN RAMACHANDRAN

MONDAY, THE 25TH DAY OF SEPTEMBER 2023 / 3RD ASWINA, 1945

WP(C) NO. 18838 OF 2023

PETITIONER:

M/S PEEDIAKKAL AGENCIES,
AGED 45 YEARS

BY ADVS.
M.A.MOHAMMED SIRAJ
S.SREEKUMAR (SR.)

RESPONDENTS:

- 1 THE STATE OF KERALA
REPRESENTED BY HOME SECRETARY GOVERNMENT
SECRETARIAT THIRUVANANTHAPURAM.-, PIN - 695001
- 2 THE STATION HOUSE OFFICER,
CYBER CRIME POLICE STATION, HYDERABAD CITY ,
TELANGANA,, PIN - 500001
- 3 THE BRANCH MANAGER,
UNION BANK OF INDIA, MARINE DRIVE BRANCH,
ERNAKULAM -, PIN - 682031

BY ADVS.
ADVOCATE GENERAL OFFICE KERALA
DIRECTOR GENERAL OF PROSECUTION (AG-10)
P.NARAYANAN, SENIOR G.P. AND ADDL.PUBLIC
PROSECUTOR()

THIS WRIT PETITION (CIVIL) HAVING COME UP FOR
ADMISSION ON 25.09.2023, ALONG WITH WP(C).12960/2023 AND
CONNECTED CASES, THE COURT ON THE SAME DAY DELIVERED THE
FOLLOWING:



IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR. JUSTICE DEVAN RAMACHANDRAN

MONDAY, THE 25TH DAY OF SEPTEMBER 2023 / 3RD ASWINA, 1945

WP(C) NO. 18459 OF 2023

PETITIONER:

M/S PEEDIAKKAL AGENCIES,
AGED 45 YEARS
A PROPRIETARY CONCERN HAVING OFFICE AT VATTOLY
TOWERS, DOOR.NO. 65/4155 4A, SRM ROAD, KOCHI-
REPRESENTED BY ITS PROPRIETOR FASAL RAHMAN, AGED
45 YEARS, S/O MUHAMMADALI., PIN - 682018

BY ADVS.
M.A.MOHAMMED SIRAJ
S.SREEKUMAR (SR.)

RESPONDENTS:

- 1 THE STATE OF KERALA
REPRESENTED BY HOME SECRETARY GOVERNMENT
SECRETARIAT THIRUVANANTHAPURAM.-, PIN - 695001
- 2 CYBER CRIME POLICE STATION,
DEPUTY COMMISSIONER OF POLICE ,RACHAKONDA
POLICE COMMISSIONERATE, LB NAGAR, HYDERABAD-,
PIN - 500074
- 3 THE BRANCH MANAGER,
STATE BANK OF INDIA, PANAMPILLY NAGAR BRANCH,
SBT AVENUE PANAMPILLY NAGAR P.O ERNAKULAM -,
PIN - 682036

BY ADVS.
V.JOHN MANI
GILBERT GEORGE CORREYA
VARGHESE SABU(K/778/2019)
SETHULAKSHMI K.K. (K/623/2017)
MANJU ELSA ISAC(K/001668/2018)
SHAMEENA K.Y. (K/959/2023)
JIBIN P.GEORGE (K/001273/2022)

THIS WRIT PETITION (CIVIL) HAVING COME UP FOR
ADMISSION ON 25.09.2023, ALONG WITH WP(C).12960/2023 AND
CONNECTED CASES, THE COURT ON THE SAME DAY DELIVERED THE
FOLLOWING:



IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR. JUSTICE DEVAN RAMACHANDRAN

MONDAY, THE 25TH DAY OF SEPTEMBER 2023 / 3RD ASWINA, 1945

WP(C) NO. 17354 OF 2023

PETITIONER:

M/S PEEDIAKKAL AGENCIES,
A PROPRIETARY CONCERN HAVING OFFICE AT VATTOLY
TOWERS, DOOR.NO. 65/4155 4A, SRM ROAD, KOCHI-
REPRESENTED BY ITS PROPRIETOR FASAL RAHMAN, AGED
45 YEARS, S/O MUHAMMADALI., PIN - 682018

BY ADVS.
M.A.MOHAMMED SIRAJ
S.SREEKUMAR (SR.)

RESPONDENTS:

- 1 THE STATE OF KERALA
REPRESENTED BY HOME SECRETARY GOVERNMENT
SECRETARIAT THIRUVANANTHAPURAM.-, PIN - 695001
- 2 THE SUB INSPECTOR OF POLICE,
MANDYA RURAL POLICE STATION, MANDYA DISTRICT
KARNATAKA-, PIN - 571401
- 3 CYBER CRIME POLICE STATION,
RAJKOT CITY, GUJARAT-, PIN - 360001
- 4 BRANCH MANAGER,
ICICI BANK, KALOOR BRANCH KALOOR -, PIN -
682017
- 5 BRANCH MANAGER,
ICICI BANK, MANGALAPURAM BRANCH KARNATAKA -,
PIN - 575002
- 6 BRANCH MANAGER,
ICICI BANK, EDAPPALLY BRANCH EDAPPALLY-, PIN -
682024

THIS WRIT PETITION (CIVIL) HAVING COME UP FOR
ADMISSION ON 25.09.2023, ALONG WITH WP(C).12960/2023 AND
CONNECTED CASES, THE COURT ON THE SAME DAY DELIVERED THE
FOLLOWING:



IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR. JUSTICE DEVAN RAMACHANDRAN

MONDAY, THE 25TH DAY OF SEPTEMBER 2023 / 3RD ASWINA, 1945

WP(C) NO. 16169 OF 2023

PETITIONER:

M/S PEEDIAKKAL AGENCIES,
AGED 45 YEARS
A PROPRIETARY CONCERN HAVING OFFICE AT VATTOLY
TOWERS, DOOR.NO. 65/4155 4A, SRM ROAD, KOCHI-
REPRESENTED BY ITS PROPRIETOR FASAL RAHMAN, AGED
45 YEARS, S/O MUHAMMADALI., PIN - 682018

BY ADV M.A.MOHAMMED SIRAJ

RESPONDENTS:

- 1 THE STATE OF KERALA
REPRESENTED BY HOME SECRETARY GOVERNMENT
SECRETARIAT THIRUVANANTHAPURAM.-, PIN - 695001
- 2 THE SUB INSPECTOR OF POLICE,
MANDYA RURAL POLICE STATION, MANDYA DISTRICT
KARNATAKA, PIN - 571401
- 3 STATION HOUSE OFFICER,
CYBER CRIME POLICE STATION, PANIPAT (HR), INDIA
HARYANA, PIN - 132103
- 4 BRANCH MANAGER,
FEDERAL BANK , ERNAKULAM/KALoor BRANCH KALoor -
KADAVNTHRA ROAD, PIN - 682017
- 5 THEJASWI KH
HUCHE GOWDA BANNUR ROAD DAR MANDYA NEAR RURAL
POLICE STATION MANDYA DISTRICT KARNATAKA, PIN -
571401

BY ADVS.

Mohan Jacob George
P.V.PARVATHY (P-41) (K/000036/1991)
REENA THOMAS (R-364)
NIGI GEORGE (K/1169/2012)



2023:KER:62820

WP(C) NO.12960 OF 2023 & conn.cases

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THIS WRIT PETITION (CIVIL) HAVING COME UP FOR
ADMISSION ON 25.09.2023, ALONG WITH WP(C).12960/2023 AND
CONNECTED CASES, THE COURT ON THE SAME DAY DELIVERED THE
FOLLOWING:



IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR. JUSTICE DEVAN RAMACHANDRAN

MONDAY, THE 25TH DAY OF SEPTEMBER 2023 / 3RD ASWINA, 1945

WP(C) NO. 14932 OF 2023

PETITIONER:

M/S PEEDIAKKAL AGENCIES,
AGED 45 YEARS
A PROPRIETARY CONCERN HAVING OFFICE AT VATTOLY
TOWERS, DOOR.NO. 65/4155 4A, SRM ROAD, KOCHI-
REPRESENTED BY ITS PROPRIETOR FASAL RAHMAN S/O
MUHAMMADALI., PIN - 682018

BY ADV M.A.MOHAMMED SIRAJ

RESPONDENTS:

- 1 THE STATE OF KERALA
REPRESENTED BY HOME SECRETARY GOVERNMENT
SECRETARIAT THIRUVANANTHAPURAM.-, PIN - 695001
- 2 THE POLICE INSPECTOR,
GANDHIDHAMA DIV KACHCHH EAST (GANDHIDHAM) ,
GUJARAT-, PIN - 370201
- 3 THE BRANCH MANAGER,
KOTAK MAHINDRA BANK, ALUVA BRANCH-ERNAKULAM,
PIN - 683101

BY ADVS.

R.S.KALKURA

M.S.KALESH(K-275)

HARISH GOPINATH(K/232/1999)

SILPA S.(K/951/2017)

THIS WRIT PETITION (CIVIL) HAVING COME UP FOR
ADMISSION ON 25.09.2023, ALONG WITH WP(C).12960/2023 AND
CONNECTED CASES, THE COURT ON THE SAME DAY DELIVERED THE
FOLLOWING:



IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR. JUSTICE DEVAN RAMACHANDRAN

MONDAY, THE 25TH DAY OF SEPTEMBER 2023 / 3RD ASWINA, 1945

WP(C) NO. 29455 OF 2023

PETITIONER:

PRAVEEN NANGALERY
AGED 39 YEARS

BY ADVS.
ANAND KALYANAKRISHNAN
C.DHEERAJ RAJAN

RESPONDENTS:

- 1 UNION OF INDIA
REPRESENTED BY ITS SECRETARY, MINISTRY OF HOME
AFFAIRS, NEW DELHI, PIN - 110001
- 2 NATIONAL CYBER CRIME REPORTING PORTAL
REPRESENTED BY ITS DIRECTOR, NATIONAL HIGHWAY -
8, MAHIPALPUR, NEW DELHI, PIN - 110037
- 3 STATE POLICE CHIEF
POLICE HEADQUARTERS, VAZHUTHACAUD,
THIRUVANANTHAPURAM, PIN - 695014
- 4 INSPECTOR OF POLICE
GHATLODIA POLICE STATION, 3G4V+X9M, NEAR PETROL
PUMP, PARAS NAGAR, MEMNAGAR, AHMEDABAD,
GUJARAT, PIN - 380061
- 5 STATION HOUSE OFFICER
CYBER POLICE STATION, ROHINI, SECTOR 17,
ROHINI, NEW DELHI, PIN - 110089
- 6 STATE BANK OF INDIA
KUTHUPARAMBA BRANCH, RHQ9+CCV, THOKKILANGADI,
THALASSERY - COORG HIGHWAY, KUTHUPARAMBA,
KANNUR - 670 643 REPRESENTED BY ITS MANAGER,



PIN - 670643

BY ADVS.

Girish Kumar V

GILBERT GEORGE CORREYA

THIS WRIT PETITION (CIVIL) HAVING COME UP FOR
ADMISSION ON 25.09.2023, ALONG WITH WP(C).12960/2023 AND
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IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR. JUSTICE DEVAN RAMACHANDRAN

MONDAY, THE 25TH DAY OF SEPTEMBER 2023 / 3RD ASWINA, 1945

WP(C) NO. 30226 OF 2023

PETITIONER:

VIMAL KRISHNAN K
AGED 37 YEARS

BY ADV SAJI SANKARAN NAIR

RESPONDENTS:

- 1 ICICI BANK LTD
VYTILA BRANCH, REPRESENTED BY ITS BRANCH
MANAGER, PAREKKATTIL TOWERS, OPPOSITE WELCARE
HOSPITAL, S.A.ROAD, VYTTILA KOCHI., PIN -
682019
- 2 ZONAL MANAGER ICICI BANK LTD
2ND FLOOR, ARANGATH PULLEPADY, NEAR PADMA
JUNCTION, KOCHI, PIN - 682035
- 3 THE RESERVE BANK OF INDIA
REGIONAL MANAGER, X7RQ+VHG, BANARJI ROAD
KALOOR, KOCHI, PIN - 682018
- 4 RAHUL RAJ
AGED 35 YEARS

THIS WRIT PETITION (CIVIL) HAVING COME UP FOR
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IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR. JUSTICE DEVAN RAMACHANDRAN

MONDAY, THE 25TH DAY OF SEPTEMBER 2023 / 3RD ASWINA, 1945

WP(C) NO. 30433 OF 2023

PETITIONER:

RAHEEM. P
AGED 42 YEARS

BY ADVS.
R.RANJITH (MANJERI)
A.P.NIDHIN KUMAR

RESPONDENTS:

- 1 THE FEDERAL BANK LTD
KOTTAKKAL BRANCH, VEE PEE TOWERS, MAIN ROAD,
KOTTAKKAL, MALAPPURAM DISTRICT, REPRESENTED BY
ITS BRANCH MANAGER (BRANCH HEAD)., PIN - 676503
- 2 THE CYBER CELL
NOIDA, UTTAR PRADESH POLICE, OFFICE OF THE
DEPUTY COMMISSIONER OF POLICE., PIN - 201301

THIS WRIT PETITION (CIVIL) HAVING COME UP FOR
ADMISSION ON 25.09.2023, ALONG WITH WP(C).12960/2023 AND
CONNECTED CASES, THE COURT ON THE SAME DAY DELIVERED THE
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IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR. JUSTICE DEVAN RAMACHANDRAN

MONDAY, THE 25TH DAY OF SEPTEMBER 2023 / 3RD ASWINA, 1945

WP(C) NO. 28797 OF 2023

PETITIONER:

M/S. DEENAR ENTERPRISES
AGED 51 YEARS
KMC, 1 THALANGARA, XVII/132C/THALANGARA P.O,
KASARAGOD REPRESENTED BY ITS SOLE PROPRIETOR,
USMAN.M, AGED 51 YEARS, S/O MAHAMOOD,
KAZHILANE, THALANGARA, KASARAGOD, PIN - 671121

BY ADVS.
S.K.ADHITHYAN
ALTHAF NABEEL
ASHIQ MUHAMMAD S.

RESPONDENTS:

- 1 UNION OF INDIA
REPRESENTED BY ITS SECRETARY, MINISTRY OF HOME
AFFAIRS, NEW DELHI, PIN - 110001
- 2 RESERVE BANK OF INDIA
REPRESENTED BY ITS GOVERNOR, HEAD OFFICE,
MUMBAI, MAHARASHTRA, PIN - 400029
- 3 NATIONAL CYBER CRIME REPORTING PORTAL,
REPRESENTED BY ITS DIRECTOR, NATIONAL HIGHWAY -
8, MAHIPALPUR, NEW DELHI, PIN - 110037
- 4 STATE POLICE CHIEF,
STATE POLICE CHIEF, POLICE HEAD QUARTERS,
VAZHUTHACAUD, THIRUVANANTHAPURAM, PIN - 695014
- 5 DIRECTOR GENERAL OF POLICE,
LAKDIKAPUL RD, OPPOSITE RAVINDRA BHARATHI, RED
HILLS, LAKDIKAPUL, HYDERABAD, TELANGANA, PIN -



500004

- 6 THE STATION HOUSE OFFICER
MUNUGODE POLICE STATION TELANGANA, PIN - 508244
 - 7 THE STATION HOUSE OFFICER,
TALLAGURJALA POLICE STATION DELLAMPALLI,
ADILABAD DISTRICT, TELENGANA, PIN - 504251
 - 8 DIRECTOR GENERAL OF POLICE
POLICE HEADQUARTERS, 9TH FLOOR, TOWER 2,
GOMTINAGAR EXT. SHAHID PATH, LUCKNOW, PIN -
226002
 - 9 STATION HOUSE OFFICER,
CYBER CRIME CELL, OFFICE OF THE DEPUTY
COMMISSIONER OF POLICE, SECTOR-6, NOIDA,
GAUTHAMBUDDHA NAGAR DISTRICT, UTTAR PRADESH,
PIN - 201301
 - 10 DIRECTOR GENERAL OF POLICE,
FIRST FLOOR, POLICE BHAVAN, SECTOR 18,
GANDHINAGAR, GUJARAT, PIN - 382021
 - 11 STATION HOUSE OFFICER,
OFFICE OF THE VEJALPUR POLICE STATION ,
VEJALPUR, GUJARATH, PIN - 380009
 - 12 STATION HOUSE OFFICER,
CYBER CRIME POLICE STATION, VADODARA CITY, 3RD
FLOOR, ABOVE PANIGATE POLICE STATION, OPP.
WATER TANK, PANIGATE., VADODARA, PIN - 390006
 - 13 ICICI BANK OF INDIA,
REPRESENTED BY ITS MANAGER, CITY CENTRE BRANCH,
BANK ROAD, KASARAGOD DISTRICT, PIN - 671121
- BY ADV MANU S. DSG OF INDIA

THIS WRIT PETITION (CIVIL) HAVING COME UP FOR
ADMISSION ON 25.09.2023, ALONG WITH WP(C).12960/2023 AND
CONNECTED CASES, THE COURT ON THE SAME DAY DELIVERED THE
FOLLOWING:

**'C.R'****JUDGMENT**

[WP(C) Nos.12960/2023, 29319/2023, 30475/2023, 30895/2023, 31060/2023, 29455/2023, 14932/2023, 16169/2023, 17354/2023, 18459/2023, 18838/2023, 28908/2023, 31354/2023, 30226/2023, 20433/2023 & 28797/2023]

The 'Unified Payment Interface (UPI), has transformed the financial spectrum in India; and in particular, the manner in which people transact money. Its easy-to-use interface and ingrained security features, has made "UPI" the preferred mode of payment for millions of Indians, making it the fastest growing payments systems in the world.

2. However, like in many good initiatives, there are chinks in the armour – in a manner of speaking; Charlatans commit Cyber Crimes and create byzantine maze of accounts, through which ill-gotten wealth is moved and parked.

3. The National Cyber Crimes Portal (NCCP) has been set up by the Ministry of Home Affairs, under the aegis of the Indian Cyber Crime Co-ordination Centre, to enable any person - who becomes a victim of Cyber Crime, to register on the said portal; which then triggers an appropriate response and criminal investigation.



4. Unfortunately, a situation as afore has thrown the petitioners in these cases in the cross hairs of the Police and their Banks, because it appears to be alleged that some one, who had indulged in a cyber financial crime in another part of India, had transferred money to their account; consequent to which, the competent Investigating and Police Authorities issued advisory to their Banks to freeze their accounts.

5. The petitioners assert that they have literally caught between the "Devil and the Deep Sea" because, for one, they do not know why their accounts have been frozen; and for the second, they are now facing incalculable loss in their business and unspeakable prejudice, with their accounts being rendered unavailable to them to operate, all because some unknown person, sitting in a far off and remote place in India or even abroad, is alleged to have made "UPI" transactions in their accounts as part of small trading or payment against services bonafide rendered, including in restaurants and retail shops.

6. The petitioners assert that, on account of the orders of freezing of their accounts in this fashion, the trust of the business community in the 'UPI' system has been severely shaken; and therefore, pray that this Court come to their aid,



issuing appropriate orders and safeguards.

7. In response, Sri.Dayasindhu Sreehari – learned Central Government Counsel, affirmed that the Ministry of Home Affairs had initiated and set up the 'NCCP' with the laudable intent to protect and offer succour to victims of Cyber Crimes; and explained that when complaints are registered on it, it immediately generates an appropriate response from the jurisdictional investigating and Police Authorities. He predicated that the orders impugned in these cases – issued by various Police Authorities in other States in India – are necessary and imperative steps initiated by such Agencies to track the sums involved in Cyber Crimes, routed by the accused through different accounts. He argued that, therefore, the Ministry of Home Affairs do not have any further role to play in this matter; and that this for the Police Authorities concerned to inform this Court whether the investigations are still continuing and if the orders freezing the accounts of the petitioners, require to be maintained.

8. On hearing Sri.Dayasindhu Sreehari as afore, I pointedly asked him why the account of an individual should be frozen fully, even when the requisition for the same - made by the Police Authorities concerned – refer to the alleged



proceeds of crime involved. He submitted that he has no instruction in this regard, because such orders are issued by the Police Authorities; and thus left it to this Court to take appropriate decision.

9. The afore so recorded, I am fully cognizant that this is not the stage for this Court to intervene in the manner, as has been pleaded by the petitioners because, the investigation into the various Cyber Crimes - which are the genesis of the orders impugned in these cases - are still underway. However, the petitioners, who, *prima facie*, are all ordinary law abiding citizens, have little capacity to track or follow the cases, which has lead them to the present situation; or even to obtain its present status because, the requisitions to the Various Banks have been made by the Police Stations in other States - some very far off. They assert that their entire accounts are frozen, thus incapacitating their businesses and affecting their daily lives, solely because a person or persons - with whom they had no previous acquaintance - happened to transfer money from his/their account to theirs, using the 'UPI' platform, as part of bona fide business transaction - often against payment of small bills *qua* retail sale, restaurant food sale etc. They



assert that most of them are retailers and small businessmen, who trusted the 'UPI' regime of fiscal transactions for its convenience and safety; but has now been rudely shaken.

10. I am, therefore, of the firm view that, certain specific safeguards will have to be now infused into process, lest the people loose their faith in the 'UPI' system itself, especially when it is spear headed and recognised internationally as a vanguard initiative of India.

11. In the afore perspective, when the requisitions in these cases – by various Police Authorities in several States of India – mention the exact amount suspected to have been credited to the accounts of the petitioners herein, one fails to fathom why their bank accounts in full, should remain frozen. This is more so because, even when the sums in question may have found credit in the accounts of the petitioners, unless the investigation eventually reveals that they were complicit in the Cyber Crime, or had received the same being aware of it, they could never be construed to be accused.

12. In fact, should the criminal enquiry found otherwise, it will be doubtful if the amounts in question could be even recovered from the petitioners, if they have received it as part of bonafide or other valid transactions, unaware of it



being proceeds of crime.

In the conspectus of the above, I order these Writ Petitions with the following directions:

a. The respondent Banks arrayed in these cases, are directed to confine the order of freeze against the accounts of the respective petitioners, only to the extent of the amounts mentioned in the order/requisition issued to them by the Police Authorities. This shall be done forthwith, so as to enable the petitioners to deal with their accounts, and transact therein, beyond that limit.

b. The respondent – Police Authorities concerned are hereby directed to inform the respective Banks as to whether freezing of accounts of the petitioners in these Writ Petitions will require to be continued even in the afore manner; and if so, for what further time, within a period of eight months from the date of receipt of a copy of this judgment.

c. On the Banks receiving the afore information/intimation from the Police Authorities, they will adhere with it and complete necessary action – either continuing the freeze for such period as mentioned therein; or withdrawing it, as the case may be.



d. If, however, no information or intimation is received by their Banks in terms of directions (b) above, the petitioners or such among them, will be at full liberty to approach this Court again; for which purpose, all their contentions in these Writ Petitions are left open and reserved to them, to impel in future.

**Sd/-DEVAN RAMACHANDRAN,
JUDGE**

lsn



APPENDIX OF WP(C) 12960/2023

PETITIONER EXHIBITS

- Exhibit P1 A TRUE COPY OF THE LETTER SUBMITTED BY
THE PETITIONER DATED 25.01.2023
- Exhibit P2 A TRUE COPY OF THE REPLY NOTICE DATED
NIL IS PRODUCED
- Exhibit P3 A TRUE COPY OF THE MAIL COMMUNICATION
SENT BY THE PETITIONER TO THE FIRST
RESPONDENT DATED 09.04.2023

RESPONDENT ANNEXURES

- Annexure R2(a) Copy of notice issued to the Bank
through email by ASI Cyber Crime West
Police station



APPENDIX OF WP(C) 29319/2023

PETITIONER EXHIBITS

- Exhibit P1 A TRUE COPY OF THE PETITIONER'S BANK
ACCOUNT STATEMENT FOR THE PERIOD FROM
JUNE 1, 2023, TO JUNE 26, 2023, FROM
THE 1ST RESPONDENT BANK
- Exhibit P2 TRUE COPY OF THE COMMUNICATION DATED
NIL BY THE FIRST RESPONDENT
- Exhibit P3 A TRUE COPY OF THE EMAIL DATED
14.06.2023 RECEIVED FROM THE 1ST
RESPONDENT BANK
- Exhibit P4 TRUE COPY OF THE CFCFRMS GENERATED
REPORT RELATED TO THE COMMUNICATION
- Exhibit P5 A TRUE COPY OF THE COMMUNICATION DATED
03.07.2023 TRANSMITTED BY THE FIRST
RESPONDENT
- Exhibit P6 TRUE COPY OF THE BINANCE TRANSACTION
ORDER COMPLETION STATEMENT
- Exhibit P7 TRUE COPY OF INCOME TAX RETURN
ACKNOWLEDGMENT



APPENDIX OF WP(C) 30475/2023

PETITIONER EXHIBITS

- Exhibit P1 A TRUE COPY OF THE PRINT OUT OF THE
INSTRUCTION GIVEN BY THE 4TH
RESPONDENT
- Exhibit P2 A TRUE COPY OF THE PRINT OUT OF THE
INSTRUCTION GIVEN BY THE 5TH
RESPONDENT
- Exhibit P3 A TRUE COPY OF THE NOTICE ISSUED BY
THE 6TH RESPONDENT UNDER SECTION 91
AND 102 CR.P.C.
- Exhibit P4 A TRUE COPY OF THE PRINT OUT OF THE
INSTRUCTION GIVEN BY THE 7TH
RESPONDENT



APPENDIX OF WP(C) 30895/2023

PETITIONER EXHIBITS

- Exhibit P1 THE TRUE COPY OF THE AADHAR CARD OF
THE PETITIONER BEARING NO.473953047663
- Exhibit P2 THE TRUE COPY OF THE PAN CARD OF THE
PETITIONER BEARING NO.FGIPM2113P
- Exhibit P3 TRUE COPY OF THE ACCOUNT STATEMENT
PERTAINING TO THE BANK ACCOUNT BEARING
NO.10590100290608
- Exhibit P4 THE TRUE COPY OF THE E-MAIL DATED 28-
08-2023 SENT BY THE PETITIONER TO THE
RESPONDENT
- Exhibit P5 THE TRUE COPY OF THE REPLY DATED 30-
08-2023 ISSUED BY THE RESPONDENT VIA
E-MAIL



APPENDIX OF WP(C) 28908/2023

PETITIONER EXHIBITS

- Exhibit P1 A TRUE COPY OF THE COMMUNICATION DATED
2/8/2023 ISSUED BY THE 1ST RESPONDENT
- Exhibit P2 A TRUE COPY OF THE REPLY DATED
4/08/2023 GIVEN BY THE PETITIONER TO
THE 1ST RESPONDENT
- Exhibit P3 A TRUE COPY OF THE REQUEST DATED
9.08.2023 GIVEN BY THE PETITIONER TO
THE 1ST RESPONDENT
- Exhibit P4 A TRUE COPY OF THE REPLY DATED
12/08/2023 ISSUED BY THE 1ST
RESPONDENT



APPENDIX OF WP(C) 31060/2023

PETITIONER EXHIBITS

- Exhibit P1 TRUE COPY OF THE INTIMATION RECEIVED
BY THE 1ST PETITIONER FROM THE 4TH
RESPONDENT AS REGARDS THE FREEZING OF
HIS ACCOUNT DATED 23-6-2023
- Exhibit P2 TRUE COPY OF THE INTIMATION RECEIVED
BY THE 4TH PETITIONER FROM THE 7TH
RESPONDENT AS REGARDS THE FREEZING OF
HIS ACCOUNT DATED 2-6-2023
- Exhibit P3 TRUE COPY OF THE INTIMATION RECEIVED
BY THE 5TH PETITIONER FROM THE 7TH
RESPONDENT AS REGARDS THE FREEZING OF
HIS ACCOUNT DATED 2-6-2023
- Exhibit P4 TRUE COPY OF THE INTIMATION RECEIVED
BY THE 8TH PETITIONER FROM THE 10TH
RESPONDENT AS REGARDS THE FREEZING OF
HIS ACCOUNT DATED 28-07-2023
- Exhibit P5 TRUE COPY OF THE INTIMATION RECEIVED
BY THE 11TH PETITIONER FROM THE 12TH
RESPONDENT AS REGARDS THE FREEZING OF
HIS ACCOUNT DATED 30-6-2023



APPENDIX OF WP(C) 16169/2023

PETITIONER EXHIBITS

- Exhibit P1 TRUE COPY OF PASSBOOK OF THE
PETITIONER
- Exhibit P2 TRUE COPY OF THE ACCOUNT STATEMENT OF
THE PETITIONER DATED 18.04.202
- Exhibit P3 TRUE COPY OF THE COMPLAINT DATED
19.04.2023
- Exhibit P4 TRUE COPY OF NOTICES DATED 15.05.2023
FEDERAL BANK REGARDING COMPLAINT BY
SHOCYBERPPT.POL@HRY.GOV.IN
- Exhibit P5 TRUE COPY OF NOTICES DATED 15.05.2023
FEDERAL BANK REGARDING COMPLAINT BY
155260CYBER1@KSP.GOV.IN
- Exhibit P6 TRUE COPY OF NOTICE DATED 15-05-2023
ISSUED BY RESPONDENT NO. 3 TO
RESPONDENT NO.4
- Exhibit P7 TRUE COPY OF STATEMENT OF ACCOUNT
DATED 15.05.2023 ISSUED ON 16.05.2023



APPENDIX OF WP(C) 31354/2023

PETITIONER EXHIBITS

- Exhibit P1 A COPY OF THE PAN CARD BEARING
NO.FTGPS8541J OF THE PETITIONER
- Exhibit P2 COPY OF THE ADHAR CARD OF THE
PETITIONER BEARING NO.389645336496
- Exhibit P3 A COPY OF THE ACCOUNT STATEMENT OF THE
PETITIONER'S FATHER IN LAW MAINTAINED
IN PORUR SERVICE CO-OP BANK LTD FROM
1.4.2023 TO 31.7.2023
- Exhibit P4 A COPY OF THE STATEMENT OF ACCOUNT OF
THE PETITIONER MAINTAINED IN SOUTH
INDIAN BANK LTD, ERAVIPEROOR,
PATHANAMTHITTA FROM 17.7.2023 TO
16.8.2023
- Exhibit P5 COPY OF THE DETAILS OF TRANSACTION
MADE BY THE PETITIONER FROM 31.7.2023
TO 1.8.2023 MAINTAINED FROM SOUTH
INDIAN BANK LTD, ERAVIPEROOR BRANCH
- Exhibit P6 A COPY OF THE NOTICE DT.1.8.2023
ISSUED FROM THE 5TH RESPONDENT TO THE
4TH RESPONDENT

APPENDIX OF WP(C) 18459/2023

PETITIONER EXHIBITS

- Exhibit P1 TRUE COPY OF DOCUMENT SHOWCASING THE NATURE OF THE PETITIONER'S BUSINESS.
- Exhibit P2 TRUE COPY OF THE AUTHORIZATION LETTER DATED 08-05-2022 ISSUED BY PAYTM PAYMENT BANK LIMITED IN FAVOUR OF THE PETITIONER.
- Exhibit P3 TRUE COPY OF LETTER ISSUED BY THE AUTHORIZED SIGNATORY OF INFIBEAM AVENUES LIMITED DATED 20-05-2022
- Exhibit P4 TRUE COPY OF LETTER ISSUED BY IRCTC DATED 06-05-2022 STATES THE EXTENSION OF ANNUAL SERVICE CONTRACT OF THE PETITIONER'S FROM 11 -05-2022 TO 10-05 2023
- Exhibit P5 TRUE COPY OF THE ACCOUNT DETAILS OF THE PETITIONER WITH SBI
- Exhibit P6 TRUE COPY OF THE E-MAIL COMMUNICATION DATED 20-05-2023 ISSUED BY THE MANAGER, SBI BANK, PANAMPILLY NAGAR BRANCH (RESPONDENT NO 3) TO THE PETITIONER.
- Exhibit P7 TRUE COPY OF THE E-MAIL COMMUNICATION DATED 22-05-2023 ISSUED BY THE PETITIONER TO MANAGER, SBI BANK(RESPONDENT NO 3) REQUESTING TO FURNISH THE ALLEGED FREEZING ORDER.
- Exhibit P8 TRUE COPY OF THE ORDER OF THIS HON'BLE COURT DATED 20-04-2023 IN WP(C) NO.14315 OF 2023.
- Exhibit P9 THE TRUE COPY OF THE ORDER IN WP(C) NO.14932 DATED 16-05-2023.
- Exhibit P10 TRUE COPY OF THE ORDER IN WP(C) 17354 OF 2023 DATED 30-05-2023.

APPENDIX OF WP(C) 18838/2023

PETITIONER EXHIBITS

- Exhibit P1 TRUE COPY OF DOCUMENT SHOWCASING THE NATURE OF THE PETITIONER'S BUSINESS.
- Exhibit P2 TRUE COPY OF THE AUTHORIZATION LETTER DATED 08-05-2022 ISSUED BY PAYTM PAYMENT BANK LIMITED IN FAVOUR OF THE PETITIONER.
- Exhibit P3 TRUE COPY OF LETTER ISSUED BY THE AUTHORIZED SIGNATORY OF INFIBEAM AVENUES LIMITED DATED 20-05-2022
- Exhibit P4 TRUE COPY OF LETTER ISSUED BY IRCTC DATED 06-05-2022 STATES THE EXTENSION OF ANNUAL SERVICE CONTRACT OF THE PETITIONER'S FROM 11 -05-2022 TO 10-05 2023
- Exhibit P5 TRUE COPY OF THE ACCOUNT DETAILS OF THE PETITIONER WITH UNION BANK
- Exhibit P6 TRUE COPY OF THE E-MAIL COMMUNICATION SENT BY THE PETITIONER TO RESPONDENT NO.3 MANAGER UNION BANK OF INDIA.
- Exhibit P7 TRUE COPY OF THE HANDWRITTEN COMPLAINT FORWARDED BY RESPONDENT NO.3 TO THE PETITIONER.
- Exhibit P7(a) TRUE COPY OF THE TYPED COPY OF EXHIBIT P7 COMPLAINANT
- Exhibit P8 TRUE COPY OF THE E-MAIL DATED 03-07-2023 ISSUED TO THE MANAGER UNION BANK OF INDIA ,MARINE DRIVE BRANCH
- Exhibit P9 TRUE COPY OF THE E-MAIL DATED 03-07-2023 ISSUED BY THE 3RD RESPONDENT BANK TO THE PETITIONER

APPENDIX OF WP(C) 17354/2023

PETITIONER EXHIBITS

- Exhibit P1 TRUE COPY OF THE A LARGE NUMBER OF TRANSACTIONS DETAILS IN OUR BUSINESS
- Exhibit P2 TRUE COPY OF THE AUTHORIZED SIGNATORY OF PAYTM PAYMENTS BANK LIMITED ISSUED A LETTER TO THE PETITIONER DATED 08-05-2022
- Exhibit P3 TRUE COPY OF THE LETTER ISSUED BY THE AUTHORIZED SIGNATORY OF INFIBEAM AVENUES LIMITED DATED 20-05-2022
- Exhibit P4 TRUE COPY OF THE LETTER ISSUED BY IRCTC DATED 06-05-2022 STATES THE EXTENSION OF ANNUAL SERVICE CONTRACT OF THE PETITIONER'S FROM 11 -05-2022 TO 10-05 2023
- Exhibit P5 TRUE COPY OF THE ACCOUNT DETAILS OF THE PETITIONER SHOWING THE OUTSTANDING BALANCE OF RS.98,34,206.04/-
- Exhibit P6 TRUE COPY OF THE E-MAIL COMMUNICATION DATED 29-04-2023
- Exhibit P7 TRUE COPIES OF THE ABOVE E-MAIL COMMUNICATIONS DATED 06-05-2023
- Exhibit P8 TRUE COPIES OF THE ABOVE E-MAIL COMMUNICATIONS DATED 08-05-2023
- Exhibit P9 TRUE COPIES OF THE ABOVE E-MAIL COMMUNICATIONS DATED 16-05-2023
- Exhibit P10 TRUE COPIES OF THE EMAIL COMMUNICATIONS DATED 22-05-2023
- Exhibit P11 TRUE COPY OF EMAIL DATED 22-5-2023
- Exhibit P12 TRUE COPY OF THE EMAIL INFORMING THE PETITIONER ABOUT THE RECEIPT OF A NOTICE FROM RESPONDENT NO. 3 AND THE SEIZURE OF THE PETITIONER'S ACCOUNT (EXHIBIT P5) FOR INVESTIGATION PURPOSES RELATED TO FRAUDULENT ACCOUNTS DATED 23-05-2023
- Exhibit P13 TRUE COPY OF THE ACCOUNT DETAILS OF



THE PETITIONER SHOWING THE OUTSTANDING
BALANCE OF RS.1,12,84,596.46/-

- Exhibit P14 TRUE COPY OF THE EMAIL COMMUNICATION
DATED 22-05-2023
- Exhibit P15 TRUE COPY OF THE REPLY MAIL DATED 23-
05-2023 STATING THE DEBIT FREEZE WAS
BASED ON A POLICE NOTICE REGARDING
SOME FRAUDULENT TRANSACTIONS AND
FURTHER FORWARDED A NOTICE UNDERSIGNED
BY POLICE HEAD CONSTABLE CYBER CRIME
POLICE STATION,
- Exhibit P16 TRUE COPY OF THE PETITIONER'S ACCOUNT
WITH RESPONDENT NO.5 BEARING AN
OUTSTANDING BALANCE OF RS. 1,85,000.0
CR
- Exhibit P17 TRUE COPY OF THE THE QUERY MAIL SENT
BY THE PETITIONER TO RESPONDENT NO.5
ON 22-05-2023 REQUESTING TO FURNISH
THE COPY OF FREEZING ORDER



APPENDIX OF WP(C) 29455/2023

PETITIONER EXHIBITS

- Exhibit P1 THE TRUE COPY OF THE BANK ACCOUNT
STATEMENT OF THE PETITIONER
- Exhibit P2 THE TRUE COPY OF THE INTIMATION/
NOTICE RECEIVED BY THE PETITIONER FROM
6TH RESPONDENT EVIDENCING THE FACTUM
OF INTIMATION RECEIVED FROM CYBER
POLICE PORTAL ATTACHED TO THE 5TH
RESPONDENT



APPENDIX OF WP(C) 30226/2023

PETITIONER EXHIBITS

- Exhibit p1 TRUE COPY OF THE PARTNERSHIP AGREEMENT
DATED 21/11/2019 BETWEEN THE
PETITIONER AND THE 4TH RESPONDENT
- Exhibit P2 COPY OF THE RECEIPT ISSUED BY THE 4TH
RESPONDENT EVIDENCING FOR ACCEPTING
THE CHEQUE AND HIS WILLINGNESS TO
WITHDRAW FROM THE PATNERSHIP DATED
17/03/2023
- Exhibit P3 COPY OF THE LETTER SUBMITTED BY THE
4TH RESPONDENT BEFORE THE 1ST
RESPONDENT DATED 04/04/2023.
- Exhibit P4 COPY OF THE LETTER DATED 14/07/2023
SUBMITTED BY THE PETITIONER BEFORE THE
1ST RESPONDENT



APPENDIX OF WP(C) 14932/2023

PETITIONER EXHIBITS

Exhibit P1 TRUE COPY OF THE ACCOUNT STATEMENT FOR
THE PERIOD 1.04.2023 TO 15.04.23
ISSUED BY THE RESPONDENT NO.3 IN
FAVOUR OF THE PETITIONER

Exhibit P2 TRUE COPY OF THE COMPLAINT DATED 13-
04-2023

Exhibit P3 TRUE COPY OF THE LETTER DATED 25-04-
2023 ISSUED BY 3RD RESPONDENT TO THE
PETITIONER

RESPONDENT EXHIBITS

Exhibit R3(a) True copy of email dated 15.04.2023
issued by the 2nd respondent to 3rd
respondent



APPENDIX OF WP(C) 28797/2023

PETITIONER EXHIBITS

Exhibit P1 TRUE COPY OF THE COMMUNICATION ISSUED
BY THE 13TH RESPONDENT DATED 22/8/2023
SHOWING DETAILS OF DEBIT FREEZE ON
ACCOUNTS

Exhibit P2 TRUE COPY OF THE INTERIM ORDER OF THIS
HON'BLE COURT DATED 05-06-2023 IN
W.P(C) NO.18199/2023

RESPONDENTS EXHIBITS: NIL

TRUE COPY

P.A TO JUDGE

LSN