



WP(C) NO. 21249 OF 2025

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IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR. JUSTICE M.A.ABDUL HAKHIM

FRIDAY, THE 20TH DAY OF FEBRUARY 2026 / 1ST PHALGUNA, 1947

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PETITIONER:

M/S KUNNAMANGALAM CO- OPERATIVE RURAL BANK LTD,
REPRESENTED BY ITS SECRETARY, SREEJITH T
LTD NO.F 1246, KUNNAMANGALAM POST, KOZHIKODE, PIN -
673571

BY ADVS.
SHRI.AMEEN HASSAN K.
SHRI.REBIN VINCENT GRALAN

RESPONDENTS:

- 1 INSPECTOR OF POLICE, CYBER POLICE STATION SOUTH
REGION, BRIHAN
MAHARASHTRA, EMAIL:
PS.SOUTHCYBER.MUM@MAHAPOLICE.GOV.IN, PIN - 400706
- 2 INSPECTOR OF POLICE, POLICE COMMISSIONERATE NIGDI,
PIMPRI-CHINCHWAD, MAHARASHTRA
EMAIL: PSNIGADI.PCPC-MH@GOV.IN, PIN - 411044
- 3 ASSISTANT COMMISSIONER OF POLICE, CYBER CRIME POLICE



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**STATION HYDERABAD, TELANGANA
EMAIL: INSP-FPBDD-HYD@TSPOLICE.GOV.IN, PIN - 500029**

- 4 INSPECTOR OF POLICE CYBER CRIME POLICE STATION
CYBERABAD POLICE COMMISSIONERATE, GACHIBOWLI,
HYDERABAD, TELANGANA
EMAIL: CYBERCRIMEPSCYB@GMAIL.COM, PIN - 500032**
- 5 STATION HOUSE OFFICER NAGARAMPALEM POLICE STATION
COLLECTOR OFFICE ROAD, NAGARAMPALEM, GUNTUR,
ANDHRA PRADESH
EMAIL: SHONAGARAM@NGTRR.APPOLICE.GOV.IN, PIN - 522004**
- 6 DEPUTY SUPERINTENDENT OF POLICE, BIHAR KHAGARIA
CYBER POLICE STATION, BIHAR
EMAIL: CYBER.PS.KHG-BIH@GOV.IN, PIN - 851204**
- 7 THE POLICE CONSTABLE, RAMANDNAGAR POLICE STATION,
JALGAON, MAHARASHTRA
EMAIL: PS.JILHAPETH.JAL@MAHAPOLICE.GOV.IN, PIN - 425002**
- 8 INSPECTOR OF POLICE, SV UNIVERSITY POLICE STATION S.V.
UNIVERSITY ROAD, TIRUPATI, CHITTOOR DISTRICT, ANDHRA
PRADESH.
EMAIL: SHO_SVUC@TPTU.APPOLICE.GOV.IN, PIN - 517502**
- 9 SUB INSPECTOR OF POLICE, BHOIWADA POLICE STATION
MUMBAI, MAHARASHTRA
EMAIL: PS.BHOIWADA.MUM@MAHAPOLICE.GOV.IN, PIN -
400014**
- 10 SUPERINTENDENT OF POLICE, KRISHNABRAHAM POLICE
STATION NAGENDRANAGAR, KRISHNANAGAR, BIHAR
EMAIL: SHO-KBMBXR-BIH@GOV.IN, PIN - 802133**
- 11 STATION HOUSE OFFICER NORTH WEST CYBER POLICE
STATION 2ND FLOOR, PS MODEL TOWN, NEAR MODEL TOWN
METRO STATION, NEW DELHI**



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EMAIL: ACP-OPS-NORTHWEST-DL@DELHIPOLICE.GOV.IN, PIN - 110009

12 INSPECTOR OF POLICE, KHAGARIA MANSI POLICE STATION, BIHAR

EMAIL: SHO-MANSI-KHG@GOV.IN, PIN - 851214

13 INSPECTOR OF POLICE, AHİYAPUR POLICE STATION, MUZAFFARPUR, BIHAR

EMAIL: AHİYAPURPS-MUZ-BIH@GOV.IN, PIN - 842002

14 INSPECTOR OF POLICE, NELLORE RURAL POLICE STATION, NELLORE, ANDHRA PRADESH

EMAIL: NELLORERURALPS@GMAIL.COM, PIN - 524001

15 STATION HOUSE OFFICER, PATANCHERU POLICE STATION, SANGAREDDY, HYDERABAD, TELANGANA STATE

E-MAIL: SHO-PTC-SGR@TSPOLICE.GOV.IN, PIN - 502319

16 INSPECTOR OF POLICE POLICE COMMISSIONERATE CHIKHALI, PIMPRI CHINCHWAD, MAHARASHTRA SN 1, SR N 5, HN 180/A, DNYANOBA NIWAS, PURNANAGAR, RAHATANI, PIMPRI CHINCHWAD, MAHARASHTRA

EMAIL : PSCHIKHALI.PCPC-MH@MAHAPOLICE.GOV.IN, PIN - 411019

17 THE INSPECTOR OF POLICE, POLICE COMMISSIONERATE SANGAVI, PIMPRI- CHINCHWAD, PUNE, MAHARASHTRA

E- MAIL: MH@MAHAPOLICE.GOV.IN, PIN - 412105

18 INSPECTOR OF POLICE, UPPAL POLICE, RACHAKONDA POLICE COMMISSIONERATE, TELANGANA STATE

EMAIL: CYBERCRIMEPSCYB@GMAIL.COM, PIN - 500039

19 STATION HOUSE OFFICER, NORTH CYBER POLICE STATION, DELHI ACP OPERATIONS CELL OFFICE COMPLEX, BEHIND DAULAT RAM COLLEGE, MAURICE NAGAR, DELHI

EMAIL: SHOCYBER.NORTH@DELHIPOLICE.GOV.IN, PIN - 110007



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- 20 THE INSPECTOR OF POLICE, DWARKAPURI POLICE STATION,
INDORE RURAL, MADHYA PRADESH
E-MAIL: SHO.PSDWARKAPURI-IND@MPPOLICE.GOV.IN, PIN -
452009
- 21 THE COMMISSIONER OF POLICE, BARRACKPORE POLICE
STATION, BARRACKPORE POLICE COMMISSIONERATE, WEST
BENGAL
E-MAIL: INSP3-CCW@POLICEWB.GOV.IN, PIN - 700120
- 22 THE ICICI BANK, DEVAS BUILDING, REPRESENTED BY ITS
BRANCH MANAGER,
11/1C NEAR MARKEZ, WAYANAD ROAD, KUNNAMANGALAM,
KERALA, PIN - 673571

BY ADVS.

O.M.SHALINA, DEPUTY SOLICITOR GENERAL OF INDIA

GOVERNMENT PLEADER

SHRI.LAL K.JOSEPH

P.NARAYANAN, SPL. G.P. TO DGP AND ADDL. P.P.

SHRI.P.MURALEEDHARAN (THURAVOOR)

SMT.T.A.LUXY

SHRI.SURESH SUKUMAR

SHRI.SANJAY SELLEN

**THIS WRIT PETITION (CIVIL) HAVING BEEN FINALLY HEARD ON
20.02.2026, THE COURT ON THE SAME DAY DELIVERED THE FOLLOWING:**



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JUDGMENT

1. Petitioner is a Co-operative Rural Bank which has filed this Writ Petition seeking a direction to the Respondent No.22/Bank to remove or lift the lien in the account maintained by the Petitioner with the Respondent No.22. The Respondents Nos.1 to 21 are various Police Authorities which are made parties in the Writ Petition alleging that they have issued Requisitions for lien/freeze/hold with respect to the account of the Petitioner maintained with the Respondent No.22.
2. Almost all the Co-operative Banks in the State have been keeping mirror accounts with regular Banks having digital facilities for doing online transactions of their customer Account Holders. They route all the online transactions of



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their Account Holders through the said mirror account. If the transaction of the Account Holder of the Petitioner is involved in cybercrime and the police authorities issue requisition for keeping the disputed amount under lien/hold/freeze, the same is issued with respect to the account of the Co-operative Bank. Thus, large numbers of liens/holds/freezes are effected in the accounts of the Co-operative Banks for huge amounts for none of their faults. In fact, lien/hold/freeze is to be effected in the accounts of the Account Holders of the Co-operative Bank, which are involved in the cybercrime. Practically, the Requisitioning Authorities get only the details of the account of the Co-operative Bank maintained in the regular Bank through which the cybercrime is committed, and hence they issue Requisitions with respect to the account of the Co-operative Bank maintained in the regular Bank. In such case, it is for



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the Co-operative Banks to identify the accounts of their Account Holders which are involved in the disputed transactions and have to effect corresponding lien/hold/freeze for the amounts stated in the Requisitions. Otherwise, the Co-operative Banks may lose huge amounts on account of the financial cybercrimes committed by their Account Holders, and it will be a threat to the very existence of the Co-operative Banks themselves. In order to facilitate the Co-operative Banks in identifying the accounts of their Account Holders involved in financial cybercrimes, the regular Banks where the Co-operative Banks maintain mirror accounts have to furnish all the details of the Requisitions, including the transaction IDs, to the Co-operative Banks. On getting those details, it is for the Co-operative Banks to act swiftly and effect lien/hold/freeze for the amounts shown in the Requisitions in the respective



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accounts of its Account Holders, in order to prevent loss of the disputed amounts from the financial system.

3. Recently, the Indian Cyber Crime Co-Ordination Centre of the Ministry of Home Affairs of the Government of India has formulated a '**Standard Operating Procedure (SOP) for National Cybercrime Reporting Portal (NCRP) - Citizen Financial Cyber Fraud Reporting and Management System (CFCFRMS), Custody, Restoration of Money and Grievance Redressal**' on 02.01.2026 to establish a fair and transparent system that prescribes a uniform process to be followed by all the Participating Entities. It is stated in the said SOP that the National Cybercrime Reporting Portal (NCRP) was launched in August 2019 by the Ministry of Home Affairs in view of the direction of the Hon'ble Supreme Court of India in the Order dated 05.12.2017 in **Prajwala v. Union of India and Ors., Writ Petition (Criminal) No. 3 of 2015** to set up a mechanism to



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prevent and address the issue of circulation of videos related to sexual violence, including rape, gang rape, and child pornography, and to provide a platform for citizens to report such crimes and that subsequently, the scope of the portal was widened to facilitate reporting of all types of cybercrime, including Cyber-Enabled Financial Crimes. The SOP prescribes 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 giving 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



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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. The scope of the SOP is stated as follows:

1. Putting on hold, interim custody and restoration of an amount related to the transactions flagged in the relevant accounts reported on the CFCFRMS.
2. Suspension and restoration of digital banking services for the bank accounts suspected to be involved in cybercrime as identified on the basis of CFCFRMS.
3. Seizure and release of the bank accounts or other instruments holding money or assets or any property suspected to be involved in cybercrimes as identified on the basis of CFCFRMS.



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4. Five alternative processes for Interim custody and restoration of the defrauded amount to the victim.
 5. Disposal of unclaimed proceeds of cybercrime.
 6. Grievance Redressal Mechanism for actions arising out of steps taken by the Law Enforcing Agencies and Participating Entities based on information provided by CFCFRMS.
4. Paragraph 2 of Clause 9.1(i) of the SOP provides that if the account is reported multiple times on NCRP-CFCFRMS, the Bank shall also suspend digital banking services (such as RTGS, NEFT, IMPS, UPI, AePS, ATM, PPI and operation of cards except physical transaction taking place by visiting branch) of the account or seize the bank account or any property as per the lawful directions received from the Law Enforcement Agencies under Section 106 of the Bharatiya Nagarik Suraksha Sanhita, 2023, or other extant



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law; that the Banks shall adhere to the provisions of Section 12AA of the Prevention of Money Laundering Act, 2002, and disallow transactions from and to suspected accounts pending Enhanced Due Diligence (EDD) in accordance with the relevant RBI circulars/Master Directions updated from time to time. This provision is incorporated to prevent money mule accounts. On noticing such accounts of its Account Holders, the Co-operative Banks shall also suspend the digital services of the said accounts through its mirror accounts maintained with regular Banks in order to prevent its own loss of money and to prevent financial cybercrimes using the accounts of its Account Holders. After conducting EDD, the Co-operative Bank may either permit the Account Holder to continue the operations in the account if it is satisfied that the account is not involved in any cybercrime or money mule activities. If the Co-



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operative Bank is satisfied that the account is involved in any cybercrime or money mule activities, it shall forthwith prevent all operations in the account and take steps to close the account.

5. Learned Standing Counsel for the Respondent No.22 submitted that the Respondent No.22 received 19 requisitions from the Respondent Nos.1 to 15 & 17 to 19 for a total amount of Rs.8,59,996/-. In view of the said submission, the Petitioner can be permitted to operate its account maintained with Respondent No.22, limiting the lien/hold/freeze to Rs.8,59,996/-. The learned Standing Counsel for the Respondent No.22 pointed out that the Account Number, Transaction ID, Amount, and Date of the disputed transactions are furnished to the Petitioner in Ext.P1 series of Communications issued by the Respondent No.22. In such case, it is for the Petitioner to



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act swiftly and effect lien for the amounts shown in Ext.P1 series in the respective accounts of its Account Holders, in order to prevent loss of the disputed amount from the financial system.

6. Accordingly, this Writ Petition is disposed of with the following directions:
 - i. The Respondent No.22 is directed to permit the Petitioner to operate the account maintained by the Petitioner with the Respondent No.22, limiting the lien to Rs.8,59,996/-.
 - ii. The Petitioner is directed to effect lien for the amounts shown in Ext.P1 series in the respective accounts of its Account Holders mentioned in the Ext.P1 series.
 - iii. In case of receipt of future Requisitions by the Respondent No.22 with respect to the account of the Petitioner maintained with the Respondent No.22, the



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Respondent No.22 shall continue to permit the Petitioner to operate its account, limiting the lien/hold/freeze to the amounts shown in the Requisitions.

- iv. In case of receipt of future Requisitions also, the Respondent No.22 shall immediately forward all the details to the Petitioner and the Petitioner shall effect the corresponding lien/hold/freeze in the respective accounts of its Account Holders.
- v. The amounts which are kept under lien/hold/freeze in the account of the Petitioner maintained with Respondent No.22 shall be subject to the Orders passed by the jurisdictional Magistrate.
- vi. If the Respondent No.22 receives any Court Order to transfer the lien amount from the Account of the Petitioner, the same shall be done only after giving



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sufficient Notice to the Petitioner in order to enable the Petitioner to challenge the same, if required.

- vii. Petitioner is given liberty to challenge the Requisitions for lien/hold/freeze if no further communication is received from the Requisitioning Authorities within a period of 90 days from the date of delivery of a copy of this judgment to the respective Requisitioning Authorities.
- viii. Petitioner and its Account Holders who are aggrieved by the lien/hold/freeze are free to raise their grievance through the Grievance Redressal Mechanism under Clause 10 of the above-mentioned SOP.

Sd/-

**M.A.ABDUL HAKHIM
JUDGE**

Bng/jma



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APPENDIX OF WP(C) NO. 21249 OF 2025

PETITIONER EXHIBITS

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|----------------------|---|
| Exhibit P1 | TRUE COPIES OF THE COMMUNICATIONS REGARDING THE INTIMATION FROM THE RESPONDENT NOS. 1 TO 21 TO THE 22ND RESPONDENT DATED 20.03.2025. |
| Exhibit P2 | THE ADDRESS DETAILS OF THE RESPONDENT NOS.1 TO 21 PROVIDED BY THE 22ND RESPONDENT TO THE PETITIONER DATED 03.05.2025. |
| COPY OF EMAIL | COPY OF EMAIL SENT TO THE RESPONDENT NO. 1 TO 22 |