



WP(C) NO. 3948 OF 2026

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2026:KER:79946

IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR. JUSTICE M.A.ABDUL HAKHIM

THURSDAY, THE 15<sup>TH</sup> DAY OF OCTOBER 2026 / 23RD ASWINA, 1948

WP(C) NO. 3948 OF 2026

PETITIONER/S:

RADHIKA MENON  
AGED 62 YEARS  
W/O LATE V.K NARAYANAN, VELLANNOOR (H) ,  
KODUNGALLUR THALUK, METHALA VILLAGE,  
KADUPANCHODU DESOM, P.O METHALA, THRISSUR DISTRICT, PIN, PIN  
- 680669

BY ADV SHRI.AZEEM SALIH

RESPONDENT/S:

- 1      BRANCH MANAGER  
         AXIS BANK, KODUNGALLUR BRANCH, 3/464 B,  
         NEAR CRAFT HOSPITAL, CHANDAPURA, KODUNGALLUR P.O,  
         THRISSUR DISTRICT,, PIN - 680669
- 2      STATION HOUSE OFFICER,  
         KODUNGALLUR POLICE STATION, P.O KODUNGALLUR, PIN - 680669.
- 3      STATION HOUSE OFFICER,  
         BERHAMPUR TOWN POLICE STATION, RAMALINGAM TANK ROAD,  
         GANDHI NAGAR, BERHAMPUR, ODISHA, PIN - 760001.



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- 4 STATION HOUSE OFFICER,  
J P NAGAR POLICE STATION NO. 36,  
NEAR RANGA SHANKARA THEATRE, 21ST MAIN, 7TH CROSS, R K  
COLONY, 2ND PHASE, J P NAGAR, BENGALURU, KARNATAKA, PIN -  
560078.
- 5 STATION HOUSE OFFICER,  
SOUTH CEN CRIME POLICE STATION, SOUTH BANASHANKARI,  
BANGALORE CITY, BANGALORE, KARNATAKA, PIN - 560001.
- 6 STATION HOUSE OFFICER,  
DECHU POLICE STATION, JODHPUR ROAD, DECHU,  
PHALODI DISTRICT, RAJASTHAN, PIN - 342314
- 7 STATION HOUSE OFFICER ,  
CYBER CRIMES POLICE STATION, CCS,  
OPPOSITE PUBLIC GARDENS, NEAR LB STADIUM, HYDERABAD,  
TELANGANA, PIN - 500003.
- 8 STATION HOUSE OFFICER,  
MARATHAHALLI POLICE STATION (HAL POLICE STATION), NO. 88,  
NEXT TO J.P. MORGAN SERVICES INDIA PVT LTD, OUTER RING ROAD,  
KADUBEESANAHALLI, MARATHAHALLI, BANGALORE,  
KARNATAKA, PIN NO - 560037.
- 9 STATION HOUSE OFFICER,  
ANANTAPUR II TOWN POLICE STATION, OPPOSITE DISTRICT  
MAGISTRATE COURT, ANANTAPUR, ANDHRA PRADESH, PIN - 515001.
- 10 STATION HOUSE OFFICER,  
AURAI POLICE STATION, AURAI GT ROAD CROSSING, NH2, AURAI,  
SANT RAVIDAS NAGAR (BHADOHI), UTTAR PRADESH, PIN - 221301.
- 11 STATION HOUSE OFFICER,  
WILSON GARDEN POLICE STATION NO. 1, 7TH CROSS ROAD,  
VINAYAKA NAGAR, NGO COLONY, WILSON GARDEN, BENGALURU,  
KARNATAKA, PIN - 560027.
- 12 STATION HOUSE OFFICER,  
PETTAH POLICE STATION PETTAH P.O., PALAYAM - AIRPORT ROAD TC  
14/368, THIRUVANANTHAPURAM, KERALA , PIN - 695024.



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13 STATION HOUSE OFFICER,  
BARANAGAR POLICE STATION, 47, BARRACKPORE TRUNK ROAD,  
NETAJI COLONY, BARANAGAR, KOLKATA,  
WEST BENGAL, PIN - 700090.

(ADDL R3 TO ADDL R13 ARE IMPEADED AS PER THE ORDER DATED  
10.04.2026 IN IA NO. 01/2026 IN WP(C) NO.3948/2026.)

BY ADVS.  
SRI.PREMCHAND M.  
NO ADVOCATE

OTHER PRESENT:

ADV.JASMINE V.H-SR.GP

THIS WRIT PETITION (CIVIL) HAVING COME UP FOR ADMISSION ON  
15.10.2026, THE COURT ON THE SAME DAY DELIVERED THE FOLLOWING:



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JUDGMENT

1. The Petitioner has filed this Writ Petition seeking direction to the Respondent/Bank to unfreeze the account maintained by the Petitioner with the Respondent/Bank. The account is a Current Account in the name of the LPG distributorship of the Petitioner.
2. The Bank has filed a Statement and an Additional Statement showing that the total lien amount as per the 21 requisitions received by the Bank is Rs.1,16,32,892/-.
3. As per the Statement, the disputed transactions occurred for three days from 08.01.2026 to 11.01.2026. The contention of the Petitioner is that the Petitioner was defrauded by an establishment, Zenith Finance, through WhatsApp, offering loan to the Petitioner and the Petitioner shared the account details, Aadhar Card, etc., with the said establishment and it is the said establishment which has routed all the disputed transactions through the account of the Petitioner. The Petitioner has produced Exts.P1 & P2 WhatsApp Communications with the said



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Zenith Finance.

4. The learned Standing Counsel for the Respondent/Bank confirmed that apart from the aforesaid requisitions relating to the said three days, there are no other requisitions with respect to the account of the Petitioner and the Petitioner had promptly informed the Bank regarding the fraudulent use of her account referring to the name of the Zenith Finance. It is further submitted that Respondent Bank received Court Orders to transfer amounts to the account of the victim and the same could not be complied with on account of the negative balance in the account of the Petitioner.
5. As per the materials available before this Court, it is clear that the disputed transactions are the result of the fraud committed on the Petitioner by the said Zenith Finance and the Petitioner is not responsible for the said transactions. In such case, the Petitioner can be permitted to operate the account, ignoring the 21 requisitions for Rs.1,16,32,892/- stated in the Statement and



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**Additional Statement of the Respondent/Bank.**

6. Accordingly, this Writ Petition is disposed of, directing Respondent/Bank to permit the Petitioner to operate the account, ignoring the aforesaid 21 requisitions received by the Bank for Rs.1,16,32,892/-.
7. The learned Counsel for the Petitioner submitted that the Petitioner does not want to continue the operation of the account and wants to close the account. If any request is made by the Petitioner to close the account, the Respondent/Bank shall process such request of the Petitioner ignoring the aforesaid 21 requisitions received by the Bank for Rs.1,16,32,892/-.
8. The Writ Petition is disposed of accordingly.

Sd/-

**M.A.ABDUL HAKHIM****JUDGE**

Shg/

|                            |            |
|----------------------------|------------|
| Judgment reserved          | Nil        |
| Dictation in open Court    | 15.10.2026 |
| Judgment signed/Pronounced | 23.10.2026 |
| Final Judgment uploaded    | 23.10.2026 |



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APPENDIX OF WP(C) NO. 3948 OF 2026

PETITIONER EXHIBITS

|            |                                                                      |
|------------|----------------------------------------------------------------------|
| Exhibit P1 | A TRUE COPY OF THE SCREENSHOT OF THE MESSAGE DATED 29/11/2025        |
| Exhibit P2 | THE TRUE COPY OF THE WHATSAPP SCREENSHOT DATED 10/01/2026            |
| Exhibit P3 | THE EMAIL DATED 12.01.2026                                           |
| Exhibit P4 | A TRUE COPY OF THE GRIEVANCE REPORT ACKNOWLEDGMENT NO 21501260001941 |