GAHC010173752026

2026:GAU-AS:15415

THE GAUHATI HIGH COURT
(HIGH COURT OF ASSAM, NAGALAND, MIZORAM AND ARUNACHAL PRADESH)

Case No. : WP(C)/4452/2026

MAIJUDDIN AHMED
S/O SAHADAT HUSSAIN, R/O- VILLAGE-HELANARPAM, P.O. AND P.S.-HOWLY, DIST. BARPETA, ASSAM, PIN- 781316

VERSUS

THE STATE BANK OF INDIA AND 5 OTHERS
REPRESENTED BY ITS CHAIRMAN, HAVING ITS CORPORATE OFFICE AT MADAM CAMA ROAD, NARIMAN POINT, MUMBAI-400021

2:THE STATE BANK OF INDIA
REPRESENTED BY ITS BRANCH MANAGER
HAVING ITS BRANCH OFFICE AT SBI HOWLY ADB BUILDING
P.S. HOWLY
DIST.- BARPETA
ASSAM
PIN-781316

3:THE CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD
REPRESENTED BY ITS AUTHORIZED REPRESENTATIVE
HAVING ITS REGISTERED OFFICE AT CHOLA CREST
C54-55 SUPER B-4
THIRU-VI-KA INDUSTRIAL ESTATE
GUINDY
CHENNAI-600032

4:THE CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD
REPRESENTED BY ITS BRANCH MANAGER
HAVING ITS BRANCH OFFICE AT BARPETA ROAD
SWASTI BIPONI
1ST FLOOR
ABOVE ICICI BANK

PIN-781315

5:THE CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD
REPRESENTED BY ITS REGIONAL MANAGER
HAVING ITS OFFICE AT ACHYUT PLAZA
4TH FLOOR
NRC BUILDING (BACK SIDE OF HUB) BHANGAGARH
G.S ROAD
GUWAHATI-781005

6:MRS C DEEPA NADHINI
LEARNED SOLE ARBITRATOR APPOINTED BY CHOLAMANDALAM
INVESTMENT AND FINANCE COMPANY LT

Advocate for the Petitioner : MR. J C GOGOI, MR B ISLAM,MR. A ALI

Advocate for the Respondent : MR. J BARUAH(R1,2), MR P NEOG(R3,4,5),MR. R DE(R3,4,5),B SAHA(R1,2)

BEFORE
HONOURABLE MR. JUSTICE MANISH CHOUDHURY

ORDER

Date : 12.10.2026

Heard Mr. B. Islam, learned counsel for the petitioner; Mr. J. Baruah, learned counsel for the respondent nos. 1 & 2; and Mr. R. De, learned counsel for the respondent nos. 3, 4 & 5.

2. The petitioner, a senior citizen, has approached this Court by the present writ petition, aggrieved by an instruction placed by the respondent no. 3 on 08.07.2026 with the respondent no. 2 for freezing Bank Account no. 11761359643, where the petitioner's monthly pension gets credited.

3. As per the projection made, the petitioner came to know about the fact that his account has been kept blocked when he attempted to withdraw money through ATM on 06.07.2026. When the petitioner visited the Bank Branch, he was informed that the Bank Account had been debit freezed pursuant to a Communication received by the Bank from the respondent no. 6 on 08.07.2026, purportedly in compliance of an interim Order dated

06.02.2026 passed by an Arbitrator under Section 7 of the Arbitration and Conciliation Act, 1996 in an interlocutory application, I.A. no. 01/2025 in Arbitration Case no. CDN/SICCI/CIFCL/895/2025. By the Communication, instructions were placed to debit freeze the Bank Account of the petitioner up to a limit of Rs. 24,16,176.05/-.

4. Mr. De, learned counsel appearing for the respondent nos. 3, 4 & 5 has submitted that having learnt about the status of the petitioner as a pensioner, an application was moved before the learned Arbitrator seeking vacation of the interim Order dated 06.02.2026 passed by the learned Arbitrator.

5. The learned Arbitrator by an Order dated 08.10.2026 has vacated the interim Order, linked to the 1st respondent - Ezaz Ahmed, vide Bank Account no. 32425151097 and all other Bank Accounts linked to PAN no. BFSPA6327J and PAN no. ACVPA9585D of the 2nd respondent – Maijuddin Ahmed, in Arbitration Case no. CDN/SICCI/CIFCL/895/2025.

6. Mr. De, learned counsel has submitted that in view of the Order dated 08.10.2026 passed by the learned Arbitrator in Arbitration Case no. CDN/SICCI/CIFCL/895/2025, an information has already been sent to the Branch Manager, State Bank of India, Howly Branch, District – Barpeta, PIN - 781316 [the respondent no. 2], to defreeze the above Bank Account of the petitioner.

7. Mr. De has handed over a copy of the Order dated 08.10.2026 passed by the learned Arbitrator in Arbitration Case no. CDN/SICCI/CIFCL/895/2025 to Mr. Baruah, learned counsel, appearing for the respondent nos. 1 & 2.

8. In view of the vacation of the interim Order dated 06.02.2026 by the Order dated 08.10.2026, there appears to be no bar for the respondent no. 2 to lift the debit-freeze order placed by the respondent no. 2 in Bank Account no. 11761359643 belonging to the petitioner, who is a pensioner.

9. Therefore, this writ petition is disposed of with a direction to the respondent no. 1 & 2 to lift the debit-freeze instruction from Account no. 11761359643 maintained by the petitioner with the respondent no. 2 forthwith in view of the Order dated 08.10.2026 passed by the

learned Arbitrator in Arbitration Case no. CDN/SICCI/CIFCL/895/2025, if there is no other instructions to keep the Account maintained by the petitioner with the respondent no. 2 debit-freezed.

JUDGE

Comparing Assistant