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* **IN THE HIGH COURT OF DELHI AT NEW DELHI**

% ***Date of Decision: 19th December, 2024***

\+ W.P.(C) 15897/2024

RAJ KUMAR .....Petitioner

Through: Mr. Gagan Kumar Singhal, Mr. Prashant Chaudhary and Mr. Divyanshu Pandit, Advocate. (through V.C.)

versus

RESERVE BANK OF INDIA & ORS. .....Respondents

Through: Mr. Abhinav Sharma with Mr. Dipan Sethi, Mr. Snehashish, Advocates for RBI.
Mr. K.S. Ranot, Advocate for respondent No.2/Union Bank of India
Mr. Mukul Singh, CGSC for UOI with Ms. Ira Singh and Mr. Aryan Dhaka, Advocates for UOI.
Mr. Kunal Lakra, Advocate for Mr. Shivam Sachdeva, GP, UOI.

CORAM:
HON'BLE MR. JUSTICE MANOJ JAIN

J U D G M E N T ***(oral)***

1. Petitioner is maintaining a Savings Bank Account with Union Bank of India, Shahdara Branch, Delhi.

2. On 27.03.2024, the petitioner found that his said bank account had been, inexplicably, attached without any prior information to him.

3. According to him, such unilateral decision had severe repercussions as he is unable to conduct essential financial transactions,

resulting in substantial losses as well as undue mental anguish.

4. However, when he inquired as to why his bank account had been attached, he was informed by the Bank that the same was done in view of some directions received from the Head Office.

5. It is in the above said backdrop that the present writ petition has been filed.

6. Admittedly, as per the response submitted by respondent No.3 – Union of India, the attachment seems to be fallout of one investigation being underway, on the basis of some online complaint reported on *National Cybercrime Reporting Portal* (NCRP) which was automatically assigned to Karnataka Police.

7. The extent of the above said fraud is claimed as Rs.77,900/- and it seems that a sum of Rs.15,000/-, out of the allegedly cheated amount, landed in the above said bank account of the petitioner and, therefore, in terms of the communication received from the Investigating Agency, the above said bank account, in its entirety, seems to have been attached.

8. When asked, learned counsel for respondent No.2 Bank informed that they have not received any subsequent communication. He, however, submits that their Bank, as per fresh instructions, would merely mark *lien* with respect to the disputed amount, which is alleged as proceeds of crime and which is stated to be Rs.15,000/- approximately and would ensure that the petitioner is in a position to operate his Saving Bank Account.

9. Learned counsel for the petitioner submits that in view of the above said statement/assurance given by learned counsel for the

respondent Bank, he does not pray for any further relief in the present matter, at the moment.

10. The above statements are taken on record.

11. The respondent No.2 Bank is thus directed to mark *lien* with respect to the above disputed amount, alleged to have been credited in the bank account of the petitioner on account of the above said crime, and would ensure that the petitioner is in a position to operate his bank account.

12. Let this be done within two working days.

13. The petition stands disposed of in the aforesaid terms.

(MANOJ JAIN)
JUDGE

DECEMBER 19, 2024
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