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

\+ W.P.(C) 317/2026

VCRAFT INTERNATIONAL PRIVATE LIMITED .....Petitioner

Through: Ms. Noopur Singhal, Ms. Sanchari Deb Nath, Advs.

versus

YES BANK LIMITED AND ORS .....Respondents

Through: Mr. Counsel (*appearance not given*) for R-1/Bank.

CORAM:
HON'BLE MR. JUSTICE PURUSHAINDRA KUMAR KAURAV

<u>O R D E R</u>

% 09.01.2026

1. The petitioner is for the following reliefs:

> "*(a) issue a Writ of Certiorari or other suitable writ or order quashing the illegal action of account freezing or debit freeze of Petitioner's current bank account bearing no.042363300003792; (b) issue a Writ of Mandamus or other suitable writ or order to defreeze the Petitioner's bank account number 042363300003792 maintained at Yes Bank Limited at Malviya Nagar Branch, New Delhi;*
> *(c) Award the costs of the Writ Petition in favour of the Petitioner;*
> *(d) Pass such further orders as deems fit and proper in the circumstances of the case.*"

2. The petitioner claims to be an Aviation Training Institute which undertakes approved courses for pilot training and related aviation services by Director General of Civil Aviation (DGCA).

3. For its business activities, the petitioner operates a current Bank Account bearing no. 042363300003792 with Yes Bank Ltd., Malviya Nagar

Branch, at New Delhi.

4. It is the case of the petitioner that respondent no.2, on receipt of the complaint by respondent no.3, has requested respondent no.1 to freeze the petitioner's account. Therefore, it is submitted by respondent no. 1 that freezing has been done at the instance of respondent no.2.

5. The respondent no.3 seems to be a former student/ applicant who took admission for undertaking training. It appears that the petitioner enrolled the said respondent on 14.07.2025 after receiving a non-refundable registration fees of Rs. 50,000/-. On account of certain difficulties, being pointed out by respondent no.3, the petitioner claims to have refunded Rs. 40,000/- to respondent no.3.

6. Learned counsel for the petitioner submits that after filing of this petition, a reply has been received from respondent no.3, claiming compensation of Rs. 3,00,000/- and, according to the said reply, he appears to have filed a consumer complaint against the petitioner.

7. Under the aforesaid circumstances, it appears that, primarily, a civil dispute between the petitioner and respondent no.3 has arisen. The entitlement of respondent no. 3 for the compensation or refund of Rs. 10,000/- should not be the reason for respondent no.1-Bank to freeze the entire account of the petitioner and to paralyse the petitioner's financial operation. Even, if the petitioner is entitled for some compensation the same has to be determined by the competent authority.

8. In any case, there has been no reason shown by respondent no.1-Bank besides the communication from the Cyber Crime Authority i.e. respondent no. 2 herein, which also relates to the extent of Rs. 50,000/- overall dispute, to justify unilateral freezing.

9. Under these circumstances, the petitioner has made out the case for issuance of appropriate directions as there cannot be any blanket freezing of the Bank Account and if the same is resorted to, it must be justified by cogent reasons.

10. The petition, therefore, is allowed. The freezing by respondent no.1-Bank is lifted. Respondent no.3, however, shall be at liberty to take appropriate recourse in accordance with law.

11. Respondent no.1, if receives any cogent and justified communication from the Government agencies, the same can be acted upon in accordance with law.

PURUSHAINDRA KUMAR KAURAV, J

JANUARY 9, 2026
aks/mj