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

+ **W.P.(C) 1989/2025**

PRATEEK KHARBANDAPetitioner

Through: **Mr. Ishan Srivastava, Advocate.**

versus

UNION OF INDIA & ANR.Respondents

Through: **Ms Arunima Dwivedi CGSC with Ms Himanshi Singh and Ms Monalisha Pradhan, Advocates.**

CORAM:

HON'BLE MR. JUSTICE PURUSHAINDRA KUMAR KAURAV

ORDER
20.03.2026

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1. The petition is for the following reliefs:

“a) Issue a writ of mandamus and/or any other order and/or direction directing the Respondents to defreeze the Bank Account bearing No. 913020006071681 of the Petitioner maintained by him with Respondent No.2;

b) Issue a writ of mandamus and/or any other order and/or direction directing the Respondent No.2 to take requisite steps to restore the CIBIL Score of the Petitioner;”

2. The respondent-Bank seems to have freezed the petitioner's bank account only on the ground of receipt of communication dated 25.07.2024 from the Inspector of Police, Cyber Crime, PS Cyberabad, Telangana.

3. The petitioner submits that till date he has not received any summons or no charge-sheet has been filed against him before any of the Courts. The



petitioner submits that even he has not been implicated in any crime.

4. The Court in the case of ***Malabar Gold and Diamond Limited & Ors. v. Union of India & Ors.*** in W.P.(C) 4198/2025 dated 16.01.2025 has held as under:

“19. In light of these provisions, it is also pertinent to note that any blanket or disproportionate freezing of bank accounts, particularly where the account holder is neither an accused nor even a suspect in the offence under investigation, is manifestly arbitrary, and in the teeth of the fundamental rights under Article 19(1)(g) and 21 and of the Constitution of India, which encompass the right to livelihood and freedom to carry on trade and business. Such indiscriminate debit freezing, without any finding of complicity, has the inevitable effect of paralysing the day-to-day business operations of an otherwise innocent entity, resulting in loss of commercial goodwill and financial consequences, thereby subjecting a non-complicit account holder to punitive consequences.”

5. There cannot be freezing of the bank account till perpetuity without taking issue to its logical conclusion within the reasonable period of time.

6. In the instant case, on 25.07.2024 the aforesaid communication was issued, however, no action thereto was taken by any of the authorities. Accordingly, the respondent-Bank is directed to immediately defreeze the petitioner's account. If the investigating agency has any material against the petitioner, it shall be at liberty to proceed as per law.

7. With the aforesaid directions, the petition stands disposed of.

PURUSHAINDR KUMAR KAURAV, J

MARCH 20, 2026

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