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* **IN THE HIGH COURT OF DELHI AT NEW DELHI**
+ **W.P.(C) 4903/2026**
JAI KISHORE AGGARWAL

.....Petitioner

Through: Mr Aman Sharma & Mr. G.S. Arora
Advs.

versus

UNION OF INDIA & ANR.

.....Respondent

Through: Ms. Himanshi Singh (SPC) with Mr.
Rohit kumar and Mr. Muhammad Aamir Khan,
Ms. Mona lisa Advocates for R1
Mr. Rajiv Kapur, Adv along with Mr. Akshit
Kapur, AoR for R2

CORAM:
HON'BLE MR. JUSTICE JASMEET SINGH

ORDER

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13.04.2026

CM APPL. 24044/2026

Allowed subject to all just exceptions.

The application stands disposed of.

W.P.(C) 4903/2026

1. This is a writ petition filed under Article 226 of the Constitution of India seeking the following prayers:-

“It is therefore, most respectfully prayed that by means of appropriate order/direction/writ, the Respondent No. 2 Bank may be directed to defreeze the Savings bank account bearing No. 4184010001863 of the petitioner to the Respondent No. 2



i.e. Bank of Baroda at its Branch at 2, Mukhiya Market, Near Post Office, Karawal Nagar, Delhi-110094, in the interest of justice. . . .”

2. For the reasons stated in the petition, issue notice.
3. Ms. Singh, learned SPC and Mr. Kapur, learned counsel accepts notice on behalf of the respondent Nos. 1 and 2 respectively.
4. Mr. Arora, learned counsel for the petitioner draws my attention to the document namely P-2 which is a complaint issued by the Citizen Financial Cyber Frauds Reporting and Management System (“*CFCFRMS*”), wherein the disputed amount in the petitioner’s account is Rs. 798/-.
5. The entire account of the petitioner has been freezed due to the said complaint.
6. The freezing of an account is an action entailing serious consequences creating hardships for commercial entities in their smooth functioning and the same might result in commercial death of the petitioner. The respondent bank cannot be permitted to take such harsh measures without complying with the principles of natural justice and without any application of mind.
7. For the said reasons, I am of the view that the impugned action of account freezing in the present case is not only in clear violation of the principles of natural justice but also disproportionate and an arbitrary exercise of power thereby striking a blow at the fundamental rights of the petitioner. The impugned action is without due application of mind as an indiscriminate blanket freeze has been imposed on the account of the petitioner for an allegedly suspicious entry of a meagre amount.



Therefore, the action deserves to be set aside.

8. In case there is no other disputed transaction amount in the petitioner's account, the account of the petitioner shall be defreezed subject to a lien on Rs. 798/-.
9. Hence, the petition is allowed in the aforesaid terms.

JASMEET SINGH, J

APRIL 13, 2026 / (MS)