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

+ **W.P.(C) 12400/2025 & CM APPL. 50587/2025**

RAGHAV MAINI

.....Petitioner

Through: Mr. Prateek Kumar, Ms. Aarushi Jain,
Mr. Yojit Pareek, Ms. Ankita, Mr.
Prassant Kumar Sharma, Mr. Chetan
Charitra, Advocates.

versus

UNION OF INDIA & ORS.

.....Respondents

Through: Mr. Amit Tiwari, CGSC, Ms. Ayushi
Srivastava, Mr. Ayush Tanwar, Mr.
Arpan Narwal and Mr. Kushagra
Malik, Advocates.

CORAM:

HON'BLE MR. JUSTICE PURUSHAINDR KUMAR KAURAV

ORDER

% **12.01.2026**

1. This matter was listed on 18.08.2025 and the Court directed for issuance of notice. It was also directed that representatives of respondent Nos.2 and 3 to join virtually.
2. Respondent no.2 is represented by a counsel. However, none appears for respondent no.3.
3. The petitioner submits that he had inadvertently made a payment of Rs.80,072/- through an incorrect American Express Credit Card on 31.07.2024. The same amount was duly refunded and credited back to his bank account on 05.08.2024. However, on 25.10.2024, abruptly his entire bank account was abruptly frozen pursuant to the notice dated 22.10.2024.



Despite opportunities having been granted to respondent No.3, the freezing decision has not been justified. The freezing of the Bank account cannot remain in operation till perpetuity. It must be justified by placing cogent material.

4. Under these circumstances, the Court deems it appropriate to dispose of the instant petition with the following directions: -

- i. The freezing of the petitioner's account with respondent no.4-bank stands lifted except to the disputed amount of loan of Rs.80,072/-.
 - ii. If respondent No.3 is unable to justify the freezing of the said account within a period of three months from today, while sending the specific communication to the petitioner and respondent No.4 even the freezing of the amount to the aforesaid extent, shall also be lifted.
5. With the aforesaid directions, the petition stands disposed of.

PURUSHAINDRA KUMAR KAURAV, J

JANUARY 12, 2026/P/MJ