



\$~12

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

+ **W.P.(C) 15712/2025 & CM APPL. 64323/2025**

PANKAJ REHANI

.....Petitioner

Through: Mr. Himanshu Jawa, Ms. Prriyanshi
Jain & Ms. Prachi, Advocates.

versus

UNION OF INDIA & ORS.

.....Respondents

Through: Mr. Brijesh Kumar Tamber, CGSC,
Ms. Laavanya Kaushik, GP and Ms.
Khyaati Bansal, Mr. Vinay Singh
Bisht & Ms. Kirti Barthwal, Advs. for
R1 to R3.
Mr. B.K. Singh, Advocate for R4.

CORAM:

HON'BLE MR. JUSTICE PURUSHAINDRA KUMAR KAURAV

ORDER

02.02.2026

%

1. The petitioner is operating a savings bank account with respondent no.4 at its Kamla Nagar Branch, New Delhi. It is stated that on 21.07.2025, the petitioner received a message from respondent no.4 informing him that debits from the said account had been blocked and advising him to contact the branch for unblocking. Upon approaching the branch, the petitioner was informed that the action had been taken pursuant to directions received from the Cyber Crime Police Station, Hyderabad, in connection with a certain complaint. The petitioner, thereafter, received an e-mail from the bank to



contact SP, TGCSB. The petitioner then e-mailed both Canara Bank Grievance Cell and on the other e-mail address regarding his grievance however did not receive any response.

2. The petitioner has filed the present petition on account of the repeated freezing of his bank account. The Court directed issuance of notice, and respondent no.3 has filed a status report. The status report indicates that the petitioner was selling certain articles and a sum of ₹1,876/- was credited to his account. The prospective buyer had a grievance, and a complaint was lodged. Following receipt of the complaint, the Telangana State Police communicated the matter to the concerned authorities, which resulted in the petitioner's account being blocked.

3. During the course of hearing, learned counsel appearing for the petitioner submits that even the grievance of the private complainant has been fully mitigated and without prejudice a sum of ₹1,876/- was returned to the private complainant on 31.01.2026.

4. Be that as it may, the Court finds that in absence of there being any element of any criminality, the account of a citizen cannot be blocked merely on the basis of some civil dispute. The continuous freezing of the account results in paralysing the entire business and may suffer in various ways. Mechanical directions for permanent freezing of individuals' accounts are not in line with the statutory scheme. There has to be some application of mind *qua* the complaint and the action.

5. The Court, therefore, finds that the freezing of the petitioner's account is not justified by the respondents despite opportunity having been extended. Let the account be immediately de-frozen. The respondent nos. 1 and 3 to pass necessary directions. Let respondent no.4 to immediately comply with



the same. In any case, if no directions as received by respondent no.4 within a period of seven days from today, respondent no.4 will have to necessarily defreeze the petitioner's account. If there is any complaint against the petitioner, the same will have to be dealt with in accordance with law while following the procedure as envisaged under the Bharatiya Nagarik Suraksha Sanhita, 2023.

6. Accordingly, the petition is disposed of. Pending application shall also stands disposed of.

PURUSHAINDRA KUMAR KAURAV, J

FEBRUARY 2, 2026

tr/ap