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

+ **W.P.(CRL) 3843/2025**

DIVIJ CHUGH

.....Petitioner

Through: Ms. Swadha Gupta, Ms. Tejasvi Kalra
and Mr. Aditya Singh, Advocates.

versus

IDFC FIRST BANK & ORS.

.....Respondents

Through: Mr. Prashant Tripathi and Mr. Ayush
Chauhan, Advocates for R-1.
Mr. Yasir Rauf Ansari, ASC
(Criminal) with Mr. Alok Sharma,
Advocate for R-3 and R-4.
Mr. Kunal Vajani, Mr. Kunal
Mimani, Mr. Parag Chaturvedi and
Mr. Ishan Puri, Advocates for State of
West Bengal.
SI Dharmendra Sharma, P.S.: Patel
Nagar, Delhi.

CORAM:

HON'BLE MR. JUSTICE ANUP JAIRAM BHAMBHANI

ORDER

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28.01.2026

CRL.M.A. 2806/2026 & CRL.M.A. 2811/2026

By way of the present applications filed under section 528 of the Bharatiya Nagarik Suraksha Sanhita 2023, the applicant/petitioner seeks advancement of the date of hearing in the matter, which is otherwise posted on 30.04.2026.

2. For the reasons stated in the applications, which are duly supported by affidavits, the applications are allowed.



3. Considering the contours of the matter, it is taken-up for hearing today.
4. The applications are disposed-of.
5. The date of 30.04.2026 given earlier, stands cancelled.

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6. By way of the present petition filed under Article 226 of the Constitution of India, the petitioner seeks a direction to the respondents to 'de-freeze' the current account bearing No.10082322337 standing in the name of the petitioner's sole proprietorship concern - M/s AVC Eventures - held at the IDFC First Bank, Patel Nagar Branch, New Delhi.
7. Notice on this petition was issued *vidé* order dated 21.11.2025.
8. Counter-affidavit dated 16.01.2026 has been filed by respondent No.1/IDFC First Bank Ltd, Patel Nagar Branch, New Delhi.
9. Ms. Swadha Gupta, learned counsel appearing for the petitioner submits, that as has been narrated in the counter-affidavit filed by respondent No.1, in September 2025 the bank had received directions from the Inspector-In-Charge, P.S.: Sadar, Darjeeling, West Bengal on the online portal of the Citizen Financial Cyber Fraud Reporting and Management System for 'freezing' the petitioner's bank account.
10. Counsel submits, that as is evident from the screenshots of the portal, as appended with the counter-affidavit, the total amount of the 'fraud' reported by the complainant in the present case is Rs.558/-; however, by reason of freezing the petitioner's bank account, which is a current account relating to his business, the operation of the account stands



suspended in its entirety, which has brought the petitioner's business to a grounding halt.

11. Ms. Gupta submits, that the petitioner has a balance of about Rs.26,000/- in the current account and fixed deposits of about Rs. 15 lacs are also linked to that account.
12. In response, Mr. Prashant Tripathi, learned counsel for respondent No.1 relies upon the counter-affidavit filed by them in the matter; and submits that they are merely carrying-out the instructions received from respondent No.2.
13. Mr. Yasir Rauf Ansari, learned ASC is also present on behalf of respondents Nos. 3 and 4, namely the SHO, P.S.: Patel Nagar as well as Cyber Crime Branch of the Delhi Police; and submits that they have no role in the matter.
14. The court has heard Mr. Kunal Vajani, learned counsel appearing for respondent No.2, the SHO, P.S.: Sadar, Darjeeling, West Bengal, at whose instance the account was frozen. Mr. Vajani submits, that as per his instructions, there is *no direction* issued by respondent No.2 for '*freezing*' of the petitioner's bank account; however, in accordance with their standard operating procedures, and as per law, they had directed the bank to place a *lien to the extent of Rs. 558/-* lying in that account, which is the amount of the fraudulent transaction reported by the complainant in this case.
15. In support of his submissions, Mr. Vajani has handed-up a copy of a response dated 17.01.2026 drawn-up by the Inspector-In-Charge, P.S.: Sadar, Darjeeling, West Bengal, which says that in view of the complaint received, respondent No.2 has directed the bank to place a



lien on the sum of Rs. 558/- lying in the petitioner's account; and that there is no instruction to freeze operation of that account in its entirety. The response handed-up is taken on record.

16. In view of the above, the present petition is disposed-of, with a direction to respondent No.1 - IDFC First Bank, Patel Nagar Branch, New Delhi - to forthwith 'de-freeze' the operation of current account bearing No. 10082322337 standing in the name of M/s AVC Eventures at that branch, *subject however* to maintaining a *lien only to the extent of Rs.558/-* lying in that account. The 'freeze' on dealing with all fixed deposit accounts connected with the said current account shall also be revoked.
17. The petition is disposed-of in the above terms.
18. Pending applications, if any, also stand disposed-of.
19. The date of 30.04.2026 given earlier stands cancelled.

ANUP JAIRAM BHAMBHANI, J

JANUARY 28, 2026/ak