



\$~85

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

+ **W.P.(C) 3961/2026&CM APPL. 19338/2026**

SH KAPIL KASHYAP

.....Petitioner

Through: Mr. Naginder Benipal, Mr. Udit Vaghela, Mr. Jaskaran Singh, Mr. Arjun Baliyan, Advs.

versus

CENTRAL BANK OF INDIA & ORS.

.....Respondents

Through: Mr. Santosh Kumar Rout, SC for R-1
Mr. Brijesh Yadav, SPC with Mr. Nikita, Mr. Sandeep Yadav, Mr. Anirudh Nagar, Mr. Rahul Yadav, Mr. Kunal Chaudhary, Mr. Amarjeet Singh, Advs. for R-2/UOI

CORAM:

HON'BLE MR. JUSTICE JASMEET SINGH

ORDER

% **27.03.2026**

CM APPL. 19337/2026

Exemption allowed, subject to all just exceptions.

The application stands disposed of.

W.P.(C) 3961/2026

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

“A. Issue a writ of Certiorari or any other appropriate writ, order or direction calling for the records and quashing the freeze instructions/liens issued by Respondent No. 3 and executed by Respondent No. 1 in



respect of the Petitioner's Current Account No. 5803729172;

B. Issue a writ of Mandamus or any other appropriate writ, order or direction, thereby directing Respondent No. 1-Central Bank of India to forthwith defreeze the Petitioner's aforesaid bank account and restore full operational access thereto.;

C. Issue a Writ, Order or Direction in the nature of Certiorari quashing and setting aside the lien of Rs. 60,000/- imposed in January 2026;...”

2. Mr. Benipal, learned counsel for the petitioner, states that lien has been put on petitioner's Current Account No. 5803729172 maintained with respondent No. 1 i.e., Central Bank of India, pursuant to communications received from cyber crime authorities in Tamil Nadu. The petitioner is neither an accused nor there is FIR against the petitioner. He further states that there is no notice issued to the petitioner before freezing his account.
3. For the said reasons, issue notice.
4. Mr. Rout, learned standing counsel accepts notice on behalf of respondent No. 1 and has argued the matter today.
5. Mr. Yadav, learned SPC accepts notice on behalf of respondent No. 2.
6. I have heard learned counsels for the parties.
7. In the present case, the Annexure A-1, annexed to the petition, is an email received from respondent No.1 bank, regarding freezing of bank account of the petitioner.



8. In the present case, the disputed amount is Rs. 60,000/- in the account of the petitioner, being the total fraud amount. Despite the same, the entire amount of the petitioner has been freezed, which has a balance of about Rs. 5.7 lakhs.
9. I am of the view that placing of a lien/freezing of an account is an action entailing serious consequences creating hardships for an individual and also affects the financials of an individual. 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.
10. Since the fraud amount is only Rs. 60,000/-, it is directed that the petitioner shall be permitted to operate his Current Account No. 5803729172 maintained with respondent No. 1 bank, except for a lien on Rs. 60,000/-.
11. The petitioner is also at liberty to initiate appropriate proceedings as far as the lien of Rs. 60,000/- are concerned in accordance with the Standard Operating Procedure (“**SOP**”) of respondent No.2.
12. With these directions, the petition is disposed of, along with pending applications, if any.

JASMEET SINGH, J

MARCH 27, 2026/sp