

**HIGH COURT OF JAMMU & KASHMIR AND LADAKH
AT JAMMU**

WP (C) No. 3579/2025

Jyoti Parkash Raina

.....Applicant(s)/Petitioner(s)

Through :- Mr. Ashish Sharma, Advocate

v/s

UOI and Ors.

.....Respondent(s)

Through :- Mr. Raman Sharma, AAG with
Ms. Saliqa Sheikh, Advocate

CORAM: HON'BLE MS. JUSTICE MOKSHA KHAJURIA KAZMI, JUDGE

ORDER
23.12.2025

1. By this petition, the petitioner herein is seeking a direction upon the respondents to defreeze the bank account of the petitioner thereby permitting him to operate the same. The petitioner herein also seeks a direction to restrain respondent nos. 3 and 4 from deducting EMIs, imposing penal interest, declaring the loan account as Non-Performing Asset(NPA), levying late payment charges, or initiating any recovery proceedings or adverse credit actions during the period for which the petitioner's bank account remained illegally frozen, until the entire amount of Rs. 18 lakhs is credited to the petitioner's account.
2. It is stated by learned counsel for the petitioner that a housing loan to the tune of Rs. 18 lakhs was sanctioned in favour of the petitioner in the month of August out of which, respondent no. 3 had only credited Rs. 13 lakhs in the petitioner's bank account.
3. It is further stated that the account of the petitioner, without assigning any reason, has been frozen by respondent no. 3, on the direction of

respondent no. 2. On 19.12.2025, Mr. Raman Sharma, learned AAG was directed to seek instructions on behalf of respondent nos. 3 and 4. He states that the remaining amount of Rs. 5 lakhs was credited in the account of the petitioner on 19.09.2025, i.e., after the account of the petitioner has been frozen by respondent nos. 3 and 4 on the basis of notice received by Cyber Police Bangaluru, as such, there is no dispute with regard to amount of Rs. 5 lakh which was deposited in the account of the petitioner on 19.09.2025, as a loan installment.

4. In view of the statement made by learned counsel for the respondents, respondent Nos. 3 and 4 are directed to revert the amount of Rs. 5 lakhs from the account of the petitioner and to deposit the same in the loan account of the petitioner for withdrawal of the same by the petitioner.

JAMMU
23.12.2025
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