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

+ **W.P.(C) 2135/2026**

ARIS

.....Petitioner

Through: Mr. Darshan sejwal, Mr. Sumit Kr
Sharma and Mr. Sanjay Shisodia,
Advs.

versus

INDUSIND BANK LIMITED & ORS.

.....Respondents

Through: Mr. Akshay Gola, Adv. for R-1.

CORAM:

HON'BLE MR. JUSTICE JASMEET SINGH

ORDER

20.03.2026

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

“i. Issue a writ of Certiorari or any other appropriate writ, order or direction calling for the records and quashing the blanket debit freeze / restriction instructions issued at the instance of Respondent Nos. 2 to 5 and executed by Respondent No. 1, in respect of the Petitioner’s Current Bank Account No. 201015181799;

ii. Issue a writ of Mandamus or any other appropriate writ, order or direction thereby directing Respondent No. 1 IndusInd Bank Limited to forthwith defreeze the Petitioner’s aforesaid bank account and restore full operational access thereto, subject to the lien already marked on the disputed amount.”

2. The case of the petitioner is that the petitioner is a small retail shop keeper carrying a lawful business under the name of SKD store. The petitioner is aggrieved by a lien/debit restriction on his bank account



maintained with respondent no. 1 Bank due to which the petitioner has been unable to carry his day to day business needs.

3. On 16.02.2026, notice was issued and respondent no. 1 has filed a reply, wherein a table has been annexed which states the disputed amount. The table is reproduced below:-

Name of the Authority	Date of Instruction	Disputed amount	Complaint Acknowledgement No.
Police Station Maharashtra Thane City Vartak Nagar -	15-02-2025	Disputed : 30	31902250028956
Gujarat Gandhinagar Police Station	05-11-2025	Disputed : 1000	31111250225464
Karnataka Mysuru City Police Station.	20-06-2025	Disputed : 50	31606250074375
Telangana Cyberabad Alwal Police Station	14-11-2025	Disputed : 2000	33711250054346
Telangana Cyberabad Alwal Police Station	14-11-2025	Disputed : 1000	33711250054346
Telangana Cyberabad Alwal Police Station	14-11-2025	Disputed : 1000	33711250054346
Telangana Cyberabad Alwal Police Station	14-11-2025	Disputed : 873.44	33711250054346
Telangana Cyberabad Alwal Police Station	14-11-2025	Disputed : 2000	33711250054346
Bihar Mujaffarpur Siwaipatti Police Station	19-01-2025	Disputed : 30	30501250004656
Gujarat Vadodara City Cyber Crime PS	20-04-2024	Disputed : 20	31104240058046
Bihar Patna Naubatpur Police Station,	29-07-2025	Disputed : 172	30507250049065

4. A perusal of the above shows that the disputed amount comes to Rs. 8175.44/- and the petitioner has more than 4 lakhs in the above said amount.

5. Placing of a lien/freezing of an account is an action entailing serious consequences creating hardships for commercial entities in their smooth



functioning and the same might result in commercial death of the petitioner. 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.

6. Additionally, a coordinate bench of this Court has made categorical observations in paragraph No. 19 of its Order dated 16.01.2026 titled as *Malabar Gold and Diamond Limited & Ors. v. Union of India & Ors., W.P.(C) 4198/2025*, that actions of blanket freeze in cases where the account holder is neither an accused nor a suspect, are manifestly arbitrary and in clear violation of Article 19(1)(g) and Article 21 of the Constitution of India.

7. For the said reasons, I am of the view that the impugned action of account freezing in the present case is not only in clear violation of the principles of natural justice but also disproportionate and an arbitrary exercise of power thereby striking a blow at the fundamental rights of the petitioner. The impugned action is without due application of mind as a complete blanket freeze has been imposed on the account of the petitioner for an allegedly suspicious entry of a meagre amounts. Therefore, the action deserves to be set aside.

8. Consequently, the petition is allowed and it is hereby directed that subject to the lien of Rs. 8175.44/- the petitioner shall be permitted to operate the bank account to the extent of the account balance lying in the account.

9. For the said reasons, the petition is allowed and disposed of.

JASMEET SINGH, J

MARCH 20, 2026/NG