



\$~102

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

+ **W.P.(C) 3168/2026**

**GARIMA ARORA**

.....Petitioner

Through: Mr. Lalit Valecha, Mr. Mohit Chaudhary, Ms. Rubika Thapa, Advs.

versus

**UNION OF INDIA & ORS.**

.....Respondents

Through: Mr. Nishant Gautam CGSC Ms. Kavya Shukla Adv. Mr. Vineet Negi Adv. Mr. Naman Sharma Adv. Ms. Theresa Adv, for R1 Mr Amol Sharma, Adv., Mr Ateev Mathur, Adv. for R3

**CORAM:**

**HON'BLE MR. JUSTICE JASMEET SINGH**

**ORDER**

% **18.03.2026**

**CM APPL. 15265/2026**

Exemption granted, subject to all just exceptions.

The application is disposed of.

**W.P.(C) 3168/2026**

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

- “a) Issue a writ of Mandamus or any other appropriate writ, order or direction, thereby directing Respondent No. 3 i.e. ICICI Bank, Daryaganj Branch, to defreeze the bank account no. 033301507677 standing in the name of the Petitioner;*
- b) In the alternative, direct Respondent No. 3 Bank to restrict the lien only to the extent of Rs. 18,000/- (Rupees Eighteen Thousand*



*Only) and permit the Petitioner to operate the remaining balance in the said account;*

*c) Declare that the action of freezing the entire bank account of the Petitioner, when the alleged disputed amount is limited to Rs. 18,000/- (Rupees Eighteen Thousand Only), is arbitrary, disproportionate and violative of Articles 21 of the Constitution of India;...”*

2. The case of the petitioner is that on 29.05.2024 an amount of Rs. 18,000/- was credited in the petitioner's account, possibly from a customer as the petitioner is engaged in the business of sale and purchase of electronic items.
3. A complaint bearing Acknowledgment No. 31905240077726 dated 30.05.2024 was lodged on the CFCFRMS portal at Maharashtra Pune City Cyber Police Station in relation to the said amount.
4. Subsequently, the petitioner came to know that the entire account of the petitioner bearing No. 033301507677 has been freezed by the respondent No. 3 Bank. Hence, the present petition.
5. Mr. Valecha, learned counsel for the petitioner, states that the entire account of the petitioner bearing No. 033301507677 has been freezed in the month of October, 2025 for an alleged entry of Rs. 18,000/-.
6. Mr. Sharma, learned counsel for the respondent No. 3, has handed over a communication/ complaint dated 08.10.2025 issued from the Police Inspector, Cyber Police Station, Shivaji Nagar, Pune, wherein it has been directed to mark debit freeze on the account of the petitioner and in which Serial No. 3 of the table, the said account number of the petitioner is mentioned.



7. I have heard learned counsels for the parties.
8. A perusal of the complaint detail shows that the total fraudulent amount reported by multiple complainants is Rs. 65,49,000/- and the transaction amount *qua* the petitioner is only Rs. 18,000/-.
9. The freezing of an account is an action entailing serious consequences, creating hardships and might also result in commercial debt to the petitioner. The respondent No. 3 bank cannot be permitted to take such harsh measures without complying with the principles of natural justice.
10. The investigating agency has already identified the specific sum credited to the account of the petitioner and the entire account of the petitioner cannot be put on debit freeze for a disputed transaction amount of Rs. 18,000/-.
11. For the said reasons, the petition is allowed and the respondent No. 3 Bank shall keep a lien on Rs. 18,000/-. Subject to the above, the petitioner will be entitled to operate her account bearing No. 033301507677.
12. With aforesaid directions, the present petition is disposed of.
13. The communication/ complaint dated 08.10.2025 issued from the Police Inspector, Cyber Police Station, Shivaji Nagar, Pune, handed over in the Court is taken on record.

**JASMEET SINGH, J**

**MARCH 18, 2026/AS**