



\$~71

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

+ **W.P.(C) 3523/2026**

**AJAY KAUSHIK**

.....Petitioner

Through: Mr. Ankit Kumar & Mr. Abhishek  
Suchari, Advs.

versus

**UNION OF INDIA & ORS.**

.....Respondents

Through: Mr Vinay Yadav, CGSC with Ms  
Kamna Behrani and Mr Neeraj P. Raj,  
Advs.  
Mr. Santosh Kumar Rout, Adv.

**CORAM:**

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

**ORDER**  
**19.03.2026**

%

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

*“a. Issue a writ of mandamus or any other appropriate writ, order, or direction directing the Respondents to immediately de-freeze and restore full operation of the Petitioner’s bank account bearing Account No. 0128000100659974, IFSC PUNB0012800, maintained with Punjab National Bank;*

*b. Declare the action of freezing the Petitioner’s pension bank account as illegal, arbitrary, unconstitutional, and violative of Articles 14, 19(1)(g), and 21 of the Constitution of*



*India...”*

2. In the present case, the entire account of the petitioner has been frozen without any show cause notice and without any hearing.
3. For the said reason, issue notice.
4. Mr. Yadav, learned counsel accepts notice on behalf of respondent Nos. 1 and 2. Mr. Rout, learned counsel accepts notice on behalf of respondent no. 3 and has vehemently opposed the petition.
5. From a perusal of the record (Annexure -3 & 4), it is clear that the disputed amount comes to Rs. 2910/-, yet the entire account of the petitioner has been frozen.
6. The 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 for 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.
7. 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.
8. 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 an indiscriminate blanket freeze has been imposed on the account of the petitioner for allegedly suspicious entries of meager amounts. Therefore, the action deserves to be set aside.

9. Consequently, the petition is allowed and it is hereby directed that subject to the lien of Rs. 970/- and Rs. 1940/- (disputed amounts) the petitioner shall be permitted to operate his account.

10. The petition is disposed of.

**JASMEET SINGH, J**

**MARCH 19, 2026/NG**



*This is a digitally signed order.*

*The authenticity of the order can be re-verified from Delhi High Court Order Portal by scanning the QR code shown above.*

*The Order is downloaded from the DHC Server on 30/03/2026 at 17:53:56*