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IN THE HIGH COURT OF DELHI AT NEW DELHI

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W.P.(C) 3827/2026 & CM APPL. 18695/2026

SUNNY

.....Petitioner

Through: Mr. Akhilesh Pradhan, Adv.

versus

BANK OF BARODA & ORS.

.....Respondent

Through: Mr Santosh Kumar Rout, SC for R1
Ms Ritu Reniwal SPC – R2

CORAM:

HON'BLE MR. JUSTICE JASMEET SINGH

ORDER

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25.03.2026

CM APPL. 18696/2026

Allowed subject to all just exceptions.

The application stands disposed of.

W.P.(C) 3827/2026

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

“I. Issue the order in the nature of Writ Of Mandamus or any other appropriate Writ/ Order/ Direction thereby directing the respondent/s to immediately de-freeze the Petitioner's bank account bearing No. 21178100005620 maintained with Respondent No. 1 i.e. Bank Of Baroda, Branch: Sultanpur Mazra, (IFSC Code: BARB0TRDSUL), Delhi-110086;

II. Direct the Respondent/s to permit normal operation of the Petitioner's Bank Account bearing No. 21178100005620 maintained with Respondent No. 1 i.e. Bank Of Baroda, Branch: Sultanpur Mazra, (IFSC Code: BARB0TRDSUL), Delhi-110086;

III. In the alternative, permit the Petitioner to withdraw his salary and essential expenses from the said account, while maintaining lien only to the extent of Rs. 1,690/- (Rs. One Thousand Six



Hundred Ninety Only), if so required; . . .”

2. It is stated by Mr. Pradhan, learned counsel for the petitioner that the account of the petitioner was credited by an amount of Rs. 1690/- by unknown persons in the 3rd layer of the fraudulent transaction without the knowledge and consent of the petitioner somewhere around August 2025.
3. A cyber complaint was registered on the Citizen Financial Cyber Frauds Reporting and Management System (“**CFCFRMS**”) Portal in around September, 2025.
4. The petitioner’s salary account bearing No. 21178100005620 with respondent No.1 bank has been frozen.
5. For the said reasons, issue notice.
6. Mr. Rout, learned standing counsel accepts notice on behalf of the respondent No.1 and has addressed oral arguments for the bank.
7. Ms. Sachdeva, learned counsel accepts notice for respondent No. 2.
8. In view of the urgency of matter, the matter is being taken up for hearing and no notice is being issued to respondent No. 3.
9. A perusal of Annexure-P3 i.e. CFCFRMS shows that the disputed amount of Rs. 1690/- has been credited in the account of the petitioner and only for that reason the entire account of the petitioner has been freezed. Besides the above entry, there is no other disputed entry or amount in the petitioner’s account.
10. 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 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.



11. 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.
12. 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 accounts of the petitioner for an allegedly suspicious entry of a meagre amount. Therefore, the action deserves to be set aside.
13. Consequently, the petition is allowed and it is hereby directed the account of the petitioner shall be de-frozen and activated except for an amount of Rs. 1690/-.
14. For the said reasons, the petition is allowed.
15. The petition is disposed of in the aforesaid terms.

MARCH 25, 2026 / (MS)

JASMEET SINGH, J