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IN THE HIGH COURT OF DELHI AT NEW DELHI

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W.P.(C) 4301/2026 & CM APPL. 20980/2026

PULMA CHAKRAWARTI

.....Petitioner

Through: Mr Ratnesh Sharma, Mr Gaurav
Mathur, Advs.

versus

UNION BANK OF INDIA AND ORS

.....Respondent

Through: Ms Ekta Choudhary, Ms. Priya Rathi,
Ms. Rushali Sikand, Advs. for R1
Mr. Abhishek Baid, Mr. Mohit Kumar Bafna, Mr.
Praneet Das and Mr. Ravinder Kumar, Advocates
for R3/RBI

CORAM:

HON'BLE MR. JUSTICE JASMEET SINGH

ORDER

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13.04.2026

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

“I. Issue a writ of mandamus directing Respondent No. 1 Bank to remove the “debit- freeze” status on the Petitioner's Account No. 054622010000787 in case there is no pending complaint as alleged OR alternatively direct Respondent No. 1 to remove the “debit- freeze” status on the Petitioner's Account No. 054622010000787, subject to the petitioner giving an undertaking to the Bank for indemnifying it against any future liability to the extent of the disputed amount, in case the underlying complaint is still pending; AND/OR



II. Direct Respondents Nos. 4 to provide reasons for taking such action including the complaint status, layer confirmation, and evidence of Petitioner's involvement (if any); AND/OR

III. Direct Respondents Nos. 3 and 5 to forthwith notify/implement to notify a uniform policy, standard operating procedures and guidelines to ensure that such matters are handled with appropriate lawful procedure; AND

IV. Award exemplary costs and compensation in favor of the Petitioner for suffering harassment, mental agony and anxiety;...”

2. It is the case of the petitioner, a small grocery shop owner that routine credits of Rs. 32,522/- (24.11.2023) and Rs. 36,643/- (07.12.2023), representing daily sales via Paytm, were later partially disputed for small amounts of Rs. 1,000/- and Rs. 7,480/- in a cyber complaint. In August 2024, her account was placed under “debit-freeze” without notice. She was later informed that the freeze was due to a cyber complaint, but no details were provided until an email dated 07.04.2025. Despite repeated representations in February 2026 seeking de-freezing and details of the complaint, no action was taken, hence the present petition.
3. For the said reasons, issue notice.
4. Ms. Choudhary and Mr. Baid, learned counsels accept notice on behalf of the respondent Nos. 1 and 3 respectively.
5. In view of the urgency of matter, the matter is being taken up for hearing and no notice is being issued to other respondents.
6. A perusal of Annexures P1 and P3 show that the disputed amount of Rs. 7480/- and Rs. 1000/- have been credited in the account of the petitioner and only for that reason the entire account of the petitioner has been



frozen. Besides the above entries, there is no other disputed entry or amount in the petitioner's account.

7. 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.
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 an allegedly suspicious entry of a meagre amounts. Therefore, the action deserves to be set aside.
9. 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. 8480/-.
10. For the said reasons, the petition is allowed.
11. The petition is disposed of in the aforesaid terms.

JASMEET SINGH, J

APRIL 13, 2026 / (MS)