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

\# **CNR No. DLHC010230612026**

\+ W.P.(C) 7017/2026

JAGVEER,

.....Petitioner

Through: Mr. Ashu Bidhuri

versus

UNION OF INDIA THROUGH MINISTRY OF HOME AFFAIRS, & ORS.

.....Respondents

Through:

Mr. Abhishek Baid, Mr. Mohit Kumar Bafna, Advs. for R2

Mr Ateev Mathur Adv Mr Amol Sharma Adv, for R3

CORAM:

HON'BLE MR. JUSTICE JASMEET SINGH

O R D E R

% 03.11.2026

CM APPL. 76456/2026

1. This is an application filed under Section 151 of CPC, 1908 on behalf of the petitioner seeking early hearing of the main petition.

2. For the reasons stated in the application, issue notice.

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3. Mr. Mathur and Mr. Baid, learned counsels accept notice on behalf of the respondent Nos. 2 and 3 and have no objection to the application being allowed.

4. Accordingly, the application is allowed and the matter is taken up for hearing.

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

> *"a. Issue appropriate writ/order/directions in the nature of mandamus thereby quashing and setting aside the arbitrary, illegal and unconstitutional action of freezing the bank account of the Petitioner bearing A/c No. 072001505153, IFSC Code: ICIC0000720, maintained with ICICI Bank, by the Respondent No. 3 without following due process of law;*
>
> *b. Issue a writ of Mandamus, or any other appropriate writ, order, or direction, and thereby directing Respondent Nos. 4 & 5 to issue necessary directions to Respondent No. 3 for immediate de-freezing/restoration of operations of the aforesaid bank account in accordance with law;*
>
> *c. Issue appropriate writ/order/directions in the nature of mandamus directing Respondent Nos. 1 & 2 to ensure strict compliance by all banks and concerned authorities with the applicable statutory provisions, RBI guidelines, cyber fraud protocols, and settled principles of law governing freezing of bank accounts, as amended and in force from time to time.*
>
> *d. Issue appropriate writ/order/directions in the nature of*

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mandamus and direct the Respondents to pay the cost of this petition to the petitioners. …"

6. The brief facts of the present case are that the petitioner maintains a saving account bearing No. 072001505153 with the respondent No. 3 bank. On the basis of two cyber complaints, the respondent No. 3 bank has freezed the entire bank account of the petitioner.

7. Mr. Bidhuri, learned counsel for the petitioner, has drawn my attention to the counter affidavit wherein paragraph No. 4 of the same reads as under:-

"4. That the Answering Respondent submits that the lien amount, i.e. Rs. 1016/-, 2500/-, 2021.71/-, 5550/-, 1000/- and freezing placed on the Petitioner's account was implemented in response to communications and directions received from the concerned authorities in connection with the investigation of alleged cyber-financial transactions, and not on the basis of any independent finding by the Answering Respondent that the Petitioner had committed an offence."

8. A perusal of the aforesaid paragraph shows that the total disputed amount is only to the tune of Rs. 12,087.71/-.

9. The freezing of entire account for a disputed transaction of Rs. 12,087.71/- is an action entailing serious consequences creating hardships for the petitioner in carrying out day to day banking activities. The respondent No. 3 bank cannot be permitted to take such a harsh measure without complying with the principles of natural justice and without any application of mind.

10. For the said reasons, I am of the view that the impugned action of

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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.

11. Consequently, the petition is allowed and it is hereby directed the account of the petitioner shall be defreezed and made operational subject to a lien on the disputed amount of Rs. 12,087.71/-.

12. Needless to state, the petitioner is entitled to avail its rights under the SOP for removal of lien on the amount of Rs. 12,087.71/- as well.

13. The petition stands disposed of in the aforesaid terms along with pending applications.

JASMEET SINGH, J

NOVEMBER 3, 2026/AS

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