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

\# **CNR No. DLHC010456982026**

\+ W.P.(C) 14073/2026 & CM. APPL. 65865/2026

ATUL KUMAR SHARMA

.....Petitioner

Through: Mr R K Tarun Ms Aditi Shivadhatri Ms Khushi Gupta Mr Hemant Jain, Advs.

versus

UJJIVAN SMALL FINANCE BANK LTD & ORS.

.....Respondents

Through: Mr. Pankaj Prakash Shukla, Adv. for R1

CORAM:
HON'BLE MR. JUSTICE JASMEET SINGH

O R D E R

% 28.10.2026

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 directing Respondent No. 1/Ujjivan Small Finance Bank Ltd., to forthwith defreeze/allow operation of the savings bank account bearing No. 2254120020000421, standing in the name of the Petitioner Atul Kumar Sharma, maintained at Yamuna Vihar Branch, Delhi, and permit full operation thereof and;*
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> *B. To direct Respondent Nos. 2 to 3 to ensure that any restriction or lien, if required, is limited only to the extent of the alleged disputed amount of ₹1980/-, and the Petitioner be*

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permitted to use the remaining balance in the said account;

C. To direct Respondent no. 4 to set aside the order given to Respondent no. 1/Bank for freezing the bank account of the petitioner in the view of a complaint lodged with Respondent Nos. 2 and 3. ...”

2. The brief facts of the case are that the petitioner maintains a savings bank account bearing No. 2254120020000421 with respondent No. 1 bank at its Yamuna Vihar Branch, Delhi. The account of the petitioner was frozen on account of two cyber complaints from Cyber Crime Cell, Rajasthan Jaipur City (South), Jyoti Nagar Police Station and Cyber Crime Cell, Karnataka Bangalore City South Cen Crime PS.

3. Mr. Shukla, learned counsel on behalf of the respondent No. 1 bank states that the disputed amount is Rs. 1980/-. The same is also evident from Annexure P5 annexed along with CM APPL. 65865/2026.

4. I am of the view that the freezing of the account is an action entailing serious consequences creating hardships for the petitioner and the same will result in inconvenience to the petitioner. The respondent No.1 bank cannot be permitted to take such harsh measures without complying with the principles of natural justice and any application of mind.

5. For the said reasons, the impugned action of account freezing in the present case is 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 amount.

6. Subject to the respondent No. 1 maintaining a lien on Rs. 1980/-, the

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petitioner shall be permitted to operate the bank account bearing number 2254120020000421 maintained with the respondent No. 1 bank.

7. Additionally, the petitioner is entitled to avail its rights under the SOP for unfreezing the amount of Rs. 1980/- as well.

8. With aforesaid directions, the petition is allowed and disposed of.

JASMEET SINGH, J

OCTOBER 28, 2026/AS

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