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

\# **CNR No. DLHC010515312026**

\+ W.P.(C) 15798/2026 & CM APPL. 73927/2026

SAARTHI COMMUNICATION INDIA PVT LTD

.....Petitioner

Through: Mr. Chandan Prajapati, Adv Mr. Manoj Tomar, Adv Mr. Aman Dev Siddharth, Adv Mr. Mukul Kumar, Adv Ms. Monica Tyagi, Adv Ms. Nivedita, Ms. Shalu and Mr. Anil Kumar, Director of Petitioner Company

versus

STATE BANK OF INDIA AND ORS

.....Respondents

Through: Mr Yash Kotak, Advocate Standing Counsel for State Bank of India, for R1-3

CORAM:
HON'BLE MR. JUSTICE JASMEET SINGH

O R D E R

% 29.10.2026

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

> *"a. Issue an appropriate writ, order or direction directing the Respondent Bank to forthwith remove the blanket debit freeze on the Petitioner's current account bearing No. 43341794369, IFSC SBIN0001421, and restore normal debit/withdrawal operations in the balance not specifically restrained by any subsisting lawful order;*
>
> *b. Direct the Respondent Bank to disclose and produce the order(s), instructions or communication(s) forming the basis*

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of the continued freezing of the entire account;

c. Pending disposal of the present petition, direct the Respondent Bank to permit operation of the account for legitimate business transactions and essential payment obligations, subject to any subsisting lawful restraint issued by a competent authority;……"

2. The brief facts of the case are that the petitioner has a current bank account bearing No. 43341794369 and IFSC Code SBIN0001421, maintained with the respondent No. 1 bank at its Shakti Nagar Branch, Delhi. The same was put on debit freeze on 04.09.2026 by the respondent No. 1 bank, without any notice or communication to the petitioner.

3. Mr. Kotak, learned counsel for the respondents, has handed over a chart indicating that the disputed amount resulting in the aforesaid debit freeze is around Rs. 68,428 /-

4. 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 No. 1 bank cannot be permitted to take such harsh measures without complying with the principles of natural justice and without any application of mind.

5. 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

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petitioner for an allegedly suspicious entry of a meagre amount.

6. Accordingly, the petition is allowed.

7. Subject to the respondent no. 1 bank maintaining a lien on the disputed amount, i.e. Rs. 68,428/-, the petitioner shall be permitted to operate his current account bearing No. 43341794369 maintained with the respondent No. 1 bank.

8. Additionally, the petitioner will be at liberty to initiate action under the SOP for de-freezing the disputed amount, i.e. Rs. 68,428/-.

9. The petition, along with any pending applications, is disposed of in the aforesaid terms.

10. Documents handed over in Court today is taken on record.

JASMEET SINGH, J

OCTOBER 29, 2026/NR

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