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

+ W.P.(C) 15263/2025

MS. KALPANA

....Petitioner

Through: Mr. Ashok Kumar, Adv.

versus

UNION OF INDIA & ORS.

.....Respondents

Through: Mr. Gaurav Mishra CGSC, Mr.

Devesh Sharma & Mr. Anuj Kaushik, Advs. for
R1

Ms Nisha Sharma, Ms Manisha Singh, Advs. for
R2

Mr. R.K. Srivastava, Ms. Dhvani Shrivastava,
Advs. for R4

CORAM:

HON'BLE MR. JUSTICE JASMEET SINGH

ORDER

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05.05.2026

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

“(i) Issue an appropriate Writ, Order or Direction to the respondent Nos.3 and 4 to unblock the Saving Bank Account No.3449876496 maintained with Kotak Mahindra Bank Ltd., Plot No.54, Ishwar Nagar, Main Mathura Road, New Delhi-110065 and the Saving Bank Account No.3453494774 maintained with the Central Bank of India, Media Press Centre, Bhogal, New Delhi-110014 by changing their status from ‘Debit Freeze’ to ‘No Freeze’ in connection with the Cyber Crime Complaint bearing Acknowledgement No.31201250000659 dated 31.01.2025, which has already been closed. ...”



2. The facts are that the petitioner is the holder of Savings bank account bearing No. 3449876496 with respondent No. 3 bank/ Kotak Mahindra Bank Ltd., Plot No.54, Ishwar Nagar, Main Mathura Road, New Delhi-110065 and also Savings bank account bearing No. 3453494774 with respondent No. 4/ Central Bank of India, Media Press Centre, Bhogal, New Delhi-110014.

3. The bank account No. 3453494774 maintained with the respondent No.4 was also freezed pursuant to a cyber crime complaint pertaining to Rs. 13,000/-, which has already been closed. Hence, the present petition.

4. Mr. Srivastava, learned counsel for the respondent No. 4, states that as per the Action Taken Report of the Police a disputed transaction of an amount of Rs. 13,000/- occurred in the account of the petitioner and hence the account of the petitioner has been freezed.

5. I am of the opinion that 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. 4 bank cannot be permitted to take such harsh measures without any application of mind.

6. 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.

7. For the said reasons, *prima facie*, I am of the view that 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 accounts of the petitioner for an allegedly suspicious entry of a meagre amount. Therefore, the action deserves to be set aside.

8. Since the disputed amount is only Rs. 13,000/- in bank account No. 3453494774 maintained with the respondent No.4, it is directed that respondent No. 4 shall put a lien of Rs. 13,000/-.

9. Subject to the above, the account of the petitioner shall be made operational with respondent No. 4 and respondent No. 3 as well. The lien is only to be maintained by respondent No. 4.

10. The writ petition is disposed of in the aforesaid terms.

JASMEET SINGH, J

MAY 5, 2026/AS