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

\+ W.P.(C) 19186/2025, CM APPL. 79926/2025 & CM APPL. 79927/2025

MRS SEEMA DEVI .....Petitioner

Through: Mr. Ravi Ranjan Mishra, Ms. Nidhi Mishra, Mr. Surya Kumar Singh, Mr. Abhilash Kumar, Ms. Prerna Dubey, Mr. Harshit Rohilla, Mr. Adarsh Yadav, Mr. Pranshu, Advs.

versus

IDFC FIRST BANK AND OTHERS .....Respondents

Through: Mr. Raktim Gogoi, CGSC with Ms. Akshita Nigam, Mr. Kaushlendra D. Pandey & Mr. Kanhaiya Singla, Advs.

CORAM:
HON'BLE MR. JUSTICE JASMEET SINGH

O R D E R

% **20.03.2026**

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

"a. Directing Respondent No. 1 to restore/ de-freeze the Petitioner's Bank Account No. 10091840165 maintained with IDFC First Bank, Okhla Branch, New Delhi and release the entire funds forthwith.

b. Declaring the act of the respondent no.2 and 3 for not following the procedure under section 102 Cr PC or Section 106 of BNSS as illegal, unreasonable and arbitrary.

c. Permitting the Petitioner to operate her bank account, at least for essential expenses, during the pendency of the present writ

d. Pass an order directing respondents to compensate the petitioner towards mental agony, grave financial hardship, etc.

e. Pass any other or further order(s) as this Hon'ble Court may deem fit and proper in the facts and circumstances of the case, may also be passed in favour of the petitioner and against the respondents."

2. Paragraph 4(a) of the counter affidavit reads as under:-

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a. That the petitioner's savings account bearing no. 10091840165 maintained with the Okhla Branch of the respondent bank was frozen by the respondent bank in compliance with the following directions:

Police Station	Acknowledgement number	Date of Complaint	Total Fraudulent amount reported by the complainant	Disputed amount credited to the petitioner's account
Andhra Pradesh Palnadu Narasaraopet	30202250002295	09.02.2025	10,41,000	2000
Gujarat Vadodara city cyber crime	31107250142376	22.07.2025	73,00,000	600
Telangana Cyberabad cyber crime	33701250002243	17.01.2025	34,97,000	1000

Relevant screenshots showing details of complaints are annexed herewith and marked as **Annexure-R1 (colly).**

3. A perusal of the same shows that the amount covered in the complaints against the petitioner is Rs. 2,000/-, Rs. 1,000/- and Rs. 600/- totalling to Rs. 3600/-.

4. It is important to note that 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 for 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.

5. 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.

6. 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 a complete blanket freeze has been imposed on the account of the petitioner for allegedly suspicious entries of meagre amounts. Therefore, the action deserves to be set aside.

7. Consequently, the petition is allowed and it is hereby directed that subject to the lien of Rs. 3,600/-, the petitioner will be permitted to operate his account.

8. The petition is allowed and disposed of.

JASMEET SINGH, J

MARCH 20, 2026/NG