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* **IN THE HIGH COURT OF DELHI AT NEW DELHI**
+ **W.P.(C) 19498/2025&CM APPL. 81396/2025**
MUDITA KALIA

.....Petitioner

Through: Adv Ratnesh Kumar and Adv
Karmveer

versus

STATE BANK OF INDIA AND ORS

.....Respondent

Through: Mr Ranjeev Khatana (SPC), Mr Rohit
Kapoor, Mr Arjav Sethi, Advs.
Ms Nisha Sharma and Ms Tanya Chowdhary,
Advs. for R2
Mr Santosh Kumar Rout SC
Ms. Vairagi, Adv. for SBI(Appearance not given)

CORAM:

HON'BLE MR. JUSTICE JASMEET SINGH

ORDER

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16.04.2026

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

“I. Issue a writ of mandamus or any other appropriate writ, order or direction, directing Respondent No. 1 Bank to lift/remove the Lien/Hold status marked on the Petitioner's Savings Bank Account No. 20168478737 maintained with its Sector 23, Dwarka Branch, Delhi - 110075, in respect of the amount of Rs. 13,48,573/- in pursuance of the directives issued by Respondent No. 3; AND/OR



II. Direct Respondents Nos. 3 to furnish to the Petitioner, complete details of any specific allegations against the Petitioner (if any) relatable to the FIR No. 576/2025 u/s 66(D) IT Act & 318 (4) 319 (2) BNS lodged with North East CEN Crime Police Station, Yelahanka, Bangalore City dated 21.10.2025; AND

III. Direct Respondents Nos. 2 and 4 to forthwith notify/implement a uniform policy, standard operating procedures and guidelines to ensure that such matters are handled with requisite consideration; AND

IV. Award exemplary costs and compensation in favor of the Petitioner for suffering harassment, mental agony and anxiety;...”

2. The petitioner has been making investments with M/s WO Trade Ventures Pvt. Ltd. in the year 2024 and made an investment of Rs. 10,00,000/-. On 21.10.2025, the FIR No. 576/2025 was registered with North-East Crime Branch Police, Bangalore regarding certain transactions of ICICI Account No. 20168478737.
3. On 13.11.2025, the petitioner received an SMS from the respondent No. 1 i.e., State Bank of India informing that a hold has been placed on her account for Rs. 13,48,573/- due to the aforesaid FIR No. 576/2025. Aggrieved by the same, the present petition has been filed.
4. Ms. Vairagi, learned counsel for the respondent No. 1, draws my attention to an email dated 04.11.2025 received from CEN Police Station, North-East Division, Bangalore City-560 064, which reads as under:-



CEN Police Station, North-East Division, Yelahanka, Bangalore City
NO 1239 1ST cross next to govt hospital Gandhinagar, Yelahanka, Bangalore city, Pin- 560064
E-mail ID:- cenpsnortheastbcp@ksp.gov.in Phone:-080-22943810,
Notice U/s 94 & 106 BNSS

Date-04/11/2025

To,
NODAL OFFICER,
SBI BANK

SUBJECT	REQUEST TO LIEN MARK THE DISPUTED AMOUNT AND PROVIDE THE DETAILS
REFERENCE	FIR NO-576/2025 U/S 66(D) IT ACT & 318(4) 319(2) BNS

Sir,

- A Case has been registered in this police station as above cited reference for fraudulent money transaction from the Victim/Complaint Account which is found to be an online Fraud.
- The victim has made payments/transactions to the fraudster beneficiary accounts of your bank as mentioned below:

SL NO	FRAUDSTER ACCOUNTNO	FRAUDSTER IFSC	REF NUMBER	TOTAL LIEN AMOUNT
1	30100640182	SBIN0061278	YESIB40440987507	1575000.00
2	20331788788	SBIN0006826	YESIB42612196908	1088175.00
3	20331788788	SBIN0006826	YESIB42351576544	1078864.00
4	20168478737	SBIN0032182	YESIB43012237419	1348573.00
5	10631729500	SBIN0010655	YESIB40861087191	1024732.00
6	10336309401	SBIN0006843	YESIB40320939880	226567.00
7	32877495248	SBIN0005700	YESIB40330910822	160200.00

- Provide the KYC (video KYC, Updated/Previous Registered Mobile Number & E-mail, ID) & AOF of the account, With Bank statement from 01/05/2025 to TILL DATE
- Provide the Beneficiary Bank accounts for Outward UPI/IMPS/NEFT/RTGS, ATM withdraw CCTV Footages & ATM Card Delivery Address details.
- Provide the IP LOGS & Geo Locations of the Transactions & Device details. (Transactions Login & Logout IP logs with Timestamp)
- Provide the List of Freezed/Lein marked details from various department (Police), Effective balance details of the accounts.
- Provide the UPI accounts/apps details linked to A/c.

Thank you
2B YES BANK 922

TRUE COPY

INVESTIGATION OFFICER
POLICE INSPECTOR
CEN POLICE STATION
North-East Division,
Bengaluru City-560 064



5. She states that the bank in compliance of the aforesaid request by the concerned police station has marked a lien on the account of the petitioner to the aforesaid extent as mentioned in the serial No. 4 of the aforesaid communication.
6. I am of the view that in the present case, the petitioner is a 54-year old lady and all her life savings have been marked on lien and the business has also been affected on account of the aforesaid action by the respondents.
7. It is stated by the petitioner, that the petitioner is neither an accused nor even named in the FIR.
8. In this view of the matter, putting an account on lien has serious consequences and it is only as an extreme step to save the amount from being frittered away that such drastic measures should be imposed.
9. The petitioner is a citizen of India, there are no criminal antecedents, and the petitioner has no other involvement in any crime, there are no allegations that the petitioner is permanently leaving the country or any other contention of like nature.
10. In this view of the matter, the freezing of an account is akin to an attachment of the asset of an individual which, according to my mind, cannot be allowed solely on the basis of an opinion formed on surmises and conjectures.
11. If the enforcement agencies have serious reasons, the same needs to be spelt out while putting an account of an individual on debit freeze/lien, the reasons for the same must be stated in the order communicated to the bank before the account is put on debit freeze/lien. The same is missing



in the present case.

12. Additionally, the actions of both the enforcement agencies as well as the respondent No. 1 bank suffers from violation of Principles of Natural Justice as the petitioner has been saddled with consequences of putting a lien on Rs. 13,48,573/- without any Show Cause Notice, calling upon the petitioner for hearing or giving her any reasonable opportunity to present her side of the case.
13. For the said reasons, the impugned action of placing lien on the account of the petitioner cannot be sustained.
14. Accordingly, the present petition is allowed and the lien imposed on the account of the petitioner stands removed.
15. The petition is disposed of in the aforesaid terms, along with the present petition.

JASMEET SINGH, J

APRIL 16, 2026 / (MS)