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* **IN THE HIGH COURT OF DELHI AT NEW DELHI**
CNR No. DLHC010379952026
+ **W.P.(C) 11828/2026**
RUKMANI SINGH

.....Petitioner

Through: Adv Ankit Kumar, Adv Shubh
Vashisht, Adv Ayushi kaushik, Adv Abhishek
Suchari
versus

UNION OF INDIA & ORS.

.....Respondent

Through: Mr. Himanshu Upadhyay, Adv. for
R2
Mr. Shivam Bhardwaj (GP), Ms. Apoorva
Kasturay, Adv. for R1
Ms. Arti Bansal, CGSC, Ms. Shruti Goel Adv

CORAM:
HON'BLE MR. JUSTICE JASMEET SINGH

ORDER
29.09.2026

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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 the Respondent-3 to immediately de-freeze and restore full operation of the Petitioner's bank account 0128000100597072 IFSC: PUNB0012800 maintained with Punjab National Bank;
b. Declare the action of freezing the Petitioner's Service bank account as illegal, arbitrary, unconstitutional, and violative of Articles 14, 19(1)(g), and 21 of the



Constitution of India;...”

2. The brief facts of the case are that the petitioner has maintained her savings bank account bearing account No. 0128000100597072 with Punjab National Bank, Lodhi Road Branch since 08.08.2009. The same been frozen without issuance of any prior notice to the petitioner. Hence, the present petition has been filed.
3. In the present case, the disputed amount is Rs. 2650/-.
4. The entire account of the petitioner was put on freeze stating that there were restrictions pursuant to cyber crime portal, requisitions originating from distant police jurisdictions (including Maharashtra, Telangana and Karnataka Cyber Police Stations).
5. The respondent has filed a Counter-Affidavit dated 07.09.2026, where paragraph 6 reads as under:-

6. That the debit restrictions placed on the Petitioner's account were triggered by specific cybercrime complaints registered on the NCCRP portal by out-of-state LEAs, as detailed below:

S.NO.	State/Jurisdiction	Acknowledgement No.	Flagged Category / Transaction Details	Investigating Agency
1	Telangana (Hyderabad City)	33712250057649	Layer 1/Rule Based Mule Susp Account Amount: ₹1,000.00 Date:	Cyber Crime Police Station, Hyderabad City, Telangana

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2	Maharashtra (Navi Mumbai)	31912250253643	13-11-2025 Layer 1 Complaint Flag (NCCRP Alert) Amount: ₹650.00	Khandeshwar Police Station, Navi Mumbai, Maharashtra
3	Karnataka (Bangalore City)	31601260008228	Layer 1 Complaint Flag (NCCRP Alert) Amount: ₹1,000.00	CEN South East Police Station, Bangalore City, Karnataka

6. A perusal of the same shows that for a disputed amount of Rs. 2650/-, a



lien has been placed on the entire account.

7. 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.3/bank cannot be permitted to take such harsh measures without complying with the Principles of Natural Justice and any application of mind.
8. For the said reasons, *prima facie*, the case and balance of convenience lies in favour of the petitioner. A blanket freeze imposed on the account of the petitioner for an allegedly suspicious entry of a meagre amount will lead to irreparable loss and injury to the petitioner, which cannot be compensated in terms of money.
9. Subject to the respondent No. 3 maintaining a lien on Rs. 2650/-, the petitioner shall be permitted to operate the bank account bearing number 0128000100597072 with the respondent No. 3 bank.
10. Additionally, the petitioner is entitled to avail its rights under the SOP for unfreezing the amount of Rs. 2650/- as well.
11. With these directions, the petition is allowed and disposed of.

SEPTEMBER 29, 2026 / (MS)

JASMEET SINGH, J