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IN THE HIGH COURT OF DELHI AT NEW DELHI

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W.P.(C) 1059/2025&CM APPL. 5261/2025

M/S DELIGHT ENTERPRISES

.....Petitioner

Through: Adv. Ayush Jain, Adv. Tushar Jain,
Adv. Yashovardhan Upadhyay, Adv. Vishwas
Verma

versus

PUNJAB NATIONAL BANK & ANR.

.....Respondent

Through: Mr Santosh Kumar Rout, SC for R1
Ms Nisha Sharma and Ms Manisha Singh, Adv.
for R2

CORAM:

HON'BLE MR. JUSTICE JASMEET SINGH

ORDER

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27.03.2026

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 thereby directing the Respondent No.1 to remove the freeze/ defreeze the bank account bearing no. 0175002100020596 in the name of sole proprietorship concern namely- M/s. Delight Enterprises, maintained at Jor Bagh Branch, New Delhi of the Respondent No.1.

b. Issue and appropriate writ, order or direction thereby directing the Respondent No.2 to issue directions/instructions/orders to the Respondent No.1 to comply and adhere with its master directions and remove the freeze/ de-freeze the bank account bearing no. 0175002100020596 in the name of sole proprietorship



concern namely- M/s. Delight Enterprises, maintained at Jor Bagh Branch, New Delhi of the Respondent No.1.

c. Pass an ex-parte ad interim order allowing the Petitioner to operate its bank account bearing no. 0175002100020596 maintained at Jor Bagh Branch, New Delhi of the Respondent No.1 during the pendency of the present petition...”

2. The brief facts of the case are that the petitioner maintains an account bearing No. 01750021000205596 with the respondent No. 1 bank at its Jor Bagh, New Delhi branch and is aggrieved by the action of the respondent No. 1 bank dated 14.09.2023 whereby the said bank account of the petitioner has been freezed.
3. Mr. Rout, learned standing counsel appearing for the respondent No.1 bank, draws my attention to the counter affidavit stating that the said account was opened by the petitioner subject to a threshold limit of Rs. 10 lakhs. However, the said account was used for transactions involving substantial amounts in breach of its threshold limit.
4. He further states that the petitioner, at the time of opening the said account, provided its address as Ground Floor, 313/37, Shop No. 5 in the Block-B, North-West, Delhi. Which was found to be untraceable and the petitioner also did not take any steps to update the know your customer (“KYC”) details of the said account. It is for these reasons, the bank account of the petitioner was freezed.
5. He also draws my attention to two emails issued by the Police as well as Income Tax authorities requesting for KYC documents of the petitioner.



6. Even though my attention has been drawn to these emails of Police and Income Tax Office, it is clear from a bare perusal of the same that in none of these emails, the authorities have asked the respondent No. 1 bank to freeze the bank account of the petitioner.
7. In this view of the matter, since the account of the petitioner has been freezed due to non-supply of the KYC documents, it is directed that the petitioner/its representative shall visit the branch of the bank on 10.04.2026 at 2:30 p.m. and shall produce all his documents and complete the necessary formalities as required by the bank in accordance with law.
8. The petitioner shall then furnish the other required documents maximum within 1 week thereafter and the respondent No. 1 bank may conduct any/all investigation required within 1 week thereafter.
9. In case there is any deficiency, the petitioner shall be informed in writing accordingly.
10. In case the documents are found to be satisfactory, the account of the petitioner shall be defreezed within a period of 1 week thereafter.
11. Needless to state that in case the petitioner is aggrieved by any action/inaction of the respondent, the petitioner shall be entitled to revive the petition or file a fresh petition.
12. The bank shall take decision in accordance with law and extant rules.
13. The petition is disposed of in the aforesaid terms, along with pending applications, if any.

JASMEET SINGH, J

MARCH 27, 2026 / (MS)