



SL. No.	Date	Office Notes, reports, orders or proceedings or directions and Registrar's order with Signatures	COURT'S OR JUDGE'S ORDERS
			<u>WPCRL/769/2026</u> Manish Khati --Petitioner Versus State Of Uttarakhand and Another -Respondents <u>Hon'ble Alok Mahra, J.</u> Mr. Vikram Singh Dhapola, learned counsel petitioner. Mr. J.P. Kandpal, learned A.G.A. for the State of Uttarakhand. None turns up on behalf of respondent no. 2/Bank. 2. By means of the present Criminal Writ Petition, the petitioner seeks a direction to the respondents to de-freeze/unfreeze the petitioner's Savings Bank Account No. 50200098478842 maintained with HDFC Bank, Durga City Centre Branch, Haldwani, and further seeks quashing of any order, instruction, or direction pursuant to which the said bank account has been frozen, allegedly without following the due process of law. 3. Learned counsel for the petitioner submits that the petitioner maintains Savings Bank Account No. 50200098478842 with HDFC Bank, Durga City Centre Branch, Haldwani. It is submitted that the said account was frozen on 12.11.2025. Upon enquiry, the petitioner came to know that two UPI transactions amounting to Rs. 2,500/- and Rs.1,500/-, respectively, had been credited to his account from the accounts of Chetan Bisht and Vimal Joshi. It is further submitted that, upon further enquiry, the petitioner was informed that his bank account had



			been frozen on the directions of the concerned police authorities. 4. Learned counsel for the petitioner further submits that the Bank has no authority in law to freeze the petitioner's account in the absence of any order passed by a competent Magistrate or any other competent authority. In support of his submission, learned counsel for the petitioner has placed reliance upon the judgment of the Hon'ble Apex Court in the case of "Malabar Gold and Diamonds Limited and Others vs. Union of India and Others", 2026 SCC OnLine Del 297. It is, therefore, contended that the power to direct freezing of a bank account vests only in the competent authority in accordance with law and not with the Bank acting on its own. 5. Having considered the submissions advanced by learned counsel for the petitioner and upon perusal of the material available on record, this Court finds that no criminal case has been registered against the petitioner. It further appears that no order passed by a competent Magistrate or any competent investigating authority directing the freezing of the petitioner's bank account has been brought on record. In the absence of any such order, the action of respondent no. 2-HDFC Bank in freezing the petitioner's bank account cannot be sustained in the eyes of law. 6. Accordingly, respondent no. 2-HDFC Bank, through its Branch Manager, Durga City Centre Branch, Haldwani, is directed to forthwith de-freeze/unfreeze the petitioner's Savings Bank Account No. 50200098478842 and permit its normal operation, provided there is no other legal impediment to its operation.
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7. With the aforesaid observations and directions, the present Criminal Writ Petition stands disposed of.

(Alok Mahra, J.)
20-07-2026

SP
BINJOLA