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

\+ W.P.(C) 16714/2024

URVASHI GOSWAMI .....Petitioner
Through: Mr. Ajay Singh Malik, Advocate.

versus

STATE BANK OF INDIA AND ORS .....Respondents
Through: Mr. Rajiv Kapur, SC for SBI with Mr. Akshit Kapur, AOR, for R-1.
Ms. Avshreya Pratap Singh Rudy, SPC with Ms. Usha Jamnal and Ms. Harshita Chaturvedi, Advocates.

CORAM:
HON'BLE MR. JUSTICE PRATEEK JALAN

<u>O R D E R</u>
% 28.07.2025

1. By order dated 07.02.2025, it was directed as follows:

> *"1. The petitioner was an employee of respondent No. 1-State Bank of India. She has filed this writ petition seeking a direction for release or unblocking of her pension account.*
> *2. During the petitioner's service with the respondent-Bank, she availed of a home loan, which she was unable to service. The property which was mortgaged as security for home loan was also sold by the petitioner, without permission of the respondent-Bank. In these circumstances, the respondent-Bank put a hold upon the petitioner's pension account.*
> *3. It appears from the counter affidavit filed by the respondent-Bank that the amount of the loan has been substantially liquidated, and the respondent-Bank claims total dues of Rs. 2,68,065.18/- from the petitioner. Mr. Akshit Kapur, learned counsel for the respondent- Bank, has taken instructions pursuant to the order dated 04.02.2025, and states that the respondent-Bank is willing to settle the petitioner's account at Rs. 1,80,733/- as of today, including all charges. He further submits, upon instructions, that the balance in the petitioner's*

pension account is only Rs. 8,887/-, as the pension account has been used to service the EMIs during the pendency of the petition.
4. The parties may explore whether a resolution of balance amount is possible, so that the petitioner can have access to her pension account.
5. In the meanwhile, the respondent-Bank is directed to place on record the statements of the pension account and loan account of the petitioner for further consideration by the Court, if necessary. An affidavit may be filed within four weeks."

2. The respondent No. 1 – State Bank of India ["Bank"] has since filed an additional affidavit dated 01.07.2025, in which it is stated that the petitioner's loan account has been cleared and closed on 27.06.2025, and the hold placed on her savings account/pension account has been removed. The aforesaid position is factually confirmed by Mr. Ajay Singh Malik, learned counsel for the petitioner.

3. Mr. Malik, however, submits that the property papers relating to the petitioner's mortgaged property have not been released.

4. Mr. Rajiv Kapur, learned Standing Counsel for the Bank, submits that the property was fraudulently sold by the petitioner during the subsistence of the mortgage, and there are independent proceedings in place in that regard.

5. The present petition is restricted to the release of the petitioner's pension account, which has already been done. No further orders with regard to the property documents are, therefore, required in the present petition. The petition is disposed of, leaving the parties to their independent remedies, if any grievances subsist.

PRATEEK JALAN, J

JULY 28, 2025/*UK/KA/*