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

\+ W.P.(C) 2420/2026

SHUBHAM GUPTA .....Petitioner

Through: Adv, Shyam D Nandan, Adv, Rohit Bohra, Adv, Nandana Menon

versus

UNION OF INDIA & ORS. .....Respondent

Through: Mr. Siddhartha Shankar Ray, CGSC with Mr. Sumit Ranjan, GP, Ms. Sonali Modi, Adv., Mr. Mukul Dev, Adv. for R1

Mr. Prashant Tripathi, Adv for R3

CORAM:

HON'BLE MR. JUSTICE JASMEET SINGH

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

% **27.02.2026**

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

   "I. Issue an appropriate writ/ order/ directing the Respondents to remove the debit freeze imposed on the bank account of the Petitioner bearing no. 10049171512 maintained with the Respondent No.3 Bank; and

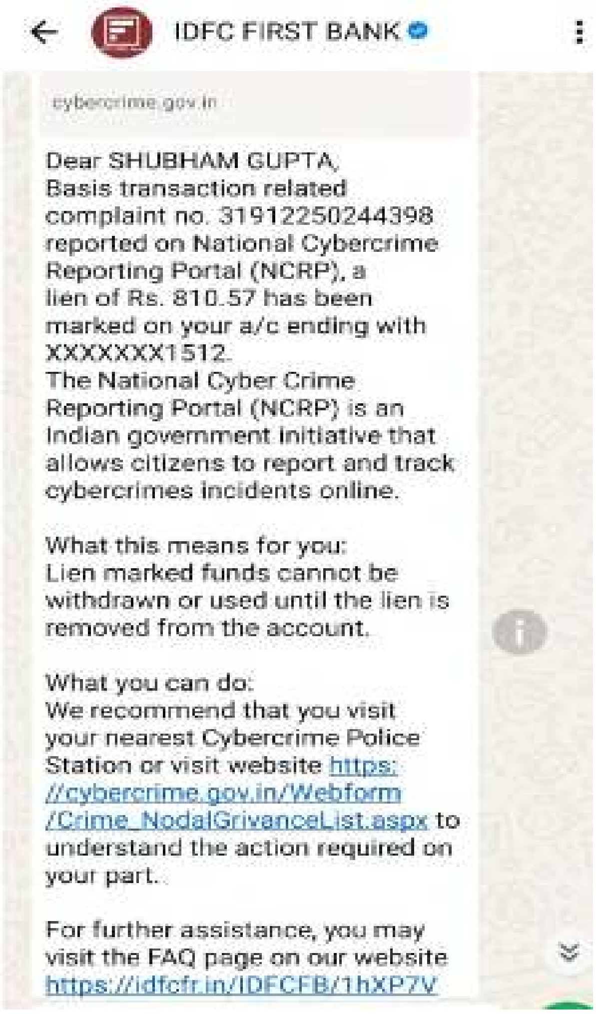
   II. Pass an appropriate writ, order and direction to the Respondents to frame guidelines and rules for freezing/ attachment of bank accounts;…"

2. The brief facts of the case are that the petitioner is a small businessman who earns his living by selling vegetables and paint and is reliant on his bank account to maintain himself and his family.

3. The respondent No.3 has put his account on debit freeze which has resulted in total chaos in the petitioner's financial workings.

4. Mr. Nandan, learned counsel for the petitioner draws my attention to

Annexure 'A' with the petition which shows that respondent No. 2 issued a notice to the respondent No. 3. The relevant annexure is reproduced as under:-



IDFC FIRST BANK

cybercrime.gov.in

Dear SHUBHAM GUPTA,
Basis transaction related complaint no. 31912250244398 reported on National Cybercrime Reporting Portal (NCRP), a lien of Rs. 810.57 has been marked on your a/c ending with XXXXXXX1512.
The National Cyber Crime Reporting Portal (NCRP) is an Indian government initiative that allows citizens to report and track cybercrimes incidents online.

What this means for you:
Lien marked funds cannot be withdrawn or used until the lien is removed from the account.

What you can do:
We recommend that you visit your nearest Cybercrime Police Station or visit website https://cybercrime.gov.in/Webform/Crime_NodalGrivanceList.aspx to understand the action required on your part.

For further assistance, you may visit the FAQ page on our website https://idfcfr.in/IDFCFB/1hXP7V

5. Based on the same, the respondent No. 3 issued an email on 20.01.2026 which reads as under:-

From: **shubham gupta** shubhamgpt9446@gmail.com
Subject: Re: IDFC First Bank Ltd Case # 1140430936: Subject: Request for Account Status Update
Date: 20 January 2026 at 6:25 PM
To: roh1@bncs.in

SG

On Tue, Jan 20, 2026, 5:51PM IDFC Banker <banker@idfcfirstbank.com> wrote:

Dear Sir,

Greetings from IDFC FIRST Bank!

We acknowledge the receipt of your email and would like to inform you that there is debit freeze marked in your account as per notice received from LEA CC ACK 31912250244398, Satara and we are unable to process through email or online channels.

Once you have the required documentation, please visit your **nearest IDFC FIRST Bank branch** in person along with **any one** of the following valid government issued ID proofs:

- Aadhaar Card
- Passport
- Driving License
- Voter ID
- NREGA Job Card
- National Population Register (NPR) Document

To locate your nearest branch, please visithttps://www.idfcfirstbank.com/support/branches (If the link does not open directly, please copy and paste it into your browser.)

Branches are open from **9:30 a.m. to 4:30 p.m.**, Monday to Saturday, except on public holidays, second and fourth Saturdays, and Sundays.

Additionally, please note that a **lien of Rs. <1,000.00>** has been marked on your savings account ending based on requests received from: **<MHA 31912250244398 369283969592 MAHARASHTRA>**

You are requested to visit your **local Police Station** or **nearest Cybercrime Office** with the acknowledgement number.

You may also contact the Cyber Crime Cell directly. Their contact details can be accessed via the official portal: https://cybercrime.gov.in/Webform/Crime_NodalGrivanceList.aspx (If the link does not open directly, please copy and paste it into your browser.)

We regret to inform you that the freeze has been placed by the **Cybercrime Department. Please note that the freeze and hold amount can only be removed upon receiving confirmation from the Cybercrime Department.**

Your service request number for this query is 1140456093.

Warm Regards,
Sayali P
IDFC FIRST Bank
Customer Experience Team
View Account Details:
Web | Android App | iOS App
Click here to see our curated list of service requests for your future requests and queries..

6. I have heard learned counsels for the parties.

7. The language of the notice issued by the respondent No. 2 to the respondent No. 3 is clear in its terms and only permits a lien of Rs. 810.57/- on the account of the petitioner. This means that only the funds to the extent of lien-marked on it cannot be withdrawn until the lien is removed.

8. There is no restriction on the petitioner operating the balance amount and there is no other reason explained or argued in Court on behalf of the respondent No. 3, substantiating the said action except this message from the respondent No. 2.

9. I am satisfied that the communication made by the respondent No. 2 only directs maintaining a lien of Rs. 810.57/- on the account of the petitioner and debit freezing the entire account is exceeding the scope of the directions issued by the respondent No. 2.

10. Consequently, the petition is allowed and the account No. 10049171512 of the petitioner maintained with the respondent No.3 bank is directed to be defreezed except to extent of the lien placed on it of Rs. 810.57/-.

11. The petition is disposed of in the aforesaid terms alongwith pending applications, if any.

JASMEET SINGH, J

FEBRUARY 27, 2026 / (MS)