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* **IN THE HIGH COURT OF DELHI AT NEW DELHI**
+ **W.P.(C) 3050/2026 & CM APPL. 14708/2026**
RAJESH GUPTAPetitioner

Through: Mr. C. M. Sharma, Adv.

versus

HDFC BANK LTD & ANR.Respondents

Through: Mr. Shivang Singh, Mr. Pulin Kumar,
Ms. Harshita Singh, Advs. for R-1&2

CORAM:

HON'BLE MR. JUSTICE JASMEET SINGH

ORDER

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23.03.2026

1. This order is passed in furtherance of order dated 11.03.2026.
2. The case of the petitioner is that the petitioner is engaged in the business of manufacturing and selling of CR pipes in the name of M/s Shri Krishna Tubes and is aggrieved by illegal and arbitrary act of the respondent bank of putting a complete debit freeze on the account of the petitioner.
3. Mr. Sharma, learned counsel for the petitioner, states that there were instructions and communications that only the disputed amount of Rs. 19000/- and Rs. 1,226 should be put on hold.
4. In the present case, the debit freeze has been put due to National Cyber Crime Reporting Portal's instructions. *Vide* acknowledgement dated 17.01.2026, the portal directed respondent bank to put a debit freeze of Rs. 19,000/- and another debit freeze of Rs. 1,226/- *vide* acknowledgement dated 27.01.2026. Besides the said amount, there are no other disputed transactions *vis-à-vis* the petitioner and/ or debit



freeze instructions by National Cyber Crime Reporting Portal.

5. To my mind, putting an account on debit freeze has serious repercussions as it leads to financial death of an enterprise. The freezing of an account is an action entailing serious consequences creating hardships for commercial entities in their smooth functioning and the same might result in commercial death to the petitioner. The respondent bank cannot be permitted to take such harsh measures and to put a blanket freeze on the account of the petitioner.
6. Additionally, a coordinate bench of this Court has made categorical observations in paragraph No. 19 of its Order dated 16.01.2026 titled as *Malabar Gold and Diamond Limited & Ors. v. Union of India & Ors., W.P.(C) 4198/2025*, that actions of blanket freeze in cases where the account holder is neither an accused nor a suspect, are manifestly arbitrary and in clear violation of Article 19(1)(g) and Article 21 of the Constitution of India.
7. Consequently, the petition is allowed and it is hereby directed the account bearing No. 16721000015134 of the petitioner shall be de-frozen and activated except for an amount of Rs. 20,226, forthwith and not later than 2 days from the date of uploading the order.
8. The petition is disposed of in the aforesaid terms along with pending applications.

JASMEET SINGH, J

MARCH 23, 2026/sp