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* **IN THE HIGH COURT OF DELHI AT NEW DELHI**
+ **W.P.(C) 5159/2026 & CM APPL. 25257/2026**
LATA GUPTA AND ANR.Petitioners
Through: Mr. C.M. Sharma, Adv.
versus
HDFC BANK LTD & ANR.Respondents
Through: Mr. Shivang Singh and Mr. Pulin
Kumar, Advs. for R-1 & 2.

CORAM:

HON'BLE MR. JUSTICE JASMEET SINGH

ORDER

% **17.04.2026**

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

“a. Direct the Respondents to de-freeze the bank accounts of petitioner.

b. Direct the Respondent not to freeze the bank accounts of petitioner without following Standard Operating Procedure (SOP) and without having any orders from the competent authority.

c. Direct the respondent to pay a sum of Rs.20 Lakh to compensate the petitioner.”

2. The brief facts are that the petitioner is running a proprietorship business under the name of Shri Sanwaliyan Seth Trading Co. and has two accounts (account no. 16721870001150 being saving bank account and a current account bearing no. 50200105667466). Both the accounts of the petitioner has been put on debit freeze vide e-mail dated 07.03.2026 on the ground of some activities not matching with the usual transaction pattern.



3. Mr. Singh, learned counsel appears for the respondent bank and states that the account of the petitioner was put on freeze as the petitioner's husband had transferred some amount in the petitioner's saving account.
4. The account of the petitioner's husband was also put on freeze but *vide* Order dated 23.03.2026 passed in W.P.(C) 3050/2026, the account of the petitioner's husband was permitted to be operated subject to putting a lien of Rs. 19,000/- and Rs. 1226/- (total of Rs. 20,226/-) being the disputed amount,
5. Since the account of petitioner's husband has been permitted to be operational, I am of the view that the petition needs to be allowed.
6. Consequently, the petition is allowed and the debit freeze stands removed from the accounts of the petitioners.
7. The petitioner also seeks compensation for the aforesaid action. However, I am of the view that petitioner has not shown any loss caused to the petitioner in the present petition. Accordingly, the prayer for compensation is rejected.
8. The petition is disposed of in the aforesaid terms, along with pending applications, if any.

JASMEET SINGH, J

APRIL 17, 2026/NG