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IN THE HIGH COURT OF DELHI AT NEW DELHI

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W.P.(C) 5285/2026

M/S SHRI UDAY GOLD PALACE

....Petitioner

Through: Mr. Mohtisham Ali, Adv.

versus

UNION OF INDIA & ORS.

.....Respondents

Through: Mr. Neeraj Dubey, SPC for R1

Mr. Shivang Singh, Mr. Pulin Kumar, Advs. for R2

Mr. Abhishek Baid, Mr. Mohit Kumar Bafna, Mr.

Praneet Das and Mr. Ravinder Kumar, Advocates

for R4/RBI

CORAM:

HON'BLE MR. JUSTICE JASMEET SINGH

ORDER

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29.05.2026

1. Since there was a holiday on 28.05.2026, the matter was taken up for hearing today.
2. This is a writ petition filed under Article 226 of the Constitution of India seeking the following prayers :-

“a) Issue a writ of Mandamus or any other appropriate writ, order or direction, thereby directing Respondent No. 2 (HDFC Bank Ltd.) to forthwith defreeze the Petitioner’s aforesaid bank account and restore full operational access thereto;

b) Issue a writ of Mandamus or any other appropriate writ, order or direction calling for the records and quashing the freeze instructions / liens issued by Respondent Nos. 1 & 3 and executed by Respondent No. 2 in respect of the Petitioner’s Current Account No. 50200081616977;

c) Issue a Writ in the nature of Certiorari or any other appropriate writ, order or direction, quashing and setting aside



the blanket debit freeze and restore to full operational access, in the absence of any information being provided to the Petitioner regarding the same;

d) Issue a Writ in the nature of Certiorari or any other appropriate writ, order or direction, quashing and setting aside the lien of Rs. 22,000/- imposed in Aug 2025 and the three miscellaneous liens aggregating to Rs. 29,308.62/- , in the absence of any information being provided to the Petitioner regarding the same. ...”

3. For the reasons stated in the petition, issue notice.
4. Mr. Dubey, learned SPC, Mr. Singh and Mr. Baid, learned counsels, accept notice on behalf of the respondent Nos. 1, 2 and 4, respectively.
5. My attention has been drawn to email dated 29.01.2026 which reads as under:-



ANNEXURE - P-5

Ujjwal <udayujwal.us@gmail.com>

CRM Case id-92903342//Shri Uday Gold Palace

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2 messages

Ranjit Kumar7 <ranjit.kumar7@hdfc.bank.in>

29 January 2026 at 03:23

To: "UDAYUJJWAL.US@GMAIL.COM" <UDAYUJJWAL.US@gmail.com>

Cc: Rahul Pandey14 <rahul.pandey14@hdfc.bank.in>, Sneha Yadav7 <sneha.yadav7@hdfc.bank.in>

Classification - Internal

Dear Mr. Ujjawal Kumar Sahu

Greetings from HDFC Bank Ltd!

This is in reference to your email dated 23rd January 2026 related to the complete copy of the notices ,letter emails and other relevant details and no debit related instructions .

Kindly note: The unique reference number for this correspondence is -92903342

This is to inform you that there is multiple MHA hold marked in the accounts and also the police authority has clearly instructed the bank to mark the Debit Freeze in the account- 50200081616977 with regards to the NCRP No- 30209250014635 of East P S of Tirupati District Andhar pradesh and we have already share the I O Contact details as - 9494745157.

Also we have share all the hold details and complaints details pertaining to the accounts and sharing the same again for your reference-

Date	Amount	Hold Description
15/08/25	22000	MHA 31508250020254
18/09/25	22000	MHA 30209250014635
18/09/25	7183.04	MHA 30209250014635
07/01/26	125.58	Hold due to unrecovered service charges

We request that you to get in touch with the concern investigation authority for any further infomation in this regard.

In line with our focus and commitment to Customer Service, we trust the issue has been resolved to your satisfaction. If you are not satisfied with the resolution, you may write to our senior management, Mr.Ankit Sood at HDFC Bank Ltd., HDFC Bank Ltd , C-3 , Janak Puri ,New Delhi – 110058, or E-mail at . ankit.lood@hdfcbank.com Assuring you of our best services at all time.

true copy

Regards
Ranjit Kumar

Branch Manager | Branch Banking HDFC Bank Ltd. | Rohini Sector 18 , New Delhi-110089

6. A perusal of the same shows that the as per the direction of MHA lien



has been imposed on the following amounts- Rs, 22,000, Rs. 22,000, Rs. 7183.04, Rs. 125.58(totalling to Rs 51,308.62).

7. However, I am of the view that 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 of the petitioner.

8. 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.

9. As an indiscriminate blanket freeze has been imposed on the accounts of the petitioner for an allegedly suspicious entry of a meagre amount. Therefore, the action deserves to be set aside. Thus, subject to the lien of Rs. 51,308.62, the petitioner shall be permitted to operate the current account bearing No. 50200081616977 maintained with the respondent No. 2/HDFC Bank.

10. In view of the order passed, Mr. Ali, learned counsel for the petitioner, does not press the petition for other reliefs and states that the petitioner will pursue its remedy under the SoP.

11. With these directions, the petition is disposed of.

JASMEET SINGH, J

MAY 29, 2026/AS