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* **IN THE HIGH COURT OF DELHI AT NEW DELHI**
+ **W.P.(C) 5766/2026 & CM APPL. 28373/2026**
RADHEY SHYAM & ANR.

.....Petitioner
Through: Ms. Rachna Agrawal, Adv.

versus

INDUSIND BANK LTD & ANR.

.....Respondent
Through: Mr. Manish Sharma, Mr. Ashish
Mahajan, Advs. for R-1
Mr. Chandra Shekhar, Ms. Kajal
Bhati, Ms. Drisht, Ms. Somya, Advs.
for R-2/RBI

CORAM:
HON'BLE MR. JUSTICE JASMEET SINGH

% **ORDER**
28.04.2026

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

“A. Direct Respondent No.1 to forthwith unblock/de-freeze the petitioners' savings account no.159891980200; and

B. Direct Respondent No.2 to conduct an inquiry and initiate punitive action against the lapses of Respondent No. 1 in following its KYC guidelines and keeping the petitioners' account frozen for almost 5 years without any justification; and

C. Direct Respondent No.2 to create a functional framework



by issuing proper guidelines indicating the circumstances where the Regulated Entities can block/freeze an account and quantify the penalty to be imposed upfront on the Regulated Entities in case they act in breach of their guidelines and cause harassment to the customers; and
D. Impose an exemplary cost on the Respondents for deliberate dereliction of their respective duties causing harassment to the petitioners;...”

2. For the reasons stated in the petition, issue notice.
3. Mr. Sharma and Mr. Chandra Shekhar, learned counsels, accept notice on behalf of the respondent Nos. 1 and 2 respectively.
4. Mr. Sharma, learned counsel appearing on behalf of respondent No. 1 on advance notice, states that the savings account of the petitioners is operational and no longer under freeze. However, he states that since the said account has not been operated for a long time, the same is marked as dormant.
5. Ms. Aggarwal, learned counsel for the petitioners, states that the petitioners are senior citizens with petitioner Nos. 1 and 2 being about 81 and 82 years of age respectively. The petitioners want to close this account but due to their old age the petitioners are unable to go to the bank for the said purpose.
6. In view of the peculiar facts of the case and in view of the old age of the petitioners, it is directed that the concerned officer/ representative of the respondent No. 1 bank shall visit the residence of the petitioners on 08.05.2026 at 11:30 a.m. and complete all the formalities for closing the savings account of the petitioners bearing No. 159891980200 maintained



with IndusInd Bank, Shalimar Bagh, New Delhi - 110088.

7. The amount lying deposited in the account of the petitioners with up to date interest shall be handed over to the petitioners *vide* a Demand Draft within 1 week thereafter in the joint name of the petitioners.
8. Additionally, the respondent No. 2 shall treat the present petition as a representation and pass a speaking order within 8 weeks from today.
9. With these directions, the petition is disposed of.

JASMEET SINGH, J

APRIL 28, 2026/sp