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

+ **W.P.(C) 6715/2026**

SANGEETA YADAV

.....Petitioner

Through: Ms. Gayatri Virmani, Ms. Disha
Gupta, Advs.

versus

STATE NCT OF DELHI & ORS.

.....Respondent

Through: Mr. Kunal Rawat, SPC for R-2/UOI
Mr. Santosh Kumar Rout, SC

CORAM:

HON'BLE MR. JUSTICE JASMEET SINGH

ORDER

29.05.2026

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CM APPL. 37888/2026

1. This is an application filed under Section 151 of CPC, 1908 seeking the following prayers :-

“A. Pass an order permitting the Petitioner to deposit her salary in the account bearing no. 6571001700045585 maintained with the Respondent No. 3 Punjab National Bank, Aya Nagar, New Delhi and to utilize the funds above the lien amount till the pendency of the present petition; and/or...”

2. My attention has been drawn to an email dated 20.05.2026 of the respondent No. 3 Bank, which reads as under:



ANNEXURE A-2

Gayatri Virmani <gayatrivirmani@gmail.com>

Fwd: Clarification Regarding Debit Freeze and Lien Marking in Account

1 message

Sangeeta Yadav <sangeeta.yadavv03@gmail.com>
To: "Gayatri Virmani" <gayatrivirmani@gmail.com>

Wed, May 20, 2026 at 4:15 PM

----- Forwarded message -----

From: Aya Nagar <bo6571@pnb.bank.in>
Date: Wed, 20 May, 2026, 16:04
Subject: Clarification Regarding Debit Freeze and Lien Marking in Account
To: Sangeeta Yadav <sangeeta.yadavv03@gmail.com>, Aya Nagar <bo6571@pnb.bank.in>
Cc: Meena Josephine <meena@pnb.bank.in>

Dear Madam,

This is with reference to your mail regarding debit freeze and lien marking in your account no. 6571001700045585.

Please note that a lien amount of Rs.61,000/- has been marked centrally by NCCRP in your account, as reflected in the system records. Further, the account has been marked under debit freeze after reporting of a cyber fraud case under rule-based mule/suspicious account monitoring.

In view of the above, debit transactions/operations are presently not permitted in the account, irrespective of the available balance amount.

The account operations can only be restored after removal of the freeze upon receipt of appropriate Court Order or NOC/clearance from the concerned Investigation Authority.

Once the debit freeze is removed on submission of above mentioned documents, you will be able to operate the account normally as per applicable banking guidelines.

सदर धन्यवाद। Thanks and Regards
निकिल प्रताप सिंह | Nikhil Pratap Singh
प्रबंधक /Manager
शाखा - आया नगर Aya Nagar
पंजाब नेशनल बैंक Punjab National Bank
Branch Office: House No 58, Chanda House, Aya Nagar New Delhi - 110047
मकान संख्या 58, चंदा हाउस, आया नगर, नई दिल्ली - 110047
PH: 7982087545

From: Sangeeta Yadav <sangeeta.yadavv03@gmail.com>
Sent: Wednesday, May 20, 2026 1:37 PM
To: Aya Nagar <bo6571@pnb.bank.in>
Subject: Re: Request for Clarification Regarding Debit Freeze and Lien Amount on Account

You don't often get email from sangeeta.yadavv03@gmail.com. [Learn why this is important](#)

Mail originates from outside PNB !! Be vigilant before you click on a link, open attachments or reply !!!

As this concerns my salary and day-to-day financial requirements, I request your kind clarification at the earliest. I will appreciate a prompt response from your end.

On Tue, 19 May, 2026, 15:20 Sangeeta Yadav, <sangeeta.yadavv03@gmail.com> wrote:

To
The Branch Manager
Punjab National Bank
Aya Nagar Branch
New Delhi



TRUE COPY

Respected Sir/Madam,

I am writing to seek clarification regarding the status of my bank account, on which a lien amount of ₹61,000 has been marked and the account has also been placed under debit freeze.



3. A perusal of the said email shows that the disputed amount is only Rs. 61,000/- and despite the same, the petitioner is not permitted to operate the bank account, even in excess of the lien amount.
4. The freezing of an account is an action entailing serious consequences creating hardships for commercial entities/individuals 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 without complying with the principles of natural justice and without any application of mind.
5. Subject to the respondent marking a lien on the said amount of Rs. 61,000/-, the petitioner shall be permitted to operate her bank account maintained with respondent No. 3 bank.
6. Since there is now a SOP in operation, the petitioner will be permitted to avail the remedy under the SOP for the lien amount of Rs. 61,000/-.

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7. In view of the above order, the learned counsel for the petitioner does not press the petition.
8. In case the petitioner is aggrieved with any subsequent cause of action, the petitioner will be entitled to revive the petition and/ or avail her legal rights.
9. With these directions, the petition is disposed of.
10. The next date of hearing, i.e. 09.07.2026, stands cancelled.

JASMEET SINGH, J

MAY 29, 2026/sp