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

\+ W.P.(C) 16353/2025&CM APPL. 80588/2025

AKASH VERMA .....Petitioner

Through: Petitioner-in-person

versus

HDFC BANK LTD AND ORS .....Respondents

Through: Adv. Shivangi Goel for R1
Ms. Tanya Chowdhary, Ms. Nisha Sharma
Advocates for R2

CORAM:
HON'BLE MR. JUSTICE JASMEET SINGH

ORDER

% **18.02.2026**

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

"1. Issue a writ of mandamus or any other appropriate writ, order, or direction directing Respondent No. 1 — HDFC Bank Ltd. to immediately unfreeze the Petitioner's Savings Bank Account No. 50100804125637 maintained at its Ashok Vihar Branch, New Delhi, and restore full operability thereof.

2. Declare that the freezing of the Petitioner's said account is illegal, arbitrary, and violative of Articles 14, 19(1)(g), 21, and 300A of the Constitution of India.

3. Direct Respondent No. 2 to ensure that banks not resort to arbitrary freezing of accounts without due process.

4. Award compensation to the Petitioner for mental agony, *professional loss, and violation of Fundamental Rights."*

2. The case of the petitioner, a practising advocate, has a savings account bearing No. 50100804125637 with respondent No. 1 Bank, which he used for professional and personal household transactions.

3. On 01.10.2025, an amount of Rs. 1 lakhs was deposited in petitioner's account by his client namely M/s Sri Sai Vishwas Polymers towards part payment of professional fees in respect of a matter and on the same day, his bank account was frozen by respondent No. 1 Bank under the pretext of "unusual activity."

4. Thereafter, the petitioner received emails dated 02.10.2025 and 16.10.2025 from respondent No. 1 Bank and the same are extracted below:-

, 6:33 PM

HDFC BANK

INDIA'S No.1 BANK

Dear Customer,

Your attention is crucial.

To ensure safe banking practices and adhere to regulatory norms, we regularly monitor accounts. If we observe anything unusual, we may restrict services to protect you, even without a court order if necessary.

We have noticed some recent activity on your account (**ending in XXXXXXXXXX5637**) that doesn't match your usual transaction pattern.
As part of our commitment to safe and responsible banking, we have **temporarily restricted digital transactions** to keep your banking safe.

This includes:
- ATM/Debit Card transactions
- Net Banking access
- Phone Banking services

Please note: HDFC Bank will not be liable for any declined transactions during this period.

What You Can Do to Reactivate Your Account:
Kindly visit your **home branch** and submit the following documents:
- Business details – turnover, nature of transactions, and source of funds
- Latest ITR (Income Tax Return)
- Information about any other bank accounts you hold

This will help us quickly review your profile and lift the restrictions if everything is in order.

Need Help
If you have any questions or need help with the process, please call us or visit your nearest branch.
Thank you for your understanding. We promise to always keep your banking secure & hassle-free.

Warm Regards,
HDFC Bank

T&C Apply. | Unsubscribe

Dear Customer,

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Need Help
If you have any questions or need help with the process, please call us or visit your nearest branch.
Thank you for your understanding. We promise to always keep your banking secure & hassle-free.

Warm Regards,
HDFC Bank

5. Pursuant to the said emails, the petitioner gave a detailed representation dated 16.10.2025, which reads as under:-

To,

The Branch Manager

HDFC Bank

Plot No. 4, Ashok Vihar II, Block A, Phase 2

Ashok Vihar, New Delhi – 110052

SUBJECT: REQUEST FOR IMMEDIATE UNFREEZING OF SAVINGS BANK ACCOUNT NO. 50100804125637

Respected Ma'am/Sir,

1. I, Advocate Akash Verma, am writing this request letter in compliance with the emails dated 02.10.2025 and 16.10.2025 received on my registered email ID from your bank, bearing the subject line ***"Urgent Action Required: Debit Override/Money Outflow Restriction on A/c XXXXXXXXXX5637."*** I maintain a Savings Bank Account No. **50100804125637** with your esteemed branch at Plot No. 4, Ashok Vihar II, Block A, Phase 2, Ashok Vihar, New Delhi – 110052.

2. On 1st October 2025, my account was temporarily restricted for digital transactions, which included the following services:

   - ATM/Debit Card transactions
   - Net Banking access
   - Phone Banking services

3. Subsequently, I received an email from your branch on 2nd October 2025, followed by a reminder on 16th October 2025, informing me that the restriction was imposed due to detection of unusual activity in my account which did not match my usual transaction pattern.

4. In this regard, I respectfully submit that on 1st October 2025, I appeared in my professional capacity as an Advocate on behalf of my client, M/s Sri Sai Vishwas Polymers, in the matter titled ***"CGST, Ahmedabad v. M/s Sri Sai Polymers"*** before the Hon'ble Court of Sh. Alok Nath Awasthi, Superintendent, Central Goods & Service Tax. For my appearance and representation in the said matter, my client deposited a cash amount of ₹1,00,000/- (part payment against the outstanding bill of ₹2,20,000/-) into my account through HDFC CDM on the same day, towards my professional fee.

5. My appearance in the aforesaid matter stands duly recorded in the Court Order dated 03.10.2025 for which I have appeared on 01.10.2025, particularly in paragraph 19, which states:

> *"Following the principles of natural justice, personal hearing was granted to the taxpayer for appearance on 01.10.2025. The personal hearing was attended by Sh. Akash Verma, Advocate, and Sh. Deepak Tamta on 01.10.2025 on behalf of the taxpayer, and they relied upon earlier submissions dated 05.02.2024 and 01.05.2024."*

6. In light of the above, I humbly submit that the transaction in question is genuine, lawful, and fully transparent. I therefore request you to kindly review the matter at the earliest, lift the temporary restrictions, and restore normal digital banking operations on my account. I also undertake to comply with any further requirements that may be necessary to meet compliance standards.

Your prompt attention and assistance in this matter will be sincerely appreciated.

6. However, the respondent No. 1 Bank did not take action thereafter and the freeze of the petitioner's account with funds amounting to Rs. 44,896.97/-, continues.

7. Hence, the present petition.

8. A perusal of the emails of the respondent No. 1 Bank (reproduced above) shows that the petitioner's account has been frozen on the basis of some activity in the said account which does not match the usual transaction pattern. However, no details have been given regarding the transactions and no reasons have been attributed as to how the same does not match the transaction patterns of the petitioner.

9. Further, a perusal of the petitioner's reply dated 16.10.2025, to my mind, satisfactorily explains the amounts deposited in petitioner's account.

10. Additionally, freezing of an account of a person has serious consequences as the petitioner is unable to access his account containing his own money and the same results in undue hardship and inconvenience to the account holder. The respondent bank cannot take such harsh measures without complying with the principles of natural justice and without any application of mind.

11. No doubt the respondent bank, under Reserve Bank of India Master Directions, is required to look for suspicious transactions but that does not give the right to the respondent bank to act arbitrarily and whimsically.

12. The Principles of Natural Justice require a Show Cause Notice/ a hearing before taking such drastic measures as freezing of an account.

13. The emails dated 02.10.2025 and 16.10.2025 from respondent No. 1

Bank, as reproduced above, are cryptic and devoid of any reasons and cannot form the basis for freezing the account of the petitioner.

14. Hence, the petition is allowed and the account bearing No. 50100804125637 with respondent No. 1 Bank, shall be unfreezed forthwith and immediately.

15. The petition is disposed of in the aforesaid terms, along with pending applications, if any.

JASMEET SINGH, J

FEBRUARY 18, 2026 / (MS)