



-1-

208

**IN THE HIGH COURT OF PUNJAB AND HARYANA
AT CHANDIGARH**

CWP-27686-2025

Date of decision:-14.11.2025

Imperial Marketing

...Petitioner

Versus

Union of India and others

...Respondents

CORAM : HON'BLE MR. JUSTICE SUVIR SEHGAL

Present: Mr. Shrey Goel, Advocate and
Ms. Kritika Gupta, Advocate
for the petitioner.

Mr. Tapan Masta, Senior Panel Counsel – UOI
for respondents No.1 and 2.

Mr. Siddharth Sandhu, AAG, Punjab
for respondent No.3.

Mr. Vaibhav Mittal, Advocate
for respondents No.4 and 5.

SUVIR SEHGAL, J.(ORAL)

1. This petition has been filed, inter alia, for issuance of a writ in the nature of mandamus directing respondents to de-freeze petitioner's Current Account maintained at AU Small Finance Bank Limited, Ranjit Avenue Branch, Amritsar.



-2-

208

2. Counsel for the petitioner states that petitioner is the sole proprietor of M/s Imperial Marketing and is carrying on the business of trading in tobacco. He states that petitioner maintains a Current Account with the bank – respondent No.4 and 5, which has been placed under “hold fund/no-debit” instructions on the basis of notices received from Cybercrime. He points out that the petitioner had received a credit of Rs.500/- through UPI on 20.05.2024, and had requested the bank to reverse the entry as the amount did not pertain to him. He submits that bank placed a hold of varying amounts on different occasions and an amount of Rs.1,00,000/- has also been debited from the petitioner’s account on 30.08.2024 without any information or approval. He has made a categorical assertion that there is no allegation of fraud against the petitioner, nor is he an accused in any criminal matter referred to in the bank’s communications.

3. Upon instructions, counsel for respondent No.4 and 5 states that the total disputed amount aggregates to Rs.12,13,700/- and bank has taken action on basis of instructions from law enforcement agency.

4. I have heard counsel for the parties and considered their respective submissions.

5. Keeping in view the observations made by a Co-ordinate Bench of this Court in CWP-3464-2024 titled as ***Jaspreet Singh Versus Union of India and others***, decided on 05.07.2024, writ petition is disposed of with a direction to respondent No.4 and 5 to defreeze Current Account No.1121314151617181 by marking lien of the

208

disputed amount i.e. Rs.12,13,700/-. Petitioner would be at liberty to utilize the remaining balance amount lying in his account, without prejudice to any other attachment order or any order freezing the account.

14.11.2025
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(SUVIR SEHGAL)
JUDGE

Whether reasoned/speaking : Yes/No
Whether reportable : Yes/No