



IN THE HIGH COURT OF PUNJAB & HARYANA AT
CHANDIGARH

(259)

CWP-28824-2025

Date of decision:- 04.12.2025

RAJ KUMAR

... Petitioner

Versus

BANDHAN BANK AND ANOTHER

... Respondents

CORAM: HON'BLE MR. JUSTICE SUVIR SEHGAL

Present:- Mr. Navkesh Singh Goraya, Advocate
for the petitioner.

Mr. Devansh Khanna, Advocate for
Mr. Vaibhav Narang, Advocate
for respondent No.1.

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 defreeze petitioner's Savings Account maintained at Bandhan Bank, Sabjee Mandi Branch, Ludhiana—respondent No.1.

2. Counsel for the petitioner states that petitioner is maintaining a savings account No.50180009456371 with the bank-respondent No.1. He submits that on 25.02.2025 petitioner was informed that account had been frozen on the basis of a communication received from Cyber Crime Cell, Rajkot, Gujarat. He further states that the disputed amount is only Rs.2,000/-, which was transferred by a customer, and the said amount alone is indicated as disputed as mentioned in the e-mail, Annexure P-2. 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 communication.

3. Upon instructions, counsel for respondent No.1 – bank states that the freeze was applied on the basis of information received from the Cyber Crime Cell and the amount involved is Rs.2,000/-.

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

5. An Investigation Agency can freeze a bank account only upon obtaining an order from the jurisdictional Magistrate in terms of Section 107 of BNSS, 2023 as has been held in Mr. Kartik Yogeshwar Chatur and ors. Versus Union of India and ors., Law Finder Doc Id #2812474. No such order could be brought to the notice of Court by counsel for respondent No.1.

6. 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. 50180009456371. Bank–respondent No.1 will however make a lien of the disputed amount i.e. Rs.2,000/-, and 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.

(SUVIR SEHGAL)
JUDGE

04.12.2025
parul verma

Whether Speaking/Reasoned	Yes/No
Whether Reportable	Yes/No