



CWP-28910-2025

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

(205)

CWP-28910-2025

Date of decision:- 07.11.2025

Manpreet Kaur**... Petitioner****Versus****Capital Small Finance Bank Ltd. and another****... Respondents****CORAM: HON'BLE MR. JUSTICE SUVIR SEHGAL**

Present:- Mr. Amit Dhawan, Advocate
for the petitioner.

Mr. Rahul Rampal, Advocate and
Mr. Ankush Rampal, Advocate
for respondent No.1.

None for respondent No.2.

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 bank account maintained at Capital Small Finance Bank Ltd., Shahkot Road, near Bus Stand Malsian, District Jalandhar, respondent No.1.
2. Counsel for the petitioner states that petitioner is a homemaker and has a saving account with the bank – respondent No.1. An amount of Rs.1,00,000/- each was electronically transferred to the account by Kuldeep Rani and Jatin on 05.04.2024. Counsel submits that petitioner was informed that as both the transactions were fraudulent, the bank account was freezed and she was supplied a copy of seizure memo dated 04.11.2024, Annexure P-10.



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Counsel asserts that an amount of Rs.1 Lakh was debited from the account in compliance of a direction given by Court at Palakkad and after keeping a lien on disputed amount, balance amount be released.

3. Short reply has been filed by bank-respondent No.1, wherein it has been submitted that separate requests, Annexures R-1/1 to R-1/3, have been received from different police stations and total disputed amount is Rs.1,38,406/-.

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

5. Keeping in view the directions passed by a co-ordinate Bench of this Court in CWP-3464-2024 titled a ***Jaspreet Singh Versus Union of India and others***, decided on 05.07.2024, writ petition is disposed of with a direction to respondent No.1 to remove the freeze of bank account No.008121000001. The bank – respondent No.1 will, however, made a lien of the disputed amount of Rs.1,38,406/- and petitioner would be at liberty to utilize the remaining balance amount lying in her account, without prejudice to any other attachment order or order freezing the bank account.

(SUVIR SEHGAL)
JUDGE

07.11.2025

Kamal

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