



-1-

113

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

**CWP-32147-2025****Date of decision:07.11.2025**

Khushal

...Petitioner

Versus

HDFC Bank Ltd. and another

...Respondents

**CORAM : HON'BLE MR. JUSTICE SUVIR SEHGAL****Present:-** Mr. Lalit Kumar Narang, Advocate  
for the petitioner.Mr. Nitin Thatai, Advocate  
for respondent No.1 – HDFC Bank (THROUGH V.C.)

\*\*\*\*

**SUVIR SEHGAL, J.(ORAL)**

1. Instant writ 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 HDFC bank, Meham Branch, District Rohtak, respondent No.1.

2. Counsel for the petitioner states that petitioner is a small shopkeeper running the business of animal feed under the name and style of Shiv Shakti Traders. He submits that the petitioner has a saving account with the bank – respondent No.1 and received an amount of Rs.1,630/-, which was paid by a customer through UPI. He points out that an FIR bearing No.86/2025 has been registered at Cyber Crime



-2-

113

Police Station, Rachakonda, Telangana on allegation of cyber fraud and on basis of intimation received from respondent No.2, his bank account has been frozen. He has made a categoric assertion that the disputed amount is Rs.1,630/- and there is no allegation of fraud against the petitioner, nor is he an accused in the aforesaid FIR.

3. Despite grant of opportunity counsel for the respondent No.1 – bank is not in a position to give the exact disputed figure. He has, however, placed on record copies of two emails received by the bank from Cyber Crime Police Station, Rachakonda, Telangana, respondent No.2.

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 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 defreeze bank account No.50100027718645. Bank – respondent No.1 will however make a lien of the disputed amount and petitioner would be at liberty to utilize the remaining balance amount lying in his account, without prejudice to any other order of attaching or for freezing the account.

(SUVIR SEHGAL)  
JUDGE

07.11.2025  
Brij

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