

CWP-36069-2025

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IN THE HIGH COURT OF PUNJAB AND HARYANA AT
CHANDIGARH

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CWP-36069-2025

Date of Decision:22.12.2025

PARNAV ONLINE SOLUTIONS PRIVATE LIMITED

...PETITIONER

VERSUS

STATE BANK OF INDIA

...RESPONDENT

CORAM: HON'BLE MR. JUSTICE SUVIR SEHGAL

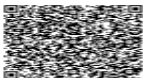
Present: Mr. Arpit Chawla, Advocate
for the petitioner.

Mr. Gaurav Goel, Advocate and
Mr. Ajay Singh Rana, Advocate
for the respondent.

SUVIR SEHGAL, J.

1. This petition has been filed, *inter alia*, for issuance of a writ in the nature of mandamus directing respondent to de-freeze petitioner's Savings Account maintained at State Bank of India, Railway Road, Thanesar, Kurukshetra – respondent No. 1.

2. Counsel for the petitioner states that petitioner is a registered private limited company and has a Savings Bank Account No.43702008209 with State Bank of India – respondent No.1, which has been blocked on 30.08.2025. Upon inquiry, petitioner came to know that on the basis of notices received from cyber authorities, the account has been frozen. He has made a categorical assertion that there is no allegation of fraud against the petitioner, nor is it an accused in any criminal matter referred to in communications received by bank from cyber cell.



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3. Upon instructions, counsel for respondent – State Bank of India states that the disputed amount is Rs.7,13,000/- and bank has taken action on basis of instructions from law enforcement agency. He has placed copy of an email dated 22.12.2025 on record and asserts that account was frozen due to multiple disputed transactions.

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 others Versus Union of India and others, Law Finder Doc Id # 2812474. No such order could be brought to the notice of the court by counsel for respondent.

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 to de-freeze Savings Account No.43702008209. Bank will, however, make a lien of the disputed amount, i.e., Rs.7,13,000/- 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.

22.12.2025
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(SUVIR SEHGAL)
JUDGE

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