

2025:PHHC:177583



CWP-37266-2025

-1-

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

134

CWP-37266-2025

Date of Decision:22.12.2025

SANDEEP KUMAR

...PETITIONER

VERSUS

UNION OF INDIA AND OTHERS

...RESPONDENTS

CORAM: HON'BLE MR. JUSTICE SUVIR SEHGAL

Present: Mr. Cyrus, Advocate for
Mr. M. K. Dogra, Advocate
for the petitioner.

Mr. Satya Pal Jain, Additional Solicitor General of India
(through VC) with
Mr. Tapan Masta, Senior Panel Counsel,
for respondent No.1-UOI.

Mr. Nitin Thatai, Advocate
for respondent No.4 through VC.

SUVIR SEHGAL, J.

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 Bank Account maintained at HDFC Bank, Mall Road Branch, Amritsar, respondent No.4.

2. Counsel for the petitioner states that petitioner is employed with IHL Life Sciences Pvt. Ltd. and is maintaining Savings Account No.01151050072156 with respondent No.4. He submits that on 12.11.2025,



CWP-37266-2025

-2-

petitioner was informed that his account had been frozen on the premise of a purported suspicious transaction. Counsel states that in response to petitioner's representation, Bank sent reply dated 18.11.2025, Annexure P-6, and intimated that account has been placed under "no-debit" instructions on the basis of a communication received from Cyber Crime Police Station, Jamnagar, Gujarat. Counsel 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 communication received by bank from cyber cell.

3. Upon instructions, counsel for respondent No.4 states that the freeze was applied on the basis of information received from the Cyber Crime Cell and disputed amount involved is Rs.270/-.

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 this Court by counsel for respondent No.4.

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 to defreeze Savings Account

2025:PHHC:177583



CWP-37266-2025 -3-

No.01151050072156. Bank will, however, make a lien of the disputed amount, i.e. Rs.270/- 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.

22.12.2025
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(SUVIR SEHGAL)
JUDGE

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