



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

**(145-5)**

**CWP-230-2025**

**Date of decision:- 14.01.2026**

**MITTAL TYRE HOUSE AND ANR.**

**... Petitioner**

**Versus**

**BANK OF INDIA**

**... Respondents**

**CORAM: HON'BLE MR. JUSTICE SUVIR SEHGAL**

Present:- Mr. Harish Goyal, Advocate with  
Ms. Roma Gill, Advocate  
for the petitioners.

Mr. Gaurav Goel, Advocate and  
Mr. Teginder Singh, Advocate  
for respondent-Bank.

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

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 bank account maintained at Bank of India, Sunam Branch, Near Old Bombay Palace, District Sangrur—respondent.

2. Counsel for the petitioner states that petitioner has a Cash Credit Bank Account No. 659330110000029 with the Bank of India, which has been blocked on 10.10.2024. Upon inquiry, petitioner came to know that on the basis of cyber-crime complaint received by Gujrat Cyber authorities, bank account has been frozen. Counsel has made a categorical assertion there is no allegation of fraud against the petitioners, nor are they an accused in any criminal matter referred to in the communications received by bank from cyber



cell.

3. Upon instructions, counsel for Bank of India states that the disputed amount is Rs. 1,000/- and bank has taken action on basis of instructions from Gujrat law enforcement agency. He has placed an email dated 13.11.2024 on record and asserts that the account was frozen due to one disputed transaction.

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

5. An investigation agency can freeze a bank account 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 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 Cash Credit Bank Account No. 659330110000029. Bank will, however, keep a lien of the disputed amount, i.e., Rs.1,000/- 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.

(SUVIR SEHGAL)  
JUDGE

14.01.2026  
parul verma

|                           |        |
|---------------------------|--------|
| Whether Speaking/Reasoned | Yes/No |
| Whether Reportable        | Yes/No |