



-1-

260-3

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

CWP-1039-2025

Date of decision:-16.02.2026

Sai Holidays

...Petitioner

Versus

Indusind Bank and others

...Respondents

CORAM : HON'BLE MR. JUSTICE SUVIR SEHGAL

Present: Mr. Hariom Sharma, Advocate
for the petitioner (THROUGH V.C.).

Mr. Arun Dogra, Advocate
for respondent No.1.

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 Current Bank Account maintained at IndusInd Bank, Phase 11, Mohali, Punjab – respondent No.1.

2. Counsel for the petitioner states that petitioner has a Current Bank Account No.201017782477 with respondent No.1, which has been blocked. Upon inquiry, petitioner came to know that account has been frozen on the basis of notices received from a Goa police station. He has made a categoric assertion that there is no allegation of fraud against the



-2-

260-3

petitioner, nor is he an accused in any criminal matter referred to in bank's communications.

3. Mr. Arun Dogra, counsel for the respondent No.1, has filed reply. He states that disputed amount is Rs.10,000/- and bank has taken action on the basis of instructions from law enforcement agency. He asserts that the account which is in the name of Sai Holidays, was frozen due to registration of UPI fraud related complaint on National Cyber Crime Reporting Portal regarding one disputed transaction. Counsel has not disputed that account is being operated by petitioner.

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

5. An investigation agency can debit freeze or attach 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 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 no.1.

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.1 to de-freeze Current Bank Account No. 201017782477. Bank- respondent No. 1 will, however, making a lien of the disputed amount, i.e., Rs. 10,000/-, and petitioner would be at liberty to utilize the remaining balance amount



-3-

260-3

lying in their account, without prejudice to any other order of attaching or for freezing the account.

16.02.2026
Brij

(SUVIR SEHGAL)
JUDGE

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