



CWP-1319-2026

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

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CWP-1319-2026

Date of Decision: 09.04.2026

Sunesh Kumar

...Petitioner

Versus

State of Punjab and others

...Respondents

CORAM: HON'BLE MR. JUSTICE JAGMOHAN BANSAL

Present: - Ms. Simi Kandra, Advocate for the petitioner
Mr. Aman Dhir, Deputy Advocate General, Punjab
Mr. Atul Goyal, Advocate for respondent Nos.3 and 4

JAGMOHAN BANSAL, J. (Oral)

1. The petitioner through instant petition under Articles 226/227 of the Constitution of India is seeking directions to respondent Nos.2 to 4 to de-freeze his bank account maintained with ICICI Bank.

2. The petitioner claims that on 29.09.2025 when he tried to make some payment, he came to know that his bank account has been freezed. He did not receive any notice or intimation from the bank. He approached respondent-bank and came to know that respondent-bank acting on instruction from respondent No.2 has frozen his bank account. Thereafter, petitioner moved complaint/representation dated 04.10.2025 before respondent No.2 but to no avail.

3. Learned counsel for the petitioner submits that there is no suspicious transaction in the petitioner's account still his account has been freezed. There is no order of Magistrate in terms of Section 107 of Bharatiya

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Nagarik Suraksha Sanhita ('BNSS'), thus, attachment of account is bad in the eye of law. The respondent has attached petitioner's account without verifying that there is no suspicious transaction in his account. There is no FIR against him. He is not involved in any criminal activity. The respondent has mechanically attached his account.

4. Learned counsel for respondent Nos.3 & 4-bank submits that there were multiple transactions though of small amounts on every single day which created doubt especially in view of directions issued by Reserve Bank of India. The bank has frozen petitioner's account and asked him to submit enhanced due diligence. He concedes that no civil or criminal proceedings *qua* amount involved are pending against the petitioner. This Court in identical cases has already ordered to de-freeze bank account in such circumstances. The bank has no objection if account is de-frozen.

5. Learned counsel for the petitioner submits that petitioner is ready to cooperate, submit requisite documents and explain source of transactions.

6. Heard the arguments and perused the record.

7. From the perusal of record, it is evident that no FIR has been registered against the petitioner. No order of attachment under Section 107 of BNSS has been passed by the Magistrate. Claim of the petitioner is genuine and deserves to be allowed. Accordingly, respondent-Bank is directed to de-freeze petitioner's account within 7 days from today. It is made clear that this order shall not legalize any act or omission of the petitioner, if at any stage, he is found involved in the commission of any offence or violation of provision of any law in force.

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8. The petitioner shall appear before Branch Manager, ICICI Bank-respondent No.4 on 16.04.2026 (Thursday) at 10:00 AM along with his passbook, two photographs, Aaddhar Card and PAN Card. Respondent No.4 is supposed to cooperate the petitioner and proceed in accordance with law.

9. The petition stands disposed of in above terms.

(JAGMOHAN BANSAL)
JUDGE

09.04.2026*Mohit Kumar*

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