



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

213

CWP-1715-2026

Date of Decision: 20.03.2026

PARNAV ONLINE SOLUTIONS PRIVATE LIMITED

...Petitioner

Vs.

IDFC BANK LIMITED.

...Respondents

CORAM:- HON'BLE MR. JUSTICE JAGMOHAN BANSAL

Present:- Mr. Arpit Chawla, Advocate and
Mr. Pratham Chawla, Advocate for the petitioner

Mr. Aditya Grover, Advocate (*through V.C.*)
for respondent

JAGMOHAN BANSAL, J. (ORAL)

1. The petitioner through instant petition under Articles 226/227 of the Constitution of India is seeking directions to defreeze his Bank Account No.10122331587 maintained with respondent-Bank.

2. Learned counsel for the petitioner submits that petitioner's account has been frozen at the behest of Law Enforcement Agencies. The petitioner is neither named as an accused nor shown to have any prima facie nexus with the alleged offence. There is no order of Magistrate in terms of Section 107 of Bharatiya Nagarik Suraksha Sanhita ('BNSS'), thus, attachment of account is bad in the eye of law. There is no FIR against him. It is not involved in any criminal activity. The respondent has mechanically attached his amount.

3. Learned counsel for respondent-Bank submits that account has been frozen on the direction of Law Enforcement Agencies due to suspicious transactions amounting to Rs.5,12,195/-. He

concedes that no civil or criminal proceedings qua amount involved are pending against the petitioner.

4. Heard the arguments and perused the record.
5. From the perusal of record and arguments of both sides, 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. The respondent has freezed account whereas a sum of Rs.5,12,195/- has been marked suspicious. Claim of petitioner is genuine and deserves to be allowed. Accordingly, respondent-Bank is directed to de-freeze petitioner's account within three days from today. The petitioner is at liberty to operate its bank account subject to maintaining balance of Rs.5,12,195/-.
6. As conceded by petitioner, the disputed amount shall not be utilized by it. It will remain freezed. It is made clear that this order shall not legalize any act or omission on the part of petitioner, if at any stage, petitioner is found involved in the commission of any offence or violation of provision of any law in force.
7. Disposed of in above terms.
8. Pending application(s), if any, stands disposed of.

(JAGMOHAN BANSAL)
JUDGE

March 20, 2026
Deepak DPA

Whether Speaking/reasoned	Yes/No
Whether Reportable	Yes/No