



-1-

111

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

CWP-1829-2026

Date of decision:-06.03.2026

Neha

...Petitioner

Versus

UCO Bank and another

...Respondents

CORAM : HON'BLE MR. JUSTICE SUVIR SEHGAL

Present: Mr. Sidhant Bhonsle, Advocate and
Ms. Nandini Gupta, Advocate
for the petitioner.

Mr. Gaurav Goel, Advocate and
Mr. Teginder Singh, Advocate
for respondent No.1 – UCO Bank.

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 Saving Bank Account maintained at UCO Bank, Jagadhri, Yamuna Nagar, Haryana – respondent No.1.

2. Counsel for the petitioner states that petitioner, who is a homemaker, has a Savings Bank Account No. 14240110120989 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



-2-

111

from Tambaram City police station. He has made a categorical assertion that there is no allegation of fraud against the petitioner, nor is she accused in any criminal matter referred to in the communication received by the bank.

3. Upon instructions, Mr. Gaurav Goel, counsel for the respondent no.1, states that disputed amount is Rs. 1500/- and bank has taken action on basis of instructions from a law enforcement agency. He asserts that account was frozen due to registration of a UPI complaint on National Cyber Crime Reporting Portal regarding one suspicious transaction.

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

5. Entire bank account cannot be blocked because of one disputed transaction.

6. 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.

7. 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 Savings



-3-

111

Bank Account No. 14240110120989. Bank- respondent No. 1 will, however, making a lien of the disputed amount, i.e., Rs. 1,500/-, and petitioner would be at liberty to utilize the remaining balance amount lying in their account, without prejudice to any other order of attaching or for freezing the account.

06.03.2026

Brij

**(SUVIR SEHGAL)
JUDGE**

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