



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

(138)

CWP-2200-2026

Date of decision:- 24.02.2026

Jaswinder

... Petitioner

Versus

Canara Bank and others

... Respondents

CORAM: HON'BLE MR. JUSTICE SUVIR SEHGAL

Present:- Mr. Rajat Sheokand, Advocate for the petitioner.

Mr. Hargun Singh, Advocate for
Mr. Sartaj Singh Gill, Advocate
for the respondent No.1-Canara Bank.

Mr. Satya Pal Jain, Senior Advocate (through V.C.)
Additional Solicitor General of India with
Mr. Arvind Seth, Advocate, Senior Panel Counsel, UOI (through V.C.)
for respondent No.3.

SUVIR SEHGAL, J. (ORAL)

1. This petition has been filed, *inter-alia*, for issuance of a writ, in the nature of mandamus, directing respondents to de-freeze petitioner's Savings Bank Account maintained at Canara Bank, Narwana Branch, Nehru Park, Jind, Haryana, respondent No. 1.

2. Counsel for the petitioner states that petitioner has a Saving Bank Account No. 110123694376 with respondent No.1, which has been blocked. Upon inquiry, petitioner came to know that account has been frozen on the basis of intimation received from Andhra Pradesh cyber crime authorities. He has made a categoric assertion that there is no allegation of fraud against petitioner, nor is he an accused in any criminal matter referred to in the bank's communications.



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3. Upon instructions, counsel for Canara Bank states that disputed amount is Rs. 2800/- and bank has taken action on basis of instructions from law enforcement agency. He has placed a copy of notice, dated 16.10.2025, on record and assert that account was frozen due to registration of cyber crime complaint with Visakhapatnam City Police Station, Andhra Pradesh.

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 Savings Bank Account No. 110123694376. Bank-respondent No. 1 will, however, making a lien of the disputed amount, i.e., Rs. 2800/-, 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.

24.02.2026

Kamal

(SUVIR SEHGAL)
JUDGE

Whether Speaking/Reasoned	Yes/No
Whether Reportable	Yes/No