



CWP-2549-2025

-1-

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

(105-5)

CWP-2549-2025

Date of decision:- 29.01.2026

Nigam Goyal

...Petitioner

Versus

ICICI Bank Limited and another

...Respondents

CORAM: HON'BLE MR. JUSTICE SUVIR SEHGAL

Present:- Ms. Jasmine Garg, Advocate, for the petitioner.

Mr. Atul Goyal, Advocate, & Mr. Brajesh Kumar Kaundal, Advocate
for respondent No.1 – ICICI – 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 No.1 – bank to defreeze petitioner's savings account maintained with ICICI Bank Ltd., Star Tower, Sector-30, Gurugram.

2. Counsel for the petitioner states that petitioner is a Software Engineer, who was employed in Gurugram, Haryana, and maintains savings account No.244901507373, with respondent No.1 – bank. He submits that on 19.10.2024, petitioner was informed by e-mail, Annexure P-1, that account had been marked as debit-freeze with a lien of Rs.34,094/-, on account of an online financial fraud. He submits that despite seeking reasons through e-mails, Annexures P-2 and P-3, and serving a legal notice dated 13.12.2024, Annexure P-5, no satisfactory explanation has been provided. He has made a categorical assertion that there is no allegation of fraud against petitioner, nor has petitioner been named as an accused in any criminal proceeding.



CWP-2549-2025

-2-

3. Upon instructions, counsel for respondent No.1 – bank states that freeze was applied in compliance with a communication received from Cyber Crime Police Station, Rachakonda, Hyderabad, and that total disputed amount involved is Rs.34,094/-.

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

5. An investigating agency can debit freeze or attach a bank account 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 others Versus Union of India and others, Law Finder Doc Id #2812474.

No such order could be brought to the notice of this Court by counsel for respondent No.1.

6. Keeping in view 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 – bank to defreeze savings account No.244901507373. Bank will, however, keep a lien of disputed amount, i.e. Rs.34,094/-, and petitioner would be at liberty to utilize remaining balance amount lying in its account, without prejudice to any other attachment order or any order for freezing the account.

(SUVIR SEHGAL)
JUDGE

29.01.2026
Pardeep

Whether Speaking/Reasoned	Yes
Whether Reportable	Yes/No