



CWP-2920-2025

-1-

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

(104-3)

CWP-2920-2025

Date of decision:- 19.01.2026

Ajay Arora

...Petitioner

Versus

Reserve Bank of India and others

...Respondents

CORAM: HON'BLE MR. JUSTICE SUVIR SEHGAL

Present:- Mr. Rajwant Singh Chahal, Advocate, for the petitioner.

Mr. Indresh Goel, Advocate
for respondent No.1 – RBI.

Mr. Ravish Kaushik, Additional Advocate General, Haryana
for respondents No.2 and 4.

Mr. Arun Dogra, Advocate,
for respondent No.3 - Indusind Bank Ltd.

...

SUVIR SEHGAL, J. (Oral)

1. Mr. Arun Dogra, Advocate, has filed Power of Attorney as well as reply on behalf of respondent No.3 – Indusind Bank Ltd., which are taken on record.

2. This petition has been filed, *inter alia*, for issuance of a writ in the nature of mandamus directing respondent No.3 – bank to de-freeze petitioner's current account, maintained at IndusInd bank, NIT, Neelam Bata road, District

Faridabad.



CWP-2920-2025

-2-

3. Counsel for the petitioner states that petitioner is selling plants and making pots. He has a Current Bank Account No. 259818846100, with the IndusInd bank - respondent No 3, which has been blocked due to a disputed amount of Rs.150/-. Upon inquiry, petitioner came to know that bank account has been frozen on basis of a complaint pertaining to cyber fraud. Counsel has made a categorical assertion that there is no allegation of fraud against the petitioner, nor is he an accused in any criminal matter referred to in communication received by bank from cyber cell.

4. Upon instructions, Counsel for respondent No. 3 – IndusInd bank has filed reply stating that the total disputed amount is Rs.150/- arising from two transactions of Rs.110.73/- and Rs.39.27/-, respectively. He submits that bank has taken action on basis of complaint registered on National Cyber Crime Reporting portal.

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

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 notice of the Court by counsel for respondent No.3.

7. 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



CWP-2920-2025

-3-

respondent No.3 to de-freeze Current Bank Account No. 259818846100 by keeping a lien of disputed amount, i.e., Rs.150/- and petitioner would be at liberty to utilize remaining balance amount lying in his account, without prejudice to any other order of attaching or for freezing the account.

(SUVIR SEHGAL)
JUDGE

19.01.2026
Pardeep

Whether Speaking/Reasoned	Yes
Whether Reportable	Yes/No