



CWP-3095-2026

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IN THE HIGH COURT OF PUNJAB AND HARYANA AT
CHANDIGARH

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CWP-3095-2026

Date of decision:26.02.2026

DEEPAK YADAV

...PETITIONER

VERSUS

UNION OF INDIA AND OTHERS

...RESPONDENTS

CORAM: HON'BLE MR. JUSTICE SUVIR SEHGAL

Present: Mr. Utkarsh Sheoran, Advocate for the petitioner.

Mr. Satya Pal Jain, Additional Solicitor General of India,
(through VC) with
Ms. Neha Sharma, Senior Panel Counsel,
for respondent No.1-UOI.

Mr. Gaurav Goel, Advocate and
Mr. Teginder Singh, Advocate for respondent No.2-Bank.

SUVIR SEHGAL, J.

1. This petition has been filed, *inter alia*, for issuance of a writ in the nature of mandamus directing respondent No.2-bank to defreeze petitioner's savings account maintained with Punjab National Bank, VPO-Manesar Branch, Gurugram.

2. Counsel for the petitioner states that petitioner is running a cloth shop and maintains savings account No.4136000100154823 with respondent No.2-bank. He states that an amount of Rs.16,000/- was credited to the account on 21.11.2025 and thereafter, petitioner found that he was unable to operate the account. He submits that upon enquiry petitioner was informed that account had been marked as "Debit Paused/Frozen" pursuant to a communication received from the Cyber Crime Police Station, Rajkot City, Gujrat. Petitioner sent representations, Annexures P-2 and P-3, respectively, requesting for

defreezing of account before approaching this Court. Counsel has made a



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categoric assertion that there is no allegation of deceit against the petitioner, nor has petitioner been named as an accused in any criminal proceeding pertaining to cyber fraud.

3. Upon instructions from Saroj Kumari, Branch Head, counsel for respondent-bank states that the freeze has been applied on the basis of complaints lodged on NCCRP portal and asserts that total disputed amount is Rs.14,034/-.

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 the respondents.

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, respondent No.2-bank is directed to defreeze savings account No.4136000100154823. Bank will, however, keep a lien of the disputed amount, i.e. Rs.14,034/-, and petitioner would be at liberty to utilize the remaining balance amount lying in his account, without prejudice to any other attachment order or any order for freezing the account.

7. Writ petition is disposed of.

26.02.2026

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(SUVIR SEHGAL)

JUDGE

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