



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

(120)

CWP-3302-2026

Date of decision:- 27.02.2026

SHIVAM RAGHAV

... Petitioner

Versus

RESERVE BANK OF INDIA AND ORS

... Respondents

CORAM: HON'BLE MR. JUSTICE SUVIR SEHGAL

Present:- Ms. Monika Jangra, Advocate
for the petitioner.

Mr. Arun Dogra, Advocate
for respondent No.2-IndusInd 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 Account maintained at IndusInd Bank, Sector 10 A, Gurgaon Brach, Haryana – respondent No. 2.
2. Counsel for the petitioner states that petitioner has a Saving Bank Account No.100057283808 with IndusInd Bank -respondent No.2, which has been blocked. Upon inquiry, petitioner came to know that account has been forzen on the basis of notices received from Maharashtra cybercrime



authorities. He has made a categoric assertion there is no allegation of deceit against the petitioner, nor is he an accused in any criminal matter pertaining to cyber fraud.

3. Mr. Arun Dogra, counsel for respondent no. 2, has filed reply. He states that the disputed amount is Rs. 1,000/- and bank has taken action on basis of instructions from a law enforcement agency. He asserts that account was frozen due to registration of UPI Fraud related complaint on National Cyber Crime Reporting Portal regarding one disputed transaction.

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

5. An Investigation Agency can freeze 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 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, writ petition is disposed of with a direction to respondent No.2 to de-freeze Saving Bank Account No. 100057283808. Bank- respondent No.2 will, however, make a lien of the disputed amount, i.e., Rs. 1,000/-, 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.

(SUVIR SEHGAL)
JUDGE

27.02.2026

parul verma

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