



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

(218)

CWP-3227-2026

Date of decision:- 13.02.2026

RAVI KUMAR

.... Petitioner

Versus

UNION OF INDIA AND OTHERS

.... Respondents

CORAM: HON'BLE MR. JUSTICE SUVIR SEHGAL

Present:- Mr. Nitin Bhasin, Advocate and
Ms. Bharti Bhatia, Advocate
for the petitioner.

Mr. Arvind Seth, Advocate
Senior Panel Counsel
for respondent No.1-UI.

Ms. Shruti Sharma, Advocate with
Mr. Nitin Thatai, Advocate
for respondent No.2.

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 AU Small Finance Bank Ltd., Sector-8, Chandigarh.
2. Counsel for the petitioner states that petitioner maintains savings account No.1811238316492930 with respondent No.2-bank. He submits that on 14.01.2026 petitioner received messages, Annexures P-2 and P-3, that his account status had been updated to "Account Open – No Debit" on the basis of a cybercrime complaint and that an amount of Rs.2,000/- had been placed on



hold. Counsel has made a categoric assertion that there is no allegation of fraud against the petitioner, nor has the petitioner been named as an accused in the said complaint.

3. Upon instructions from Mr. Sanjib Kumar Das, Asst., Vice President, Legal Recovery, counsel for respondent No.2-bank states that the freeze has been applied in compliance with a communication received from the Police Station Sambalpur, Ainthapali, Odisha, and that the total disputed amount involved is Rs.2,000/-.

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 respondent No.2.

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.1811238316492930. Bank will, however, keep a lien of the disputed amount, i.e. Rs.2,000/-, 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.

(SUVIR SEHGAL)
JUDGE

13.02.2026
parul verma

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