



CWP-3189-2025

-1-

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

110/3

CWP-3189-2025

Date of Decision: 17.03.2026

Chetanya Anand

...Petitioner

Versus

Nodal Officer, Axis Bank Limited and others

...Respondents

CORAM: HON'BLE MR. JUSTICE JAGMOHAN BANSAL

Present: - Mr. Rahul Singh, Advocate and
Ms. Sirat Sapra, Advocate for the petitioner

Mr. D.K. Singal, Advocate for respondent Nos.1 and 2

JAGMOHAN BANSAL, J. (Oral)

1. The petitioner through instant petition under Articles 226/227 of the Constitution of India is seeking directions to defreeze his Bank Account No.918010109394647 maintained with respondent No.2-Axis Bank.

2. Learned counsel for the petitioner submits that petitioner is a practicing Lawyer. He was planning to visit Dubai and for the said purpose, he availed services of Prerna Tour & Travels Private Limited. He paid a sum of ₹1,22,000/- to aforesaid travel agent during August' 2024. He cancelled his trip and received back a sum of ₹97,000/- from aforesaid travel agent. The aforesaid travel agent cheated few persons who lodged complaint against him. As petitioner had received refund of ₹97,000/ from aforesaid agent, respondent-bank at the behest of Law Enforcement Agencies has created lien over ₹97,000/- lying in his account. There is no order of

Magistrate in terms of Section 107 of Bharatiya Nagarik Suraksha Sanhita



CWP-3189-2025

-2-

(‘BNSS’), thus, attachment of account is bad in the eye of law. There is no FIR against him. He is not involved in any criminal activity. The respondent has mechanically attached his amount.

3. Learned counsel for respondent Nos.1 and 2-bank submits that it is factually correct that petitioner is not implicated in any FIR, however, bank has marked lien over ₹97,000-/ because they have received instructions from police authorities. He concedes that no civil or criminal proceedings *qua* amount involved are pending against the petitioner.

4. Heard the arguments and perused the record.

5. From the perusal of record and arguments of both sides, it is evident that no FIR has been registered against the petitioner. No order of attachment under Section 107 of BNSS has been passed by the Magistrate. In such circumstances, claim of petitioner seeking removal of lien is just & fair and deserves to be allowed and accordingly allowed. Respondent-Bank shall also remove its lien from petitioner’s Bank Account No.918010109394647

6. It is made clear that this order shall not legalize any act or omission on the part of petitioner, if at any stage, petitioner is found involved in the commission of any offence or violation of provision of any law in force.

7. Disposed of in above terms.

(JAGMOHAN BANSAL)
JUDGE

17.03.2026
Mohit Kumar

Whether speaking/reasoned	Yes/No
Whether reportable	Yes/No