



CWP-4777-2026

-1-

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

(147)

CWP-4777-2026

Date of decision:- 05.03.2026

Gurdev Singh

... Petitioner

Versus

Reserve Bank of India and others

... Respondents

CORAM: HON'BLE MR. JUSTICE SUVIR SEHGAL

Present:- Mr. Sachin Kamboj, Advocate and
Ms. Renu Bala Kamboj, Advocate for the petitioner.

Mr. Gaurav Goel, Advocate and
Mr. Teginder Singh, Advocate for respondent No.2-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 No.2-bank to defreeze petitioner's savings account maintained with Central Bank of India, Main Bazaar, Indri, District Karnal.
- 2) Counsel for the petitioner states that petitioner maintains a savings account No. 3489107504 with respondent No.2- bank. He states that petitioner was informed that account had been frozen on the basis of a communication received from Cyber Crime Police Station, North Delhi. Counsel asserts that freeze has been applied on account of suspicious transactions on 05.09.2025 and 25.09.2025 of Rs.950/- each. Counsel has made a categoric assertion that there is no allegation of deceit against the petitioner, nor has he been arraigned as an accused in criminal proceeding pertaining to cyber fraud.
- 3) Upon instructions from Naveen Kumar, Branch Manager, counsel for respondent No.2-bank states that the bank has taken action in pursuance of an online cyber complaint received on CFCFRMS. Counsel has placed on



record a copy of communication received from Inspector of Police, Ayanavaram, Chennai as well as order of Metropolitan Magistrate, Egmore, Chennai to assert that an amount of Rs.950/- has been transferred to complainant in compliance of order passed by Metropolitan Magistrate. Counsel confirms that there were two disputed transactions of Rs.950/- each.

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

5) A perusal of the communication received by bank shows that vide notice, dated 10.01.2026, under Sections 94 and 106 of BNSS from Inspector of police (Crime), bank has been asked to transfer an amount of Rs.950/- to the complainant in compliance of order, dated 16.10.2025, passed by Metropolitan Magistrate, which has been done. The dispute remains qua balance amount of Rs.950/- for which the entire bank account cannot be blocked.

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-bank to defreeze the savings account No. 3489107504. Bank will, however, keep a lien of the disputed amount, i.e. Rs.950/- and petitioner would be at liberty to utilize the remaining balance amount lying in its account, without prejudice to any other attachment order or any order freezing the account.

05.03.2026

Kamal

(SUVIR SEHGAL)
JUDGE

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