



CWP-5468-2026

-1-

IN THE HIGH COURT OF PUNJAB AND HARYANA AT
CHANDIGARH

116

CWP-5468-2026

Date of decision:06.03.2026

NAVEEN

...PETITIONER

VERSUS

UNION OF INDIA AND OTHERS

...RESPONDENTS

CORAM: HON'BLE MR. JUSTICE SUVIR SEHGAL

Present: Mr. Mayank Gupta, Advocate
for the petitioner.

Mr. Satya Pal Jain, Additional Solicitor General of India, with
Mr. Arvind Seth, Senior Panel Counsel,
for respondent No.1-UOI.

Ms. Madhu Dayal, Advocate
for respondent No.2-SBI.

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 State Bank of India, Kamachkhera Branch, District Jind.

2. Counsel for the petitioner states that petitioner is a farmer and maintains savings account No.00000065240359007 with respondent No.2-bank, which has been debit frozen. Upon enquiry, petitioner was informed that the freeze had been imposed on the basis of a communication received from the respondents No.4 and 7 in relation to a complaint regarding UPI credits aggregating to Rs.1,581/-. Counsel has made a categorical assertion that there is no allegation of deceit against the petitioner, nor has petitioner

been named as an accused in the said complaint.



CWP-5468-2026

-2-

3. Upon instructions from Kapil Singh, Branch Manager, counsel for respondent No.2-bank states that freeze has been applied on the basis of complaint received from State Cyber Crime Cell, CID Crime, Gandhinagar and asserts that total disputed amount is Rs.1,587/-.

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

5. Entire bank account cannot be blocked because of one disputed transaction. 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.00000065240359007. Bank will, however, keep a lien of approximately Rs.1,600/- (rounded off) towards the disputed amount, 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.

06.03.2026

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(SUVIR SEHGAL)

JUDGE

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