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

126 **CWP-7139-2026**
Date of Decision: 09.04.2026

Shyna Sharma **...Petitioner**

Versus

HDFC Bank Limited and others **...Respondents**

CORAM: HON'BLE MR. JUSTICE JAGMOHAN BANSAL

Present: - Mr. Harmanpreet Singh, Advocate and
Mr. Paramveer Singh, Advocate for the petitioner

Ms. Monika Thatai, Advocate,
Ms. Shruti Sharma, Advocate and
Mr. Karan Sharma, Advocate for respondent No.1-bank
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JAGMOHAN BANSAL, J. (Oral)

1. The petitioner through instant petition under Articles 226/227 of the Constitution of India is seeking directions to respondent-bank to de-freeze her bank account maintained with HDFC Bank Limited.

2. The petitioner claims that in July' 2024, her bank account was suddenly freezed by respondent No.1-bank without any prior notice, intimation or opportunity of hearing. Upon inquiry, she came to know that respondent No.1-bank acting on instructions of Law Enforcement Agencies has frozen her bank account. The petitioner vide e-mail dated 09.10.2024 requested respondent-bank to de-freeze her bank account. Respondent-bank vide e-mail dated 14.10.2024 informed the petitioner that debit freeze has been imposed pursuant to alleged notice from Cyber Crime Authorities. The

petitioner requested respondent-bank to supply copy of complaint/notice, but to no avail.

3. Learned counsel for the petitioner submits that there is no suspicious transaction in the petitioner's account still her account has been freezed. There is no order of Magistrate in terms of Section 107 of Bharatiya Nagarik Suraksha Sanhita ('**BNSS**'), thus, attachment of account is bad in the eye of law. The respondent has attached petitioner's account without verifying that there is no suspicious transaction in her account. There is no FIR against her. She is not involved in any criminal activity. The respondent has mechanically attached her account.

4. Learned counsel for respondent No.1-bank submits that a sum of ₹1,500/- is doubted/suspicious which is lying in petitioner's account. She concedes that no civil or criminal proceedings *qua* amount involved are pending against the petitioner. This Court in identical cases has already ordered to de-freeze bank account in such circumstances. The bank has no objection if account is de-freezed.

5. Heard the arguments and perused the record.

6. From the perusal of record, 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. The respondent has freezed account whereas a sum of ₹1,500/- has been marked suspicious. Claim of the petitioner is genuine and deserves to be allowed. Accordingly, respondent-Bank is directed to de-freeze petitioner's account within 7 days from today. As conceded by petitioner, the disputed amount shall not be utilized by her. It will remain freezed. It is made clear that this order shall not legalize any

act or omission of the petitioner, if at any stage, she is found involved in the commission of any offence or violation of provision of any law in force.

7. The petition stands disposed of in above terms.

(JAGMOHAN BANSAL)
JUDGE

09.04.2026
Mohit Kumar

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