



CWP-7127-2026

-1-

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

125

CWP-7127-2026

Date of Decision: 09.04.2026

Dilbagh Singh

...Petitioner

Versus

Kotak Mahindra Bank

...Respondent

CORAM: HON'BLE MR. JUSTICE JAGMOHAN BANSAL

Present: - Mr. Devesh Nehra, Advocate for the petitioner
Ms. Monika Thatai, Advocate,
Ms. Shruti Sharma, Advocate and
Mr. Karan Sharma, Advocate for the respondent-bank

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 his bank account maintained with Kotak Mahindra Bank.

2. The petitioner claims that on 24.04.2025 an amount of ₹12,000/- was credited into his bank account. Thereafter, on 09.05.2025, he came to know that his bank account has been freezed. He approached respondent-bank and came to know that acting on the instruction of Cyber Police, Gujarat, respondent-bank has frozen his bank account. The petitioner submitted representation dated 18.11.2025 to respondent-bank, but to no avail.

3. Learned counsel for the petitioner submits that there is no suspicious transaction in the petitioner's account still his account has been



frozen. 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 his account. There is no FIR against him. He is not involved in any criminal activity. The respondent has mechanically attached his account.

4. Learned counsel for respondent-bank submits that there are suspicious entries of total ₹12,000/-, thus, there is lien on the account to the extent of aforesaid amount. The petitioner may be directed to visit bank for renewal of KYC and re-profiling. 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-frozen.

5. Learned counsel for the petitioner submits that petitioner is ready to cooperate and submit requisite documents.

6. Heard the arguments and perused the record.

7. 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 frozen account whereas a sum of ₹12,000/- 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 him. It will remain frozen. It is made clear that this order shall not legalize any act or omission of the petitioner, if at any stage, he is found

**CWP-7127-2026****-3-**

involved in the commission of any offence or violation of provision of any law in force.

8. The petitioner shall appear before respondent-Branch Manager, Kotak Mahindra Bank on 16.04.2026 (Thursday) at 10:00 AM along with his passbook, two photographs, Aaddhar Card and PAN Card. Respondent is supposed to cooperate the petitioner and proceed in accordance with law.

9. 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