



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

140

CWP-7901-2026

Date of Decision: 24.03.2026

VIJAY KUMAR

...Petitioner

Versus

HDFC BANK AND ANOTHER

...Respondents

CORAM: HON'BLE MR. JUSTICE JAGMOHAN BANSAL

Present:- Mr. Chandan Singh, Advocate for petitioner

Mr. Nitin Thatai, Advocate (through V.C.)
For respondent-HDFC Bank

JAGMOHAN BANSAL, J. (ORAL)

1. The petitioner through instant petition under Articles 226/227 of the Constitution of India is direction to respondent to de-freeze his current Account No. 50100050157373 maintained at HDFC Bank, Branch at Rishi Nagar, Ludhiana.

2. On 14.01.2026, the petitioner's bank freezed his account on the basis of communication received from respondent No.2-Investigating Officer in Crime No.12/2025. No FIR has been registered against him.

3. Learned counsel for the petitioner claims that he is engaged in the business of brokering of sugar. He is not involved in any criminal activity. He has not received any suspicious entry in his bank account. He submits that petitioner's account has been frozen at the behest of Law Enforcement

Agencies. The petitioner is neither named as an accused nor shown to have any



prima facie nexus with the alleged offence. 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. There is no FIR against him. It is not involved in any criminal activity. The respondent has mechanically attached his amount.

4. Learned counsel for respondent-Bank submits that account has been frozen due to communication received from respondent No.2- Investigating Officer in Crime No.12/2025.

5. Heard the arguments and perused the record.

6. 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. The respondent has freezed his account on the basis of Crime No.12/2025. Claim of petitioner is genuine and deserves to be allowed. Accordingly, respondent-Bank is directed to de-freeze petitioner's account within 7 days from today.

7. 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.

8. Disposed of in above terms.

9. Pending application(s),qa if any, stands disposed of.

(JAGMOHAN BANSAL)
JUDGE

24.03.2026
SDK

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