



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

(109-4)**CWP-10686-2024****Date of decision:- 22.01.2026****ANITA RANI****... Petitioner****Versus****LD. AUTHORISED OFFICER, INDUSIND BANK AND ANOTHER****... Respondents****CORAM: HON'BLE MR. JUSTICE SUVIR SEHGAL**

Present:- Mr. Sunny K. Singla, Advocate and
Ms. Ishita, Advocate
for the petitioner.

SUVIR SEHGAL, J. (ORAL)

1. This petition has been filed, inter alia, for issuance of a writ in the nature of mandamus directing respondent to de-freeze petitioner's Current Account maintained at IndusInd Bank, Near Club Chowk, Malerkotla, Sangrur, Punjab – respondent No. 1.

2. Counsel for the petitioner states that petitioner has a Current Bank Account No. 201003999203 with respondent No.1, which has been blocked in the month of December, 2022. Upon inquiry, petitioner came to know that account has been frozen on the basis of notices received from Gujrat cybercrime cell. He has made a categorical assertion there is no allegation of fraud against the petitioner, nor is he an accused in any criminal matter referred to in the bank's communications.

3. Upon instructions, Mr. Arun Dogra, counsel for respondents, has filed reply. He states that disputed amount is Rs. 30,000/- and bank has taken



action on basis of instructions from law enforcement agency. He asserts that the account which is in the name of M/s Woodbridge Edutech, was frozen due to registration of UPI Fraud related complaint on National Cyber Crime Reporting Portal regarding one disputed transaction. Counsel has not disputed that account is being operated by petitioner.

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

5. An investigation agency can debit freeze or attach a bank account only 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 ors. Versus Union of India and ors., Law Finder Doc Id # 2812474, No such order could be brought to the notice of the court by counsel for 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, writ petition is disposed of with a direction to respondent No.1 to de-freeze Current Bank Account No. 201003999203. Bank- respondent No.1 will, however, make a lien of the disputed amount, i.e., Rs. 30,000/-, and petitioner would be at liberty to utilize the remaining balance amount lying in his account, without prejudice to any other order of attaching or for freezing the account.

(SUVIR SEHGAL)
JUDGE

22.01.2026

parul verma

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