



CWP-25430-2024

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

(234-5)

CWP-25430-2024

Date of decision:- 21.01.2026

Chandan Kukkar

... Petitioner

Versus

Punjab National Bank

... Respondents

CORAM: HON'BLE MR. JUSTICE SUVIR SEHGAL

Present:- Mr. Sandeep Saini, Advocate
for the petitioner.

Mr. Gaurav Goel, Advocate and
Mr. Teginder Singh, Advocate
for the respondent-bank.

SUVIR SEHGAL, J. (ORAL)

1. This petition has been filed, inter alia, for issuance of a writ in the nature of mandamus directing respondent-bank to defreeze petitioner's bank account maintained with Punjab National Bank (PNB), Sector 20-C, Chandigarh.
2. Counsel for the petitioner states that petitioner runs a business of sale, purchase and repair of laptops and maintains a Bank Account No. 3919000100058200 with respondent-bank. He submits that on 13.06.2024, petitioner was informed that account had been frozen on the basis of a communication received from Police Station Cyber, District Chittorgarh, Rajasthan as is evident from letter dated 13.06.2024, Annexure P-3. Counsel asserts that an online cyber complaint has been registered against the petitioner disputing a suspicious transaction of Rs.22,500/-, which was credited by a customer, who purchased an old laptop from the

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petitioner on 13.05.2024. He has made a categoric assertion that petitioner is not involved in any fraud.

3. Counsel for the PNB has placed on record a xerox copy of a communication dated 25.03.2025 received from the Cyber Crime, Police Station Chittorgarh, Rajasthan. Its relevant extract is reproduced hereunder:-

“Dear Sir/Madam,

With reference to the above subject the Case No. 101/2024 is investigating by the Cyber Police Station, Chittorgarh, Rajasthan. (INDIA) In the investigation of the case, the said account was frozen. When research was done with the account holder, it was found that the account holder was not involved in the fraud in any way. Unfreeze the account while keeping the suspicious 22500/- amount on hold

Account DETAIL:

A/C No.-: 3919000100058200

Provide mention above details positively as soon as.

Note:- Please Debit UnFreeze above mentioned Account.”

4. Keeping in view the above reproduced communication as well as 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-bank to defreeze the Bank Account No. 3919000100058200. Bank will, however, keep a lien of disputed amount, i.e. Rs.22,500/-, and petitioner would be at liberty to utilize the remaining balance amount lying in its account, without prejudice to any other attachment order or any order freezing the account.

5. Pending miscellaneous application shall also stand disposed of.

(SUVIR SEHGAL)
JUDGE

21.01.2026
Kamal

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