



CWP-29134-2025

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IN THE HIGH COURT OF PUNJAB & HARYANA AT
CHANDIGARH

(120)

CWP-29134-2025

Date of decision:- 24.02.2026

Pankaj Sethi

... Petitioner

Versus

State of Punjab and others

... Respondents

CORAM: HON'BLE MR. JUSTICE SUVIR SEHGAL

Present:- Ms. Simi Kanra, Advocate for the petitioner.

Mr. Siddharth Sandhu, Assistant Advocate General, Punjab
for respondent No.1.

Ms. Geeta Sharma, Advocate for respondents No.3 and 5.

Er. Sandeep Suri, Advocate
for respondents No.4 and 6 (THROUGH V.C.)

SUVIR SEHGAL, J. (ORAL)

1. This petition has been filed, *inter alia*, for issuance of a writ, in the nature of mandamus, directing respondents No. 2 to 6 to de-freeze petitioner's Savings Bank Accounts maintained at Axis Bank and SBI Bank, Ludhiana-respondents No. 5 and 6, respectively.

2. Counsel for the petitioner states that petitioner is a victim of cyber fraud. He has a Saving's Bank Accounts bearing Account No. 921010007178480 with Axis Bank and 55144705215 with SBI Bank, which has been blocked. Upon inquiry, petitioner came to know that on the basis of cyber-crime complaint received by Karnataka Cybercrime Police Station, both the accounts have been frozen. He has made a categorical assertion that there is no allegation of deceit against the petitioner, nor is he an accused in any criminal matter pertaining to cyber fraud.

3. Upon instructions, counsel for respondent no. 3 & 5 i.e., SBI Bank has



placed on record a notice dated 15-11-2025 from Karnataka cyber crime authority and statement of account dated 26.02.2026 to clarify that on intimation received, petitioner’s SBI Account No.55144705215 has already been de-frozen.

4. However, counsel for respondents No. 4 and 6, i.e., Axis Bank, states that petitioner’s bank account has been frozen due to disputed amount of Rs.2,80,449/-. He asserts that bank has taken action on basis of instructions from a law enforcement agency.

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

6. An investigation agency can freeze 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.

7. 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 respondents No. 4 and 6 to de-freeze Saving’s Bank Account No.921010007178480 with Axis Bank by keeping a lien of disputed amounts, i.e., Rs.2,80,449/-. Petitioner would be at liberty to utilize the remaining balance amount lying in his accounts, without prejudice to any other order of attaching or for freezing the accounts.

24.02.2026

Kamal

(SUVIR SEHGAL)

JUDGE

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