



CWP-31234-2024

-1-

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

(110)

CWP-31234-2024

Date of decision:- 24.02.2026

Labpreet Kaur

... Petitioner

Versus

Union of India and others

... Respondents

CORAM: HON'BLE MR. JUSTICE SUVIR SEHGAL

Present:- Mr. Ashim Singla Bheniwala, Advocate for the petitioner.

Mr. Indresh Goel, Advocate for respondent No.2.

Mr. Alankar Narula, Advocate for

Ms. Rajni Narula, Advocate for respondents No.3 and 4-bank.

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.3 and 4-bank to defreeze petitioner's savings account maintained with Punjab National Bank, Branch Bareta, District Mansa.

2. Counsel for the petitioner states that petitioner maintains a savings account No.0238100100003152 with respondent No.4-bank, which has been put on debit freeze. Counsel submits that, based on an online cyber complaint dated 03.09.2024, Annexure P-3, a lien has been marked on an amount of Rs.25,000/- upon instructions received from Karnataka Police, which is evident as per, Annexure P-4. Counsel has made a categorical assertion that there is no allegation of fraud against the petitioner, nor has the petitioner been



CWP-31234-2024

-2-

arraigned as an accused in criminal proceeding pertaining to cyber fraud.

3. Upon instructions from Rajat Arora, Branch Manager, counsel for respondents No.3 and 4-bank states that the bank has taken action in compliance with a communication received from a law enforcing agency. Counsel confirms that the total disputed amount involved is Rs.25,000/-.

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

5. An investigating 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 others Versus Union of India and others, Law Finder Doc Id #2812474. No such order could be brought to the notice of this Court by counsel for bank.

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 respondents No.3 and 4- bank to defreeze current account No. 0238100100003152. Bank will, however, keep a lien of the disputed amount, i.e. Rs.25,000/-, 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.

24.02.2026
Kamal

(SUVIR SEHGAL)
JUDGE

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