



CWP-31567-2024

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

108/3

CWP-31567-2024

Date of Decision: 17.03.2026

Pavan Kumar Chaurasiya

...Petitioner

Versus

Union of India and others

...Respondents

CORAM: HON'BLE MR. JUSTICE JAGMOHAN BANSAL

Present: - Mr. Ankit Kharbanda, Advocate for the petitioner
Mr. Indresh Goel, Advocate for respondent No.4
Mr. A.P.S. Sehgal, Advocate for respondent No.5
(assisted by Ms. Kawalpreet Kaur,
Branch Operations Manager)

JAGMOHAN BANSAL, J. (Oral)

1. The petitioner through instant petition under Articles 226/227 of the Constitution of India is seeking directions to respondents to de-freeze his account No.50100580828677 maintained with respondent No.5-HDFC Bank.
2. The petitioner claims that he is a verified user of Binance Lite Application which deals with Cryptocurrency. While using the aforesaid application, he often used to receive money in his linked bank account from various purchasers on selling Cryptocurrency coins to them. When petitioner failed to access his bank account, he came know that his bank account has been frozen by respondent No.5-bank upon instructions received from various police stations across the country. The petitioner vide letter dated 31.07.2024 requested respondent No.5 to supply information regarding freezing of his bank account. It came to his knowledge that upon instructions



of respondent Nos.6 to 12, multiple liens have been created on his bank account.

3. Learned counsel for the petitioner submits that there is no suspicious transaction in the petitioner's account still his account has been freezed. 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. The respondent has attached petitioner's account without verifying that there is no suspicious transaction in his account. There is no FIR against him. He is not involved in any criminal activity. The respondent has mechanically attached his account.

4. Learned counsel for respondent No.5, on instructions from Ms. Kawalpreet Kaur, Branch Operations Manager, submits that as on date a sum of ₹3,42,700/- is doubted/suspicious which is lying in petitioner's account. Respondent-bank has permitted him to operate his account, however, aforesaid amount has been withheld. He concedes that no civil or criminal proceedings *qua* amount involved are pending against the petitioner. This Court vide order dated 24.02.2026 passed in **CWP No.31234 of 2024, Labpreet Kaur v. Union of India and others** has already ordered to de-freeze bank account in such circumstances. The bank has no objection if account is de-freezed.

5. Heard the arguments and perused the record.

6. From the perusal of record and submissions of both sides, it is evident that no FIR is registered against the petitioner. He is not involved in any criminal case. No order of attachment under Section 107 of BNSS has been passed by the Magistrate. Claim of petitioner is genuine and deserves

freeze petitioner’s bank account within three days from today. The petitioner is at liberty to operate his bank account subject to maintaining balance of ₹3,42,700/-.

7. As conceded by petitioner, the disputed amount shall not be utilized by him. It will remain frozen. 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.

(JAGMOHAN BANSAL)
JUDGE

17.03.2026
Mohit Kumar

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