



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

**CWP No. 32371 of 2024
Date of Decision: 23.03.2026**

Adit Pal Nayyar

....Petitioner

VS.

ICICI Bank through Branch Manager and others

....Respondents

CORAM: HON'BLE MR. JUSTICE JAGMOHAN BANSAL

Present: Mr. Omesh Garg, Advocate for
Ms. Apoorva Kinra, Advocate
for the petitioner

Mr. D.K.Singal, Advocate
for the respondent-Bank

JAGMOHAN BANSAL, J. (ORAL)

1. The petitioner through instant petition under Articles 226/227 of the Constitution of India is seeking directions to de-freeze his Bank Account No.004301519294 maintained with respondent-Bank.
2. Learned counsel for the petitioner submits that petitioner's account has been frozen at the behest of Cyber Crime Cell, Chennai. The petitioner is neither named as an accused nor shown to have any prima facie nexus with the alleged offence. 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. There is no FIR against him.



He is not involved in any criminal activity. The respondent has mechanically attached his account.

3. Learned counsel for respondent-Bank submits that amount lying in petitioner's account has been freezed as per letters received from different agencies. It is factually correct that there is no information with respect to registration of FIR against the petitioner. The communications are disclosing suspicious amount to the tune of Rs. 50,000/-.

4. Heard the arguments and perused the record.

5. From the perusal of record and arguments of both sides, it is evident that no FIR has been registered against the petitioner. No order of attachment under Section 107 of BNSS has been passed by the Magistrate. In the petitioner's account a sum of Rs.23,400/- has been marked suspicious. Claim of petitioner is genuine and deserves to be allowed. Accordingly, respondent-Bank is directed to de-freeze petitioner's account within a week from today. The petitioner is at liberty to operate his bank account subject to maintaining balance of Rs.23,400/-.

6. As conceded by petitioner, the disputed amount shall not be utilized by him. It will remain freezed. With respect to remaining amount, if any freezed by respondent, the petitioner within two weeks would submit his explanation/source of deposit. If the respondent fails to point out that any entry is suspicious, the remaining amount shall be de-freezed. It is made clear that this order shall not legalize any act or omission of the petitioner, if at any stage, he is found involved in the commission of any offence or violation of provision of any law in force.

7. Disposed of in above terms.



8. Pending application(s), if any, stands disposed of.

(JAGMOHAN BANSAL)
JUDGE

23.03.2026
paramjit

Whether speaking/reasoned:	Yes	
Whether reportable:		No