



CWP-30907-2025

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

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CWP-30907-2025

Date of Decision: 23.03.2026

Surinder Singh Jangra

...Petitioner

Versus

IDBI Bank and others

...Respondents

CORAM: HON'BLE MR. JUSTICE JAGMOHAN BANSAL

Present: - Mr. Pranav Chadha, Advocate for the petitioner

Mr. Gaurav Goel, Advocate and

Mr. Ajay Singh Rana, Advocate for respondent No.1

Mr. Brajesh Kumar Kaundal, Advocate for respondent No.2

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 bank accounts.

2. Learned counsel for the petitioner submits that a sum of ₹4,26,218/- was deposited by an unknown person in his account maintained with respondent No.1-IDBI Bank. He has transferred a sum of ₹3.5 Lakhs in his another account maintained with respondent No.2-ICICI Bank. Both the banks have attached his accounts. A sum of ₹3.5 Lakhs is common, thus, cannot be attached by both the banks. 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 respondents have mechanically attached his accounts.



3. Reply filed by respondent No.1 is taken on record. Registry is directed to tag the same at an appropriate place.

4. Learned counsel for respondent No.2 submits that there are two entries which are suspicious. The petitioner has received a sum of ₹3.5 Lakhs from his another account and ₹69,725/- from some suspicious account. The bank has frozen aforesaid amount on the direction of enforcement agencies. It is factually correct that petitioner is not implicated in any FIR. He concedes that no civil or criminal proceedings *qua* amount involved is pending against the petitioner.

5. Heard the arguments and perused the record.

6. From the perusal of record and arguments of both sides, it is evident that petitioner received disputed sum of ₹4,26,218/- in his account maintained with IDBI Bank. Out of said amount, he transferred ₹3.5 Lakhs in another account maintained with ICICI bank. The banks can attach total amount of ₹4,26,218/-. ICICI Bank is having balance of ₹3,09,506/-. There is another disputed entry of ₹69,725/- in his account with ICICI Bank. A sum of ₹1,63,000/- is lying in his account with IDBI Bank. In this way, a sum of ₹4,72,506 is lying in his aforesaid accounts. He has received disputed amount of ₹4,95,943/-. No FIR has been registered against him. No order of attachment under Section 107 of BNSS has been passed by the Magistrate. In such circumstances, claim of petitioner seeking de-freezing of account over and above of ₹4,95,943/- is just & fair and deserves to be allowed. Accordingly, respondent-Banks are hereby directed to de-freeze petitioner's bank accounts within three days from today. The IDBI Bank shall continue to retain ₹1,63,000/- and ₹3,32,943/- would be retained by ICICI Bank.



7. 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.

(JAGMOHAN BANSAL)
JUDGE

23.03.2026
Mohit Kumar

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