



CWP-616-2025

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IN THE HIGH COURT OF PUNJAB AND HARYANA AT
CHANDIGARH

108-4.

CWP-616-2025

Date of decision:15.01.2026

DREAM2WIN CONSULTANTS VIA DIRECTOR MINI GUPTA
...PETITIONER

VERSUS

AXIS BANK AND OTHERS

...RESPONDENTS

CORAM: HON'BLE MR. JUSTICE SUVIR SEHGAL

Present: Mr. Arjun Lakhanpal, Advocate
for the petitioner.

Ms. Komal Oberoi, Advocate for
Mr. Shivoy Dhir, Senior Panel Counsel,
for respondents No.1 and 2.

Mr. Siddharth Sandhu, AAG, Punjab.

SUVIR SEHGAL, J.

1. This petition has been filed, *inter alia*, for issuance of a writ in the nature of mandamus directing respondent No.1 and 2-bank to defreeze petitioner's bank account maintained at Axis Bank, Phase-7 Branch, Mohali-respondent No.2.

2. Counsel for the petitioner states that petitioner is an immigration consultancy firm and maintains a bank account with respondent No.2-bank. He submits that, based on an online cyber complaint dated 14.11.2024, Annexure P-7, a lien has been placed on the account and petitioner has been unable to access the funds.



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3. Upon instructions, counsel for respondent No.1 and 2-bank states that the total disputed amount is Rs.45,000/- and lien has been placed on basis of a complaint made by respondent No.3 of a cyber fraud.

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

5. An investigating agency can freeze a bank account 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 the respondents.

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 respondent No.2-bank to defreeze the Bank Account No. 914010028685112. Bank will, however, keep a lien of the disputed amount, i.e. Rs.45,000/-, 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.

15.01.2026

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(SUVIR SEHGAL)
JUDGE

Whether Speaking/reasoned	Yes/No
Whether Reportable	Yes/No