



CWP-34176-2024

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

(104-5)

CWP-34176-2024

Date of decision :- 19.01.2026

Ritesh Narula**...Petitioner****Versus****Union of India and others****...Respondents****CORAM: HON'BLE MR. JUSTICE SUVIR SEHGAL**

Present:- Mr. Jitender, Advocate, for the petitioner.

Mr. Tapan Masta, Senior Panel Counsel, with
Mr. Anirudh Kaushal, Advocate, for respondent - UOI.

Mr. Indresh Goel, Advocate, for respondent No.4 – RBI.

Mr. Sumit Batra, Advocate (through VC)
for respondent No.6 – DBS Bank.

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SUVIR SEHGAL, J. (Oral)

1. This petition has been filed, *inter alia*, for issuance of a writ in the nature of mandamus directing respondent No.6 – bank to defreeze petitioner's bank account.

2. Counsel for the petitioner states that petitioner maintains bank account No.881016690028, with respondent No.6 – bank. He submits that petitioner's account was frozen pursuant to a request received from the Cyber Crime Cell, Pune, and that two transactions of Rs.75,105.41 and Rs.98,827.01, have been indicated as "Fraudulent Transactions", in email dated 12.10.2019, Annexure P-5, from cyber cell. He has made a categoric assertion that there is no allegation of fraud against the petitioner, nor has the petitioner been named

as an accused in any criminal proceeding.



3. Upon instructions, counsel for respondent No.6 – Bank has confirmed the disputed amount and states that the freeze was applied on the basis of information received from the Cyber Crime Cell, Pune.

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

5. An investigating agency can debit freeze or attach 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 respondent No.6.

6. Keeping in view 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.6 – Bank to defreeze Savings Account No.881016690028. Bank will, however, keep a lien of the disputed amounts, i.e. Rs.75,105.41 and Rs.98,827.01, totaling to Rs.1,73,932.42, 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.

(SUVIR SEHGAL)
JUDGE

19.01.2026
Pardeep

Whether Speaking/Reasoned	Yes
Whether Reportable	Yes/No