



CWP-33507-2025

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IN THE HIGH COURT OF PUNJAB AND HARYANA AT
CHANDIGARH

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CWP-33507-2025

Date of decision:15.01.2026

PARDEEP BHARDWAJ

...PETITIONER

VERSUS

STATE OF HARYANA AND OTHERS

...RESPONDENTS

CORAM: HON'BLE MR. JUSTICE SUVIR SEHGAL

Present: Mr. Navdeep Singh, Advocate
for the petitioner.Mr. Gaurav Goel, Advocate,
for respondent No.2-Bank.

SUVIR SEHGAL, J.

1. This petition has been filed, *inter alia*, for issuance of a writ in the nature of mandamus directing respondent to defreeze petitioner's Savings Account maintained at Union Bank of India, Sector-3, Karnal Branch, District Karnal, Haryana- respondent No.3.

2. Counsel for the petitioner states that petitioner is employed with a private entity as a Senior Quality Analyst and is maintaining Savings Account No.674702010000276 with respondent No.3-bank. When petitioner was unable to operate his bank account, he was informed that account had been frozen on the basis of a communication received from Police Station Cyber Crime, Madurai City-respondent No.5. Counsel asserts that account has been put on debit freeze on the premise of a purported transaction of Rs.15,000/- which was received from Gulshan Tomar, petitioner's colleague, on 29.01.2025 as is evident from Annexure P-3. He has made a categorical assertion that there is no allegation of fraud against the petitioner, nor is he an accused in any criminal matter referred to in bank's communication.



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3. Upon instructions, counsel for respondents No.2 & 3 – bank states that the freeze was applied on the basis of information received from cyber police and the disputed amount involved is Rs.10,878.11/-.

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

5. An investigation 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 No.2 & 3-bank.

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, the writ petition is disposed of with a direction to the respondent No.3- bank to defreeze Savings Account No. 674702010000276. Bank will, however, keep a lien of the disputed amount, i.e. Rs.10,880/-, and petitioner would be at liberty to utilize the remaining balance amount lying in his 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