

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

CWP No.35045-2025(O&M)

Date of Decision: 22.04.2026

M/s Shri Krishan Nitin Kumar

....Petitioner

VS.

Permanent Lok Adalat, Public Utility Services, Rohtak and another

....Respondents

CORAM: HON'BLE MR. JUSTICE JAGMOHAN BANSAL

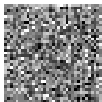
Present: Mr. Nikhil Vats, Advocate
for the petitioner

Mr. Brajesh Kumar, Advocate
for respondent No. 2-ICICI Bank

JAGMOHAN BANSAL, J. (ORAL)

1. The petitioner through instant petition under Articles 226/227 of the Constitution of India is seeking setting aside of order dated 05.05.2025 (Annexure P-1) whereby learned Permanent Lok Adalat, Rohtak (for short 'PLA') has dismissed its petition under Section 22C of Legal Services Authority Act, 1987 (for short '1987 Act').

2. As per petition, the petitioner is having current account No.016805500545 with respondent No.2-ICICI Bank Limited. The respondent No.2 on 31.01.2025 abruptly freezed its current account. The account was freezed without issuing any show cause notice or granting opportunity of hearing. The petitioner submitted representations before respondent-Bank seeking de-freezing of its account. On account of freezing



of account, petitioner failed to pay EMI affecting its CIBIL Score. It filed petition under Section 22C of 1987 Act before PLA which vide impugned order has dismissed the same on the ground that matter cannot be adjudicated on merits and parties are not ready to settle amicably.

3. Learned counsel for respondent-bank submits that banking exposure of petitioner was more than five crore with another bank, thus, respondent bank in view of instructions of Reserve Bank of India was bound to withhold/freeze current account. The respondent-bank could only open collection account.

4. Learned PLA has rejected petitioner’s application on the ground of absence of conciliation between the parties and involvement of complex questions of facts and law.

5. Learned counsel for the parties are *ad idem* that matter may be referred to Banking Ombudsman so that factual and legal issue may be crystallized and findings be recorded by some authority.

6. In the wake of statement of both sides, the petition stands disposed of with liberty to petitioner to approach Banking Ombudsman which would consider its claim in accordance with law and instructions issued by Reserve Bank of India.

7. Pending Misc. application(s), if any, shall stand disposed of.

(JAGMOHAN BANSAL)
JUDGE

22.04.2026
paramjit

Whether speaking/reasoned:	Yes	
Whether reportable:		No