



IN THE HIGH COURT OF PUNJAB AND HARYANA  
AT CHANDIGARH

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259

CWP-35593-2025

Date of Decision: 24.03.2026

RAMANDEEP SINGH

...Petitioner

Versus

AXIS BANK LIMITED AND ANOTHER

...Respondents

**CORAM: HON'BLE MR. JUSTICE JAGMOHAN BANSAL**

Present:- Mr. Amit Dhawan, Advocate for petitioner

Ms. Saroj Kumari, Advocate on behalf of  
Mr. Ishant Khangwal, Advocate  
For respondents – AXIS Bank

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**JAGMOHAN BANSAL, J. (ORAL)**

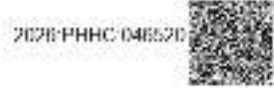
1. The petitioner through instant petition under Articles 226/227 of the Constitution of India is direction to respondent to de-freeze his current Account No. 922020021148067 maintained with Axis Bank, Branch Nakodar, District Jalandhar.

2. Reply dated 24.03.2026 filed on behalf of respondents is taken on record. Registry is directed to tag the same at an appropriate place.

3. The petitioner's bank freezed his account on the basis of various complaints received from Law Enforcement Agencies. No FIR has been registered against him.

4. Learned counsel for the petitioner submits that there are multiple entries amounting to Rs.2,41,636/- which are suspicious. The petitioner is a Deed Writer by profession. His account has been frozen at the behest of Law Enforcement Agencies. He is neither named as an accused nor shown to have any *prima facie* nexus with the alleged offence. 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 respondent has mechanically attached his amount.

5. Learned counsel for respondent-Bank submits that account has been frozen on the direction of Law Enforcement Agencies due to multiple transactions amounting to Rs.2,41,636/-. He concedes that no civil or criminal proceedings qua amount involved are pending against the petitioner.

6. Heard the arguments and perused the record.

7. From the perusal of record and arguments of both sides, it is evident that no FIR has been registered against the petitioner. No order of attachment under Section 107 of BNSS has been passed by the Magistrate. The respondent has freezed account whereas a sum of Rs.2,41,636/- has been marked suspicious. Claim of petitioner is genuine and deserves to be allowed. Accordingly, respondent-Bank is directed to de-freeze petitioner's account within 7 days from today. He is at liberty to operate his bank account. As conceded by him, the disputed amount shall not be utilized by him and will remain freezed.

8. It is made clear that this order shall not legalize any act or omission on the part of petitioner, if at any stage, he is found involved in the commission of any offence or violation of provision of any law in force.

9. Disposed of in above terms.

10. Pending application(s), if any, stands disposed of.

**(JAGMOHAN BANSAL)**  
**JUDGE**

**24.03.2026**  
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|---------------------------|--------|
| Whether speaking/reasoned | Yes/No |
| Whether reportable        | Yes/No |