



CWP-36490-2025

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

(120)

CWP-36490-2025

Date of decision:- 05.03.2026

Rahul**... Petitioner****Versus****Union of India and another****... Respondents****CORAM: HON'BLE MR. JUSTICE SUVIR SEHGAL**

Present:- Mr. Rohit Kumar, Advocate, for the petitioner (THROUGH V.C.)

Mr. Satya Pal Jain, Senior Advocate (THROUGH V.C.)
Additional Solicitor General of India with
Ms. Neha Sharma, Advocate, for respondent No.1-UOI.

Mr. Aditya Grover, Advocate and
Ms. Divya Arora, Advocate for respondent No.2-IDFC Bank.

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.2-bank to defreeze petitioner's savings account maintained with IDFC Bank, Udhyog Vihar, Gurugram.
2. Counsel for the petitioner states that petitioner is running a jewellery shop and maintains savings account No.10086968749 with respondent No.2-bank. He states that in June, 2024, petitioner found that the account had been frozen and upon enquiry, he was informed that freeze had been effected pursuant to a letter issued by the Ministry of Home Affairs on the basis of a complaint registered at CEN Police Station, Bengaluru City (South). He further submits that petitioner has made representations by way of e-mails, Annexures P-5 to P-7, seeking defreezing of the account. Counsel has made a categorical assertion that there is no allegation of deceit against petitioner, nor has petitioner been named as an accused in the said complaint.



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3. Upon instructions from Narender Kumar Tiwari, Legal Counsel, IDFC Bank, counsel for respondent No.2-bank states that the freeze has been applied on the basis of communication received from a law enforcing agency and there is a suspicious entry of Rs.25,000/-in petitioner’s bank account. He has instructions to state that an FIR has also been registered and a police notice has been received.

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

5. Entire bank account cannot be blocked because of one disputed transaction. 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 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, respondent No.2-bank is directed to defreeze savings account No.10086968749. Bank will, however, keep a lien of disputed amount, i.e. Rs.25,000/-, 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 for freezing the account.

7. Writ petition is disposed of.

05.03.2026
Kamal

(SUVIR SEHGAL)
JUDGE

Whether Speaking/Reasoned	Yes/No
Whether Reportable	Yes/No