



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

(121)

CWP-39034-2025
Date of decision:- 19.01.2026

Ram Rattan Singla

... Petitioner

Versus

Union of India and others

... Respondents

CORAM: HON'BLE MR. JUSTICE SUVIR SEHGAL

Present:- Mr. A.P.S.Shergill, Advocate and
Ms. Anisha Singh, Advocate for the petitioner.

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. Arun Dogra, Advocate for respondent No.6-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.6-bank to defreeze petitioner's savings account maintained with IndusInd Bank, Branch Faridpur, Panipat.
2. Counsel for the petitioner states that petitioner is running a grocery store and maintains a Savings Account No.100041225690 with respondent No.6-bank. He submits that on 10.11.2025, petitioner came to know that account had been frozen on the basis of an online cyber complaint as is evident from Annexure P-1. Counsel asserts that disputed amount is Rs.578/-, which was credited to petitioner's bank account by an unknown person. He has made a categorical 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. A response has been filed by the counsel on behalf of respondent No.6, which is taken on record. Counsel for bank states that the freeze was applied on the basis of information received from the Police Station, Ameenpur District Sangareddy, Telangana- respondent No.5 and the disputed amount involved is Rs.578/-.

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 only upon obtaining an order from the jurisdictional Magistrate under 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 respondent No.6.

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, writ petition is disposed of with a direction to respondent No.6-bank to defreeze the Bank Account No. 100041225690. Bank will, however, keep a lien of the disputed amount, i.e. Rs.578/-, 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.

19.01.2026

Kamal

(SUVIR SEHGAL)
JUDGE

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