



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

(120)**CWP-39031-2025****Date of decision:- 16.01.2026****MANDEEP SINGH****... Petitioner****Versus****UNION OF INDIA AND OTHERS****... Respondents****CORAM: HON'BLE MR. JUSTICE SUVIR SEHGAL**

Present:- Mr. Simranjit Singh, Advocate with
Mr. Aman Mittal, Advocate
for the petitioner.

Mr. Sudhir Var, Adovcate
for respondent No.1-UIOI.

Ms. Shruti Sharma, Advocate and
Ms. Nitin Thatai, Advocate
(through video conferencing)
for respondents No.2 to 4.

SUVIR SEHGAL, J. (ORAL)

1. This petition has been filed, inter alia, for issuance of a writ in the nature of mandamus directing respondents to de-freeze petitioner's Current & Savings Bank Accounts maintained at HDFC Bank, Giaspura and Gill Village Branch, Ludhiana, Punjab, respondent No. 2 and 3, respectively.
2. Counsel for the petitioner states that petitioner has a Current Bank Account No. 50200090853128 and Savings Bank Account No. 50100532346955 with HDFC Bank, which have been blocked on 17.04.2025. Upon inquiry, petitioner came to know that on the basis of a cyber-crime complaint received by Tamil Nadu Cybercrime Police Station, both the



accounts of the petitioner has been frozen. He has made a categoric assertion there is no allegation of fraud against the petitioner, nor is he an accused in any criminal matter referred to in the communications received by bank from cyber cell.

3. Upon instructions from Rohan Chhabra, Branch Manager, counsel for respondent No. 2 to 4 – HDFC Bank states that the disputed amount in Current Bank Account is Rs.18,000/- and in Savings Bank Account is Rs.20,400/-. He asserts that bank has taken action on basis of instructions from law enforcement agency.

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

5. An investigation agency can freeze a bank account only 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 ors. Versus Union of India and ors.**, Law Finder Doc Id # 2812474, No such order could be brought to the notice of the court by counsel for respondents No. 2 to 4.

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.2 and 3 to de-freeze Current Bank Account No.50200090853128 and Savings Bank Account No.50100532346955 by keeping a lien of disputed amounts, i.e., Rs.18,000/- and Rs.20,400/-. Petitioner would be at liberty to utilize the remaining balance amount lying in his



accounts, without prejudice to any other order of attaching or for freezing the accounts.

(SUVIR SEHGAL)
JUDGE

16.01.2026
parul verma

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