



2026.PHHC:042382



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

119

CWP-4535-2026

Date of Decision: 18.03.2026

SAJJAN SINGH

...Petitioner

Vs.

UNION OF INDIA AND OTHERS

...Respondents

CORAM:- HON'BLE MR. JUSTICE JAGMOHAN BANSAL

Present:- Mr. R.K. Girdhwal, Advocate for the petitioner

Mr. Satyapal Jain, Addl. Solicitor General with
Mr. Arvind Seth, Sr. Panel Counsel (*both through V.C.*)
for respondent-UIO

Mr. Gaurav Goel, Advocate (*through V.C.*)
for respondent-Bank

JAGMOHAN BANSAL, J. (ORAL)

1. The petitioner through instant petition under Article 226/227 of the Constitution of India is seeking direction to respondents to de-freeze his savings bank account No.3115000100074291 maintained with respondent No.6-Punjab National Bank Salhawas Branch. He is further seeking direction to remove lien over a sum of Rs.6,71,000/-.

2. Learned counsel for the petitioner submits that petitioner is an agriculturist. The respondent-Bank has freezed debit from his account on the basis of automated alert by the National Cyber Crime Reporting Portal. Lien has been marked on his account with respect to Rs.6,71,000/-. The lien has been marked on account of case No.20/2025 under Sections 66D of IT Act, 2000 and Sections 316(2), 318(4) BNS

registered at Cyber Economic & Narcotic Crime Police Station. The respondent-Bank has conducted investigation and has found his KYC to be in order. He has requested to the authorities to defreeze his account but to no avail.

3. Reply by way of affidavit of Mr. Satpal Singh, Branch Manager, Punjab National Bank, Branch at Sahlawas filed on behalf of respondent-Bank is taken on record. Registry is directed to tag the same at an appropriate place.

4. Learned counsel for the petitioner vehemently submits that petitioner has not received even single penny from suspicious person. There is no suspicious transaction in his account. The respondent-Bank conducted inquiry at its level and submitted report to Investigating Officer disclosing that there is no illegal transaction in his account.

5. Learned counsel for the respondent-Bank concedes that as per information of the Bank no criminal case has been registered against the petitioner. The Bank has created lien to the tune of Rs.6,71,000/- on the direction of law enforcement agencies. It is factually correct that Bank has not found any entry in petitioner's account which can be called as suspicious.

6. This Court vide order dated 24.02.2026 passed in **CWP No.31234 of 2024, "Labpreet Kaur vs. Union of India and others"** has already ordered to de-freeze bank account in such circumstances.

7. From the perusal of record and submissions of both sides, at this stage, it cannot be concluded that there was one or another suspicious entry in the petitioner's account. In the absence of suspicious entry, the

Bank or any other authority has no right to freeze anyone's account in the form of debit freeze or lien on a particular amount.

8. In the case of petitioner no FIR is registered against him. He is not involved in any criminal case. No order of attachment under Section 107 of BNSS has been passed by the Magistrate. Claim of petitioner is genuine and deserves to be allowed. Accordingly, respondent No.1-Bank is hereby directed to de-freeze petitioner's bank account within three days from today.

9. 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.

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

(JAGMOHAN BANSAL)
JUDGE

March 18, 2026
Deepak DPA

Whether Speaking/reasoned	Yes/No
Whether Reportable	Yes/No