

S/L 24  
07.07.2026  
Court. No. 25  
Sourav

**WPA 5814 of 2026**

**Nabin Chandra Rana**

**Vs.**

**Branch Manager, Punjab National Bank & Ors.**

*Ms. Papiya Dutta*

*...for the petitioner.*

*Mr. Abhishek Banerjee*

*Ms. Parna Roy Choudhury*

*Ms. Trisa Chanda*

*...for the Punjab National Bank.*

1. The grievance of the petitioner in the present writ application is that the petitioner is holding the current account being no. 0683202100001441 in the name of M/s. Maa Bhabani Jewelers with the Punjab National Bank, Bhupatinagar Branch.
2. All of a sudden in the month of November, 2024, the Bank has freezed the account of the petitioner and accordingly, the petitioner has made request to the Bank with regard to the reason for freezing of the account of the petitioner and the petitioner came to know from the Bank that the Bank has freezed the account on receipt of the request from the Cyber Crime Police, Bangalore.
3. The petitioner being aggrieved and dissatisfied with the act of the authorities for freezing of the account of the petitioner, the petitioner has filed an appeal before the Bank Ombudsman and the Bank Ombudsman has disposed of the same by an order dated May 29, 2025. The petitioner submits that the disputed amount is Rs. 5950/- as per the report of the Cyber Crime authority but the account reveals that only transaction amount is Rs. 1441/- on November 14, 2024 but the Bank has freezed the total account of the petitioner due to which the

petitioner is not in a position to operate the bank account and facing difficulty.

4. Learned counsel for the Bank submits that the Bank has received a report from the Cyber Crime Branch, Bangalore and accordingly, the account of the petitioner is freezed and till date the Bank has not received any report from the Cyber Crime authority or any police authority with regard to defreeze the account of the petitioner and as such, it is not possible for the Bank to defreeze the account of the petitioner.
5. This Court finds that on receipt of the report from the Cyber Crime Authority in the month of November 2024, the Bank has freezed the account of the petitioner. The disputed amount is Rs. 5,950/- but the transaction amount reveals from the account of the petitioner is Rs. 1,441/- on November 14, 2024, thereafter, the police authority has not made any correspondence with the Bank authority.
6. This Court does not find that the Cyber Crime Authority or any investigating authority has obtained any order from any competent court under Sections 106/107 of the BNS for freezing of the account of the petitioner. The only disputed amount in the account of the petitioner is Rs. 5,950/- which the Bank has freezed on the report of the Cyber Crime authority.
7. In spite of service of notice, none appears on behalf of the investigating agency.
8. Considering the circumstances that since from the month of November, 2024 the current account of the petitioner is freezed and the petitioner is not in a position to

operate the said account, accordingly, the Bank is directed to defreeze the account of the petitioner by keeping the disputed amount of Rs. 5,950/- in lien and to allow the petitioner to operate the account.

9. **WPA 5814 of 2026** is disposed of.
10. Urgent photostat certified copies of this order, if applied for, be supplied to the parties upon compliance with all the necessary formalities.

**(Krishna Rao, J.)**