IN THE HIGH COURT OF PUNJAB AND HARYANA AT CHANDIGARH

Sr. No.106 **CWP-20048-2026**
Date of Decision: 10.07.2026

M/s Jain H.P. .... Petitioner

Versus

Union of India and others ... Respondents

CORAM: HON'BLE MR. JUSTICE TRIBHUVAN DAHIYA

Present: Mr. Rahul Bhargava, Advocate, and
Mr. Tanveer Singh, Advocate, for the petitioner.

Mr. Satya Pal Jain, Additional Solicitor General of India (through video conferencing), assisted by
Ms. Neha Sharma, Senior Panel Counsel, Union of India.

Mr. Chandeep Singh, Advocate, for respondent no.3 - SBI.
(through video conferencing)

TRIBHUVAN DAHIYA, J. (ORAL)

The petition has been filed *inter alia* seeking a direction to the respondents to defreeze the petitioner’s bank account bearing no.00000040378237216 with the State Bank of India, Railway Road Branch, District Ludhiana, Punjab.

2. Learned counsel contended that the petitioner/firm is running a petrol pump for last more than twenty years, and maintains the aforesaid current account for its day to day business operations. It regularly deposits daily cash collection and receives merchant settlements through digital payment platforms. The petitioner, as such, is not accused of being a beneficiary of any cyber fraud, etc., nor has it received any communication ever in this regard. There was, therefore, no basis to take this extreme step of freezing its account, that too without issuing any show cause notice.

3. Learned counsel for respondent no.3 – SBI, on instructions, submits that the account was frozen based upon instructions received from the National Cybercrime Reporting Portal, which pertained to objectionable transactions in the petitioner's account amounting to ₹2,79,738. It can be made operational by marking a lien on the said amount.

4. Learned counsel for the petitioner has no objection to this condition, but prays that the petitioner may be granted liberty to avail appropriate remedy to claim that amount.

5. In view thereof, the petition stands disposed of directing the third respondent/SBI to mark a lien on the aforementioned disputed amount and make the petitioner's account operational within three days from today. The petitioner will be at liberty to avail appropriate remedies in accordance with law to claim the disputed amount. It is also directed that in case the Bank is required to take any action concerning the petitioner's account in future, it can only be after issuing a show cause notice and taking the latter's response thereto into consideration.

(TRIBHUVAN DAHIYA)
JUDGE

10.07.2026
Maninder

Whether speaking/reasoned	:	Yes/No
Whether reportable	:	Yes/No