



2026:AHC:78406-DB

A.F.R.

Reserved on :16.03.2026

Delivered on :08.04.2026

HIGH COURT OF JUDICATURE AT ALLAHABAD**WRIT - C No. - 1489 of 2026**

Ashish Rawat

.....Petitioner(s)

Versus

Union Of India And 6 Others

.....Respondent(s)

Counsel for Petitioner(s)	:	Akash Kumar Sharma, Ashwani Kumar, Shamasul Eslam
Counsel for Respondent(s)	:	A.S.G.I., C.S.C., Sanjai Singh, Tushar Kant

Along with :

- Writ - C No. 1118 of 2026:**
Vishwadeep
Versus
State of U.P. and 2 others
- Writ - C No. 1768 of 2026:**
Mohammad Irfan
Versus
State of U.P. and 3 others
- Writ - C No. 2577 of 2026:**
Priyanka Tiwari
Versus
State of Uttar Pradesh and 4 others
- Writ - C No. 2691 of 2026:**
Sarfaraj
Versus
State of U.P. and 2 others
- Writ - C No. 2711 of 2026:**
Tarkeswar Tiwari
Versus
State of Uttar Pradesh and 6 others
- Writ - C No. 2989 of 2026:**
Chandra Narayan Singh
Versus
Union of India and 5 others
- Writ - C No. 4227 of 2026:**
Pawan Kumar
Versus
Union of India and 4 others
- Writ - C No. 648 of 2026:**

Mohammad Alqaish

Versus

State of Uttar Pradesh and 2 others

9. Writ - C No. 665 of 2026:

Mayank Pratap Singh

Versus

Reserve Bank of India, New Delhi and 2 others

10. Writ - C No. 889 of 2026:

Yogesh Yadav

Versus

State of U.P. and another

Court No. - 1

HON'BLE AJIT KUMAR, J.

HON'BLE SWARUPAMA CHATURVEDI, J.

(Per : Swarupama Chaturvedi, J.)

1. Heard Shri Shamasul Eslam, learned counsel for the petitioner in leading petition, Shri Ashutosh Kumar Pandey, learned counsel for the petitioner in Writ-C No. 648 of 2026, Shri Santosh Kumar Dubey, learned counsel for the petitioner in Writ-C No. 665 of 2026, Shri Vikrant Pratap Singh, learned counsel for the petitioner in Writ-C No. 889 of 2026 & Writ -C No. 1118 of 2026, Shri Sanjay Kumar Verma, learned counsel for the petitioner in Writ-C No. 1768 of 2026, Shri Malik Juned Ahmad, learned counsel for the petitioner in Writ -C No. 2577 of 2026, Shri Vidya Kant Rai, learned counsel for the petitioner in Writ-C No. 2691 of 2026, Shri S.F.A. Naqvi, learned Senior Advocate assisted by Shri Malik Juned Ahmad, learned counsel for the petitioner in Writ-C No. 2711 of 2026, Shri Aditya Kumar Rai, learned counsel for the petitioner in Writ-C No. 2989 of 2026, Shri Arun Yadav, learned counsel for the petitioner in Writ -C No. 4227 of 2026, and Shri Tushar Kant, learned Senior Panel Counsel appearing in all the cases for Union of India, Shri Shrey Singh, learned counsel appearing for respondent no. 3 and Shri Ramesh Kumar Shukla, learned counsel for the respondent no. 4 in connected Writ-C no. 1768 of 2026, Ms. Swati Agrawal Srivastava, learned counsel for the respondent no. 2 (SBI) and Shri Abhishek Ahuja, learned counsel for the respondent no. 3 in connected Writ-C No. 2711 of 2026, Shri Sanji Singh, learned counsel for the respondent no. 5 in connected Writ-C No. 1489 of 2026 and for respondent nos. 4 to 6 in connected Writ-C No. 2989 of 2026, Shri Amrish Sahai, learned counsel for the respondent no. 5 in connected Writ-C No. 1489 of 2026 and Shri Anubhav Chandra, learned Standing

Counsel for the State respondents in all the petitions.

2. All the present petitions have been filed by the respective petitioners being aggrieved by the action of the bank authorities in freezing their bank accounts. The grievance, in essence, pertains to the restrictions placed on the operation of bank accounts due to investigation of cyber offences where their account had alleged financial transaction. In the light of above-mentioned facts and circumstances petitioners have filed their respective petitions under Article 226 of the Constitution of India, praying for issuance of writ order or direction in the nature of mandamus to respondents for de-freezing of their bank accounts. Since the reliefs sought in all the petitions are substantially alike, and the matters arise out of similar set of facts involving identical questions of law, all the petitions were connected and taken up together for hearing. However, necessary facts pleaded in each writ petitions and submissions advanced on behalf of the parties in the respective petitions are being noticed separately.

3. In **Writ-C No. 1489 of 2026** the fact in brief is that the petitioner has got a savings account no. (hereinafter referred as “A/c No.”) 2340000109223949 in Punjab National Bank, Gwal Toli Branch, Kanpur Nagar. On 12.12.2025, the petitioner discovered his online transactions were stopped, thereafter he visited the branch manager the following day, where he was informed that his account had been freezed on instructions of the crime branch without specifying the reason for the freezing.

4. In **Writ-C No. 889 of 2026**, the factual matrix is that petitioner’s A/c No. 20348241556, maintained at the State Bank of India, Branch Suhag Nagar, Firozabad, was freezed by the respondent authorities without any prior notice, duration or reasons for the seizure. The petitioner alleges that this action was taken mechanically and without statutory authority, and despite submission of representation for de-freezing, no action was taken by the respondents.

5. The factual foundation of **Writ-C No. 1768 of 2026** is account freezing of the petitioner’s A/c No. 520291001842711 in Union Bank of India, Ashok Nagar Branch District Kanpur and A/c No. 1969100100013506 in Punjab National Bank, Govind Nagar Branch District Kanpur. In this case, the investigating officer requested the respondent bank to put the disputed account on hold, which was under dispute in a private dispute in

between parties. Following the seizure, the petitioner moved an application before the court of the Chief Judicial Magistrate, Kanpur Nagar, but the accounts are still not de-frozen as pleaded by the petitioner.

6. The facts giving rise to **Writ-C No. 2691 of 2026** is freezing of petitioner's bank account maintained with the Bank of Baroda, Barkhera Branch, Pilibhit. The bank stopped transactions in the petitioner's account due to two specific transfers, *i.e.*, Rs.60 received on 19.09.2023, for which there is Cyber Crime Acknowledgement No. 23109230080435, and transaction of Rs.1 transferred on 27.09.2023, for which there is Cyber Crime Acknowledgement No. 31109230128980.

7. In the case of the petitioner in **Writ-C No. 648 of 2026**, the facts are that petitioner's A/c No. 50100801261478 maintained at HDFC Bank, Phulpur Branch, District Prayagraj was arbitrarily frozen by the bank on the basis of instructions received from the Station House Officer (SHO), Cyber Station, Prayagraj, citing Cyber Police Portal Acknowledgement No. 21511250032616 dated 23.02.2025. The petitioner contends that his entire account has been blocked indefinitely, which is severely affecting his livelihood and family obligations, without the authorities supplying him any FIR, complaint, or judicial order in that regard. Furthermore, the petitioner asserts he is neither named as an accused nor has he been informed of any specific offence or investigation, and that the freezing action was carried out without providing any prior notice, opportunity of hearing, or recording of legal reasons under statutory provisions like Section 106 Bharatiya Nagarik Suraksha Sanhita, 2023 (herein after referred to as "BNSS") (earlier Section 102 CrPC).

8. The fact in **Writ-C No. 2711 of 2026** is that various accounts of the petitioner were frozen by the banks on the instructions of the Cyber Crime Police Station, District Ballia, on the basis of certain alleged illegal amounts were deposited into the petitioner's accounts from unknown sources. It is pleaded that the petitioner is a retired government employee who is currently engaged in a small agricultural business. He also pleads that he has not received any FIR, summons, or legal notice regarding any investigation, and that the freezing of his accounts, which include his pension and agricultural income, without any order from the Magistrate

under Section 107 of the BNSS (earlier Section 102 CrPC) is arbitrary and illegal action of respondents. Details of total amount, *i.e.* Rs.9,31,759/- that has been freezed by different banks are given below.

Bank	A/c No.	Amount
State Bank of India, Branch-Agarsanda, Ballia (IFSC: SBIN0017598)	30380446638	Rs. 3,15,000/-
Axis Bank, Branch-Ballia (IFSC: UTIB0000897)	924010054535613 92402007180658	Rs. 9,759/- Rs. 26,000/-
HDFC Bank, Branch-Ballia (IFSC: HDFC0001885)	924020071806580	Rs. 4,50,000/-
Post Payment Bank (IPPB), Branch-Ballia (IFSC: IPOS0000001)	055110085655	Rs. 76,000/-
Airtel Payment Bank, Branch-Ballia (IFSC: AIRP0000001)	8334884806	Rs. 55,000/-

9. The relevant factual backdrop in **Writ-C No. 1118 of 2026** is that the petitioner, maintains Indusind Bank A/c No. 158218574927 at the Firozabad branch, having balance of Rs. 9,46,898.39/- was freezed by the bank without prior notice, show-cause, or communication. Upon inquiry, the bank informed the petitioner that the account was freezed at the request of the Bengaluru Police. The petitioner contends that this action is arbitrary and illegal, as he has no involvement with any offence or criminal case.

10. The brief facts leading to **Writ-C No. 2577of 2026** are that the petitioner’s A/c No. 50100572517727 maintained with HDFC Bank at Ballia, A/c No. 05511018380 in Post Payment Bank at Ballia, and A/c No. 92402007180664 in Axis Bank at Ballia are freezed on directions received from the Station House Officer, Cyber Crime Police Station at Ballia, with liens marked in the amounts of Rs. 50,000/- in HDFC Bank,

Rs. 1,00,000/- in Post Payment Bank, and Rs. 90,000/- in Axis Bank. The Cyber Crime Branch verbally informed the petitioner that the accounts were freezed due to an inquiry into deposits from illegal sources. The petitioner pleaded that the investigating agency acted without the required magisterial permission or legal authority under sections 106 or 107 of the BNSS.

11. In Writ-C No. 2989 of 2026, the factual background is that the petitioner has A/c No. 0862000100303087 at the Punjab National Bank, Samthar Branch, District Jhansi. The petitioner is engaged in online trading activities from which he has received an amount of Rs. 2000/- into his bank account. Upon visiting his home branch, he was informed that a lien has been imposed on his account on the basis of several complaints initiated from two police stations in Bangalore City (Karnataka) and one from Rachakonda (Telangana). Despite submitting a detailed representation via email on 16.12.2025, and a follow-up mail on 20.12.2025, to the aforementioned cyber police units, the blanket freeze remains in place, which the petitioner contends is arbitrary and prevents him from meeting essential financial obligations.

12. So far as Writ-C No. 4227 of 2026 is concerned, the fact is that the petitioner has maintained his A/c No. 10208002044 with IDFC First Bank Maunath Bhanjan Branch, District Mau, regarding which he has got information on 31.12.2025 that his A/c was freezed in pursuance of directives issued by the Ministry of Home Affairs (MHA) due to multiple cybercrime complaints across several states. The freezing is linked to complaint made in various parts of the country with details provided in following table.

State	Amount	Complaint No.
Gujrat	Rs. 29,505	910162582728
	Rs. 10,495	31106250119690
Karnataka	Rs. 41,694/-	31602250016485
Kerala	Rs. 41,694/-	31502250003378
Haryana	Rs. 5,000/-	181241168592

	Rs. 40,000/-	31301250006471; 910162582728
West Bengal	Rs. 41,250	23201250005445

13. Insofar as the petitioner in **Writ-C No. 665 of 2026** is concerned, the fact is that the account holder is a government teacher who holds a bank A/c No. 30926051202 with State Bank of India, Branch Barsathi, District Jaunpur, which has been freezed since November 2024. The A/c was freezed due to the credit of Rs. 10,000/- from Bangalore City, District Karnataka. Due to freezing of the account, petitioner is facing hardship including not being able to make payment towards his home loan, which were previously debited as EMI from the same account. The petitioner contends that the bank's action is unjustified as the credit is a single transaction, which appears to be clerical error rather than any cybercrime.

14. Having set out the facts pleaded in the respective petitions, the submissions advanced by learned counsel appearing for the respective parties are recorded hereunder.

15. At the outset, Shri Shamasul Eslam, learned counsel appearing on behalf of the petitioner in the leading petition **Writ-C No. 1489 of 2026**, *Ashish Rawat vs. Union of India and 6 others*, submitted that the account in question has already been de-freezed. Shri Sanjay Singh, learned counsel appearing for respondents in the matter, did not dispute the same.

16. Shri S.F.A. Naqvi, learned Senior Advocate appearing for the petitioner in connected **Writ-C No. 2711 of 2026**, *Tarkeswar Tiwari vs. State of Uttar Pradesh and 6 others*, argued that the petitioner’s bank accounts got freezed in different banks on the basis of instructions received from cyber-crime branch Ballia. He contended that neither the petitioner was informed by the bank, nor was any intimation sent to the concerned magistrate by the investigating agency, and therefore the freezing of the accounts was therefore carried out in a manner *de hors* the procedure prescribed under Section 106 of the BNSS.

17. Shri Naqvi further contended that even assuming that provisions of Section 106 BNSS were applicable, a debit bank account could not have been completely freezed and the same should be only up to the extent of

suspected amount, that too after complying the procedure under Section 106 BNSS. He relies on the judgment of the High Court of Kerala in ***Headstar Global Pvt. Ltd. vs. State of Kerala & others, 2025 SCC OnLine Ker 3546***, which was subsequently followed by the High Court of Bombay in ***Mr. Kartik Yogeshwar Chatur vs. Union of India & Ors., 2025 SCC OnLine Bom 4778*** and the same was also discussed by High Court of Delhi in ***Malabar Gold and Diamond Limited and Others vs. Union of India and Others, 2026 SCC OnLine Del 297***. On the basis of these judgments, he submitted that the act and conduct of respondent bank in freezing the account at the instance of investigating agency is liable to be held invalid and the bank should be directed to de-freeze the bank accounts of the petitioners forthwith.

18. Shri Naqvi further submitted that, insofar as the account with India Post Payments Bank bearing IFSC Code IPOS0000001 is concerned, the same has already been de-freezed and to that extent, the issue is resolved with India Post Payments Bank. However, he had further submitted that there are five more freezed bank accounts regarding which the petition is still required to be pressed.

19. Shri Ashutosh Kumar Pandey, learned counsel appearing for the petitioner in connected ***Writ-C No. 648 of 2026, Mohammad Alqaish vs. State of U.P. and 2 others***, and Shri Malik Juned Ahmed, learned counsel appearing for the petitioner in connected ***Writ-C No. 2577 of 2026, Priyanka Tiwari vs. State of U.P. and 4 others***, had adopted submissions made by Shri S.F.A. Naqvi, learned Senior Advocate in ***Writ-C No. 2711 of 2026***. However, Shri Ahmed, submitted that in ***Writ-C No. 2577 of 2026***, three bank accounts are freezed for which the writ petition is being pursued.

20. Shri Sanjay Verma learned counsel appearing for petitioner in ***Writ-C No. 1768 of 2026, Mohammad Irfan vs. State of U. P. and 3 others***, submitted that this court vide its order dated 30.01.2026 in above mentioned writ petition, has directed regional managers of respondent banks to file personal affidavit in this matter. Responding this, Shri Shrey Singh, learned counsel appearing for Union Bank submitted that the bank account of the petitioner had already been de-freezed and, in view of this development, he has filed an affidavit in the registry on 27.02.2026.

Similarly, Shri Ramesh Kumar Shukla, appearing for Punjab National Bank submits that he has also filed affidavit stating that petitioner's account in question is de-freezed. After perusal of the above mentioned affidavits issues raised in the petition appears to be resolved.

21. Shri Vidya Kant Rai, learned counsel appearing for petitioner in connected ***Writ-C No. 2691 of 2026, Sarfaraj vs. State of U.P. and 2 others***, and Shri Vijay Prakash Mishra, learned counsel appearing for the respondent bank in connected, submits that under the interim order of this Court, the account of the petitioner has been de-freezed while holding back the disputed amount in the bank account. In view of the above since the disputed amount has only been held back by the bank, otherwise the bank account has been made operational.

22. Shri Aditya Kumar Rai, learned counsel appearing for the petitioner in connected, ***Writ-C No. 2989 of 2026, Chandra Narayan Singh vs. Union of India and 5 others***, in addition to the submissions made by other counsels as mentioned above, had submitted that the bank account of the petitioner, in which the suspicious amount was reported to have been transacted, is from different web links operating from different parts of the Country and therefore, there may be jurisdictional issue as to the power of the Magistrate in the above regard, insofar as the provisions contained under section 106 of the BNSS are concerned.

23. Shri Santosh Kumar Dubey, learned counsel appearing for the petitioner in the connected ***Writ-C No. 665 of 2026, Mayank Pratap Singh vs. Reserve Bank of India, New Delhi, and 2 others***, submitted that the petitioner is a teacher in a Junior Basic School and his salary account has been freezed which is also the account for paying dues towards the advance given by the bank, and since the account has been freezed, the petitioner is getting the status of a defaulter, inasmuch as the bank as well as the Cyber Crime Department has failed to intimate the Magistrate concerned about the freezing of the account of the petitioner, which therefore, invalidates the act and conduct of the respondent bank in freezing the account.

24. Shri Vikrant Pratap Singh, learned counsel appearing for the petitioner in the connected ***Writ-C No. 889 of 2026, Yogesh Yadav vs. State of U.P. and another***, has adopted the argument of Shri Santosh Kumar Debey, as,

according to him, the alleged transaction took place through an account of a bank at Patna, Bihar, into the account of the petitioner at the Firozabad branch of the bank and hence has a jurisdictional issue.

25. Shri Vikrant Pratap Singh, learned counsel appearing for the petitioner in the connected **Writ-C No. 1118 of 2026**, *Vishwadeep vs. State of U.P. and two others*, had adopted the submissions advanced by Shri Santosh Kumar Dubey in the connected Writ-C No. 665 of 2026. Similarly, Shri Arun Yadav, learned counsel for the petitioner appearing in connected **Writ-C No. 4227 of 2026**, *Pawan Kumar vs. Union of India and 4 others*, had also adopted submissions made by Shri Santosh Kumar Debey in Writ-C No. 665 of 2026.

26. Meeting the submissions made by the counsel appearing for petitioners in their respective petitions, Shri Tushar Kant, learned advocate appearing for the Union of India, has submitted that at present there is clarity in procedure at every step as the Standard Operating Procedure/ Guidelines (hereinafter referred to as the “SoP”) published by the Ministry of Home Affairs is in effect, which provides detail procedure for seizing and de-freezing of the bank account, although details of the complainant or victim shall not be provided to the suspect account holder even as per SoP. Hence, according to him, non-furnishing of the detail information to the bank account holder, does not invalidate freezing of the bank account. He has also submitted that the freezing of the account is an action to protect the account holder and to ensure that the account is not misused any further for the same crime, freezing without delay is necessary but it is to be freezed as per provisions of BNSS, which permits police to act in case of suspicion of crime.

27. Shri Anubhav Chandra, learned Standing counsel representing the State respondents submitted that provisions of the BNSS are very clear that the police is empowered under Section 106 BNSS to direct for seizure of the account and for that prior intimation to the account holder is not necessary and only the information is required to be given to the magistrate that too after seizure unlike the matter of attachment under Section 107 where the order of the magistrate is pre-requisite to the attachment.

28. Learned counsel appearing for the Union of India as well as the

counsel for the Bank in connected Writ -C No. 2989 of 2026 submitted that since the account of the petitioner is in bank situated in a particular city where it is freezed, then having the cause of action there, the Magistrate of the concerned District where the Bank situates shall have jurisdiction under section 106 of BNSS and there is no issue about it, especially when there is no such incident referred by the petitioners where any magistrate has refused to entertain any such case.

29. After hearing learned counsel and careful perusal of records, we consider it appropriate, to present status of the bank accounts in each petition in a tabulated form for the sake of clarity and convenience. The table below present status thereof, as emerging from the records and submissions made during hearing.

Case title	Bank	Account No.	A/c status
WRIT-C No. 1489 OF 2026	PNB	2340000109223949	de-freezed
WRIT-C No. 648 of 2026	HDFC	50100801261478	freezed
WRIT-C No. 665 of 2026	SBI	30926051202	freezed
WRIT-C No. 889 of 2026	SBI	20348241556	freezed
WRIT-C No. 1118 of 2026	Indusind bank	158218574927	freezed
WRIT-C No. 1768 of 2026	Union bank of india	UBI – 520291001842711	de-freezed
	Punjab National Bank	PNB- 1969100100013506	de-freezed
WRIT-C No. 2577	HDFC	HDFC-	freezed

of 2026		50100572517727	
	post payment bank Ballia	BALLIA-055110118380	freezed
	Axis bank	AXIS-924020071806645	freezed
WRIT-C No. 2691 of 2026	Bank of baroda	BOB-08300100019613	de-freezed except Rs.61/-
WRIT-C No. 2711 of 2026	SBI	SBI-30380446638	freezed
	AXIS	AXIS-924010054535613	freezed
	AXIS	AXIS-924020071806580	freezed
	HDFC	HDFC-50100792924805	freezed
	Post payment bank, Ballia	Post payment bank, ballia-055110085655	de-freezed
	Airtel payment bank	Airtel payment bank-8334884806	freezed
WRIT-C No. 2989 of 2026	PNB	PNB-0862000100303087	freezed
WRIT-C No. 4227 of 2026	IDFC	IDFC-10208002044	freezed

30. Having considered the submissions of learned counsel for the petitioners, following questions emerge for the determination:

- (i) Whether the term “property” under Section 106 BNSS

extends to entire bank account or only to a particular amount therein alleged to be stolen or suspected to be involved in an offence.

(ii) Whether the bank can freeze accounts at the instance of the police without prior intimation to the account holder or the competent magistrate in the light of procedure prescribed under Section 106 of the Bharatiya Nagarik Suraksha Sanhita, 2023.

(iii) Whether Sections 106 and 107 of BNSS operate independently and distinctly, with Section 106 BNSS governing seizure or temporary freezing of accounts and Section 107 BNSS governing attachment of the account, and whether their applicability differs at different stages of investigation.

(iv) Whether there arises any jurisdictional issue in the event bank accounts are maintained in one place, but the transactions giving rise to the alleged suspicious amounts occur elsewhere, and hence where the jurisdiction of a magistrate would vest.

31. At this stage, we proceed to examine the scope and ambit of Sections 106 and 107 of the Bharatiya Nagarik Suraksha Sanhita, 2023 (BNSS), which is necessary for the determination of first, second and third issue, which fall for consideration in the present batch of petitions. Section 106 BNSS reads as under:

“106. Power of police officer to seize certain property.—(1) Any police officer may seize any property which may be alleged or suspected to have been stolen, or which may be found under circumstances which create suspicion of the commission of any offence.

(2) Such police officer, if subordinate to the officer in charge of a police station, shall forthwith report the seizure to that officer.

(3) Every police officer acting under sub-section (1) shall forthwith report the seizure to the Magistrate having jurisdiction and where the property seized is such that it cannot be conveniently transported to the Court, or where there is difficulty in securing proper accommodation for the custody of such property, or where the continued retention of the property in police custody may not be considered necessary for the purpose of investigation, he may give custody thereof to any person on his executing a bond undertaking to produce the property before the Court as and when required and to give effect to the further orders of the Court as to the disposal of the same:

Provided that where the property seized under sub-section (1) is subject to speedy and natural decay and if the person entitled to the possession of such property is unknown or absent and the value of such property is less than five hundred rupees, it may forthwith be sold by auction under the orders of the Superintendent of Police and the provisions of Sections 503 and 504 shall, as nearly as may be practicable, apply to the net proceeds of such sale.”

32. Section 107 BNSS is also related and same is reproduced below for easy reference:

“107. Attachment, forfeiture or restoration of property.—(1) Where a police officer making an investigation has reason to believe that any property is derived or obtained, directly or indirectly, as a result of a criminal activity or from the commission of any offence, he may, with the approval of the Superintendent of Police or Commissioner of Police, make an application to the Court or the Magistrate exercising jurisdiction to take cognizance of the offence or commit for trial or try the case, for the attachment of such property.

(2) If the Court or the Magistrate has reasons to believe, whether before or after taking evidence, that all or any of such properties are proceeds of crime, the Court or the Magistrate may issue a notice upon such person calling upon him to show cause within a period of fourteen days as to why an order of attachment shall not be made.

(3) Where the notice issued to any person under sub-section (2) specifies any property as being held by any other person on behalf of such person, a copy of the notice shall also be served upon such other person.

(4) The Court or the Magistrate may, after considering the explanation, if any, to the show-cause notice issued under sub-section (2) and the material fact available before such Court or Magistrate and after giving a reasonable opportunity of being heard to such person or persons, may pass an order of attachment, in respect of those properties which are found to be the proceeds of crime:

Provided that if such person does not appear before the Court or the Magistrate or represent his case before the Court or Magistrate within a period of fourteen days specified in the show-cause notice, the Court or the Magistrate may proceed to pass the ex parte order.

(5) Notwithstanding anything contained in sub-section (2), if the Court or the Magistrate is of the opinion that issuance of notice under the said sub-section would defeat the object of attachment or seizure, the Court or Magistrate may by an interim order passed ex parte direct attachment or seizure of such property, and such order shall remain in force till an order under sub-section (6) is passed.

(6) If the Court or the Magistrate finds the attached or seized properties to be the proceeds of crime, the Court or the Magistrate shall by order direct the District Magistrate to rateably distribute such proceeds of crime to the persons who are affected by such crime.

(7) On receipt of an order passed under sub-section (6), the District Magistrate shall, within a period of sixty days distribute the proceeds of crime either by himself or authorise any officer subordinate to him to effect such distribution.

(8) If there are no claimants to receive such proceeds or no claimant is ascertainable or there is any surplus after satisfying the claimants, such proceeds of crime shall stand forfeited to the Government.”

33. Bare reading of the aforementioned provisions indicate that it empowers the investigating agency, to take necessary steps for seizure or securing of property suspected to be connected with the commission of any offence during the course of the investigation. The object underlying the provision is to enable immediate and effective action so as to preserve the subject matter of the offence and to prevent its dissipation, particularly in cases of cyber-crime, where delay may defeat the ends of justice.

34. The Supreme Court, in *State of West Bengal v. Anil Kumar Dey*, **2025 SCC OnLine SC 2753**, examined the powers of the police under Section 102 CrPC (now Section 106 BNSS) while addressing the following questions, and held that:

“2. The short but significant question that arises in this appeal is whether, when proceedings initiated against a person are only under the provisions of the Prevention of Corruption Act 1988, would it be open for the investigating authorities (police) to freeze the accounts of the accused persons under Section 102 of the Code of Criminal Procedure 1973. In other words, are the powers under Section 18A of the PC Act, which prescribes the application of the Criminal Law Amendment Ordinance, 19442 insofar as the proceedings of attachment are concerned, and the power under Section 102 Cr. P.C., i.e., the power of a police officer to seize certain property, co-existent or mutually exclusive.

...

9. The text of Section 102, Cr. P.C., has already been reproduced supra. From a studied analysis of the judgments of this Court involving this provision, the following principles/aspects can be highlighted:

9.1 Under this Section, property that is alleged/suspected to be stolen;

is the object of crime; has a direct link to the commission of the offence, can be seized. [See: *M.T. Enrica Lexie v. Doramma*]

9.2 The police have the power to seize passports and bank accounts under this Section. [See: *Tapas D. Neogy (supra)*, *Suresh Nanda v. CBI*, *Teesta Atul Setalvad v. State of Gujarat*]

9.3 Orders of freezing issued under this Section, can only be in effect to aid investigation. [See: *Jermyn Capital LLC v. CBI*] Once the investigation is complete, that ipso facto, does not entitle the person whose bank accounts have been frozen, to have them released. It shall, however, be open to them to apply to the concerned authority for the same, and the authority shall consider the same in accordance with law. [See: *Teesta Atul Setalvad (supra)*]

9.4 The police do not have the power to seize any immovable property. It cannot dispossess someone who is in possession of the immovable property. [See: *Nevada Properties (P) Ltd. v. State of Maharashtra*]

9.5 It is not an enabling provision under which the police may, to do justice, seize the property and hand it over to whom they believe to be the rightful owner thereof. [See: *Nevada Properties (P) Ltd. (supra)*].”.

35. The issue regarding bank account being a property, is already settled by the Supreme Court in ***State of Maharashtra v. Tapas D. Neogy, (1999) 7 SCC 685*** where the Apex Court has recognized that a bank account is “property” within the meaning of Section 102 CrPC, which is verbatim Section 106 BNSS after arrival of new criminal laws. Since the bank account is recognised as a property by the Supreme Court, it can undoubtedly be capable of being freezed on instructions of the police or investigating authority during investigation. Relevant paragraph of the judgement of the Supreme Court in the matter of ***Tapas D. Neogy, (supra)*** observes that:

“12. Having considered the divergent views taken by different High Courts with regard to the power of seizure under Section 102 of the Code of Criminal Procedure, and whether the bank account can be held to be “property” within the meaning of the said Section 102(1), we see no justification to give any narrow interpretation to the provisions of the Criminal Procedure Code. It is well known that corruption in public offices has become so rampant that it has become difficult to cope up with the same. Then again the time consumed by the courts in concluding the trials is another factor which should be borne in mind in interpreting the provisions of Section 102 of the Criminal Procedure Code and the underlying object engrafted therein, inasmuch as if there can be no order

of seizure of the bank account of the accused then the entire money deposited in a bank which is ultimately held in the trial to be the outcome of the illegal gratification, could be withdrawn by the accused and the courts would be powerless to get the said money which has any direct link with the commission of the offence committed by the accused as a public officer. We are, therefore, persuaded to take the view that the bank account of the accused or any of his relations is “property” within the meaning of Section 102 of the Criminal Procedure Code and a police officer in course of investigation can seize or prohibit the operation of the said account if such assets have direct links with the commission of the offence for which the police officer is investigating into. The contrary view expressed by the Karnataka, Gauhati and Allahabad High Courts, does not represent the correct law. It may also be seen that under the Prevention of Corruption Act, 1988, in the matter of imposition of fine under sub-section (2) of Section 13, the legislatures have provided that the courts in fixing the amount of fine shall take into consideration the amount or the value of the property which the accused person has obtained by committing the offence or where the conviction is for an offence referred to in clause (e) of sub-section (1) of Section 13, the pecuniary resources or property for which the accused person is unable to account satisfactorily. The interpretation given by us in respect of the power of seizure under Section 102 of the Criminal Procedure Code is in accordance with the intention of the legislature engrafted in Section 16 of the Prevention of Corruption Act referred to above. In the aforesaid premises, we have no hesitation to come to the conclusion that the High Court of Bombay committed error in holding that the police officer could not have seized the bank account or could not have issued any direction to the bank officer, prohibiting the account of the accused from being operated upon. Though we have laid down the law, but so far as the present case is concerned, the order impugned has already been given effect to and the accused has been operating his account, and so, we do not interfere with the same.”

(Emphasis added)

36. In view of a settled legal position on the issue that a bank account is “property”, we proceed to consider first issue, whether the entire amount lying in a bank account is to be treated as “property” for the purposes of Section 106 BNSS, or only such portion thereof, which is alleged or suspected to have been stolen, or having a suspicion of it being connected with the commission of any offence. Section 106(1) BNSS empowers a police officer to seize any property, which in the present context includes a bank account, that may be alleged or suspected to have been stolen, or which is found under the circumstances giving rise to suspicion of the commission of any offence. The provision makes it clear, without any ambiguity that only such property, which is suspected to be stolen or is

linked to suspicious circumstances is liable to be seized. Consequently, we hold that the power of seizure is limited to the extent of the alleged or suspicious amount and cannot be construed to permit freezing of the entire operation of the bank account in absence of twin conditions prescribed in Section 106 BNSS, which empowers the police officer to seize. Property being a specific amount, the entire amount lying in a bank account cannot be frozen and operation of bank account cannot be denied.

37. Having addressed the first issue, we now proceed to consider the second issue, whether the bank can freeze accounts at the instance of the police. A bare reading of the provision of Section 106 quoted above makes it explicit that the police officer can instruct for the seizure of any account or put a lien on a certain amount of any account if any of twin conditions is being fulfilled: (i) the allegation or suspicion of the amount being stolen; (ii) there is suspicion that the amount is related to the commission of any offence. But compliance with Section 106(1) is sufficient only to instruct the bank for freezing and thereafter the police officer is required to take further steps for the continuation of such freezing of the account or part of the amount in any account. Section 106(2) provides that if the seizure was instructed by an officer who is subordinate to the officer in charge of a police station, then he shall forthwith report the seizure to that officer, and Section 106(3) provides that every police officer acting under Section 106(1) shall forthwith report the seizure to the Magistrate having jurisdiction where the property was seized. Considering this, we hold that the police officer can instruct the freezing of the bank account, as we hold it being “property” in case of bank account to be frozen under Section 106 BNSS, with full compliance of Section 106 BNSS and not *dehors* the same.

38. The next aspect of the second issue is, whether the account holder is required to be given prior intimation, and whether an order of a competent court is necessary before the seizure of a bank account or the property under Section 106 BNSS. Plain reading of Section 106 clearly indicates that the provision empowers police officer to seize property alleged or suspected to have been stolen or found under circumstances giving rise to suspicion of the commission of any offence. Nowhere in the statutory scheme there is any requirement that prior notice must be given to the

owner of the property, or that a court order must be obtained before seizure like it is made for the attachment under Section 107 BNSS. The language of the provision is clear, unambiguous, and self-contained that the power to seize vests directly with the police officer, subject to the procedural safeguards envisaged in the statute itself. To interpret Section 106 BNSS as requiring prior intimation or a judicial order would affect the purpose behind the provision, which is protecting the property or getting it misused further for the similar offence.

39. The Supreme Court in *Teesta Atul Setalvad v. State of Gujarat, (2018) 2 SCC 372* has already clarified that prior notice to the account holder is not required before or simultaneously attaching a bank account but a *post facto* report is mandatorily required to be submitted to the jurisdictional magistrate. The relevant paragraph of the judgment is quoted hereinbelow:

*“20. As regards the procedure for issuing instructions to freeze the bank accounts, it is noticed that the same has been followed by giving intimation to the Magistrate concerned on 21-11-2014 as required in terms of Section 102 of the Code. **There is nothing in Section 102 which mandates giving of prior notice to the account-holder before the seizure of his bank account.** The Magistrate after noticing that the principle stated by the Division Bench of the Bombay High Court in *Shashikant D. Karnik v. State of Maharashtra* [*Shashikant D. Karnik v. State of Maharashtra, 2007 SCC OnLine Bom 1191 : 2008 Cri LJ 148 (Bom)*] has been overruled in terms of the Full Bench judgment of the Bombay High Court in *Vinodkumar Ramachandran Valluvar* [*Vinodkumar Ramachandran Valluvar v. State of Maharashtra, 2011 SCC OnLine Bom 402 : 2011 Cri LJ 2522*], rightly negated that contention. The Full Bench of the Bombay High Court has expounded that Section 102 does not require issuance of notice to a person before or simultaneously with the action attaching his bank account. In *Adarsh Coop. Housing Society Ltd. v. Union of India* [*Adarsh Coop. Housing Society Ltd. v. Union of India, 2011 SCC OnLine Bom 974 : 2012 Cri LJ 520*], the Division Bench of the Bombay High Court once again considered the issue and rejected the argument that prior notice to the account- holder was required to be given before seizure of his bank account. It also noted that the bank account need not be only of the accused but it can be any account creating suspicion about the commission of an offence. The view so taken commends us.”*

40. Any interpretation that prior notice is mandatorily to be given by police officer, will unnecessarily curtail the power expressly granted

under the statute and will frustrate the very object of enabling prompt action to preserve property connected with suspected offences. Therefore, we are of considered view that neither prior intimation to the account holder by the police nor taking the court order is a precondition to the exercise of the power of seizure under Section 106 BNSS although giving the information as per provision of Section 106(2) and 106 (3) is mandatory. However, neither Section 106 and Section 107 of the BNSS, nor any other law, prohibits bank authorities from informing account holders about the operational status of their accounts. While such intimation may not be required prior to seizure, banks shall inform the account holders after the seizure of the account, upon instructions from the investigating agencies. Bank account holders, being consumers of the banks, are at least entitled to be informed of the seizure of their accounts, which renders them non-operational, so as to protect themselves from hardships and to take appropriate legal recourse.

41. Having dealt with the aforementioned issues, the Court now proceeds to examine the next issue arising in the present petitions, *i.e.*, whether Sections 106 and 107 BNSS operate independently and distinctly. In this regard, the Constitution Bench judgment of the Supreme Court in ***Nevada Properties Private Limited v. State of Maharashtra, (2019) 20 SCC 119***, has distinguished power to seize and attach in following words:

“34... the reference is answered by holding that the power of a police officer under Section 102 of the Code to seize any property, which may be found under circumstances that create suspicion of the commission of any offence, would not include the power to attach, seize and seal an immovable property.”

42. Petitioners have relied upon various judgements passed by different High Courts on the issue of freezing of bank accounts. We now proceed to peruse those judgments while determining rest of the issues arise for consideration in these petitions.

43. In ***Headstar Global Pvt. Ltd., (supra)***, the dispute arose out of certain international business transactions, pursuant to which an FIR came to be registered, leading to the freezing of the bank account in that case. The Court, therein, examined the scope of the powers of the police to seize and attach property, particularly under Section 107 BNSS, in the course of investigation. Paragraph Nos. 12 and 13 of the said judgment are reproduced hereinbelow for ready reference:

“12. Going by Section 107 of BNSS, a police officer investigating a crime has to approach the jurisdictional Magistrate seeking attachment of any property believed to be derived directly or indirectly from criminal activity or the commission of an offence. The Magistrate may thereupon order attachment after hearing all parties concerned or issue an interim order for attachment, if issuing notice to the owner will defeat the purpose of attachment and seizure. After confirming that the attached property is the proceeds of crime, the Magistrate can direct the District Magistrate to distribute the property among those affected by the crime. Thus Section 107 confers the jurisdictional Magistrates with explicit authority to act swiftly in cases involving proceeds of crime.

13. Another aspect of importance is that, while Section 106 speaks of seizure, Section 107 deals with attachment, forfeiture and restoration. Seizure under Section 106 can be carried out by a police officer and an ex post facto report submitted to the Magistrate. On the other hand, attachment under Section 107 can be effected only upon the orders of the Magistrate. The logic behind this distinction being that the purpose of seizure is more to secure the evidence during an investigation, whereas attachment is intended to secure the proceeds of crime by preventing its disposal and thus ensuring its availability for legal procedure such as forfeiture and distribution to the victim/s.”

44. The judgment of the Kerala High Court in ***Headstar Global Pvt. Limited (supra)*** arises from facts and circumstances distinguishable from those in the present petitions. In fact, before the High Court of Kerala, the consideration of Section 106 BNSS was confined to the limited aspect of determining whether the property, which was amount in the bank account in that case, was stolen or not, and the outcome was that the amount in that bank account was not stolen and therefore the observation was made therein, that the police did not have power to direct for freezing under Section 106 BNSS. However, in the present batch of petitions, the bank accounts are freezed under circumstances giving rise to suspicion of the commission of an offence, mostly based on complaints of cybercrime. Observations in ***Headstar Global Pvt. Limited (supra)***, was in a fact of attachment, where Section 107 was applicable, however, in present batch of petitions, Section 107 BNSS is not attracted. Infact, the Kerala High Court, in ***Headstar Global Pvt. Ltd. (supra)*** has also observed that Sections 106 and 107 operate distinctly. Paragraph 13 of the judgment analyses and delineates the distinction between seizure under Section 106 BNSS and attachment under Section 107 BNSS, as is evident from the paragraph reproduced hereinabove.

45. In *Kartik Yogeshwar Chatur (supra)* before the High Court of Bombay, the High Court has observed that the investigating agency had issued communication to the Bank to freeze the bank accounts of the respective petitioners, however, in many cases, even such communication is not issued to the Bank, at least, the communication is not placed before the Court by the concerned Bank. In those circumstances, the Bombay High Court analysed the matter and, while agreeing with the findings of the High Court of Kerala in *Headstar Global Pvt. Limited (supra)*, concluded that freezing of the account is not permissible under Section 106 BNSS. However, in our understanding and considered view, the aforesaid judgment ought not to be understood as laying down an absolute proposition that Section 106 BNSS does not empower the police to seize a bank account in any circumstance. Rather, it appears to contemplate that a complete freezing of a bank account would be impermissible under Section 106 BNSS where the amount in question is neither shown to be stolen, nor the entire balance is suspected to be connected with an offence. The observations, it seems, are directed towards situations involving a disputed or identifiable portion of funds, particularly where only a limited sum is under suspicion, in which case such amount may more appropriately be subjected to a lien or partial restraint instead of restricting the operation of the entire account. Accordingly, without departing from the settled legal principle, it could be understood as that the police is empowered to seize bank account or a specific amount therein, as the case may be, subject to the scope of the term “property” under Section 106(1), as discussed above, and further subject to the fulfilment of the twin preconditions noted hereinbefore, along with due compliance with Sections 106(2) and 106(3) BNSS.

46. In *Malabar Gold and Diamond Limited and Others (supra)*, the High Court of Delhi has examined the powers under Sections 106 and 107 of BNSS, where the account of the petitioner was frozen due to a complaint of fraud during a business transaction. The Court framed questions for examination in the order, namely, whether the freezing of the petitioner’s bank account, without any allegation of complicity, was lawful, and whether the police authorities could debit-freeze the bank accounts under Section 106 of BNSS, particularly where such freezing allegedly violated the petitioner’s fundamental rights under Articles 19(1)(g) and 21 of the

Constitution of India. The judgement refers to ***Headstar Global Pvt. Limited (supra)***, ***Kartik Yogeshwar Chatur (supra)***, and many other decisions of various High Courts, and thereafter proceeded to examine the powers of the investigating agency under Sections 106 and 107 of BNSS. The relevant paragraph of the judgment is reproduced as below:-

“17. The Court further observed that innocent and unwary account holders cannot be made to suffer merely because proceeds of crime may have temporarily passed through their accounts, unless investigation reveals their complicity or conscious receipt of such funds. More importantly, taking note of the recurring nature of such cases across various High Courts, the Court urged the Ministry of Home Affairs, Government of India, to frame uniform policies, standard operating procedures and guidelines, in consultation with all stakeholders, to strike a balance between effective investigation of cybercrime and protection of the rights and livelihoods of innocent account holders.

18. Thus, it is fairly trite now that Section 106 of the BNSS empowers the police only to seize property for evidentiary purposes and does not confer any authority to attach or debit-freeze bank accounts. Attachment or freezing of bank accounts, being measures directed at securing alleged proceeds of crime, can be undertaken only under Section 107 of the BNSS and strictly upon orders of a competent Magistrate, after following the prescribed procedural safeguards.”

47. The Delhi High Court also records in the judgment that Standard Operating Procedure (hereinafter referred to as ‘SOP’) has been framed by the Ministry of Home Affairs to deal with cases of cyber fraud/crime. The SOP has got issued on 02.01.2026, however, the Court has not gone into the details of the SOP because the action taken in that case, pre-date the issuance of the SOP and same is also the fact in present batch of petitions although same can be seen for deriving the outcome that the legislative intent is always there for the police to comply with the provisions of Section 106 BNSS.

48. The scope of the Standard Operating Procedure covers putting on hold, suspension and restoration of digital banking services for the bank accounts that were suspended due to any alleged involvement in cybercrime as identified on the basis of Citizen Financial Cyber Fraud Reporting and Management System (hereinafter referred to as “CFCFRMS”). It also covers seizure and release of the bank accounts or

other instruments holding money or assets suspected to be involved in cybercrime. The SOP provides the guiding principles which are explained as follows:-

“Guiding Principles for the Standard Operating Procedure (SOP)

i) Putting on Hold of suspicious transactions and beneficiary account identification reported on CFCFRMS is done to prevent reported amount from being laundered and irretrievably lost in the exercise of powers under S. 168 read with S. 94 BNSS and under S. 106 BNSS. All such requests escalated through CFCFRMS shall be accompanied by notices delivered electronically under the afore mentioned provisions.

iv) Orders for Seizure of accounts or any property issued by a Police agency shall be done in the exercise of powers under Section 106 BNSS, Section 31 of the Banning of Unregulated Deposit Schemes Act, 2019 (BUDS Act) wherever applicable, or other extant law and should be done only with respect to an FIR, including an e-FIR and a copy of such FIR/e-FIR shall accompany such orders.”

49. The SoP also suggest that before issuing an order under section 106(3) BNSS, the Investigating Officers may conduct the verifications with the account holder and their bank and give a reasonable opportunity to submit an explanation for the disputed transaction. Point 9 of the SoP deals the process for holding the amount, suspension of digital banking services and seizure with respect to a bank account or any property. Point 9.1 explain the measures to be taken by bank and it provides all necessary precautions to ensure that the account of any person is not further misused as he has been already victim of cybercrime for which the complaint is already filed.

50. Considering above, we are of the view that Sections 106 and 107 BNSS operate at distinct stages and serve different purposes in the course of an investigation. Section 106 empowers the police to seize property that is alleged or suspected to have been stolen, or which is found under circumstances creating a suspicion of an offence, thereby preserving evidence or relevant property for investigative purposes and is a temporary measure. Section 107, on the other hand, contemplates attachment of property, which is not a temporary measure but till the conclusion of the trial, which is for longer term than initial investigation for which the prompt action is foreseen under Section 106 BNSS. Seizure

under Section 106 is therefore immediate and investigatory in nature, while attachment under Section 107 is precautionary and may be invoked independently at both stages. It follows that the applicability of one provision does not automatically trigger the other, and each must be exercised in accordance with the specific object and scope envisaged as per provisions made under respective Sections.

51. The legislative framework of the BNSS deliberately segregates the powers over property into two distinct stages of investigation: "seizure" under Section 106 and "attachment" under Section 107. Attachment is a significantly more severe step than seizure, while seizure is a preliminary, emergent action taken by police to secure physical evidence requiring only post-facto intimation. Attachment constitutes a substantive deprivation of property rights, and strictly demands judicial application of mind followed by an order attachment. So while power under section 106 lies at the discretion at police, section 107 vests power with a Judicial Magistrate only.

52. While the factual matrices in such cases may vary, the consistent principle that emerges is that procedural requirements must be applied in a manner that advances the cause of justice and facilitates an effective investigation. In the light of these guiding principles, and upon an independent consideration of the statutory scheme, this Court will proceed to examine other issues at hand.

53. We now proceed to examine the last issue raised by some petitioners in the present batch of petitions, *i.e.*, whether there is any jurisdictional issue to approach the magistrate under Section 106 BNSS if the financial transaction is being done from different parts of the Country or from anywhere beyond the jurisdiction of the magistrate court where the bank account is being freezed. To answer this issue, one should read Section 106, which clearly specify that in sub-section (3) that every police officer acting under sub-section (1) shall forthwith report the seizure to the Magistrate having jurisdiction. Having this provision under Section 106(3), there is no iota of doubt that the jurisdiction is of the place where the account is being seized irrespective of the place from where the transfer or deposit is being made.

54. Upon consideration of the pleadings in the respective petitions and the

submissions advanced by learned counsel appearing for the parties, it emerges that, except in **WRIT-C No. 2691 of 2026**, which was already before the learned jurisdictional Magistrate, there has been non-compliance with the requirements of Section 106 BNSS in the remaining matters. In view thereof, the petitioners in all other writ petitions have legal remedies, available to them for the non-compliance of Section 106 BNSS.

55. In view of the discussion and findings recorded hereinabove, we deem it necessary to issue the following directions to ensure that the rights of the account holders are protected while the ongoing investigation under Sections 106 and 107 BNSS proceeds:

55.1 Within week of production of a certified copy of this order, the concerned respondent bank shall place under lien only the amount specified by the investigating officer with respect to all bank accounts, which are subject matter of these petitions and restore the operation of the bank accounts forthwith, thereby making the accounts fully operational.

55.2 The petitioners are at the liberty to approach jurisdictional magistrate wherever the bank account is freezed in non-compliance of the Section 106 of BNSS or even in the event of compliance if they believe that the complete account is required to be defreezed as the allegation leading to the freezing is incorrect or unjustified.

55.3 The concerned police or investigating agency shall, while issuing any direction to a bank under Section 106 BNSS, clearly specify the amount suspected to be involved in the commission of an offence or alleged to be stolen, which is required to be held or restricted in the concerned account.

55.4 The concerned bank shall, upon effecting any seizure, freezing, or marking of lien on an account pursuant to such directions, promptly inform the account holder of the same, including the reason of such action and the resultant operational status of the account.

56. These **WRIT-C No. 648 of 2026**, **WRIT-C No. 665 of 2026**, **WRIT-C**

No. 889 of 2026, WRIT-C No. 1118 of 2026, WRIT-C No. 2577 of 2026, WRIT-C No. 2711 of 2026, WRIT-C No. 2989 of 2026 and WRIT-C No. 4227 of 2026 are allowed in terms of the directions given above.

57. Petitions in *WRIT-C No. 1489 of 2026 and WRIT-C No. 1768 of 2026* have rendered infructuous and accordingly are consigned to records.

58. In the light of submissions made by learned counsel in *WRIT-C No. 2691 of 2026*, we ***dispose of*** this petition with a direction that the amount that has been withheld by the bank shall abide by the final outcome of the order of jurisdictional magistrate.

59. No order as to cost.

(Swarupama Chaturvedi,J.) (Ajit Kumar,J.)

April 8, 2026

Bhanu/ Vikram