

IN THE HIGH COURT OF PUNJAB AND HARYANA AT  
CHANDIGARH

CRM-M-51755-2019 (O&M)  
Date of decision: 05.12.2019

**Jarnail Singh**

**... Petitioner**

**Vs.**

**State of Punjab**

**... Respondent**

**CORAM: HON'BLE MR. JUSTICE ARVIND SINGH SANGWAN**

Present: Mr. Vivek K. Thakur, Advocate  
for the petitioner.

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**ARVIND SINGH SANGWAN, J. (ORAL)**

This is 2<sup>nd</sup> petition for grant of anticipatory bail in FIR No.271 dated 18.09.2019 under Sections 420, 465, 468, 471, 120-B, 467 IPC, registered at Police Station City Kapurthala, District Kapurthala; earlier one was dismissed as withdrawn on 07.11.2019, after arguing the case for some time and finding that the Court is not convinced.

Learned counsel for the petitioner submits that the new ground for filing this 2<sup>nd</sup> petition for grant of anticipatory bail to the petitioner is that no complaint was filed by the LIC of India, as per the communication given by them.

Brief facts of the case are that the aforesaid FIR was registered at the instance of Nishan Singh that the petitioner is husband of one Ranjit Kaur, who was working as LIC Agent under Parminder Singh, Development Officer.

The petitioner, who retired as Panchayat Secretary, used to prepare all the insurance policies on behalf of his wife Ranjit Kaur. On 25.09.2013, a villager namely Sukhchain Singh had died and in order to claim the insurance amount, the petitioner along with his wife Ranjit Kaur and their son Rupinder Pal Singh prepared a forged affidavit, showing the date of death of Sukhchain Singh as 17.06.2017 instead of 25.09.2013 and also got prepared a forged ante-dated insurance policy in his name. The petitioner attached a copy of the bank account statement (Punjab National Bank) of his son Rupinder Pal Singh along with LIC policy to procure the insurance amount. An application under the signatures of Rupinder Pal Singh was also given to LIC Manager, in which it was stated that Rupinder Pal Singh is only legal heir of deceased Sukhchain Singh. The complainant has attached an audio CD with regard to conversation of Development Officer Parminder Singh and petitioner Jarnail Singh regarding committing of the forgery and his admission. The police, on completion of the investigation, registered the FIR against Ranjit Kaur and her husband-petitioner Jarnail Singh.

Learned counsel for the petitioner has argued that the petitioner is neither an agent of LIC nor beneficiary of the policy. It is further submitted that no complaint is lodged by LIC and in fact, on account of political rivalry in the village, the complaint is filed by Nishan Singh, who is not an aggrieved person.

After hearing learned counsel for the petitioner, I find no new ground to entertain this second petition for grant of anticipatory bail to the petitioner.

As per the FIR, there are serious allegations of cheating and forgery, as the petitioner and his wife have tried to forge an insurance policy

relating to one Sukhchain Singh, who had died in the year 2013, by showing his date of death in 2017 and thereafter, by putting their own son Rupinder Pal Singh, as the only legal heir of deceased Sukhchain Singh, have tried to procure the policy amount, therefore, in view of the allegations levelled in the FIR, prayer for grant of anticipatory bail to the petitioner is declined.

Dismissed.

**[ ARVIND SINGH SANGWAN ]**  
**JUDGE**

05.12.2019  
*vishnu*

Whether speaking/reasoned : Yes/No

Whether Reportable : Yes/No