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

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**CRM-M-22321-2025
Date of decision: 21.05.2025**

Richhpal Singh .....Petitioner

Versus

State of Haryana .....Respondent

CORAM: HON'BLE MRS. JUSTICE MANJARI NEHRU KAUL

Present : Mr. Suraj Mandhan, Advocate
for the petitioner.

Mr. Yuvraj Shandilya, AAG, Haryana.

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MANJARI NEHRU KAUL, J.

1. The petitioner is seeking the concession of anticipatory bail under Section 482 of the Bharatiya Nagarik Suraksha Sanhita, 2023 in case FIR No.726 dated 25.09.2019 under Sections 420, 467, 468, 471, 406 of the IPC (Sections 380 and 120-B of the IPC added lateron), registered at Police Station Karnal Civil Lines, District Karnal.

2. Learned counsel for the petitioner has submitted that the petitioner is an illiterate person with no formal understanding of banking procedures and was misled by one Shamsher Singh, who falsely represented himself as an official of the State Bank of India, Grain Market Branch, Karnal. It is submitted that Shamsher Singh informed the petitioner about a purported OTS scheme offered by the bank. Believing the representation to be true, the petitioner allegedly paid a total amount of Rs.4,60,000 to Shamsher Singh in two

instalments over a period of approximately 40 days.

3. It is further contended that following the said payment, the petitioner was handed over a 'No Objection Certificate' (NOC) dated 08.12.2015, purportedly bearing the official stamp of the State Bank of India. Relying upon the said document, the petitioner approached the office of the Tehsildar for redemption of the lien/charge over his immovable property. Learned counsel has stated that the property was accordingly redeemed and the charge stood removed from the revenue records, vide Rapat No.219 dated 05.01.2016.

4. Learned counsel has further vehemently submitted that subsequent to the redemption of the lien, no objection was ever raised by the bank, nor any notice was served to the petitioner regarding nonpayment of dues. It is claimed by the learned counsel that the petitioner remained completely unaware of any outstanding liability or dispute until the registration of the present FIR (Annexure P-1), which, as per the learned counsel, is the first intimation of any default alleged by the bank.

5. On being put to notice, learned State counsel has filed reply by way of affidavit of Rajiv Kumar, HPS, Deputy Superintendent of Police, City, Karnal, in the Registry of this Court which is taken on record subject to all just exceptions.

6. *Per contra*, learned State counsel has vehemently opposed the prayer and submissions made by the counsel opposite. It has been contended that the allegations against the petitioner are grave and pertain to the production of forged and fabricated documents with the

intent to deceive the authorities and secure illegal benefit in the form of redemption of property. While drawing the attention of this Court to the reply, it has been further pointed out that although the petitioner claims to have paid Rs.4,60,000/- to one Shamsher Singh, who posed as a bank employee, no such individual was ever employed with the SBI, Grain Market Branch, Karnal, during the relevant period of 2015-16, as per official communication dated 01.05.2025 received from the Branch Manager, which is annexed as Annexure R-2.

7. Furthermore, it has been submitted that the petitioner in support of his claim, produced before the Court of the learned Additional Sessions Judge Karnal, a document purported to be a memo dated 08.12.2015 allegedly issued by the said bank. However, during investigation, the Branch Manager of the SBI, Grain Market Branch, Karnal, categorically clarified through memo dated 03.04.2025 (Annexure R-1) that no such document was ever issued by the bank and the same is fabricated.

8. The learned State counsel has, therefore, argued that the petitioner not only forged documents but also misled revenue authorities into removing the bank's lien over his property. The use of a fabricated NOC and impersonation of a non-existent bank employee, indicates deliberate planning and a calculated attempt to defraud the bank and the government machinery.

9. I have heard learned counsel for the parties and perused the relevant material on record.

10. At this stage, the material collected during the course of

investigation *prima facie* discloses the commission of serious offences by the petitioner. The petitioner is alleged to have produced a forged document purporting to be a NOC issued by the SBI, which enabled him to secure redemption of the lien over his property. The forgery appears not to be inadvertent or a consequence of ignorance, but rather a conscious and deliberate act aimed at deceiving public authorities. Additionally, the NOC dated 08.12.2015, which forms the cornerstone of the defence of the petitioner, has been found to be fabricated, as per memo dated 03.04.2025 issued by the competent bank.

11. The allegations against the petitioner not only involve impersonation and fabrication of documents but also misuse of those documents before a public authority to obtain undue advantage.

12. In the facts and circumstances as enumerated hereinabove, especially the gravity of the allegations levelled against the petitioner, this Court is not inclined to extend the extraordinary concession of anticipatory bail to the petitioner. The instant petition stands dismissed accordingly.

13. However, it is made clear that anything observed hereinabove shall not be construed to be an expression of opinion on the merits of the case.

21.05.2025 **(MANJARI NEHRU KAUL)**
Vinay **JUDGE**

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