

**CRM-M-38002-2025****1****IN THE HIGH COURT OF PUNJAB AND HARYANA AT CHANDIGARH.****Case No. : CRM-M-38002-2025****Pronounced On : September 02, 2025**

Dr. Charanjit Singh Petitioner
vs.
State of Punjab and another Respondents

CORAM : HON'BLE MRS. JUSTICE SUKHVINDER KAUR.

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Present : Mr. S. S. Rangi, Advocate
for the petitioner.

Mr. Navdeep Singh, DAG, Punjab.

Mr. Mohit Rana, Advocate
for the complainant.

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SUKHVINDER KAUR, J. :

Prayer in the present petition, filed under Section 482 of the Bharatiya Nagarik Suraksha Sanhita (BNSS), 2023, is for grant of anticipatory bail to the petitioner in FIR No.39 dated 06.06.2025, under Sections 316(2), 318(4) of Bharatiya Nyaya Sanhita (BNS), 2023, registered at Police Station Morinda, District Rupnagar.

Brief facts of the case are that the present FIR was lodged on the basis of complaint filed by one Harwinder Kaur, alleging therein that the petitioner duped her of Rs.13.58 lacs on the pretext of sending her abroad, in connivance with co-accused Ramandeep Kaur and her husband Harsh Kumar Joshi @ Naman Joshi, by portraying Ramandeep Kaur as his sister,



who was running business of travel agent under the name and style of Multi Star Education. Petitioner told her mother that he would send her daughter abroad through his sister Ramandeep Kaur and made her meet her mother at his clinic and deal was struck for Rs.26 lacs. It was further alleged that complainant Harwinder Kaur gave Rs.3 lac in cash to Ramandeep Kaur, for going to England, but later on, she informed her that there was some problem in her medical, which was got conducted for going abroad and therefore, she would be sent to Italy. Said Ramandeep Kaur got opened the account of complainant in ICICI Bank and she got deposited Rs.7.60 lacs from the complainant in the said account and also obtained five blank signed cheques which she misused and withdrew entire money from ICICI account of the complainant. It was further submitted that even on 04.07.2024, Rs.50,000/- vide cheque No.098167, on 05.07.2024 Rs.1 lac vide cheque No.098166, were given to Ramandeep Kaur through RTGS. On 13.07.2024, Rs.50,000/- were deposited in the account of Ramandeep Kaur and the complainant was assured by Ramandeep Kaur that the complainant would receive her visa within 15 days. Thereafter, on 31.07.2024, Rs.50,000/- was got deposited by Ramandeep Kaur in her account from the complainant. Thereafter, calls made by the complainant were not answered by said Ramandeep Kaur and in this way, she was neither sent abroad nor amount was returned to her and she was cheated on the pretext of sending her abroad.

Another application in the present case was moved by one Rupinder Singh, alleging fraud of Rs.10 lacs against the petitioner along



with aforesaid Ramandeep Kaur and Naman Joshi, alleging that petitioner assured the mother of the complainant that he would send the complainant Rupinder Singh abroad i.e. Kosovo through his sister Ramandeep Kaur. So, Rupinder Singh handed over his passport along with cash amount of Rs.50,000/- to Ramandeep Kaur at her office and further paid Rs.3 lacs in cash to the petitioner at his house. Thereafter, Rs.1.50 lac in cash was given to Ramandeep Kaur and Rs.2 lacs was given to her through RTGS on 04.05.2024. Rs.1 lac and Rs. 2 lac were also deposited in the account of Ramandeep Kaur through RTGS. However, he received visa for Dubai and not for Kosovo and that too, for one month only. On asking, the complainant was told to stay at Dubai for 1½ month. He did so and also paid fine for overstaying in Dubai. Thereafter, the accused persons called him to Delhi for providing ticket but they did not provide him ticket. Rather, they demanded Rs.5 lac more to send him to Italy. Apprehending some suspicion, the complainant demanded his money back from the accused persons to which they refused. So, the complainant submitted that neither he was sent abroad, as promised nor his money was returned.

Learned counsel for the petitioner contended that the petitioner was not indulging into the business of travel agency. Rather, he is a doctor by profession and is running clinic along with his wife and other doctors. Co-accused Ramandeep Kaur wife of Naman Joshi is not sister of the petitioner and affidavit to that effect has also been produced on record by the petitioner. The complainant Harwinder Kaur along with his sister used to come to his clinic for getting medical treatment. Co-accused Ramandeep



Kaur also used to visit his clinic along with her husband Harsh Kumar Joshi @ Naman Joshi for getting medical treatment and both – Harwinder Kaur and Ramandeep Kaur met each other at the clinic of the petitioner and had talks with each other. The petitioner had not introduced Harwinder Kaur to Ramandeep Kaur, who was a travel agent and was running business of travel agent under the name and style of Multi Star Education, above Passport Office, Industrial Area, Chandigarh, whereby she used to send the people abroad and the petitioner had no connection whatsoever with the dealing which took place between the complainant and aforesaid Ramandeep Kaur. Learned counsel for the petitioner urged that the petitioner has been falsely implicated in the present case just to extract money from him and the allegations levelled by the complainant against the petitioner qua payment of Rs.3 lacs, allegedly given by respondent no.2 to the petitioner, by visiting his home, are utterly false and the said story has been concocted by respondent no.2. No money was ever deposited in the account of the petitioner. Learned counsel further submitted that the petitioner had been co-operating with the investigating agency since beginning and he had also joined the preliminary investigation. He submitted that the petitioner is still ready and willing to join investigation and there is no question of his threatening the witnesses or interfering in the investigation. He has thus prayed that the petitioner be granted concession of anticipatory bail.

Learned State counsel, on the other hand, opposed the present bail petition and contended that the petitioner, along with other co-accused, duped the complainant of huge money on the pretext of sending her abroad.



He also actively participated in the entire transaction and as per the allegations, an amount of Rs.3 lacs was received in cash by the petitioner from complainant Harwinder Kaur.

The present bail petition has also been strongly opposed by learned counsel for the complainant/respondent no.2 – Harwinder Kaur, who also placed on record his written submissions and copy of WhatsApp Chat between the accused persons i.e. petitioner, Ramandeep Kaur and Harsh Kumar Joshi @ Naman Joshi, extracted from mobile phone of the complainant and contended that it is made out from the same that said Naman Joshi had been addressing the petitioner as “Doctor Veer” and Ramandeep Kaur, in her separate communications, had also been addressing the petitioner as “Doctor Veer” and “Doctor Saab”, thereby signifying familiarity and mutual acknowledgment of his role in the dealings. Ramandeep Kaur, in her chat, categorically admitted that some of the payment was to be made in cash, which substantiates the fact that the monetary consideration involved in the present case was not entirely routed through banking channels but was discharged in cash as well. Learned counsel argued that the aforesaid material fortifies the complainant’s case and speaks of active participation of all the accused and mode of payment employed in the transaction. He further submitted that the complainant is under continuous and grave threat to life and personal liberty at the hands of the accused persons, more particularly from accused Charanjit (petitioner), who has been openly extending threats and is intimidating the complainant. Learned counsel has relied upon judgments of Hon’ble Supreme Court in



Sumitha Pradeep vs. Arun Kumar C.K. and another – 2022 Live Law (SC) 870 and **State vs. Anil Sharma – (1997) 7 SCC 187** to contend that prima facie case is made out against the petitioner and his custodial interrogation is necessary to know the complete details of fraud. It has therefore been prayed that the present petition deserves dismissal.

The FIR in the present case was registered after completion of inquiry by the police. As per Status Report, submitted by learned State counsel, during the inquiry, it was revealed that the petitioner had received Rs.3 lacs from Harwinder Kaur and Rupinder Singh as well, in the presence of witnesses, for Ramandeep Kaur and also assured them that Ramandeep Kaur would do their work and in case, she would fail, then he would return their amount. During the inquiry, statements of bank accounts of complainants were obtained from the respective banks to verify the various payments, allegedly made by the complainant in the bank account of Ramandeep Kaur. The prima facie allegations against the petitioner are serious and specific and he is alleged to be the direct recipient of a large sum of money, collected under the false pretext of sending the complainant abroad. Prima facie, the petitioner also actively participated in the alleged fraudulent transaction and his custodial interrogation is required to ascertain the entire conspiracy and to trace the funds.

Keeping in view the specific allegations regarding role of the petitioner in the alleged fraud, no ground for granting anticipatory bail to the petitioner is made out. Accordingly, the present petition stands dismissed.

However, nothing observed herein above shall be construed



to be an expression of opinion on the merits of the case. The observations recorded above are only for the purpose of deciding the present bail petition.

Pending application(s), if any, shall stand disposed of along with the present petition.

September 02, 2025

(SUKHVINDER KAUR)
JUDGE

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<i>Whether speaking/reasoned ?</i>	<i>Yes/No.</i>
<i>Whether reportable ?</i>	<i>Yes/No.</i>