IN THE HIGH COURT OF PUNJAB & HARYANA
AT CHANDIGARH

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CRR-1141-2026 (O&M)
Date of decision: 30.04.2026

Paramjeet ...Petitioner(s)

VERSUS

State of Haryana ...Respondent(s)

CORAM : HON'BLE MR. JUSTICE VINOD S. BHARDWAJ

Present :- Mr. Jitender K. Sehrawat, Advocate for the petitioner(s).

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VINOD S. BHARDWAJ, J. (Oral)

1. The present revision petition has been filed against the judgment dated 07.04.2026/09.04.2026 passed by the Additional Sessions Judge, Hisar, whereby the appeal against the judgment of conviction was dismissed and only the sentence imposed upon the petitioner was modified from that originally awarded vide judgment of conviction dated 02.03.2019 and order of sentence dated 07.03.2019 passed by the Chief Judicial Magistrate, Hisar, in case bearing No. 307-1 of 2013 (CIS No. CHI/16506/2013), arising out of FIR No. 1246 dated 08.10.2013, registered under Sections 420, 406, 467, 468, 471 read with Section 34 of the Indian Penal Code, 1860 at Police Station Hisar City, District Hisar.

2. Vide order dated 07.03.2019, passed by the Chief Judicial Magistrate, Hisar, the petitioner was sentenced as under:-

Section (I.P.C.)	Sentence	Fine	In default of payment of fine
420 IPC	Rigorous imprisonment for Three years	Rs.5000/-	In default of payment of fine, they shall further undergo rigorous imprisonment for one month.

467 I.P.C	Rigorous imprisonment for Five Years	Rs.5000/-	In default of payment of fine, they shall further undergo rigorous imprisonment for one month.
468 I.P.C	Rigorous imprisonment for Five Years	Rs.5000/-	In default of payment of fine, they shall further undergo rigorous imprisonment for one month.
471 I.P.C	Rigorous imprisonment for Five Years	Rs.5000/-	In default of payment of fine, they shall further undergo rigorous imprisonment for one month.

3. Subsequently, the Additional Sessions Judge, Hisar, vide impugned judgment dated 07.04.2026/09.04.2026, modified the aforesaid sentence as under:-

Offence	Sentence	Fine	In default of payment of fine
420 I.P.C	02 years	Rs.5000/-	03 months
467 I.P.C	03 years	Rs.5000/-	03 months
468 IPC	02 years	Rs.5000/-	03 months
471 IPC	01 year	---	---

4. The facts, in brief, as borne out from the record, are that on 08.10.2013, a complaint was lodged by Virender Kumar Rawal, then Branch Manager of the State Bank of India, Hisar Mandi, alleging that an individual had approached the bank representing himself to be one Paramjeet son of Ram Sarup, a permanent employee of the Haryana Government posted at Government Senior Secondary School, Ratera. The said individual sought sanction of a car loan and, in support thereof, furnished various documents

purporting to establish his identity, financial capacity, and ownership of immovable property, including a ration card, PAN card, bank passbook, property documents and a salary certificate indicating a monthly income of Rs.37,365/-. Acting upon the said representations and accepting the documents to be genuine, the bank sanctioned a loan of Rs.3,40,000/- for the purchase of a Chevrolet Spark car and the necessary loan and hypothecation documents were executed. The loan amount was disbursed through a demand draft issued in favour of the vehicle dealer and documents relating to the purchase and insurance of the vehicle were subsequently submitted. However, it later transpired that the first installment, which was to be recovered from the borrower's bank account, could not be realised on account of insufficient funds, thereby giving rise to suspicion regarding the authenticity of the representations and documents furnished.

5. Upon the occurrence of default in repayment, the officials of the bank undertook verification at the address furnished by the borrower; however, they were informed that no such person had ever resided there. Further inquiry at Government Senior Secondary School, Ratera, revealed that the salary certificate and Form-16 submitted by the borrower were forged, inasmuch as they had neither been issued by the Principal nor had the said person ever been employed at the institution. Subsequent verification disclosed that the documents relating to ownership of property and proof of identity were also fake, tainted and interpolated in a manner not readily discernible upon initial scrutiny. The bank officials thereafter obtained the registration details of the vehicle from the office of the Registration Authority, which reflected that the car had been registered in

the name of the borrower bearing registration No. HR-20AA-0253. Despite diligent efforts, the borrower and the vehicle could not be traced. The only lead that emerged during the course of inquiry was the photograph affixed on the receipt issued by the E-Disha Centre, Hisar, pertaining to the vehicle registration, which corresponded to one Dilbag Singh, son of Milap Singh, resident of Village Kanwari, Tehsil Hansi, District Hisar.

6. In the aforesaid circumstances, alleging that the bank had been defrauded by the said individual who, by impersonation and by producing fabricated and forged documents, had induced the bank to sanction and disburse the loan, a formal complaint was submitted seeking initiation of criminal proceedings. Acting thereupon, the FIR was registered.

7. Pursuant to the registration of the FIR, investigation was conducted. During the course thereof, accused Dilbag Singh, son of Milap Singh, was apprehended on 10.10.2013, followed by the arrest of accused Paramjeet on 11.10.2013. Upon their arrest, forged documents and counterfeit stamps, which had been utilised for the purpose of procuring the loan from the bank, were recovered.

8. Upon completion of the investigation, the final report under Section 173 Cr.P.C. was presented before the trial Court. A copy of the same was also furnished to the accused persons, free of cost, in compliance with the mandate of Section 207 Cr.P.C.

9. Upon consideration of the material placed on record, the learned trial Court, being satisfied that a prima facie case was made out against the accused for the commission of offences punishable under Sections 420, 467, 468, 471, 406 read with Section 34 of the Indian Penal

Code, proceeded to frame charges against them on 17.01.2014. The accused, upon being so charged, pleaded not guilty and claimed trial.

10. The following oral and documentary evidence was led on by the prosecution :-

PW-1	*S.I. Sadanand*
PW-2	*Varinder Kumar, Naib Tehsildar*
PW-3	*Satish Rawal, Retd. Branch Manager, State Bank of India.*
PW-4	*Sunil Kumar*
PW-5	*Anil Kumar, Math Teacher, Government Senior Secondary School, Ratera.*
PW-6	*Virender Kumar, Retired Branch Manager, State Bank of India, Hisar Mandi.*
PW-6 (repeated)	*Sukhbir Bhtoy*
PW-7	*HC Balwan Singh*
PW-8	*EASI Ramphal*
PW-9	*Rohit Kumar Clerk, D.C. Office, Hisar*
PW-10	*Vikash Kumar, Inspector Food and Supply Tohana*
No witness examined as PW-11	
PW-12	*Prem Singh*
PW-13	*S.I. Ram Niwas (retd.)*
PW-14	*S.I. Raj Kumar (retd.)*
PW-15	*S.I. Karan Pal*
PW-16	*HC Ravinder*

PW-17	*ASI Rajinder Singh*

Documentary evidence:

Ex.P-1	*Copy of FIR no. 1246 dated 08.10.2013*
Ex.P-2	*Endorsement on FIR No. 1246*
Ex.P-3	*Disclosure statement of accused Dilbagh*
Ex.P-4	*Disclosure statement of accused Paramjeet.*
Ex.P-5	*Memo of nishandehi dated 11.10.2013*
Ex.P-6	*Daily Diary Report no. 31 (A) dated 25.07.2013*
Ex.P-7	*Memo of recovery of burnt articles of vehicle Spark No. HR-20AA-0253*
Ex.P-8	*Site plan of the place of recovery of burnt articles of vehicle Spark No. HR-20AA-0253*
Ex. PW2/A & Ex. PW2/B	*Copy of specimen signatures sheets of accused Dilbagh*
Ex.PW2/C to Ex. PW2/F	*Copies of specimen signatures sheets of accused Paramjeet*
Ex.PW3/A	*Appraisal-cum- Control Report*
Ex. PW-5/A	*Admitted signatures of Principal of Government Senior Secondary School, Ratera.*
Ex. PW-6/A	*Complaint dated 08.10.2013*
Ex. PW-6/B	*Account statement of State Bank of India dated 24.10.2013*
Ex. PW-6/C	*Salary Statement for the year 2012-2013*
Ex.PW-6/D	*Original Form no. 16 Part-A*
Ex. PW-6/E	*Salary slip*

Ex. PW-6/F	*Letter from Branch to Dealer/Supplier*
Ex. PW-6/G	*Application Form for Car loan*
Ex. PW-6/H	*Arrangement letter*
Ex. PW-6/I	*Loan-cum- Hypothecation Agreement*
Ex. PW-6/J	*Sanction letter*
Ex. PW-6/K	*Copy of Certificate of Registration Certificate*
Ex. PW-6/L	*Copy of PAN Card of Paramjeet*
Ex. PW6/M	*Copy of Ration Card*
Ex. PW6/N	*Copy of E-Disha Centre Slip*
Ex. PW-6/O	*Photocopy of report of Principal of Government Senior Secondary School, Ratera.*
Ex. PW-6/P	*Photocopy of Proforma Invoice of Vibhushan Automobile Pvt. Ltd.*
Ex. PW6/Q	*Photocopy of Invoice of Vibhushan Automobile Pvt. Ltd.*
Ex. PW-6/R	*Photocopy of Insurance Policy*
Ex. PW6/S	*Copies of Salary Statement*
Ex. PW6/T	*Copy of statement of account of Canara Bank*
Ex. PW-6/U	*Copy of sale deed No. 12793 dated 21.11.2011*
Ex. PW-6/V	*Copy of allotment letter*
Ex.PW-6/W	*Memo of recovery of documents of loan agreement*
Ex. PW6/X	*Memo of recovery of Salary Statement, Appraisal-cum-Control Report*
Ex. PW-6/A (repeated)	*Envelope*

Ex. PW-6/B (repeated)	*Courier Receipt*
Ex. PW-6/C (repeated)	*Ration Card of Paramjeet*
Ex. PW-6/D (repeated)	*Original blank allotment letter*
Ex. PW-6/E (repeated)	*Copy of Identity Card of Paramjeet*
Ex. PW-6/F (repeated)	*Copy of sale deed no. 12793 dated 21.11.2011*
Ex. PW-6/G (repeated)	*Copy of registration deed no. 12793 dated 21.11.2011*
Ex. PW-6/H (repeated)	*Copy of Original allotment letter*
Ex. PW-6/I (repeated)	*Form no. 16 of income tax*
Ex. PW-6/J (repeated)	*Recovery memo of forged ration card and other documents from Paramjeet dated 14.10.2013*
Ex. PW-6/A (repeated)	*Report of FSL along with specimen signatures*
Ex. PW-9/A	*Report of Registration Authority*
Ex. PW-9/B	*Form 24 for Registration No. HR-20AA-0253*
Ex.PW-10/A	*Report of Food and Supply official*
Ex. PW-15/A	*Memo of recovery of booking form carbon copy, temporary number plate, delivery challan and other documents dated 09.10.2013.*
Ex. PW-15/B	*Copy of form of Vibhushan Automobiles Pvt. Ltd.*
Ex.PW-15/C	*Retail Order Booking Form of Vibhushan Automobiles Pvt. Ltd.*
Ex. PW-15/D	*Temporary Registration Certificate*
Ex. PW-15/E	*Copy of Delivery Challan*
Ex. PW-15/F	*Enquiry Tracking Card*

Ex. PW-15/G	*Owner's statement of acceptance*
Ex. PW-15/H	*Acknowledgement Slip*
Ex.PW-15/I	*Copy of PAN Card of Paramjeet*
Ex. PW15/J	*Delivery Receipt of Vibhushan Automobiles Pvt. Ltd*
Ex. PW15K	*Authority Letter of Vibhushan Automobiles Pvt. Ltd.*
Ex. PW-15/L	*Cash Debit Voucher of Vibhushan Automobiles Pvt. Ltd*
Ex. PW-15/M	*Form no. 16 declaration*
Ex. PW-15/N	*Demand Promissory Note*
Ex. PW-15/O	*Copy of application dated 28.03.2013*
Ex. PW-15/P	*Certificate of Vibhushan Automobile Pvt. Ltd.*
PW15/AA	*Disclosure statement of Accused Dilbag dated 13.10.2013.*
Ex. PW15/AB	*Disclosure statement of accused Paramjeet dated 13.10.2013*
Ex. PW15/AC	*Memo of recovery of Registration Certificate of Vehicle Spark No. HR-20AA- 0253*
Ex.PW-15/AD	*Disclosure statement of Dilbag dated 14.10.2013*
Ex. PW-15/AE	*Disclosure statement of Paramjeet dated 14.10.2013*
Ex. PW-15/AG	*Memo of recovery of Stamp, transfer certificate of Deepak, copy of ration card, two driving licence without signatures dated 14.10.2013.*
Ex. PW-15AH	*Transfer Certificate*
Ex. PW15/AH (repeated)	*Application moved before Incharge Food and Supply Department, Railway Road, Hisar*
Ex. PW-15/AI	*Ration Card of Dilbag*

Ex. PW15/AI (repeated)	*Letter written to Registration Authority*
Ex. PW-15/AJ	*Driving Licence without signatures*
Ex. PW-15/AK	*Driving Licence without signatures*
Ex. PW-15/AL	*Site plan of the place of recovery of stamp and other documents.*
Mark-T/1-T/4	*Specimen signatures of Dilbag*
Mark-U/1-U/4	*Specimen of Dilbag*
Mark-S/1-S/4	*Specimen of Dilbag*
Mark-V/1-V/4	*Specimen signatures of Paramjeet*
Mark-W/1-W/4	*Specimen of Paramjeet*
Mark-X/1-X/4	*Specimen of Paramjeet*
Mark-A	*Original Allotment Letter*
Mark-1	*Photocopy of PAN Card*
Mark-2	*Photocopy of Ration Card*

11. The APP for the State thereafter got his statement recorded and tendered the FSL report as Ex. PX. The prosecution gave up PWs Manohar Lal and Nand Lal as being unnecessary and the name of witness Bhagwan Dass was also deleted from the list of witnesses on account of his demise. Thereafter, the prosecution evidence stood closed.

12. The entire incriminating evidence was put to the accused persons under Section 313 Cr.P.C. The allegations therein as well as the evidence referred to was denied and it was pleaded by the accused persons

that they had been falsely implicated in the present case. However, no evidence was adduced in defence, and consequently, the defence evidence was closed by way of a separate order.

13. Upon hearing the learned counsel for the respective parties and on consideration of the material on record, the trial Court returned a finding that the prosecution had succeeded in establishing its case beyond the shadows of reasonable doubt. It was held that the accused persons, in furtherance of their common intention, had committed acts of forgery by preparing false and fabricated documents, including the account opening form, salary certificate, ration card, Form-16, sale deed and identity card, with the object of securing a bank loan by falsely projecting petitioner–Paramjeet as a Government teacher posted at Government Senior Secondary School, Ratera and a resident of Hisar. The trial Court further observed that the said forged documents were knowingly used by the accused for the purpose of cheating, thereby inducing the bank to disburse the loan, on the strength of which a vehicle was purchased. It was also noticed that the photograph of Dilbag Singh had been affixed in place of Paramjeet, thereby reinforcing the element of impersonation. In light thereof, the Court concluded that the essential ingredients constituting offences under Sections 420, 467, 468, 471 read with Section 34 of the Indian Penal Code stood duly established and consequently, the accused were convicted for the said offences. However, the accused were acquitted of the charge under Section 406 IPC, the trial Court observing that the offences of criminal breach of trust and cheating, though both involving dishonest intention, operate in distinct and mutually exclusive spheres, the former being predicated upon

entrustment and the latter upon inducement. It was thus held that the essential ingredients of Section 406 IPC were not made out.

14. Aggrieved by the aforesaid judgment of conviction, the petitioner preferred Criminal Appeal No. 21-CRA (CIS No. CRA-169 of 2019) before the Court of Sessions. The Additional Sessions Judge, Hisar, vide judgment dated 09.04.2026, dismissed the appeal and affirmed the conviction recorded by the trial Court, while modifying the sentence in the manner already noticed above.

15. Learned counsel appearing on behalf of the petitioner submits that the co-accused, namely Dilbag Singh, had preferred Criminal Appeal No. 22-CRA (CIS No. CRA-170 of 2019) before the Court of Sessions and, vide judgment dated 22.01.2026, he was acquitted of the charges framed against him by extending the benefit of doubt. It is further argued that the fine, if any, recovered from the said co-accused was directed to be refunded in accordance with law and the bail bonds furnished by him under Section 389 of the Code of Criminal Procedure were discharged.

16. It is further contended that, as a matter of fact, the vehicle in question was in the use and possession of the co-accused, Dilbag Singh and that the same later caught fire. In this regard, reliance is placed upon DDR No. 31(A) dated 25.07.2013, which had been lodged by Dilbag Singh himself followed by the recovery of the burnt vehicle, which stands proved on record as Ex. P-7 along with the site plan Ex. P-8.On the strength of the aforesaid circumstances, it is contended that the documents in question were not forged by the present petitioner; rather, the co-accused Dilbag Singh was alleged to have misused the documents that had initially been submitted by

the petitioner for availing the loan. It is thus contended that, in view of the acquittal of the co-accused on the same set of allegations, the petitioner is equally entitled to the benefit of doubt and consequent acquittal.

17. It is further contended by the learned counsel for the petitioner that certain parts of the burnt vehicle were sold by the co-accused, Dilbag Singh, to Sunil Kumar (PW-4), a mechanic who has entered the witness box and deposed in support of the said aspect. It is thus argued that the petitioner be not regarded as the beneficiary of the transaction in question since the vehicle remained in the possession and control of the co-accused. In view thereof, it is submitted that the foundational ingredients necessary to sustain the conviction of the petitioner are not established and consequently, the prosecution case cannot be held to be proved against him beyond reasonable doubt.

18. I have heard the learned counsel for the petitioner at length and have gone through the documents appended alongwith the present petition.

19. A perusal of the impugned judgment dated 07.04.2026/09.04.2026 passed by the learned Appellate Court at Hisar reflects that the following submissions were advanced on behalf of the petitioner:

a. That no recovery had been effected from the conscious possession of the petitioner with respect to the alleged forged salary slips and, therefore, there was no material to establish that the said documents had been prepared by him.

b. That the co-accused, Dilbag Singh, was the principal actor who had prepared and utilised all the forged documents and that although the vehicle was purchased in the name of the petitioner, the same was, in fact, for the use and benefit of the said co-accused.

c. That the co-accused had initially intended to purchase the vehicle himself but, owing to financial constraints, was unable to secure a loan from HDFC Bank, whereafter he misused the name and documents of the petitioner to procure the loan by unlawful means.

d. That the vehicle was recovered from the possession of the co-accused, who had also lodged the DDR regarding the burning of the vehicle. Additionally, certain incriminating articles, including the registration certificate of the vehicle and the stamp of the school Principal, were recovered from him and a slip from the office of the Regional Transport Authority was also in his name.

e. That the petitioner had not personally visited the bank and that his presence had not been established, there being no CCTV footage or other evidence to that effect and that his name had merely been used in the documentation.

f. That the documents, including the PAN card of the petitioner, were in the possession of the co-accused Dilbag Singh and that the loan amount had, in fact, been repaid by the petitioner.

g. That Dilbag Singh had projected himself as an agent of the bank and had misused the name of the present petitioner for his own purposes.

h. That ordinarily no loan is sanctioned without a verification report from the field officer; however, in the present case, no such report was forthcoming and that the co-accused had managed the entire transaction in collusion with the field officer and certain bank officials.

i. That all records pertaining to the petitioner maintained by the bank were genuine.

20. The aforesaid submissions were considered and comprehensively dealt with by the Appellate Court, which, upon an appraisal of the material on record, recorded that the application for the car loan had been submitted in the name of the petitioner–Paramjeet and bore his photograph (Ex. PW-6/G), which, when shown to him at the time of final hearing, was acknowledged by him to be his own. The Court further took note of the FSL report Ex. PW-6/A which did not lend any support to the defence set up by the petitioner. It was also observed that, along with the loan application, the petitioner had furnished various documents, including his PAN card, ration card, a certificate purportedly issued by Government Senior Secondary School, salary certificate, Form-16 for preceding years, sale deed dated 21.02.2011, and an allotment letter issued by the Hisar Public Cooperative House Building Society Ltd. in respect of Plot No. 62 measuring 200 square yards, all of which were established, through the

testimony of prosecution witnesses, to be forged. Significantly, all such documents had been prepared in the name of the petitioner himself, and the vehicle procured through the loan stood registered in his name, thereby clearly linking him to the transaction in question. Hence, the Appellate Court observed that the petitioner, being an adult of sound understanding, could not disclaim knowledge of the documents executed in his name, and it must be presumed that he was fully aware of his acts and their consequences. The defence sought to be raised, attributing the preparation of documents to the co-accused Dilbag Singh, was held to be a self-serving plea, unsupported by any cogent evidence and insufficient to dislodge the otherwise consistent and credible prosecution case.

21. The learned Appellate Court further observed that merely because the petitioner may have subsequently handed over the vehicle to the co-accused Dilbag Singh, pursuant to some arrangement inter se between them, the same would not in any manner dilute or efface the criminality attached to the acts already committed. Such an arrangement, whether entered into in good faith or otherwise, was held to be irrelevant for determining culpability, inasmuch as the offence stood consummated at the stage of procuring the loan on the basis of forged and fabricated documents.

22. It was further noticed by the Appellate Court that the petitioner was fully aware of the fact that he was not employed as a teacher at Government Senior Secondary School, Ratera and that the salary certificate as well as Form-16 seemingly issued by the Principal of the said institution were forged. Likewise, the title documents relied upon as collateral and security also did not pertain to him. Notwithstanding such knowledge, the

said documents were still furnished before the bank for availing the car loan. The Court observed that once the prosecution had established the foundational facts, the burden shifted upon the petitioner to satisfactorily explain the incriminating circumstances appearing against him, in terms of Section 106 of the Indian Evidence Act, 1872, which mandates that when any fact is especially within the knowledge of a person, the burden of proving such fact lies upon him. In the present case, the use of forged documents to secure the loan was a matter within the exclusive knowledge of the petitioner. Consequently, it was incumbent upon him to establish that he had no knowledge of misuse of his identity by the co-accused Dilbag Singh. However, no such plausible explanation was forthcoming, either in his statement recorded under Section 313 of the Code of Criminal Procedure or by way of any defence evidence.

23. It was also observed by the Appellate Court that there was no material on record to suggest that the petitioner was suffering from any mental incapacity so as to be unable to comprehend the nature and consequences of his acts or to distinguish between right and wrong, or between what is lawful and unlawful. On the contrary, the petitioner himself stepped into the witness box in his defence and sought to attribute the act of forgery to the co-accused Dilbag Singh while asserting his own innocence. However, apart from his own self-serving testimony, no independent or corroborative evidence was adduced by him to substantiate such a plea, thereby rendering his defence unsubstantiated.

24. It was further noticed that, during the course of cross-examination of the prosecution witnesses, no suggestion whatsoever was put

on behalf of the petitioner to the effect that the documents in question had been forged by the co-accused Dilbag Singh or that the petitioner had not committed any act of cheating with the bank. The Appellate Court thereafter dealt with the evidence lead by the prosecution and reconsidered the same in relation to the involvement of the petitioner.

25. Insofar as the contention regarding the absence of CCTV footage from the bank premises is concerned, it was specifically observed that the mere absence of such secondary or corroborative evidence would not have any bearing on the ultimate conclusion, particularly when it stood undisputed that the photographs and documents appended with the loan application pertained to the petitioner himself, which fact he had admitted. It was further held that CCTV footage constitutes only a corroborative piece of evidence and would not be treated as the sole or indispensable mode of proof. Once the petitioner did not dispute the documents submitted in support of the loan application, the absence of CCTV footage would not enure to his benefit.

26. The Court also took note of the fact that the loan application had been submitted in March, 2013, whereas the FIR came to be registered in October, 2013, after a lapse of approximately seven months, and in such circumstances, retention of CCTV footage for such a duration could not reasonably be expected.

27. On an overall appreciation, it was concluded that the petitioner, being the principal beneficiary of the loan transaction and the person in whose name the entire documentation stood, had failed to furnish any plausible explanation with regard to the incriminating circumstances.

Consequently, his case was held to be clearly distinguishable from that of the co-accused Dilbag Singh, who was found to be merely a beneficiary of the acts of forgery attributed to the petitioner.

28. Further, in so far as the submission regarding acquittal of Dilbagh Sigh is concerned, the story put forth by the petitioner is that since vehicle in question was actually being used by and was in possession of Dilbagh Singh, hence, he is the beneficiary, hence, adverse inference lies against Dilbagh Singh and not against him. The projection by the petitioner is rejected as lacking in merit.

29. The offence is seen at the stage when the offence is committed and not on the basis of who the subsequent purchaser of the vehicle may be. The offence, in the present case is pertaining to obtaining of loan from the Bank, on the basis of documents that have been established to be forged. The person aggrieved and induced in the present case is the bank and the documentation submitted for loan undisputedly belonged to the petitioner. The vehicle was registered in the name of the petitioner. The bank is not privy to the private understanding between the petitioner and Dilbagh Singh, who has been granted benefit of doubt. Failure of the petitioner to establish that any predicate offence was actually committed by Dilbagh Singh, would deny him from availing any benefit. Apart from the fact that car was used by co-accused, there is nothing on record to establish link of co-accused with commission of the offence(s) herein.

30. Furthermore, the mere involvement of the co-accused, Dilbag Singh, in the commission of the offence would not, by itself, dilute or efface the culpability of the petitioner, who has been found to be an active

participant in the preparation and use of forged documents for the purpose of securing the loan. The liability of the petitioner stands independently established on the basis of the evidence adduced by the prosecution.

31. The submissions advanced on behalf of the petitioner are, in essence, founded upon factual aspects which have already been considered and adjudicated upon by both the Courts. It is well settled that, in exercise of its revisional jurisdiction, this Court does not function as a Court of appeal to undertake a reappreciation of the entire evidence on record; the scope of interference is confined to examining the correctness, legality, or propriety of the findings recorded and to ascertain whether there has been any manifest illegality, perversity or material misappreciation of evidence. Where the conclusions arrived at by the Courts are based on a cogent and objective analysis of the material on record and are both valid and germane, the concurrent findings do not warrant interference merely on the ground that an alternative view may also be possible.

32. Consequently, finding not merit, the present petition is ***dismissed***.

33. In view of this order, CRM-18562-2026 is disposed of as having been rendered infructuous.

34. Pending application, if any, shall stand disposed of.

(VINOD S. BHARDWAJ)
JUDGE

30.04.2026
Mangal Singh

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