

IN THE HIGH COURT OF PUNJAB & HARYANA
AT CHANDIGARH

2026:PHHC:030940



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CRM-M-32787-2025 (O&M)

Date of decision:25.02.2026

Ranjit Singh

... Petitioner

Vs.

State of Punjab & another

... Respondents

CORAM: HON'BLE MRS. JUSTICE MANISHA BATRA

Present: Mr. SPS Sidhu, Senior Advocate with
Mr. Rajat Dogra, Advocate for the petitioner.

Ms. Sakshi Bakshi, AAG, Punjab.

...

Manisha Batra, J. (Oral).

1. The present petition has been filed under Section 482 of the Bharatiya Nagarik Suraksha Sanhita, 2023 (for short 'BNSS') by the petitioner seeking grant of anticipatory bail in case arising out of FIR No.03, dated 08.01.2023, registered under Sections 406, 420, 422, 465, 467, 468, 471, 120-B IPC, at Police Station Ghall Khurd, District Ferozepur.

2. The aforementioned FIR was registered on the basis of an application moved by the Assistant Manager, the Ferozepur Cantt. Primary Cooperative Agricultural Development Bank Limited, alleging therein that one Karnail Singh had secured Kisan Credit Card (KCC) limit of Rs.14 lakhs from the complainant/Bank. In lieu thereof, he had mortgaged 20 kanals and 05 marlas of land owned by him. He had deposited installments

to the tune of Rs.2.5 lakhs till 20.06.2020. However, thereafter he stopped making repayment of installments of loan and an amount of Rs.24,88,466/- along with interest was due against him. For the purpose of initiating civil proceedings, the revenue record was checked and it was found that the accused Karnail Singh in connivance with some revenue officials had got the mortgaged land redeemed and had further transferred the same in favour of his son Ranjit Singh i.e. the present petitioner on the basis of some forged and fabricated loan clearance certificate purported to be issued on 30.12.2025 and on the basis of a rapat No.233 dated 25.02.2016. After registration of the FIR, investigation proceedings have been initiated and are underway. Apprehending his arrest, the petitioner moved an application for grant of anticipatory bail, which has been dismissed by the Court of learned Additional Sessions Judge, Ferozepur vide order dated 12.06.2025.

3. It is argued by learned counsel for the petitioner that he has been falsely implicated in this case. He had never availed any loan from the complainant/Bank nor he had handed over any loan clearance certificate to the revenue authorities. His father, while transferring the land in question had informed him that the entire loan amount stood paid. A mutation was entered in favour of the petitioner after transfer of land as on 31.03.2016. The ingredients for commission of the subject offences are not at all attracted against him. The case rests upon documentary evidence and all the documents are already in the custody of the Investigating Agency. He is ready to join the investigation. His custodial interrogation is not required. No recovery is to be effected from him. It is, therefore, argued that he deserves to be extended the benefit of pre-arrest bail.

4. Per contra, learned State counsel while relying upon the status report has vehemently argued that the petitioner is none other than the real son of co-accused Karnail Singh, who was the principal borrower and who had availed loan facility from the complainant/bank by mortgaging his property. The petitioner is beneficiary of the transaction as the mortgaged property after being redeemed in an illegal manner has been transferred in his name. For conducting thorough and proper investigation in the matter, custodial interrogation of the petitioner is must. No extraordinary or exceptional circumstance to exercise powers for grant of pre-arrest bail is made out. It is, therefore, stressed that the petition does not deserve to be allowed.

5. This Court has heard the rival submissions made by learned counsel for the parties.

6. The petitioner in connivance with the co-accused, who is his father, is alleged to have got transferred the land owned by his father in his own favour in the year 2016 on the basis of some false and forged loan clearance certificate though, the said loan of the subject property had infact not been cleared and the same was lying mortgaged with the complainant bank. A *prima facie* case for the complicity of the petitioner in the transaction of this transfer is made out, thereby showing his dishonest intention to cheat the complainant/Bank and to cause wrongful loss to it. The case is at its nascent stage. For conducting proper and thorough investigation in the matter, custodial interrogation of the petitioner is must. It is well settled proposition of law that powers for grant of anticipatory bail should be exercised in exceptional and extraordinary circumstances and not in routine

manner. No such circumstance, however, has been made out in this case. If the petitioner is given the shield of anticipatory bail that shall leave many glaring loopholes and gaps, thereby adversely affecting the investigation. The Court is also required to see that an order of anticipatory bail does not operate as inroad in the normal legal procedure of criminal cases by the trial Court. Accordingly, finding no compelling ground to allow the petition, the same is dismissed.

7. It is, however, clarified that observations made hereinabove shall not be construed as an expression of opinion on the merits of the case.

8. Since the main petition has been dismissed, pending application, if any, is rendered infructuous.

25.02.2026*harjeet***(MANISHA BATRA)
JUDGE**

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