



IN THE HIGH COURT OF PUNJAB AND HARYANA
AT CHANDIGARH
236
CRM-M-32785-2026
Decided on : 03.07.2026
JASMINE
.....Petitioner
Versus
STATE OF PUNJAB
.....Respondent

CORAM: HON'BLE MR. JUSTICE SANJAY VASHISTH

Present: Mr. Vikas Chaudhary, Advocate, for the petitioner.

Mr. Manjinder Singh Bhullar, DAG, Punjab.

SANJAY VASHISTH, J.

1. The instant petition has been filed under Section 483 of BNSS, 2023 (earlier Section 439 Cr.P.C.), for grant of regular bail to the petitioner, during the pendency of trial, who has been booked in a criminal case arising out of First Information Report, as detailed hereunder:-

Name of Petitioner(s)	FIR No.	Date	Section(s)	Police Station	District
Jasmine, aged about 30 years	09	04.11.2025	316(5), 318(3), 318(4), 319(2), 336(2), 336(3), 338, 340(2), 61(2) of BNS (corresponding to sections 409, 418, 420, 419, 465, 468, 467, 471 and 120B IPC) & Sections 7A read with Section 13(1), 13(2) of Prevention of Corruption Act	Punjab State Crime	SAS Nagar (Mohali)



2. As per the allegations, 74 loans were sanctioned in the names of different persons, involving total loan amount of Rs.9,06,61,890/-. During investigation conducted on the complaint lodged by the bank employee/complainant-Anil Kumar, it was revealed that the principal accused, namely Harjeet Singh, the then Branch Manager, in connivance with his wife Amarjot Kaur and co-accused Neeraj Kumar Kochhar, had allegedly involved several other persons, including agents such as present petitioner. It is alleged that these agents facilitated the preparation of forged KYC documents and arranged for the presence of purported borrowers for sanction of the loans, for which they received a share of the illegal proceeds.

3. Learned counsel for the petitioner submits that co-accused Neeraj Kumar Kochhar, Aman Bansal, Mandeep Arora, and Harjeet Singh have already been granted the concession of regular bail by Coordinate Benches of this Court, vide orders dated 15.05.2026 (passed in CRM-M-23662-2026), 15.05.2026 (passed in CRM-M-23585-2026), 26.05.2026 (passed in CRM-M-29181-2026), and 29.05.2026 (passed in CRM-M-30165-2026) (Annexures P-2 to P-5), respectively.

4. Learned counsel further submits that although, prosecution initially alleged the involvement of Amarjot Kaur (wife of the Branch Manager Harjeet Singh), but she has not subsequently been arrayed as an accused in the present case. It is further contended that petitioner is in judicial custody since 16.03.2026, i.e., for a period of more than three



months. Thus, counsel prays for grant of regular bail to the petitioner in the present case.

5. In response to the arguments addressed by learned counsel for the petitioner, learned State counsel, produces the custody certificate dated 02.07.2026 in Court today, which is taken on record. Office to tag the same at appropriate place. A copy thereof has been handed over to the counsel for the petitioner.

As per the custody certificate, in the present case, petitioner has already undergone 03 months and 16 days period inside jail and there is no other case registered against him.

6. Learned State counsel, while opposing the prayer for grant of regular bail and submissions advanced on behalf of the petitioner, submits that petitioner is not entitled to the concession of regular bail, as he allegedly acted in connivance with the then Branch Manager-Harjeet Singh, and other co-accused persons, in embezzling public money by facilitating the fraudulent sanction of loans.

However, learned State counsel is unable to dispute the fact that co-accused, namely Neeraj Kumar Kochhar, Aman Bansal, Mandeep Arora, and Harjeet Singh, have already been granted the concession of regular bail by the Coordinate Benches of this Court.

7. This Court has heard the learned counsel for the parties and has perused the record available before it.

8. Allegations against the petitioner primarily pertain to his alleged role as an agent in facilitating the preparation of forged KYC documents and arranging the presence of purported borrowers.



Investigation stands concluded, and petitioner has remained in judicial custody since 16.03.2026. Offences are triable by the Court of learned Magistrate, and conclusion of trial is not likely in the near future.

Significantly, the principal accused, including the then Branch Manager Harjeet Singh and other co-accused, have already been granted the concession of regular bail. Learned State counsel has not been able to point out any distinguishing circumstance, warranting different treatment to the petitioner.

9. Keeping in view the totality of circumstances, nature of the allegations, stage of the proceedings, period of custody undergone by the petitioner, and principle of parity with the co-accused who have already been granted regular bail, this Court deems it appropriate to grant the concession of regular bail to the petitioner in the present case.

Consequently, prayer made in the present petition is **allowed**. Petitioner is ordered to be released on bail, subject to his furnishing bail/surety bonds to the satisfaction of the learned trial Court/ Chief Judicial Magistrate/ Illaqa Magistrate/ Duty Magistrate concerned, if not required in any other case.

10. Needless to observe that the petitioner shall not extend any threat and shall not influence any prosecution witness in any manner directly or indirectly.

11. Any of the discussion done and recorded here above, shall not be construed as an expression of opinion on the facts of the case. Therefore, trial Court is expected to decide the case by taking an



independent view, on the basis of evidence available on record, as expeditiously as possible, in accordance with law.

12. Petition stands disposed of.

(SANJAY VASHISTH)
JUDGE

03.07.2026
Lavisha

Whether Speaking/Reasoned: YES/NO
Whether Reportable: YES/NO