



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

112

**CRM-M-61991-2025  
Date of decision: 04.02.2026**

JAIVEER

.....Petitioner

VERSUS

STATE OF HARYANA AND OTHERS

.....Respondents

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

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Present: - Mr. Ranjeet Kumar Jaswal, Advocate  
for the petitioner.

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**VINOD S. BHARDWAJ, J. (Oral)**

The present petition has been filed for taking action on the complaint dated 20.05.2025 submitted by the petitioner against the accused-respondents No. 5 to 8 for having transferred an amount of Rs. 15 lakhs from the savings bank account of the petitioner on the basis of the cheque which is alleged by the petitioner to be not bearing his actual signatures as they appear in the account opening form as well as the complaint dated 07.07.2025, regarding registration of FIR against the police officials for illegal demand of Rs. 5 lakhs.

2. Learned Counsel appearing on behalf of the petitioner contends that on 03.09.2021, the petitioner had a balance of Rs. 52.15 lakhs in his bank account. He issued a cheque for a sum of Rs. 9 lakhs to one Nazir Khan and upon encashment of the said cheque in favour of Nazir Khan, he received a message from the Bank about the remaining balance. He then

learnt that an amount of Rs. 15 lakhs, over and above the amount of Rs. 9 lakhs in favour of Nazir Khan, had been deducted from his account against cheque No. 954329 on the same date. Petitioner claims that he never issued any said cheque in favour of any person. On an immediate enquiry from the Branch Manager, it was disclosed that the amount had been credited to the account of one Jasbir, resident of Village Matindu, Kharkhoda, District Sonipat with whom the petitioner had business dealings. He contends that he informed the Manager about having not issued any said cheque and that the signatures on the cheque presented by Jasbir Singh being at variance with the signatures of petitioner with the Bank, hence, the amount could not have been credited. The bank assured that they shall look into the matter. The petitioner thereafter submitted a complaint to the Superintendent of Police on 10.09.2021 but no action was taken. The petitioner also filed a complaint before the District Consumer Disputes Redressal Commission against the respondent-Bank. The said complaint for deficiency of service on the part of the respondent -Bank in honouring the cheque despite a signature mismatch is stated to be pending. He submits that a subsequent reminder was sent to the office of Superintendent of Police, Jind but no action was taken even thereafter. A complaint was later submitted by him in 2025 followed by a representation to the DGP, Haryana for registration of case against the accused persons, however, no action has been taken. Hence, the present petition has been filed.

3. I have heard learned Counsel appearing on behalf of the petitioner at length and have gone through the documents appended alongwith the present petition.

4. Undisputedly, the petitioner has already preferred a consumer complaint against the bank officials for having wrongfully debited the account of the petitioner by a sum of Rs. 15 lakhs. He has, however, not chosen to initiate any proceeding against the payee Jasbir Singh, other than a mere submission of representation, periodically, before approaching this Court, after nearly five years.

5. Learned Counsel further does not offer any explanation as to why no proceedings in any competent Court were initiated for over a period of nearly 05 years once the petitioner came to know of the amount having been debited from his account on 03.09.2021 and more so when limitation for seeking recovery from Jasbir Singh was also drawn to an end. The response offered by the petitioner is that he had been submitting representations to the police officials.

6. A question is also put to the Counsel for the petitioner as to whether he initiated any civil proceedings against Jasbir for rendition of accounts or for recovery of the same by establishing that the amount of Rs. 15 lakhs, as is claimed by the petitioner to be not payable to Jasbir Singh, was not done. He fairly concedes that no such civil proceedings have been initiated against Jasbir Singh. This lack of action renders the action of the petitioner suspect as prudence of an ordinary person is grossly lacking.

7. The aforesaid circumstances and lack of action on the part of the petitioner as a prudent litigant, in not proceeding beyond mere submissions of representation, followed by huge delay of five years approx. in approaching the Court dissuades this Court from accepting the claim of the petitioner on the face value and issuing any directions to the official respondents.

8. The present petition is accordingly dismissed on the grounds of delay and laches.
9. The petitioner shall, however, be at liberty to take recourse to his alternative remedies in accordance with law, if so advised.

**FEBRUARY 04, 2026**  
*Vishal Sharma*

**(VINOD S. BHARDWAJ)**  
**JUDGE**

|                           |   |        |
|---------------------------|---|--------|
| Whether speaking/reasoned | : | Yes/No |
| Whether Reportable        | : | Yes/No |