



IN THE HIGH COURT OF PUNJAB AND HARYANA
AT CHANDIGARH

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CRM-M-65606-2025
Date of decision: 27.02.2026

ROHIT KUMAR KATARIA

.....Petitioner

VERSUS

STATE OF PUNJAB

.....Respondent

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

Present: - Mr. Rajesh Batheja, Advocate for the petitioner.

Dr. (Ms.) Savi Nagpal, Asst. A.G. Punjab.

VINOD S. BHARDWAJ, J. (Oral)

1. The instant **first petition** has been filed under Section 483 of the Bharatiya Nagarik Suraksha Sanhita, 2023, for the grant of regular bail in case bearing FIR No. 268 dated 19.07.2025, registered under Section(s) 61(2), 316(5), 318(4), 319(2), 336(2), 336(3), 338, 340 of BNS, 2023 and Section 66(D) of Information Technology Act, 2000, registered at Police Station City Ferozepur, District Ferozepur.

2. Briefly summarized, the facts of the present case as mentioned in the order of the trial Court reads thus:-

“From the perusal of the record it shows that the present case was registered on the application moved by complainant before SSp, Ferozepur to the effect that non-applicant/co-accused Jagdeep Singh was working in the

Agriculture Department in Capital Finance Bank Puda Market Ferozepur City who contacted with complainant for agricultural limit and disclosed that the interest rate is less. Said co-accused Jagdeep Singh took copy of aadhar card, pan card and two passport size photo of complainant. He got him to sign each and every one of the blank cheques as security. After a few days, complainant asked Jagdeep Singh about the limit, he told him that the work is still under process and the limit will be completed in a few days. Then complainant reached Capital Finance Bank where he found Jagdeep Singh sitting next to the manager of the bank and he introduced him to Bank Manager non-applicant/co-accused Rohit Kumar Kataria of Capital Finance Bank, Ferozepur city and non-applicant/co-accused Rohit Kumar Kataria assured him that Jagdeep Singh is getting his limit processed which will be completed as soon as possible. Then complainant went to many times in the branch where he kept meeting with co-accused Jagdeep Singh and sometime non-applicant/co-accused Rohit Kumar Kataria but they kept on asking him to attach his mobile to his bank account but despite asking repeatedly, they did not attach his phone number to his account. About 01 month ago he came to know that Jagdeep Singh has cheated innocent people of a lot of money and now he is not coming to the branch and has disappeared. When he got suspicious, he inquired about his limit from the branch and through the statement he came to know that his limit started from 35 lakh rupees on 11.9.2024, which Jagdeep Singh and applicant/accused Rohit Kumar Kataria did not tell him. It was revealed from the statement that all the money in his limit account was transferred to his savings account number 145200000954 and since they did not attach the mobile number of his savings account, he did not find out anything, according

to the statement, on 12-09-2024, they withdrew Rs 09 lakh in cash from his account, on the same day, Rs 06 lakh was transferred to Kirandeep Kaur's account, Rs 05 lakh to Suminder Kaur's account, Rs 14,79,000/- was transferred to Jagdeep Singh's own account. This entire amount of Rs 34,79,000/- was defrauded by Jagdeep Singh and non-applicant/co-accused Rohit Kumar Kataria by preparing fake documents and depositing some in their accounts and the rest in the accounts of their acquaintances/relatives Kirandeep Kaur and Shaminder Kaur and withdrawing some amount in cash. Apart from this, complainant came to know from the bank that the above mentioned co-accused Jagdeep Singh and non-applicant/co-accused Rohit Kumar Kataria along with other employees/officials, acquaintances/relatives have cheated 25/30 customers by preparing fake documents.

3. Learned Counsel appearing on behalf of the petitioner contends that the petitioner was the sanctioning authority in the Capital Finance Bank. He contends that it is not in dispute that the complainant had submitted an application for obtaining a loan which such loan was duly sanctioned. The allegation forming basis of registration of the FIR is that at the stage of disbursement, the loan was disbursed into different accounts wherefrom it was withdrawn by other persons. He contends that there is no evidence collected by the Investigating Agency, during the course of investigation as would reflect that the petitioner had in any manner sanctioned the disbursement of the loan in different accounts i.e. account other than that of the complainant. Moreover, it is not the case of the respondents(s) that the petitioner has received any proceeds out of the said wrongful disbursement.

Further, it is also not the case of the prosecution that the petitioner had

forged any of the disbursement orders or had knowingly disbursed the loan amount into different accounts other than that of the applicant-complainant.

4. It is argued that the petitioner is in custody since 23.07.2025 and has already undergone an actual custody of more than 07 months. The investigation in the case is complete and the chargesheet stands filed. The case is triable by the Court of Magistrate and there are 62 witnesses yet to be examined, thus, the conclusion of trial shall take a long time.

5. Learned State Counsel contends that the petitioner was the sanctioning authority and had sanctioned the loan. Despite, the complainant approaching the bank on numerous occasions enquiring about the status of his loan application, the correct information was not provided to him and there was tampering of the registered mobile number on which regular updates about sanctioning of the loan was to be sent via message.

6. On a pointed query with respect to the loan after being sanctioned by the petitioner, was also disbursed into different accounts under order of the petitioner or not, learned State Counsel pleads ignorance. A further question is put to the Counsel as to whether the petitioner has in any manner benefited from the aforesaid transaction and to indicate the evidence establishing the link/nexus with the beneficiary accounts, she is not in a position to advert to any evidence at this stage.

7. It is further not disputed by Counsel for the State that the petitioner has undergone an actual custody of 07 months and the offences are triable by the Court of Magistrate. She further does not dispute that the petitioner does not suffer from any criminal antecedents.

8. Having heard learned counsel appearing on behalf of the respective parties and taking into consideration the nature of allegations

levelled against the petitioner, the period of custody, the offence being triable by the Court of Magistrate, the clean antecedents as well as the unsatisfactory response to the queries put forth by this Court, I deem it appropriate to enlarge the petitioner on regular bail to the satisfaction of the trial Court.

9. The instant petition is allowed and the petitioner is ordered to be released on regular bail on his furnishing requisite bail bond/surety bond to the satisfaction of the trial Court/Duty Magistrate, concerned.

10. It is made clear that the petitioner shall not extend any threat and shall not influence any prosecution witnesses in any manner directly or indirectly.

11. The observation made hereinabove shall not be construed as an expression on the merits of the case and the Trial Court shall decide the case on the basis of available material.

FEBRUARY 27, 2026

Vishal Sharma

**(VINOD S. BHARDWAJ)
JUDGE**

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