IN THE HIGH COURT OF PUNJAB & HARYANA
AT CHANDIGARH

2026:PHHC:023077

CRM-M-70760-2025 (O&M)

Mohit Goyal ... Petitioner

Vs.

State of Haryana ... Respondent

1.	The date when the judgment is reserved	11.02.2026
2.	The date when the judgment is pronounced	16.02.2026
3.	The date when the judgment is uploaded on the website	16.02.2026
4.	Whether only operative part of the judgment is pronounced or whether the full judgment is pronounced	Full
5.	The delay, if any, of the pronouncement of full judgment, and reasons thereof	Not applicable

CORAM: HON'BLE MRS. JUSTICE MANISHA BATRA

Present: Mr. Gautam Dutt, Senior Advocate with
Mr. Mandeep Budhiraja, Advocate and
Mr. Rehan Gupta, Advocate for the petitioner.

Ms. Himani Arora, DAG, Haryana.

Mr. Arun Kumar Goyat, Advocate for the complainant.

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Manisha Batra, J. (Oral).

1. Instant petition has been filed by the petitioner seeking pre-arrest bail in case arising out of FIR No.296, dated 28.08.2024, registered under Sections 406, 420, 409, 506, 120-B IPC, at Police Station Civil Lines Jind, District Jind, on the basis of a written complaint submitted by

complainant – Rajender Singh, alleging that in the year 2021, he had opened two savings bank accounts in the name of his wife and himself respectively at HUDA market branch of HDFC bank. Apart from this, some other accounts, which were his independent accounts and also joint with his wife and son as well, were also operative in the same branch. He had availed agricultural loan from the same bank. He alleged that accused Saloni Goyal was deputed as a relationship manager by the HDFC bank. Some days back, he was informed by the bank officials that installments of his agricultural loan were due. Though, the complainant had got the agricultural loan sanctioned, but had never withdrawn the said amount, therefore, he apprised the bank officials regarding the same but on making inquiries, he came to know that the accused Saloni Goyal in connivance with her family members and some other bank officials had got transferred a sum of about Rs.9 Crores from the bank accounts belonging to his family members and himself and had misappropriated the same. He submitted that the petitioner along with his wife Saloni Goyal had been staying as a tenant in his house from the last 5-6 years and by instilling confidence upon him, his wife Saloni Goyal had taken the passbooks, cheque books, FDRs and other documents belonging to the complainant and his family members and kept the same with her by assuring that she would manage them properly. He alleged that on 14.09.2022, an amount of Rs.15 lakh was transferred from the bank account of his wife in the account of one firm, namely, J.D. Suit Collection, which was run by her brother and now she was avoiding to respond to the queries made by the complainant with regard to those transactions. The complainant also disclosed that he had come to know that several bank accounts had been opened by the wife of the petitioner in the name of his family members and himself without his knowledge or concurrence.

2. After registration of the FIR, investigation proceedings have been initiated and the same are underway. Apprehending his arrest, the petitioner moved an application seeking benefit of anticipatory bail, which has been dismissed by the Court of learned Additional Sessions Judge, Jind vide order dated 24.11.2025.

3. It is argued by learned counsel for the petitioner that he has been falsely implicated in this case. The transaction for an amount of Rs.10 lakhs, which took place on 23.05.2024 in his account from the account of wife of the complainant, was infact made by his wife Saloni Goyal, who was employed in the bank and within half an hour, the said amount had been transferred to the bank account of his wife Saloni Goyal with whom he is no more in subsisting relationship, their relations being strained. He had no knowledge about transfer of the aforementioned amount in his bank account at the outset. Apart from this single transaction, there is no material on record to connect him with the subject offences. He is not even beneficiary of this transaction. His wife along with the complainant, her friends and relatives had been investing money. The petitioner's profession is not at all related to the banking sector. He is employed in a pharmaceutical company. He has joined investigation as per directions given by this Court. He is ready to join further investigation. No recovery is to be effected from him. His custodial interrogation is not required. Even the co-accused have been extended benefit of bail. It is, therefore, argued that he too deserves to be extended the same benefit.

4. Per contra, learned State counsel assisted by learned counsel for the complainant has vehemently opposed the bail petition while referring to the reply. It is argued that the allegations against the petitioner are also serious in nature as in connivance with his wife, he had caused wrongful loss of money to the complainant. It is, thus, stressed, that he does not deserve to be extended the benefit of bail

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

6. The allegations against the petitioner are that he in connivance with his wife had got credited an amount of Rs.10 lakhs in his bank account by transferring the same from the account of the wife of the complainant with an intent to dupe the complainant/his family members of their money. The petitioner has already joined investigation. It has been revealed that the amount of Rs.10 lakhs credited in his bank account had been immediately transferred to the account of co-accused Saloni Goyal, who is his estranged wife and who was a relationship manager in the HDFC bank. Apart from this single transaction, there is no other transaction in his favour. Given the peculiar nature of the allegations as levelled in the FIR, the fact that the allegations point out that the co-accused Saloni Goyal, who is a bank employee played the major role in commission of subject offences, that the ingredients of offences under Sections 406 and 409 IPC, are *prima facie* attracted qua her and not qua the petitioner and that since the money deposited in bank account of the petitioner by way of single transaction is to be recovered from co-accused Saloni Goyal and not the petitioner, this Court is of the considered opinion that pre-trial incarceration of the petitioner is not

required. It is also well settled that pre-trial incarceration should not be a replica of post conviction sentencing. As such, a case is made out for allowing the present petition. Accordingly, the present petition is allowed and the order dated 07.01.2026, granting interim bail to the petitioner, is made absolute, subject to the conditions laid down in Section 482(2) of Bharatiya Nagarik Suraksha Sanhita (BNSS), 2023 (analogous to Section 438(2) of the Code of Criminal Procedure).

7. Since the main petition has been disposed of, pending application, if any, is rendered infructuous.

8. It is, however, clarified that the observations made hereinabove shall not be construed as an expression of opinion on the merits of the case and shall not influence the outcome of the trial.

(MANISHA BATRA)
JUDGE

16.02.2026

harjeet

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