IN THE HIGH COURT OF PUNJAB & HARYANA AT CHANDIGARH

2026:PHHC:024157

CRM-M-73042-2025 (O&M)

Mani Kumar ... Petitioner

Vs.

State of Punjab ... Respondent

1.	The date when the judgment is reserved	13.02.2026
2.	The date when the judgment is pronounced	17.02.2026
3.	The date when the judgment is uploaded on the website	17.02.2026
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. Pramod Bhardwaj, Advocate for the petitioner.

Ms. Sakshi Bakshi, AAG, Punjab.

...

Manisha Batra, J. (Oral).

1. The instant petition has been filed seeking benefit of anticipatory bail by the petitioner in case arising out of FIR No.13, dated 08.02.2025, registered under Sections 420, 406, 467, 468 and 471 IPC, at Police Station City Morinda, District Rupanagar.

2. The aforementioned FIR was registered on the basis of a written

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complaint submitted by Nitin Anand, Branch Manager and Principal Officer of Bank of India, Morinda, District Rupnagar Branch, alleging therein that in the year 2019, accused Satnam Kaur had approached the bank and had applied for grant of Cash Credit Limit of Rs.13.50 lakhs and star OD, mortgage limit of Rs.10 lakhs against agricultural land situated at Morinda. The request of Satnam Kaur was accepted and loan for an amount of Rs.13.50 lakhs had been sanctioned on 06.07.2019 after scrutiny of all the requisite documents. She had signed various loan documents in favour of the complainant/bank. She also created a mortgage of her property in favour of the bank. A DDR was also entered in this regard and loan was disbursed to her. She did not maintain financial discipline, due to which the loan accounts became NPA on 31.03.2021. The complainant/Bank got the agricultural land, which was mortgaged in its favour, checked from the empaneled advocate and it was reported that the said land never existed in the name of accused Satnam Kaur and also that no loan entry in favour of the complainant bank existed in the jamabandi for the year 2013-14 pertaining to the land situated at Morinda. As it was apparent that forged and fabricated documents had been provided by Satnam Kaur in order to obtain loan and the bank had been cheated, hence, prayer had been made for taking action in the matter against the abovenamed Satnam Kaur.

3. After registration of the FIR, investigation proceedings have been initiated and are underway. During the course of investigation, it was revealed that the petitioner, who was working with the bank along with one Abhimanyu Rawda, posted as Bank Manager at the relevant time, in connivance with accused Satnam Kaur had ensured disbursement of loan to

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her on the basis of fake and forged documents, thereby cheating the bank and committing offence of forgery. The petitioner has been nominated as an accused. Apprehending his arrest, he moved an application for grant of anticipatory bail, which has been dismissed by the Court of learned Additional Sessions Judge, Rupnagar vide order dated 10.12.2025.

4. It is argued by learned counsel for the petitioner that he has been falsely implicated in this case. He was simply a bank correspondent at the relevant time. He was neither a signatory nor beneficiary to the loan amount. It was sanctioned by the Bank of India through its authorized person after proper verification of the documents. Only in order to cover his own skin, he has been got falsely implicated by the Bank Manager. He neither had any authority to verify the document nor to sanction the loan. He was only an Assistant to help the bank and had no other role to play. He is not beneficiary of any transaction. The subject offences have not been made out against him. The entire case is based on documentary evidence and all the necessary documents are already lying with the police as well as with the record of Bank of India. No recovery is to be effected from him. His custodial interrogation is not required. He is ready to join investigation. It is, therefore, urged that he deserves to be extended benefit of bail.

5. Status report has been filed. Learned State counsel has argued that the allegations against the petitioner are serious in nature. He was working as business correspondent with the Bank of India, Morinda branch in the year 2019. It was he, who had introduced Satnam Kaur with the bank and the entire paper work, including verification of revenue record, registration of mortgage deed from co-accused Satnam Kaur in favour of

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bank was done by the petitioner. The revenue record verified by him and furnished by Satnam Kaur has been found to be forged and fabricated. On the basis of this revenue record, Satnam Kaur had disbursed loan to the tune of Rs.13.50 lakhs and wrongful loss to the extent of this money along with interest has been caused to the bank. The petitioner is involved in 03 more cases of similar nature. The allegations against him are serious and specific. For conducting thorough investigation in the matter, his custodial interrogation is required. No exceptional or extraordinary circumstance for exercising power for grant of anticipatory bail is made out. It is, therefore, argued that the petition does not deserve to be allowed.

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

7. The petitioner in connivance with Satnam Kaur and the then Branch Manager of the complainant/Bank, is alleged to have introduced the accused Satnam Kaur with the bank while working as business correspondent. As per the allegations, it was he, who had got the revenue record showing the Satnam Kaur to be owner of some particular agricultural land verified and on the basis of the same, loan was disbursed to her by mortgaging the property as mentioned in that revenue record but that record itself is found to be forged and fabricated. The allegations *prima facie* reveal complicity of the petitioner in commission of subject offences in connivance with the co-accused. The case is at its nascent stage. It is well settled that anticipatory bail to an accused can be granted in exceptional circumstances only as a person couched in comparative safety of pre-arrest bail would certainly not disclose all the facts within his knowledge. If the petitioner is

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given the shield of anticipatory bail that shall leave many glaring loopholes and gaps, thereby adversely affecting the investigation. Moreso, no exceptional or extraordinary circumstance warranting exercise of power for grant of anticipatory bail is made out in favour of the petitioner. In view of the above discussed facts and circumstances, this Court is not inclined to grant concession of pre-arrest bail to the petitioner.

8. Accordingly, the petition is dismissed.

9. It is, however, clarified that nothing stated above shall have any bearing on merits of the case.

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

(MANISHA BATRA)
JUDGE

17.02.2026

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

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