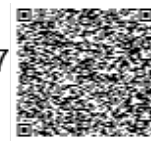


the complainant bank, which was mandatory. On inquiry, it came to the light that the petitioner misused the loan sanctioned to him for Rs.10,00,000/- and purchased a Car (Make Tiago) for Rs.3,75,000/- only in connivance with the supplier of the vehicle. Moreover, he also submitted fake documents i.e. bill, RC, insurance, margin receipt etc., purporting the same to be of Tata Safari Storme IX Model. Aggrieved against the action of the petitioner, the complainant bank before getting registered the present FIR, also moved a complaint to the Commissioner of Police, Amritsar in this regard. Simultaneously, the petitioner also approached the office of Commissioner of Police, Amrtisar for relief and thereafter, filed **CRM-M-44407-2018** for necessary relief of getting his aforesaid representation decided. The said petition was decided by this Court vide order dated 22.10.2018, with direction to concerned Authorities to consider the representation of the petitioner and not to adopt coercive method against the petitioner in case he produces a demand draft of Rs.1,00,000/- in favour of the complainant bank and undertakes to pay the entire dues against him in 6/7 instalments. However, the petitioner failed to comply with the aforesaid directions and FIR in question was got registered.

Learned counsel for the petitioner has contended that the loan amount in the present case has already been cleared and 'No Objection Certificate' (NOC) has also been issued by the concerned bank. He has further contended that nothing is to be recovered from the petitioner and his custodial interrogation is not required for any purpose. He has, therefore, prayed that the petitioner be granted concession of anticipatory bail.

Notice in this case was issued on 09.07.2025 for 18.07.2025

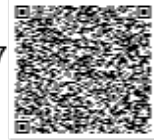
**CRM-M-31817-2025****3**

and State was directed to file the Status Report, which was filed on 18.07.2025. Today also, fresh Status Report dated 21.07.2025 has been filed on behalf of the respondent State, which is taken on record.

Learned State counsel has opposed the present bail petition while contending that the present FIR is not only pertaining to non-payment of loan amount to the bank but is also relating to preparation and presentation of fake and forged documents relating to Tata Safari car, to the complainant bank. So, custodial interrogation of the petitioner is required for fair and proper investigation and he does not deserve concession of anticipatory bail.

Heard.

Earlier, the petitioner was granted relief of interim bail vide order dated 26.02.2020, passed by the Court of learned Sessions Judge, Amritsar. The petitioner joined investigation and was released on interim bail. In view of undertaking given by him before the learned Court, his interim bail was made absolute, vide order dated 27.05.2020, passed by the Court of learned Sessions Judge, Amritsar, with the condition that the petitioner would deposit entire amount within five months either in lump-sum or in instalments, failing which the anticipatory bail application of the petitioner would be deemed to have been dismissed. As the petitioner did not comply with the directions of Court of learned Sessions Judge, Amritsar, so, the anticipatory bail granted to the petitioner was dismissed vide order dated 19.01.2021 by the Court of learned Sessions Judge, Amritsar. The petitioner also approached this Court for seeking anticipatory bail by way of filing **CRM-M-4054-2021** and his arrest was stayed vide order dated

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29.01.2021, passed by this Court, subject to payment of Rs.4,00,000/- by way of Demand Draft or RTGS in favour of complainant bank. Thereafter, learned counsel for the petitioner made statement before this Court that the petitioner was not interested in depositing the aforesaid amount. So, the said petition was dismissed vide order dated 17.03.2021 of this Court.

In the Status Report submitted by learned State counsel, it has been alleged that verification qua NOC has been made from the concerned bank. The Branch Manager of Katra Jaimal Singh has given in writing that the above said car loan of petitioner Harpreet Singh for Rs.10,00,000/- is closed in full and final under compromise settlement. A copy of the NOC given by the bank has also been annexed with the Status Report as Annexure R-1. Thus, from NOC dated 18.07.2025, it transpires that the car loan of the petitioner for Rs.10,00,000/- has been closed in full and final under compromise settlement. Otherwise also, the case is based on documentary evidence. Custodial interrogation of the petitioner is not required for any purpose and nothing is to be recovered from him. So, no useful purpose would be served by sending the petitioner behind the bars.

Accordingly, without commenting on the merits of the case, the present petition is allowed. In the event of arrest, the petitioner is ordered to be released on bail, on furnishing bail/surety bonds, to the satisfaction of the Arresting Officer/Investigating Officer, subject to the conditions, as provided under Section 482(2) of BNSS. It will be open for the Investigating Officer to call the petitioner to join investigation, if so required, by issuing a written notice in this regard. The petitioner shall also abide by the conditions mentioned in Section 482(2) of the BNSS.

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However, nothing observed herein above shall be construed to be an expression of opinion on the merits of the case. The observations recorded above are only for the purpose of deciding the present bail petition.

July 22, 2025*monika***(SUKHVINDER KAUR)
JUDGE**

<i>Whether speaking/reasoned ?</i>	<i>Yes/No.</i>
<i>Whether reportable ?</i>	<i>Yes/No.</i>