

**18 Bail Matters 2982/2025**  
**SANDEEP VERMA Vs. STATE**  
**FIR No.40/2019 (EOW)**  
**u/s 420/406/467/468/471/120B IPC**

**14.03.2026**

Present: Sh. Gyanendra Mishra, Ld. Addl.PP for State.  
Sh. Vineet Yadav, Ld. Counsel for  
accused/applicant through VC.  
IO Inspector Satish Kumar in person.

1. This is the application for anticipatory bail of accused/applicant **Sandeep Verma** s/o Santosh Verma. It is submitted that this is the first anticipatory bail application. It is submitted that no similar application is pending.

2. Reply to the present application is on record. Copy already supplied. The status of investigation after joining of investigation by the applicant was also filed by the IO in the form of supplementary status reports. The same are taken on record.

3. Ld. Counsel for accused/applicant submits that applicant has no role whatsoever in the offence in question. Ld. Counsel submits that the applicant is engaged in the business of getting the loan sanctioned of several persons but this fact itself cannot be read against the accused. It is submitted that no recovery is to be effected from the applicant. It is also submitted that the applicant joined the investigation and cooperated in the same for which he is entitled to anticipatory bail.

4. The present application is vehemently opposed by Ld. Addl. PP for the state who submits that allegations against the applicant are very serious since by preparing forged chain of documents, the loan was taken from two

banks and this was the misappropriation of public money. It is submitted that entire loan money was misappropriated. It is submitted that the applicant is the kingpin of the offence in question since he was the one who personally prepared forged documents, income proof and salary slips in the name of Parvesh Verma and he was the instrumental to get the forged documents registered in the office of Sub-Registrar. It is submitted that custodial interrogation of the applicant is mandatory.

5. I have heard rival submissions and carefully perused the record. The submissions of IO are also duly considered.

6. As per the report of IO, the present FIR was registered on the directions of the court on the application u/s 156(3) Cr.P.C. which involves the sophisticated bank loan fraud involving forgery of the documents in pursuance of the conspiracy hatched wherein same property i.e. H. No.141, Sector-20, Rohini was fraudulently mortgaged twice with the different banks and the loan amount was siphoned off.

7. The co-accused Dheeraj Sharama fraudulently got his name changed to Parvesh Verma in order to create fake documents and to secure loan. As per the report, the applicant who is the old acquaintance of the Dheeraj Sharma and involved in getting the loans sanctioned, performed crucial role in the conspiracy in which he personally prepared forged property documents including salary proof etc. and got the forged sale deed registered. The applicant got opened multiple bank accounts by forged KYC in different banks in the name of co-accused

and those bank accounts were used to divert the loan amount for personal gains.

8. Considering the deep conspiracy hatched and the specific allegations against the applicant, this court is of the considered opinion that the custodial interrogation of the applicant is mandatory to unearth the complete conspiracy, the modus-operandi adopted for commission of the forgery and to get the forged documents registered and to reveal the entire money trail. Accordingly, the **present application is hereby dismissed.**

9. Copy dasti.

(KAPIL KUMAR)  
ASJ (Spl. FTC) : North-West  
Rohini Courts / Delhi /14.03.2026