2026:PHHC:125819

IN THE HIGH COURT OF PUNJAB & HARYANA
AT CHANDIGARH

CNR No: PHHC011342472026

2026:PHHC:125819

CRM-M-45018-2026

Amandeep Kaur

...Petitioner

Versus

State of Punjab

...Respondent

Sr. No.	Particulars	Details
1	The date when the judgment is reserved	03.09.2026
2	The date when the judgment is pronounced	09.09.2026
3	The date when the judgment is uploaded on the website	09.09.2026
4	Whether only operative part of the judgment is pronounced or 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. Vipul Jindal, Advocate for the petitioner.

Ms. Sakshi Bakshi, Assistant Advocate General, Punjab.

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MANISHA BATRA, J :-

The present petition has been filed under Section 482 of the Bharatiya Nagarik Suraksha Sanhita, 2023 (for short ‘BNSS’) by the petitioner seeking grant of anticipatory bail in case bearing FIR No. 46 dated 05.03.2026 registered under Sections 408 and 420 of IPC at Police Station Division No. 3, Ludhiana.

2. The aforementioned FIR was registered on the basis of a complaint submitted by the complainant- Kamaljit Singh, who was posted as Branch Manager with the State Bank of India, Shingar Cinema Road, Ludhiana, alleging therein that on 25.08.2025, while checking the General Ledger Day Book of the Bank, the previous Branch Manager had found a cash withdrawal entry of ₹1,50,000/- from the Branch General Ledger Head, bearing No. 98533167411. Though no such entry had been authorized by him. The vouchers of the said day were also checked, but no voucher corresponding to the said cash withdrawal entry was available. On making inquiries from the present petitioner, who was posted as Senior Assistant in the concerned branch, she was unable to give any satisfactory reply. On suspicion, the other entries were also checked and as many as three suspicious entries dated 04.08.2025, 11.08.2025 and 19.08.2025 were noticed, whereby money was withdrawn from the Bank. On inquiry, the petitioner submitted a letter dated 25.08.2025, admitting that she had withdrawn an amount of ₹6,00,000/- from BGL Account No. 98533167411. She also admitted withdrawal of approximately ₹10,00,000/- for personal use through multiple transactions. Further inquiry revealed that the petitioner had withdrawn cash through several unauthorized transactions by debiting amounts from different BGL accounts, including the local printing and purchase account head and miscellaneous charges account and thereafter crediting the same to the Systems Suspense accounts. In this manner, she had withdrawn cash to the tune of ₹37,78,707/-.

3 After registration of the FIR, investigation proceedings have been initiated and are underway. Apprehending her arrest, the petitioner moved an application for grant of anticipatory bail, which was dismissed by the Court of learned Additional Sessions Judge, Ludhiana vide order dated 26.06.2026.

4. Learned counsel for the petitioner has argued that she has been falsely implicated in the present case. She had requested for providing copies of the vouchers allegedly misused by her by moving applications before the concerned Bank; however, the same were not supplied to her, thereby showing that, in fact, no record in the form of bills or vouchers allegedly prepared by her was available. It is further submitted that Sukhmandeep Singh, the then Branch Manager, was responsible for the acts and conduct of the business of the Bank and that the entries in question were made by the petitioner on his instructions. It is argued that no amount could have been debited by the petitioner without the prior approval of the Branch Manager. It was the duty of the Branch Manager to compare the daily vouchers and the Bank entries on a daily basis. Such vouchers were required to be signed by the Branch Manager; however, no material has been produced to show that the said Branch Manager has even been implicated as an accused in the present case. She is ready to join the investigation. Her custodial interrogation is not required. The case is based upon documentary evidence and that no recovery is to be effected from her. It is, therefore, submitted that the petitioner deserves to be extended benefit of pre-arrest bail.

5. *Per contra*, learned State counsel has argued that the allegations against the petitioner are serious in nature. For the purpose of conducting proper investigation, her custodial interrogation is required. It is submitted that she has caused loss of a huge amount of money to the Bank and that recovery of the said amount is also yet to be effected. It is further argued that the petitioner has failed to show any exceptional or sparing circumstance for seeking benefit of pre-arrest bail and therefore, the present petition does not deserve to be allowed.

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

7. The petitioner, who was a Bank employee had allegedly manipulated the Bank accounts by making unauthorized transactions from different accounts/public heads of the Bank, thereby withdrawing an amount of ₹37,78,707/- and causing financial loss to the Bank. The allegations prima facie make out a case for commission of the offences in question by the petitioner. For the purpose of conducting thorough investigation into the matter, her custodial interrogation is must. The investigation is presently at its nascent stage. In case her custodial interrogation is denied to the investigating agency, the same will leave many glaring loopholes and gaps adversely affecting the investigation. It is well settled that powers for grant of anticipatory bail are to be exercised in exceptional and extra ordinary circumstances. The court is also required to see that an order of anticipatory bail does not operate as an inroad in the normal legal procedure of criminal

cases by the trial Court. In the present case, no such exceptional circumstances warranting exercise of the powers for grant of anticipatory bail by this Court are existing. As such, this Court is of the considered opinion that the petition does not deserve to be allowed. Accordingly, the same is dismissed.

8. It is clarified that the observations made above shall not be construed as an expression of opinion of this Court on the merits of the case and shall not influence the outcome of the trial in any manner.

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

[MANISHA BATRA]
JUDGE

9th September, 2026
Parveen Sharma

1. Whether speaking/ reasoned : Yes / No
2. Whether reportable : Yes / No