

IN THE HIGH COURT OF PUNJAB & HARYANA  
AT CHANDIGARH

2026:PHHC:023089



CRM-M-33767-2025 (O&amp;M)

Saloni 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. Bipan Ghai, Senior Advocate with  
Mr. Nikhil Ghai, Advocate for the petitioner.

Ms. Himani Arora, DAG, Haryana.

Mr. Arun Kumar Goyat, Advocate for the complainant.

...

**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 the petitioner 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 Though, the complainant had got the agricultural loan sanctioned, but had never withdrawn the said amount, therefore, he apprised the bank officials regarding the same but on making inquiries, he came to know that the petitioner in connivance with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 her husband had been staying as a tenant in his house from the last 5-6 years and by instilling confidence upon him, she 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. He also disclosed that he had come to know that several bank accounts had been opened by 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 her 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 28.10.2024.

3. It is argued by learned counsel for the petitioner that she has been falsely implicated in this case. Infact, the complainant had initially availed loan to the tune of Rs.1.5 Crores, for which he got opened 03 loan accounts in his name. In November, 2021, the loan amount had been subsequently increased at different points of time. Number of transactions were made by the complainant from those bank accounts. Even several properties were purchased by withdrawing money from the same. The complainant himself is admitting that out of Rs.9 Crores, only a sum of Rs.5,27,38,200/- is due towards the complainant and remaining amount has been used by him. She had become relationship manager with the complainant only in April, 2022 and therefore, the allegations that the loan account of the complainant was misused from November, 2021 are false, Four co-accused have already been extended benefit of bail. Her custodial interrogation is not required. She is ready to join investigation. The entire case rests upon the documentary evidence, which is already in possession of the police/Investigating Agency. It is, therefore, argued that she deserves to be extended the benefit of bail.

4. 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 there are serious and specific allegations against the petitioner, who was the mastermind of the crime and who by taking advantage of her fiduciary position, of being a relationship manager of the banker of the complainant, had misused the same by opening different bank accounts in the name of complainant after securing his identity proofs and other documents and by retaining cheque books etc. with her, induced the complainant and his family members to give their identity proofs etc. to her and wrongful loss of huge amount of money to the complainant and his family members was caused. For conducting thorough investigation in the matter, her custodial interrogation is must. No exceptional or extraordinary circumstance for grant of bail in her favour is made out. It is, thus, stressed, that she 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 petitioner is alleged to have hatched a conspiracy with the co-accused and in pursuance of that conspiracy, she had cheated the complainant/his family members of an amount of Rs.9 Crores by sending that money in the bank accounts of various persons including her husband, brother and uncle. She is alleged to have transferred an amount of Rs.4,50,93,000/- directly to her own bank account. The allegations against the petitioner are quite serious in nature. The case is at its nascent stage. For the purpose of conducting thorough and effective investigation in the matter, her custodial interrogation is must. The petitioner has failed to make out any case for showing that there is any exceptional or extraordinary circumstance for grant of pre-arrest bail in her favour. 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. In case custodial interrogation of the petitioner is denied to the Investigating Agency, that shall leave many glaring loopholes and gaps, thereby adversely affecting the investigation.

7. 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.

16.02.2026

*harjeet*

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

**(MANISHA BATRA)**  
**JUDGE**