

**IN THE COURT OF SUB JUDGE / SPECIAL MOBILE MAGISTRATE,
JAMMU**

Case No.: Complaint/1596/2025

CNR No.: JKUD030088802025

Instituted on: 11.08.2025

Order on: 27.01.2026

Bhupender

S/o Bhim Singh

R/o H.No. 80-D, Gali No. 3, Ward No. 31, Aajad Nagar, Panipat (Haryana)

A/p H.No. 219, C Near Dream Land School, Sector - 5, Nanak Nagar,

Gandhi Nagar, Jammu

...Applicant/Complainant

Through: Sh. V.S. Thakur, Advocate

versus

SHO P.S. Gandhi Nagar

...Non-applicant

In the matter of:

Application under Section 175(3), BNSS

CORAM: SLAHUDDIN AHMED

JO Code: JK00199

ORDER

1. Ld. Counsel for the applicant present. Ld. Counsel for the applicant has submitted that the applicant is seeking directions for the registration of an FIR in a serious matter involving fraud, forgery, impersonation, and criminal conspiracy by certain individuals and bank officials. He has approached the police, but they have not registered an FIR in the case yet. He prayed for an order of investigation under Sec. 175(3), BNSS.
2. Heard the Ld. Counsel for the applicant and perused the application and material on record. Briefly stated, it has been submitted in the instant

Case No.: Complaint/1596/2025

Page 1 of 3



application under Section 175(3), BNSS that the applicant is a resident of the State of Haryana, and is currently residing in the U.T. of J&K to pursue a Ph.D. in Law from the Department of Law, University of Jammu. He has been subjected to financial and reputational harm, due to fraudulent activities orchestrated by Sh. Raj Kumar Sandhu S/o Sham Lal R/o H.No. 795, Opposite Sumeet JCB, Saili, Pathankot, A/p working in the Department of Law, University of Jammu, including his wife Ms. Preeti Choudhary posted as Assistant Manager in J&K Bank Pathankot Branch, the Branch Manager J&K Bank, Pathankot Branch, and Credit Incharge of the said branch. The present matter pertains to the illegal and unauthorised use of the applicant's name and personal credentials, wherein he has been falsely shown as a 'verbal guarantor' in a loan enquiry made by one Mr. Raj Kumar Sandhu S/o Sham Lal on 07.03.2025. This was done without the applicant's knowledge, consent, or any form of communication. The applicant came to know of this misuse only upon reviewing his CIBIL report, which reflected the said enquiry. To verify the same, he filed an RTI application, and the response received from J&K Bank dated 13.03.2025 confirmed that his name had indeed been used in the said enquiry without any authorisation.

3. It has been further submitted in the application that the accused Ms. Preeti Choudhary, wife of Mr. Raj Kumar Sandhu, is working as an Assistant Manager at J&K Bank, Pathankot Branch. By virtue of her position, she had easy access to the applicant's banking and personal details, which appear to have been misused in furtherance of the fraudulent loan application. Her role in the bank raises serious concerns of misuse of official position and collusion in the criminal act. The Applicant sent multiple legal notices and representations to the Bank and concerned authorities, exposing the fraud and misuse of personal information including Aadhaar and PAN details. The Bank's own internal emails and responses (dated 10.04.2025 and 11.04.2025) confirm that the loan applications were falsely supported by statements of Mr. Raj Kumar Sandhu without any written or legal consent from the Applicant. The applicant has reported the incident before SHO P.S. Gandhi Nagar, SSP Jammu, SSP Crime and IGP Jammu, but no action has been taken by them till date. Hence,

he has prayed for registration of FIR. The application is supported by an affidavit and copy of complaint to SHO P.S. Gandhi Nagar, SSP Jammu, SSP Crime Branch, Jammu and IGP Jammu. Action taken report from I/C P.P. Nehru Market, Jammu has also been received. From the perusal of the report, it is seen that no FIR has been registered.

4. Heard the Ld. Counsel for the applicant and perused the application and material on record. Keeping in view the allegations herein, SHO P.S. Gandhi Nagar is directed to conduct preliminary enquiry into the allegations in the application within one week of the receipt of this order and in case, cognizable offence is made out, then to investigate the matter and proceed in accordance with law.
5. Copy of this order alongwith the copy of the application be sent to SHO P.S. Gandhi Nagar for compliance. File after its due compilation be consigned to records.

Announced.

Date: 27.01.2026

Sd/-
(Slahuddin Ahmed)
JO Code: JK00199

Sub Judge/Special Mobile Magistrate,
Jammu

*Copy of this order along with application is forwarded to
SHO P/S Gandhi Nagar for compliance.*

27/01/2026
Sub Judge
Special Mobile Magistrate
Jammu