**IN THE HIGH COURT OF PUNJAB & HARYANA AT CHANDIGARH**
**CRM-M-26737-2025**
**Reserved on: 27th August, 2025**
**Pronounced on: 4th September, 2025**

Lokendra

...Petitioner

Versus

State of Haryana

...Respondent

**CORAM: HON'BLE MRS. JUSTICE MANISHA BATRA**

Present: Mr. Prateek Sodhi, Advocate for the petitioner.

Ms. Himani Arora, Deputy Advocate General, Haryana.

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**MANISHA BATRA, J :-**

The present petition has been filed under Section 483 of the Bharatiya Nagarik Suraksha Sanhita, 2023 (for short 'BNSS') by the petitioner seeking grant of regular bail in case bearing FIR No. 35 dated 13.08.2024 registered under Sections 420, 467, 468, 471, 120-B and 204 of IPC and Section 66-D of Information Technology Act at Police Station Cyber Crime, Rewari, District Rewari, Haryana.

2. The aforementioned FIR was registered on the basis of a complaint lodged by the complainant Rajinder Singh alleging that he had four insurance policies issued by HDFC Life Insurance. There was some issue qua release of amount of these policies on their maturity as the insurance company was making payment of lesser amount than calculated. In February 2022, he received calls from two persons. The callers introduced themselves as employees of HDFC Life Insurance Department. On their

asking the complainant lodged a complaint on 04.02.2022 qua his grievances. He was also sent some emails. His complaint was then transferred to one Neha, who too projected herself an insurance agent of HDFC insurance company and asked him to submit copy of his PAN card, Aadhaar card, cancelled cheque and his income tax return 2020-2021. He kept on receiving calls from different persons who represented themselves as employees of HDFC Life Insurance. On 09.02.2022, he received a call from one Mansi who induced the complainant to take a new policy of Bharti AXA Life Policy by saying that he would be earning good profit on the same within two years. On being induced by her and by some other persons who made calls to him, the complainant took a new policy valued at the rate of Rs. 15,62,000/- on 24.02.2022. Sometime thereafter, he received another call calling him upon to provide dividend of all the four policies which were in dispute. He was further induced to transfer an amount of Rs. 45,79,674/- on the premise that new policies will be opened in his name and he would get a sum of more than rupees one crore. The callers had been representing to be officials of government entities and had mentioned the names of their companies as National Payments Corporation of India, National Insurance Depository, National Securities Depository Limited. Subsequently, he realized that he had been duped of his money and suffered total loss to the tune of Rs. 58,16,826/- by being a victim of cyber fraud. After registration of FIR, investigation proceedings were initiated. Call detail records of the suspicious mobile numbers from whom the complainant had received calls during the entire span of time were collected. The bank account details were also collected and it transpired that as per the details, the name and address

of the KYC of the account holder was found to be Shri Ram. The address given in the bank account was, however, found to be fake. Similarly, other accounts in which the money of the complainant was deposited were also found to be in the names of fake persons with fake addresses. During further investigation, two credit cards were recovered from the petitioner and the co-accused Ashok Kumar and the same were found to be linked to two different accounts operative in the names of Ajit and Shivam. KYC details of these bank accounts were analyzed and it transpired that the same were having particulars of an employee ID in the name of accused Ashok Kumar. It was found that accused Ashok Kumar had opened both these accounts at RBL Bank and handed over the same to the present petitioner for committing online fraud.

3. As per the further allegations, the investigation also revealed that the details of Consumer Application Form (CAF) ID of the mobile phone numbers from where calls were made to the complainant had also been obtained and their IP addresses were also obtained and that the CAF ID pertained to the petitioner. He was arrested on 09.01.2025. On conducting search, two mobile phones having different SIM cards were recovered. On interrogation, the petitioner suffered disclosure statement admitting his involvement in the crime and also disclosed the name of the co-accused Ashok, who was also arrested. At the instance of petitioner, an amount of Rs 6,00,000/- was got recovered. Investigation qua the petitioner now stands concluded.

4. It is argued by learned counsel for the petitioner that he has been falsely implicated in this case on the basis of BSLR ID of his Wi-Fi on

09.01.2025. A false recovery has been planted upon him. In fact, the amount of Rs 6,00,000/- was forcibly taken by the investigating agency from his family members on the pretext of saving him. He is not found to be the account holder of any bank account which was used in the crime. He was extended benefit of interim bail for five days and has not misused the same. The entire case of prosecution is based upon documentary evidence. No recovery is to be effected from him. Trial will take considerable time to conclude. His further incarceration would not serve any useful purpose. His involvement in another case cannot be considered to be a ground for denying benefit of bail to him. It is, therefore, urged that he deserves to be released on bail.

5. Status report has been filed. It is argued by learned State counsel that there are serious and specific allegations against the petitioner who in connivance with the co-accused caused wrongful loss to the tune of Rs. 58,16,826/- to the complainant by committing cyber/online crime and induced the complainant on the pretext of issuance of insurance policies in his name. He had prepared fake and forged email IDs and used them to commit the subject offence. He had prepared and sent fake receipts to the complainant to convince him that insurance policies were issued in his favour. His Wi-Fi ID was used for the purpose of making calls, sending emails as well as fraud and fabricated documents to the victim. The petitioner is a habitual offender since one more case of similar nature is pending against him. There are chances of his committing similar offences or absconding, if extended benefit of bail. Therefore, it is urged that the petition does not deserve to be allowed.

6. This Court has heard learned counsel for the parties at considerable length and has gone through the record carefully.

7. The petitioner, in connivance with the co-accused, is alleged to have defrauded and cheated the complainant by making calls and sending emails. The last IP address of *WhatsApp* which was used for cheating the complainant was found to be in the name of the petitioner. The petitioner was occupying the office at the address where this WiFi connection was taken. Though he took a plea that he had demitted those premises long back, but there is nothing on the record to show so. The allegations against the petitioner are grave in nature. Crimes of this nature are on the rise and have become a growing menace in today's digital age. Cyber criminals are using sophisticated methods to target public persons and institutions. A stringent approach to deter offenders is required. The gamut of above discussed circumstances does not call for grant of benefit of bail to the petitioner. Accordingly, the petition does not deserve to be allowed and is dismissed.

8. It is, however, clarified that the observations made hereinabove shall not be construed as an expression of opinion on the merits of the case.

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

**[MANISHA BATRA]**
**JUDGE**

**4th September, 2025**
*Parveen Sharma*

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