



**IN THE HIGH COURT OF PUNJAB AND HARYANA
AT CHANDIGARH**

210

CRM-M-58335-2025
Date of decision: 21.11.2025

SHAIK NOUSHAD AHAMMEDPetitioner

VERSUS

STATE OF PUNJABRespondent

CORAM : HON'BLE MR. JUSTICE VINOD S. BHARDWAJ

Present: - Mr. Harsh Chopra, Advocate and
Ms. Sukriti Verma, Advocate
for the petitioner.

Mr. Mohit Kapoor, Senior DAG, Punjab.

VINOD S. BHARDWAJ, J. (Oral)

1. The instant first petition has been filed under Section 483 of the Bharatiya Nagarik Suraksha Sanhita, 2023, for the grant of regular bail to the petitioner in case bearing FIR No. 30 dated 11.06.2025, registered under Section(s) 308(2), 318(4), 127(7), 61(2), 238, 316(5), 337, 338, 340 of the BNS, 2023 and Section 66 of the Information Technology Act at Police Station Cyber Crime, SAS Nagar, Mohali.

2. The brief facts are that the present FIR was registered on the complaint filed by Charanjit Kaur that on 11.04.2025, she was present in her house where she started receiving calls from unknown numbers on her

Whatsapp and one person who made a video call to her, disclosed that he was Vijay Khanna from Police Station Colaba, Maharashtra and he told her that many fake accounts had been opened in Canara Bank by using her Aadhar card and mobile number and he further informed that fraud had been committed by using her bank accounts with number of persons and one FIR had been registered in Police Station Colaba and that she was required to be arrested. He further told her that in case she was not able to visit police station, she could be digitally arrested and she would be produced online before the Judge. On the same day, she received a call from a person namely Vijay Khanna, who was wearing a police uniform and he digitally arrested her and directed her not to disconnect the call even for a minute and threatened that in case she disconnected the call, then she would be physically arrested. She noticed in the video call that the background resembled a Police Station and she could read Police Station Colaba, Maharashtra written in English. Whenever Vijay Khanna used to go away from the call, then another uniformed Police Officer used to come in his place. She was kept digitally arrested till 14.04.2025. On 14.04.2025, Vijay Khanna asked her about her bank accounts on the pretext of verification of her accounts. On 15.04.2025, she again received a call from Vijay Khanna and he told her that a CBI officer would question her. Then she received a Whatsapp message asking her to send the details of her accounts and she was further directed to transfer the amounts in the accounts of above said persons. On 15.04.2025, she transferred Rs. 57 lakh into the account no. 309026654559 of RBL by way of RTGS. Thereafter she transferred the amount of Rs. 29 lakh in the account no. 25410110148907. The said accounts were given by Vijay Khanna. On 16.04.2025, she again received a

Whatsapp message asking her to inform them whenever her husband and son left. On 17.04.2025, she again received a voice call asking her to transfer Rs.17 lakh and she transferred the said amount. On 18.04.2025, she received a Whatsapp voice call from Vijay Khanna asking her to take her bank slips and details of her bank account and Aadhar card to the local police station for taking 'NOC'. When she went to Police Station Phase-1, Mohali, she came to know that she had been duped by the above said miscreants. Then she lodged a complaint with the State Cyber Crime Cell, Mohali. On the above said complaint, the present FIR was registered.

3. Learned Counsel appearing on behalf of the petitioner contends that the petitioner was appointed as a relationship Manager. He thus only facilitated opening of an account on submission of the documents, there is no allegation that the petitioner had himself forged the documents or helped in forgery of the same. The verification of the documents submitted by a person for seeking opening of the Account is to be done via the back entry and not by the petitioner. It is submitted that the petitioner has been nominated as an accused on the disclosure of co-accused Azeez Mohammad Mustafa wherein he said that the Account in question had been opened with the aid of the petitioner and that a sum of Rs. 57 lakhs out of the cheated amount of Rs. 1.03 crores was deposited in the said account and later withdrawn.

4. Learned Counsel contends that no recovery of any nature whatsoever has been effected from the petitioner and there is nothing on record as would suggest that the petitioner has benefited out of the said transaction in any manner whatsoever. It is further argued that the other similarly placed co-accused of the petitioner-Azeez Mohammad Mustafa on

whose disclosure the petitioner has been nominated as an accused and co-accused Wasim, whose phone number has been cited as the registered phone number in the account opening form, have already been granted concession of regular bail. He further contends that the petitioner is not involved in any other criminal case.

5. Counsel for the respondent-State has referred to the short reply by way of an affidavit of Rupinderdeep Kaur Sohi, PPS, Superintendent of Police (Cyber Crime), District S.A.S. Nagar and contends that as per the investigation conducted, the petitioner helped Azeez Mohammad in opening the fake account of one Mohammad Pasha, who is a fictitious person without verification of the documents. He is, however, not in a position to refer to any standard adopted procedure to establish that the verification of the KYC documents was to be undertaken by a Relationship Manager. The period of custody as also grant of bail to other co-accused including the one on whose disclosure the petitioner was nominated as an accused, is not disputed.

6. I have heard learned counsel appearing on behalf of the respective parties.

7. Taking into consideration the arguments noticed above and the clean antecedents of the petitioner, absence of recovery, the arguable issues with respect to the role and responsibility of the petitioner as also the fact that further custodial detention of the petitioner is not warranted for investigation of the present case, I deem it appropriate to enlarge the petitioner on regular bail to the satisfaction of the trial Court.

8. The instant petition is allowed and the petitioner is ordered to be released on regular bail on his furnishing requisite bail bond/surety bond to the satisfaction of the trial Court/Duty Magistrate, concerned.
9. It is made clear that the petitioner shall not extend any threat and shall not influence any prosecution witnesses in any manner directly or indirectly.
10. The observation made hereinabove shall not be construed as an expression on the merits of the case and the Trial Court shall decide the case on the basis of available material.

NOVEMBER 21, 2025

Vishal Sharma

(VINOD S. BHARDWAJ)
JUDGE

Whether speaking/reasoned	:	Yes/No
Whether Reportable	:	Yes/No