



2025:DHC:8908



* **IN THE HIGH COURT OF DELHI AT NEW DELHI**

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Reserved on: 25th September, 2025

Pronounced on: 08th October, 2025

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BAIL APPL. 3363/2025

PRADEEP RANA

.....Applicant/Accused

S/O. LATE SH. RAJPAL SINGH RANA,
R/O. C-87, AMAR COLONY,
NANGLOI, DELHI-110041
Aged about 41 Years
Mob. 9871657565

Through: Mr. K.K. Manan, Sr. Advocate with
Ms. Udit Bali, Ms. Karmanya Singh
Choudhary, Mr. Lavish Chandra,
Ms. Yakshi Kataria, Ms. Tanya
Tyagi, Ms. Shivani Varun,
Mr. Anurag Jain and Mr. Rohit Singh,
Advocates

versus

STATE (DELHI ADMINISTRATION)

.....Respondent

THROUGH SHO/IO

PS- E.O.W., DELHI POLICE

EMAIL:

DHCPROSECUTIONDELHIPOLICE@GMAIL.COM

Through: Mr. Utkarsh, APP for the State with
Insp. Satyender Dhull
Mr. L.K. Singh, Ms. Shreyasi
Chakrabarty and Mr. Amaan Rahman,
Advocates for Complainant

CORAM:

HON'BLE MS. JUSTICE NEENA BANSAL KRISHNA



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J U D G M E N T

NEENA BANSAL KRISHNA, J.

1. **Regular Bail** Application under Section 439 of the Code of Criminal Procedure, 1973 (*hereinafter referred to as 'Cr.PC'*) (Section 483 of the *Bharatiya Nagarik Suraksha Sanhita, 2023*) (*hereinafter referred to as 'B.N.S.S.'*) has been filed on behalf of the **Applicant/Pradeep Rana** in FIR No. 139/2022 under Sections 420/409/468/471 read with Section 120B of the Indian Penal Code, 1860 (*hereinafter referred to as 'IPC'*) registered at Police Station EOW, New Delhi.
2. It is submitted that the Applicant had applied for Regular Bail before the learned ASJ, which has been dismissed on 06.08.2025 while ignoring and overlooking the factual aspects particularly that the Investigating Agency had adopted a stereotypical story.
3. The Applicant has been implicated falsely by the Complainant. The learned ASJ has not considered the entire Trial Court Record and has failed to appreciate the investigations and the Chargesheet. Also, change of circumstances of the filing of the Supplementary Chargesheet against the Applicant, after the dismissal of the first Bail Application on 03.07.2025, has also not been considered.
4. It is submitted that the Applicant is a law abiding and peace loving citizen of India and is innocent. The Charge-Sheet already stands filed and the total facts as have been collected during the investigations, suggest only the false implication of the Applicant. The Applicant is a victim of manipulated tactics of Investigating Agency and has been implicated on totally false and twisted facts, which do not have an iota of truth. He has no



criminal antecedents and has been made a scapegoat in the alleged offence despite there being no direct or indirect involvement. The allegations against the Applicant are based on assumptions and presumptions, unsupported by cogent evidence.

5. The **brief facts of the case** are that the Applicant was working with the Complainant Company i.e. TATA AIG Insurance Company as Chief Manager till 27.10.2021. During his tenure, he had worked with utmost sincerity and achieved all the targets as assigned to him by the Company. He used to handle claims of Gurgaon Branch. He was assigned a financial authority to approve the claims upto Rs.5,00,000/-. He used to collect Report from the Internal as well as External surveyors empanelled by Corporate office of TATA AIG and used to put the data received from them in the system, for approval of his superior. No physical verification was allowed during the Covid-19 period and this Rule was mandatory for all the Examiners, as per the guidelines of Complainant Company.

6. A Complaint was made by a whistle-blower about certain irregularities in processing fraudulent accident claims of vehicles which were insured with the Complainant Company. It was alleged that fake claims have been passed by the Company officials in connivance with the Workshop owners, causing loss to the Complainant Company.

7. The Applicant submits that he had approved certain of vehicles insured with the Complainant Company favouring/benefitting the Car Garages which are asserted to be allegedly fraudulent since the Firms purportedly did not exist.

8. The Applicant submits that prior to registration of the FIR, the Complainant Company had constituted an Internal Investigation Committee.



The Petitioner had joined the enquiry in response to the Show Cause Notice and had given due reply and joined further investigations. However, to pressurize the Applicant, he was falsely implicated in the present FIR.

9. It is submitted that significantly no Policy holder whose Insurance Policies were allegedly used for making false claims in respect of luxury cars, has been named as an accused either in the FIR or in the Chargesheet. This strongly indicates that the present case has been directed only against the employees of the Complainant Company while the actual beneficiaries namely the Garage Owners, Policy Holders and Surveyors have not been proceeded against.

10. During the course of investigation, neither any documentary evidence nor any incriminating material, had been recovered or brought on record against the Applicant. The circumstances clearly points towards his innocence.

11. After the registration of the FIR, the Applicant was called for the first time in February, 2025 and thereafter, on 14.04.2025. Despite fully cooperating with the I.O, he was arrested on 14.04.2025 from EOW office and since then he is in Judicial Custody. Reliance is placed on Arnesh Kumar vs. State of Bihar, (2014) 6 SCC 219, which mandates strict compliance with Section 41 and 41A Cr.P.C. before arrest. Reliance is also placed on Satender Kumar Antil vs. CBI, 2022 Livelaw SC 577.

12. It is further submitted that the evidence in the case is entirely documentary and the same has already been seized during the investigation and filed along with the Chargesheet. There is no further necessity for custodial interrogation or further investigation of the Applicant. The similarly placed co-accused Deepak Kumar who has been attributed



identical role as Applicant, has already been granted regular Bail vide Order dated 18.06.2025.

13. The Applicant further submits that he had been acting solely upon the Surveyor's Report and had been evaluating them for either processing or for approval.

14. It is further submitted that the Applicant is 41 years old and was working as Chief Manager in the Complainant Company. He acted under the instructions of his senior officials namely Mr. Naveen Chikara, Vice President and Mr. Ditesh Anand, Associate Vice President and had no independent role in initiating or finalizing any claim. The Applicant had continued in service till his resignation on account of his deteriorating health. During the entire period, he has not tampered with any evidence and extended due cooperation during the investigations.

15. The allegations of forgery and criminal conspiracy, are wholly unsubstantiated. The Chargesheet fails to establish that any financial benefit was received by the Applicant and no alleged misappropriated funds have been traced to his Accounts.

16. The statement of one Sombir Poonia, Surveyor accusing the Applicant of forgery in Claim No.821300037A, is self-serving and uncorroborated. Notably, he did not lodge any Complaint when the incident allegedly occurred. The I.O has failed to produce any documents which purportedly bear the forged signatures/stamps. In any case, it is matter of trial as no FSL Report for any forgery of stamps or signatures has been received till date.

17. The Chargesheet is incomplete and selective and the Applicant has not been supplied with key documents relied upon by the Prosecution and a



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half page Chargesheet, cannot be considered as complete evidence against the Applicant. The entire evidence is documentary in nature and all documents were uploaded and remained in the custody of the Complainant's portal which cannot be tampered, and has already been filed along with the Chargesheet. The documents are all in possession of the I.O.

18. There is no necessity of custodial interrogation or continued detention of the Applicant. The Applicant had no role in verifying KYC documents nor any control or authority to onboard any Garages which subsisted with Naveen Chikara, Vice President and Ditesh Anand, Associate Vice President, who are the senior officials of the Complainant Company and further verification about the existence of the said Garages solely comes within the purview of these Senior Officers.

19. Furthermore, as per the Instructions/Directions/Rules from IRDAI, for the claims above Rs.50,000/- the Examiner was required to appoint internal or external Surveyor for verification of genuineness of Claims raised by the Complainant. The Applicant was only to evaluate the Surveyor's Report over Complainant portal for finalization by uploading the Claim files after they were examined and forwarded to him by the authorized Surveyors.

20. The I.O. has filed a list showing the Applicant as examiner in the alleged Claims, but the Applicant was neither an Examiner nor he processed any Claims nor forwarded them for approval and nor were those claims approved. He had no association or relationship with any of the Garages involved and he did not conspire with the co-accused persons. There is no evidence to establish the conspiracy.

21. The Applicant submits that he never had any domain or entrustment over the Company funds, but was merely processing Claims with



supervisory approvals. He has deep roots in the Society and a permanent resident. He has a wife and school going children and an ailing mother of 71 years.

22. Moreover, the continued incarceration would amount to pre-trial punishment which is violative of Article 21 of the Constitution of India. There are 38 prosecution witnesses in the main Chargesheet and 10 in the Supplementary Chargesheet. The trial is likely to take considerable time.

23. Reliance is place on Sanjay Chandra vs. CBI, (2012) 1 SCC 40; State of Rajasthan vs. Balchand, (1977) 4 SCC 308; Amit Agrawal vs. State of NCT of Delhi & Ors., Bail Application No.4475/2024 & CrI. M.A.36662/2024; Bibhav Kumar vs. State of NCT of Delhi, 2024 SCC OnLine SC 2646; R. Vasudevan vs. CBI 2010 (1) JCC 642; H.B. Chaturvedi vs. CBI, 2010 (3) JCC 2109; P. Chadambaram vs. CBI, (2020) 13 SCC 337

24. In the end, it is submitted that the Applicant is willing to abide by any terms and conditions that may be imposed upon him and also undertakes not to tamper any evidence or to hamper the trial in any manner.

25. *A prayer is made that he may be granted Bail.*

26. The **Status Report has been submitted on behalf of the State**, wherein it has been explained that the Complainant had alleged that six Garage Operators located in Delhi NCR region, in collusion with four former employees of Complainant Company, 3 IRDAI licensed External Surveyors and some Policyholders had submitted fake *Repair Invoices* for damaged vehicles, which in fact were actually never repaired. The Complainant Company was induced to make payments against these fraudulent Claims, causing a loss to the tune of Rs.30 crores to the Company and illegal gains to the perpetrator.



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27. *An enquiry was conducted by EOW. During the investigations, the following facts emerged :*

- Multiple high-value Claims were filed for the same vehicle under different Insurance Policy numbers and in the names of different policyholders.
- Several high-value Claims were submitted by the same Policyholders across different Garages (workshops).
- Different vehicle registration numbers were found for vehicles with the same chassis numbers.
- There is overlapping of Insurance Policies (the second Policy has been purchased while the previous Policy had not expired).
- Identical or similar photographs, taken from different angles of the same vehicle, were used in multiple Claims.
- The drivers shown as driving the vehicles at the time of the accidents, denied their involvement in any such incidents.
- The registered owners of these vehicles could not verify the occurrence of the claimed accidents.
- Out of the total 732 allegedly staged Accident Claims reported by the Complainant Company till date, not even a single case is corroborated by a PCR call, any record of physical injury, or a Medico-Legal Case (MLC).
- The financial loss to the Company was initially estimated approximately Rs.20 crores, which has now crossed Rs.30 crores.



28. Based on these evidences, the present FIR was registered.

29. The role of the Applicant as described in the Status Report, is that he along with other employees of the Complainant Company was involved in manipulation of the digital claim approval system “I CAN”, where the examiner, a Company employee is the first custodian of the Claim and is required to exercise due diligence in claim processing, coordinate with surveyors and verify all supporting documents before claim initiation/approval.

30. It was revealed during the investigation that the Applicant a former employee of the Complainant, had initiated 72 such fraudulent Claims under scrutiny. He was arrested after collection of sufficient incriminating material against him. His one day Police Custody was granted for custodial interrogation.

31. During the investigations, it emerged that the signatures of IRDAI licensed Surveyor Mr. Sombir Poonia were forged on 34 Claims by the official staff of the Surveyor was misused to authenticate fraudulent Surveyor’s Reports. The Applicant had initiated of 34 Claim Files, and forgery in signatures and stamps in respect of these Claims is clearly attributable to him. Although, no direct monetary benefit could be traced to the bank account of the Applicant, his role in facilitating and processing fraudulent Claims is fully established and remains under detailed investigation.

32. The role of senior TATA AIG officials and the secondary beneficiaries of the fraudulent disbursement of Insurance Money, is still ongoing. Additional digital forensic data, audit trails and financial linkages are being examined. In view of magnitude of fraud and the possibility of



tampering with the evidence at this critical stage of investigation, the Bail Application is opposed.

33. ***Learned counsel for the Applicant*** has explained that there was a loss of more than Rs.30 crores caused due to fraudulent processing of the Insurance claims in respect of the vehicle. There were in all 102 bogus insurance claims.

34. The *modus operandi* involved four tiers, the first being the four employees of the Insurance Company; at the second level were the Insurance Surveyors; at third level were the Garage Owners; and at the fourth level were the Insured. The fake incidents were reported by the insured to the Garage owners who were in fact, ghost Garage and existed only on paper.

35. It is contended that there was no fraud committed by the Applicant who had discharged his duty, with due diligence.

36. **Reply has been filed by the Complainant Company/TATA AIG Insurance Company.**

37. It is submitted that the Applicant was named in the FIR and is one of the main culprits involved in the deep-rooted conspiracy to illegally siphon off public money from the coffers of the Complainant Company.

38. The said conspiracy involved, four senior employees of the complainant; garage owners empanelled with the complainant; IRDAI licensed surveyors; and the owners/insured of the vehicles which were high end vehicles such as BMW, Mercedes, Audi, etc.

39. It is further submitted that the Applicant, who is a former senior employee of the Company has on investigation, found to be one of the main



protagonist of the crime and is involved in the conspiracy of siphoning of more than Rs. 23 Crores of public money.

40. The first supplementary Charge-Sheet records that the Applicant along with others was instrumental in processing at least 377 times out of the total 593 bogus claims.

41. It is submitted that in the first supplementary Charge-Sheet, it *prima facie* appears that the Applicant has forged signatures of an internal surveyor. It also records that the Applicant has been instrumental in showing two examiners in the system who were never appointed as examiners.

42. It is further submitted that the Applicant is a repeat offender having been involved directly in examining and approving dozens of forged claims raised by garage owners and is also involved in collusion and connivance with other accused persons.

43. Further, the money trail in respect of the crime has not yet been established. There is a real apprehension that the Applicant will tamper and destroy tangible evidence if granted Bail. It is submitted that the Applicant's active role in duping the Complainant of at least Rs.23 Crores, the underlying scam and conspiracy, and potential to influence witnesses - *all are important factors to dismissed the Bail Application.*

Submissions heard and the record perused.

44. The Applicant was Chief Manager in the Complainant Company. The prosecution has asserted that the role of the Applicant/Pradeep Rana, in the present matter is central to the fraudulent activity identified within the digital Claim Approval System "I_CAN" of the Complainant Company/TATA AIG. As a former employee and Examiner, Pradeep Rana was entrusted with the initial custody of insurance claims, bearing the



responsibility to exercise due diligence, coordinate with surveyors, and verify all supporting documents prior to the initiation or approval of any claim. During the investigation, it was revealed that *he had initiated 72 fraudulent claims that are currently under scrutiny.*

45. From the investigations, essentially it is Mr. Naveen Chikkara, President of the Company, who has been identified as main kingpin of the fraud, who has till date, not been arrested.

46. The co-accused, Deepak Kumar, who had a role similar to that of the Applicant, has also been granted Bail *vide* Order dated 18.06.2025 by the learned ASJ.

47. In the case of Himansh alias Himanshu Verma vs. Directorate of Enforcement, 2024 SCC OnLine SC 4697, the Apex Court in similar circumstances where the main accused was not arrested, granted Bail to the co-accused.

48. The investigations have already been completed against the Applicant, which essentially rests on the documentary evidence, which has been already collected and filed along with the Charge-Sheet. No further custodial detention is merited as the investigations against him, stands concluded.

49. He is in Judicial Custody since 16.04.2025. His conduct of having remained available all throughout the internal enquiry done by the Complainant and his full participation therein, cannot be overlooked.

50. Considering his conduct, nature of allegations and that the Charge-Sheet/Supplementary Charge-Sheet has already been filed against him, the Applicant/Pradeep Rana is admitted to Regular Bail on his furnishing a Personal Bond in the sum of Rs.50,000/- (Rupees Fifty Thousand Only)



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with one surety in the like amount to the satisfaction of learned Trial Court and on the following conditions:

- (a) That the Applicant shall not tamper with the evidence or influence any witness(es) in any manner;
- (b) That the Applicant shall file an “Undertaking” to the effect that he shall appear before the Court on each and every date of hearing to attend the proceedings in accordance with the terms of Bail Bond, which would be executed by him. In case of default, it shall be open to the learned Trial Court to treat it as an abuse of liberty of Bail and pass orders in accordance with law;
- (c) In case the Applicant misuses the liberty of Bail during trial and in order to secure his presence, proclamation under Section 82 Cr.P.C is issued and the Applicant fails to appear before the Court on the date fixed in such proclamation, then the learned Trial Court shall initiate necessary proceedings against him, in accordance with law;
- (d) The Accused/Applicant is further directed not to leave the jurisdiction of NCT of Delhi, without prior permission of the concerned IO/SHO;
- (e) The Applicant shall provide his mobile number and share his google PIN location to the concerned IO/SHO and shall keep his mobile phone operational at all times.

51. The Bail Application is disposed of accordingly.

(NEENA BANSAL KRISHNA)
JUDGE

OCTOBER 08, 2025/va