IN THE HIGH COURT OF JUDICATURE AT BOMBAY,
NAGPUR BENCH, NAGPUR.

CRIMINAL APPLICATION (ABA) NO. 56 OF 2026
Ashish S/o. Yashwant Joge Vs. State of Maharashtra

WITH
CRIMINAL APPLICATION (ABA) NO. 59 OF 2026
Vinit S/o. Dnyaneshwar Rokade Vs. State of Maharashtra

WITH
CRIMINAL APPLICATION (ABA) NO. 60 OF 2026
Nandeshwar S/o. Krushnarao Manthanpurwar Vs. State of Mah.

AND
CRIMINAL APPLICATION (ABA) NO. 61 OF 2026
Prashant S/o. Jagdish Ukey Vs. State of Maharashtra

Office Notes, Office Memoranda of Coram, appearances, Court's Orders or directions and Registrar's order	Court's or Judge's Order

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Shri F. T. Mirza, Senior Advocate a/w. Ms. Neerja Choube, Advocate for applicant (ABA Nos. 59/2026 & 60/2026).
Shri P. K. Bezalwar, Advocate for applicant (ABA No. 56/2026).
Ms. Neerja Choube, Advocate for applicant (ABA No. 61/2026).
Ms. D. V. Sapkal, APP for non-applicant/State (ABA No. 56/2026 & 60/2026).
Ms. Harshada Prabhu, APP for non-applicant/State (ABA No. 61/2026).
Shri C. A. Lokhande, APP for non-applicant/State (ABA No. 59/2026).

CORAM :- M. W. CHANDWANI, J.

DATED :- 25.02.2026

Heard.

2. The applicants in all the applications are arrayed as accused in Crime No. 633/2025 registered with Police Station Ganeshpeth, Nagpur for the offences punishable under Sections 406, 409 and 420 r/w. 34 of the Indian Penal Code.

3. Applicant- Nandeshwar S/o. Krushnarao Manthanpurwar in ABA No. 60/2026 was the then Branch Manager (now retired) of Union Bank of India (UBI), Ghat Road, Nagpur, applicant- Vinit S/o. Dnyaneshwar Rokade in ABA No. 59/2026 and Prashant S/o. Jagdish Ukey in ABA No. 61/2026 are employees of UBI, who are now transferred to some other branch and applicant- Ashish S/o. Yashwant Joge in ABA No. 56/2026 is a Bank Friend.

4. It is alleged that from 20.05.2019 to 23.05.2022, when applicant- Manthanpurwar was holding charge as the Branch Manager of UBI, Ghat Road, Nagpur, he verified and approved 44 applications for grant of Credit Cards, alongwith applicants- Rokade and Ukey. Later on, all these accounts of the Credit Cards holders were declared as a Non Preforming Asset (NPA) due to non-payment of the loan which they availed on these cards. When the Bank officials discovered foul play which was reflected in the Audit Report, the matter escalated to Zonal Office of UBI at Pune.

5. Thereafter, an enquiry was conducted wherein, it was revealed that most of the Credit Cards were dispatched on the one address i.e. where applicant- Ashish Joge was residing. It was also found that most of the Credit Cards were swiped only on one swipe machine and most of the amount was credited in the account of applicant- Ashish Joge and other co-accused. Therefore, the enquiry revealed fraud at the hands of the applicants,

alongwith procedural lapses to the tune of Rs.1,65,17,000/- by availing the credit facility on those 44 Credit Cards but, the amount was not repaid to UBI.

6. It was also revealed that when the Credit Card holders were contacted, they were unaware regarding issuance of Credit Cards to them. It was further revealed that applicant- Ashish Joge took the Aadhar Cards of the bank customers and applied for Credit Cards. On 70% of the applications, he has shown his own address, instead of the bank customers. Therefore, on the complaint of the incumbent Chief Manager of UBI, the aforesaid offences came to be registered against the present applicants.

7. Learned Senior Advocate appearing on behalf of the applicants- Manthanpurwar and Rokade vehemently submitted that applicant- Manthapurwar has only approved the applications and verified the contents of those applications. There is no malafide intention on the part of applicant- Manthanpurwar, the then Branch Manager who verified the information of the applications for Credit Card in the computer system. He vehemently submitted that there are no allegations that any amount has been paid to applicant- Manthanpurwar, Rokade and Ukey. According to him, the applicants were protected by *ad-interim* order of this Court and under the dictum of this Court, they have co-operated in the investigation. Moreover, nothing is required to be seized from the applicants. The swiping machine on which most of the

Credit Cards were swiped is with applicant- Ashish Joge and therefore, custodial interrogation of the present applicants may not be required. Applicant- Manthanpurwar is a retired employee of UBI, whereas applicants- Rokade and Ukey are still working in a different branch of UBI. According to him, there is no *mens-rea* against the Manager and other two employees of Bank; perhaps due to the business target given to them by the Bank, the Credit Cards were distributed by them. According to him, there is no involvement of the present applicants in defrauding the Bank.

8. Whereas, learned counsel appearing on behalf of applicant- Ashish Joge submitted that no fraud has been played by the applicant. Just because 70% of the 44 Credit Cards were dispatched on his address, it cannot be treated as a fraud. According to him, applicant- Ashish Joge is ready to co-operate in the investigation and therefore, he may be protected.

9. The learned APP for the State submits that whenever applicant- Ashish Joge used to visit the Bank, he used to sit in the cabin of the Branch Manager and used to consult with the other two Bank employees. According to her, the applicants are hand-in-glove with each other and had nexus with main accused - Ashish Joge and opposed the bail application. She further submitted that applicant- Ashish Joge is the person who is actively involved in the

crime. He alongwith other accused siphoned the money and the Swipe machine is required to be seized.

10. The learned APP for the State submitted that only the Aadhar Card was taken by the applicants for opening 44 savings bank accounts of those who were later on issued Credit Cards and even the account of one dead person namely Motiram Fulsinge was opened. However, it can be seen that all the documents are lying with the Bank and therefore, nothing is required to be seized from the applicants.

11. It appears from record that an internal enquiry was conducted by the Bank wherein, in the Report as well as the FIR lodged by the incumbent Branch Manager it was stated that there were procedural lapses attributed to applicant- Manthanpurwar (Manager) and the other two employees of the Bank- Rokade and Ukey and the fraud has been attributed to applicant- Ashish Joge. There is no material available on record which suggests that any amount has been transferred or parted with either by the Manager or the other two employees of the Bank. It appears that the statement of the applicants were recorded by the Investigating Officer (IO) and nothing is required to be seized from the Manager and the other two employees. The swiping machine which was used for swiping the Credit Cards does not belong to UBI. Applicant- Manthanpurwar, the then Branch Manager, is now a pensioner and the other two employees of the Bank

are working at a different branch of UBI. There is hardly any chance of them fleeing from justice.

12. Sofaras, applicant- Ashish Joge is concerned, it appears from the record that 70% of the 44 Credit Cards were dispatched at his address. It also appears that most of the credit facility availed on the said Credit Cards was credited to the account of M/s. Skill Sky Traders which is a proprietorship of applicant- Amit Joge and M/s. Panchal Traders in which applicant- Amit Joge is a partner, with other co-accused- Datta Panchal. Therefore, there is *prima facie* involvement of applicant- Amit Joge in this crime. Fraud to the tune of Rs.1,65,17,000/- has been played by applicant- Amit Joge and the swiping machine of HDFC Bank, which is used for swiping the Credit Card for crediting the amount to M/s. Skill Sky Traders is required to be seized. Applicant- Amit Joge has systematically gotten those Credit Cards dispatched at his address, after obtaining the Aadhar Cards of the customers of the Bank. The investigation in this regard is required to be conducted, which may only be possible by custodial interrogation of applicant- Amit Joge.

13. In view of the above, applicant- Amit Joge does not deserve to be protected by granting extra-ordinary relief of anticipatory bail and his application deserves to be rejected. Sofaras, applicants- Manthanpurwar, Rokade and Ukey are concerned, considering the nature of allegations and the fact that

nothing is required to be seized from these applicants, coupled with the fact that there is no chance of them fleeing away from justice, they can be protected by confirming the *ad-interim* relief granted in their favour. Hence, the following order:-

i) Criminal Application (ABA) No. 56/2026 of applicant- Ashish S/o. Yashwant Joge is hereby rejected.

ii) The *ad-interim* protection granted to applicant- Vinit S/o. Dnyaneshwar Rokade by order dated 03.02.2026 in Criminal Application (ABA) No. 59/2026 is hereby confirmed on the same terms and conditions except condition (ii).

iii) The *ad-interim* protection granted to applicant- Nandeshwar S/o. Krushnarao Manthanpurwar by order dated 05.02.2026 in Criminal Application (ABA) No. 60/2026 is hereby confirmed on the same terms and conditions except condition (ii).

iv) The *ad-interim* protection granted to applicant- Prashant S/o. Jagish Ukey by order dated 30.01.2026 in Criminal Application (ABA) No. 61/2026 is hereby confirmed on same terms and conditions except condition (ii).

v) Applicants- Vinit S/o. Dnyaneshwar Rokade, Nandeshwar S/o. Krushnarao Manthanpurwar and Prashant S/o. Jagish Ukey shall attend the concerned

Police Station as and when directed by the Investigating Officer and shall co-operate in the investigation.

vi) The applicants shall not threaten the prosecution witnesses or tamper with the prosecution evidence.

vii) The applications are disposed of in the above terms.

(M. W. CHANDWANI, J.)