IN THE HIGH COURT OF PUNJAB & HARYANA AT CHANDIGARH

202-1

CRM-M-21297-2026 (O&M)
Date of decision: 25.05.2026

Simranjeet Singh ...Petitioner(s)

VERSUS

State of Punjab ...Respondent(s)

202-2

CRM-M-26085-2026 (O&M)
Date of decision: 25.05.2026

Karan Kumar @ Jamba ...Petitioner(s)

VERSUS

State of Punjab ...Respondent(s)

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

Present :- Mr. Vipan Kumar Sharma, Advocate for the petitioner in CRM-M-21297-2026.

Mr. Sandeep Arora, Advocate for the petitioner in CRM-M-26085-2026.

Mr. Mohit Kapoor, Sr. DAG Punjab.

*****

VINOD S. BHARDWAJ, J. (Oral)

1. Both these petitions have been filed before this Court by two different accused/petitioner for grant of anticipatory bail in case bearing FIR No.05 dated 12.06.2025 registered under Section 66(D) of the Information Technology Act, 2000 and Sections 318(4), 336(3), 340 of the Bharatiya Nyaya Sanhita (BNS), 2023 added later on, at Police Station Cyber Crime, Jalandhar Rural, District Jalandhar. For facility of reference, the facts are however, extracted from ***CRM-M-21297-2026*** titled as '***Simranjeet Singh***

MANGAL SINGH
2026.05.30 16:29
I attest to the accuracy and integrity of this document

Vs. State of Punjab'

2. Briefly stated, the aforesaid FIR was registered on the statement of the complainant, a retired employee of the Punjab Police Department, who stated that after retirement, has been looking after a Dhaba known as "Sangam Tourist Dhaba" situated at Kala Bakra belonging to his in-laws' family. As per the complainant, he had personally visited HDFC Bank, Kala Bakra Branch on 23.08.2024 and had got prepared a Fixed Deposit amounting to Rs.5,20,000/-. It is alleged that on 04.09.2024, an unknown person fraudulently broke the aforesaid Fixed Deposit through online mode and got the amount credited into the complainant's Account No. 50100549540121 maintained with HDFC Bank, Kala Bakra Branch. It is further alleged that thereafter the unknown person illegally transferred amounts from the aforesaid bank account into different bank accounts through online transactions. As per the complainant, on 05.09.2024, an amount of Rs.20,000/- and two further amounts of Rs.1,80,000/- each were transferred from his account and on 06.09.2024 an additional amount of Rs.1,20,000/- was transferred to another bank account. In this manner, the entire amount of the Fixed Deposit was siphoned off through unauthorized online transactions. The complainant further stated that in this regard he lodged a complaint on the Cyber Helpline Portal bearing Complaint No. 32509240017750 dated 06.09.2024. Pursuant thereto, action was initiated by Police Station Cyber Crime, Jalandhar Rural and during investigation, an amount of Rs.1,20,000/- from Account No. 12451100000287 having IFSC Code PSB10021245 and another amount of Rs.1,23,258/- from Account No. 122704934669195001 having IFSC Code CSBK0001227, totalling

MANGAL SINGH
2026.05.30 16:29
I attest to the accuracy and
integrity of this document

Rs.2,43,258/-, was recovered and credited back into the complainant's HDFC Bank account. The complainant further stated that after receiving the aforesaid amount back, he transferred the same into another savings bank account maintained by him. He also alleged that he subsequently came to know that a similar fraud involving withdrawal of Rs.4,00,000/- by prematurely breaking a Fixed Deposit of another person belonging to Village Alamgir had also taken place in the same HDFC Bank Branch at Kala Bakra. On the basis of the aforesaid, the complainant expressed suspicion regarding possible connivance of certain bank officials in facilitating fraudulent breaking of Fixed Deposits in the said branch. It was further alleged that despite partial recovery of the amount, a sum of Rs.2,76,742/- still remained unrecovered. Accordingly, the complainant requested that the remaining amount be recovered and appropriate legal action be taken against the unknown persons involved in the fraud.

3. When the matter came up for hearing on 19.05.2026, learned counsel appearing on behalf of the petitioner contended that a similarly situated co-accused, namely Karan Kumar @ Jamba, had already been granted the concession of interim bail by this Court vide order dated 18.05.2026 passed in CRM-M-26085-2026. A copy of the aforesaid order was also handed over during the course of hearing. It was noticed by this Court that while granting the concession of interim bail to the aforesaid co-accused, this Court had taken into consideration the specific contention raised on his behalf that an amount of Rs.5,20,000/- had been credited into his account by certain unknown persons and that, upon becoming aware of the transactions, he had reversed the entries. It had further been submitted

MANGAL SINGH
2026.05.30 16:29
I attest to the accuracy and
integrity of this document

before this Court that part of the amount had already been remitted into the account of the complainant and, qua the remaining amount, Draft No. 014528 dated 16.05.2026 drawn on HDFC Bank had also been handed over. It was in the aforesaid factual backdrop and taking note of the restitution of the amount involved, that this Court had deemed it appropriate to extend the concession of interim bail to the said co-accused Karan Kumar @ Jamba.

4. When the petition preferred by the petitioner-Simranjeet Singh bearing CRM-M-21297-2026 came up for hearing before this Court, learned State counsel, upon instructions received from ASI Gagandeep Singh, submitted that the petitioner as well as co-accused Karan Kumar @ Jamba were involved in multiple fraud cases and fraudulent financial transactions of a similar nature operating across different parts of the State. It was further informed that the aforesaid facts regarding the involvement of the petitioner and co-accused in several similar cyber fraud transactions could not be brought to the notice of this Court at the time when the bail petition of co-accused Karan Kumar @ Jamba was considered and decided on 18.05.2026. Learned State counsel thus contended that the concession of interim bail granted earlier to co-accused Karan Kumar @ Jamba had been extended without the benefit of complete factual information relating to the larger network of fraudulent financial transactions and the antecedents attributed to the accused persons. Hence, the following order was passed on 19.05.2026 in CRM-M-21297-2026:-

> *"Learned Counsel appearing on behalf of the petitioner contends that the case of co-accused Karan Kumar @ Jamba bearing CRM-M-260852026 was listed before this Court on 18.05.2026 wherein interim had been granted by this Court*

MANGAL SINGH
2026.05.30 16:29
I attest to the accuracy and
integrity of this document

after noticing that the amount of Rs. 5,20,000/- received by the said accused has already been transferred back to the complainant. He contends that the allegations levelled against the petitioner are similar in nature and thus the case of petitioner would be at par with the said co-accused.

Learned State Counsel, on instructions from ASI Gagandeep Singh, however, points out that the petitioner alongwith the other co-accused persons was involved in a large number of frauds and fraudulent financial transactions of similar manner operating across different parts of the State. It is contended that the magnitude and extent of the fraud are much larger than what initially appeared from the FIR and that the investigation has now revealed involvement of multiple transactions undertaken through coordinated digital operation.

Counsel is confronted with the status report that has been filed before this Court by way of an affidavit of Rashpal Singh, PPS, Deputy Superintendent of Police, Special Crime-cum-Cyber Crime, District Jalandhar (Rural) and was asked to specifically refer to the aforesaid averment regarding the petitioner having duped a large number of persons while operating multiple fraudulent transactions through the same Login IDs.

Learned State Counsel fairly submits that the said aspect regarding the larger extent of the fraud has not been specifically indicated in the said status report in as much as the same surfaced subsequently during the course of further investigation.

He also concedes that the aforesaid fact was also not brought to the knowledge of this Court at the time when the anticipatory bail application of co-accused Karan Kumar @ Jamba was taken up on 18.05.2026 and interim protection was granted in his favour.

List on 25.05.2026.

MANGAL SINGH
2026.05.30 16:29
I attest to the accuracy and
integrity of this document

It is thus evident that a material information that was crucial for this Court to form an opinion as to whether the concession of anticipatory bail is to be extended or not had not been shared by the instructing Police Official to the State Counsel and further to this Court.

Let the case file of CRM-M-26085-2026 be also listed alongwith the present case on the date fixed.

Mr. Sandeep Arora, Advocate be also informed about the listing of the case."

5. Pursuant thereto, while the present petition was adjourned for today, CRM-M-26085-2026 was order to be preponed and to be heard with the present case.

6. Respondent-State has filed status report/short reply by way of affidavits dated 24.05.2026 of Sh. Rashpal Singh, PPS, Deputy Superintendent of Police, Special Crime-cum-Cyber Crime, District Jalandhar (Rural) on behalf of the respondent-State in both the case and the same are taken on record. Copies thereof have been handed over to the respective counsel in the Court today itself. A perusal of the status report filed in CRM-M-26085-2025 further reveals that the bank account(s) used in the commission of the financial frauds had repeatedly surfaced in complaints and reports generated by various enforcement and investigating agencies in connection with similar cyber and financial fraud transactions operating across different jurisdictions. The relevant details, as tabulated in the status report, are extracted as under:-

"4. That the complainant Tilak Raj stated that the fraudulent transactions were carried out from his Account No.

MANGAL SINGH
2026.05.30 16:29
I attest to the accuracy and
integrity of this document

50100549540121 IFSC HDFC0003275 of Kala Bakra, Jalandhar branch during the period from 04.09.2024 to 06.09.2024, whereby an amount of 15,20,000/- was unlawfully debited by some unknown person. The said amount was withdrawn by prematurely breaking the Fixed Deposit linked to the account, without the knowledge and consent of the complainant/account holder Tilak Raj. Thereafter, the entire amount of the Fixed Deposit was fraudulently transferred to different bank accounts by the said unknown person.

5. That the Bank accounts used in the commission of the present fraud have been reported multiple times by various law enforcement agencies as shown in the table below:-

Sr. No.	*Account No.*	*Bank Name*	*Reporting time*
1	*610000000042591 IFSC Operative Bank*	*Saraswat Co- Operative Bank*	*6*
2	*122704934669195001 IFSC CSBK0001227*	*Catholic Syrian Bank*	*4*
3	*081804919079195001 081804919079195001*	*Catholic Syrian Bank*	*3*
4	*12451100000287 IFSC PSIB0021245*	*Punjab and Sindh Bank*	*4*

6. That during the course of investigation the complainant Tilak Raj stated that one Simranjit Singh, an employee of HDFC Bank, Kala Bakra Branch, used to frequently visit his

MANGAL SINGH
2026.05.30 16:29
I attest to the accuracy and integrity of this document

Dhaba and assist the complainant in operating net banking on his mobile phone for carrying out financial transactions. He further stated that whenever he visited the bank, the said Simranjit Singh used to primarily deal with him and, by using net banking ID and password of the complainant, the said Simranjit Singh would often make payments towards his credit card It has further been stated that the complainant later came to know that the said Simranjit Singh was not an employee of the said bank, but was working there on behalf of an insurance company and after the commission of the alleged fraud against the complainant, the said Simranjit Singh left the Insurance company.

7. That further, during the course of investigation, it came to light that a mobile handset make Samsung Z Fold 3 with IMEIs 350843354850629 and 358936974850623 was used in the commission of the fraud It was further revealed that an email ID, namely "gauravchadda731@gmail.com," was activated and operated on the said device. Analysis of the IP logs associated with the said email ID, as obtained from Google and the concerned telecommunication service provider, led to the identification and ocation of the present petitioner/accused namely Karan Kumar Jamba having Connect internet connection number 1815028940 and Airtel WIFI Connection Number 018125446513.

8. That during the course of further investigation

MANGAL SINGH
2026.05.30 16:29
I attest to the accuracy and
integrity of this document

answering respondent sought report from Samsung India limited about the issuance of mobile phone having IMEI No. 350843354850629 and it has been revealed by Samsung India Limited in their email dated 20.05.2025 that mobile phone handset having IMEI No. 350843354850629 was included in 10 handsets which were lost during the transit from SIEL to their dealer/distributor i.e. Uni-Corn through their delivery partner Shadowfox Technologies Pvt. Limited and FIR No.18 dated 16.02.2023 U/S 379 IPC P.S. City Nakodar Jalandhar was registered at to this effect.

9. That during the course of further investigation investigating officer has sent letter to Technical Cell Jalandhar vide no. 1842-5P dated 17.05.2026 to verify about the details of mobile IMEIS 350843354850629 and handsets containing 358936974850623 and as per report received from Technical Cell it has been established that mobile no.72689-77879 was used in said mobile handsets and 12 calls have been made from said mobile no. to mobile no. 98886-60566 which was registered in the name of Sahil Makkar son of Surinder Makkar resident of 65, Reddison Enclave Friends Colony Jalandhar.

10. That during the course of further investigation statement of Sahil Makkar was recorded who has stated that in August 2024 he was working in Axis Bank Puda Complex Ladowali Road, Jalandhar as Relationship Manager and he received

MANGAL SINGH
2026.05.30 16:29
I attest to the accuracy and
integrity of this document

whatsapp message from mobile no. 72689-77879 stating account no. 913010020941202 Customer-ID-848070775 Sudesh Kumar, and thereafter he sent email id and mobile no. of manager of Axis Bank. He further stated that he received phone call from said mobile number and caller from other side told him that he is Sudesh Kumar and his Bank Account has been freezed and he is sending email from mail id-sudeshkumar817@gmail.com.

11. That said Sahil Makkar further stated that he contacted Branch Manager Parshant Rai about this fact who stated, that he knew Sudesh Kumar personally and he is residing abroad, later on Sahil Makkar came to know that fraud has been committed with Sudesh Kumar with respect to above stated bank account bearing no. 913010020941202 to the tune of Rs.1,37,15,310/-and he has registered FIR No.100 dated 22.09.2024 u/s 318(4) BNS and Section 66C IT (Amendment) Act 2008 PS DIV. No. 4, Police Commissionerate Jalandhar.

12. That Upon collection and analysis of the relevant data gathered during the course of investigation, the accused Simranjit Singh along with three more persons namely Karan Kumar Jamba i.e. petitioner, Anish Gupta and Balvir Kumar were nominated in the present case vide DDR No. 07 dated 03.03.2026. Thereafter, notices were duly served upon the petitioner and co-accused Simranjit Singh, directing them to join the investigation."

MANGAL SINGH
2026.05.30 16:29
I attest to the accuracy and
integrity of this document

7. Role of petitioner-Karan Kumar @ Jamba as mentioned in the status report is as under:-

> *"13. That during the course of further investigation, statement of complainant was recorded on 24.04.2025 that he is a retired Punjab Police official and looks after Sangam Tourist Dhaba at Kala Bakra which belongs to his in-laws. He had opened an FDR of 5,20,000 with HDFC Bank, Kala Bakra Branch on 23.08.2024 by personally visiting said branch. On 04.09.2024 some unknown person got transferred said amount in bank account of complainant bearing No.50500549540121 with said Bank, and then withdrew 2,00,000/- on 04.09.2024 and 20,000/- and 1,80,000/- on 05.09.2024, and further got transferred 1,20,000/- to some other account. Complainant also had lodged complaint at 1930 portal and 2,43,258/- were returned to his account which he transferred to his bank account with Punjab National Bank. Remaining 2,76,742/- still to be recovered. Matter was inquired into and FIR was registered on 12.06.2025. As per report of 1930 Portal, above said amount was transferred to M/s Enterprises by Saraswat Co-operation Bank Ltd. During investigation, IP details of alleged transactions were obtained bringing out that for such transactions mobile phone make Samsung Z Fold 3 having IMEI No.358936974850623 and No.350843354850629 by * using email ids gauravchadha731@gmail.com, 5960300123@gmail.com and samararora0420@g*

MANGAL SINGH
2026.05.30 16:29
I attest to the accuracy and
integrity of this document

mail.com Spark having and mobile phone Tecno No.350644372580150 were used. Email IMEI id gauravchadha731@gmail.com was used IP of mobile No. 7901990999 which is in the name of Simranjit Singh, IP of Connect internet connection number 1815028940 and Airtel WIFI Connection Number 018125446513 (current petitioner) which are in the name of petitioner. It has further come on record that IP address used for commission of offence and mobile phone for that purpose belonged to petitioner hence present petition is liable to be dismissed.

15. That as per record, the petitioner is a habitual offender and apart from instant case/ FIR, following FIR(s) are registered against the petitioner:

Sr. No.	*FIR Particulars*
1	*FIR No. 13 dated 01/12/2024 U/S 336(3), 318(4), 340 BNS, 65, 66 (D) IT Act PS Cyber Crime Jalandhar Rural*
2	*FIR No.223 dated 30/1/2016 U/S 399, 402 IPC DIV No.8, Police Commissionerate Jalandhar.*

"

8. Role of petitioner-Simranjeet Singh as mentioned in the status report is as under:-

"15. That during the course of further investigation, statement of complainant was recorded on 24.04.2025 that he is a retired Punjab Police official and looks after Sangam Tourist Dhaba at Kala Bakra which belongs to his in-laws. He

MANGAL SINGH
2026.05.30 16:29
I attest to the accuracy and
integrity of this document

had opened an FDR of 5,20,000 with HDFC Bank, Kala Bakra Branch on 23.08.2024 by personally visiting said branch. On 04.09.2024 some unknown person got transferred said amount in bank account of complainant bearing No.50500549540121 with said Bank, and then withdrew 2,00,000/- on 04.09.2024 and 20,000/- and 1,80,000/ on 05.09.2024, and further got transferred 1,20,000/- to some other account. Complainant so had lodged complaint at 1930 portal and 2,43,258/- were returned to his account which he transferred to his bank account with Punjab National Bank. Remaining 2,76,742/- are still to be recovered. Matter was inquired into and FIR was registered on 12.06.2025. As per report of 1930 Portal, above said amount was transferred to M/s Enterprises by Saraswat Co-operation Bank Ltd. During investigation, IP details of alleged transactions were obtained bringing out that for such transactions mobile phone make Samsung Z Fold 3 having IMEI No.358936974850623 and No.350843354850629 by using email ids gauravchadha731@gmail.com, d5960300123@gmail.com and samararora0420@gmail.com a nd mobile phone Tecno Spark having IMEI No.350644372580150 were used. Email id gauravchadha731@gmail.com was used IP of mobile No. 7901990999 which is in the name of Simranjit Singh (current petitioner) and mobile no. 9302510001 and No.1815028940 which are in the name Karan Kumar. It has further come on

MANGAL SINGH
2026.05.30 16:29
I attest to the accuracy and
integrity of this document

record that IP address used for commission of offence and mobile phone for that purpose belonged to petitioner.

17. That as per record, the petitioner is a habitual offender and apart from instant case/ FIR, following FIR(s) are registered against the petitioner:

Sr. No.	*FIR Particulars*
1	*FIR No. 13 dated 01/12/2024 U/S 336(3), 318(4), 340 BNS, 65, 66 (D) IT Act PS Cyber Crime Jalandhar Rural*
2	*FIR No.105 dated 03/08/2023 U/S 406, 420, 120B IPC, PS Adampur, Jalandhar Rural.*
3	*FIR No.06 dated 09/01/2018 U/S 279, 331, 338, 427 IPC, PS Sadar Jalandhar.*

”

9. Learned State counsel further contends that the involvement and interconnection of the petitioners with each other stands prima facie established from the material collected during investigation. It is submitted that the investigation has revealed that the petitioners had been using each other’s Wi-Fi networks and internet connections. It is contended that the same shows that the petitioners were not acting as isolated or independent individuals, but were operating in a concerted and organized manner as part of a larger network involved in cyber and financial fraud activities.

10. I have heard the learned counsel for the respective parties and have gone through the documents appended with the instant petitions with their able assistance.

11. It is evident from a perusal of the status reports filed on behalf

MANGAL SINGH
2026.05.30 16:29
I attest to the accuracy and
integrity of this document

of the respondent-State that the portrayal sought to be projected by the petitioners that they themselves were innocent victims of certain unauthorized or suspicious transactions carried out through their bank accounts, does not prima facie inspire confidence and appears to be wholly misleading.

12. The material collected during investigation reflects, at this stage, the existence of a systematically organized and well-coordinated network engaged in execution of cyber and financial frauds through layered banking transactions and digital connectivity. The modus operandi emerging from the investigation indicates a carefully orchestrated mechanism involving use of multiple bank accounts, digital devices and interconnected financial transactions designed to siphon and route defrauded amounts through different channels.

13. The aforesaid circumstances stand further reinforced from the criminal antecedents attributed to both the petitioners as reflected in the status reports placed on record. The repeated surfacing of the bank accounts and digital infrastructure linked with the petitioners in multiple complaints and reports lodged before different enforcement agencies prima facie negates the plea that the transactions in question were isolated or accidental in nature.

14. It hardly needs reiteration that cyber and financial crimes are often executed through compartmentalized operational structures where different participants perform distinct yet interconnected roles in separate silos. In such offences, each accused may not necessarily execute every component of the transaction personally; however, the liability of an accused

MANGAL SINGH
2026.05.30 16:29
I attest to the accuracy and
integrity of this document

would not be narrowly confined only to the limited act directly attributed to him if the overall material demonstrates coordinated participation in the larger criminal enterprise.

15. The present case, prima facie, reflects not merely an isolated act of unauthorized transfer but execution of a broader and well-planned fraudulent operation affecting not only the complainant in the present FIR but also several other victims across different jurisdictions. The nature of allegations and the technical material collected during investigation indicate organized and concerted activity requiring thorough examination of the digital and financial trail.

16. In such circumstances, the protection of anticipatory bail would not ordinarily be permitted to operate in a manner that obstructs or frustrates a full-fledged and effective investigation. Grant of pre-arrest protection in cases involving organized cyber and financial frauds would impede the investigating agency from unraveling the complete chain of transactions, identifying the larger network of participants, tracing digital linkages and recovering the proceeds of crime.

17. For conducting an effective investigation into offences of such nature, custodial interrogation of the accused persons assumes considerable significance. The same becomes necessary not merely for confronting the accused with the digital and financial material collected during investigation, but also for tracing the larger conspiracy, identifying other participants, recovering diverted amounts and unearthing the complete operational mechanism employed in commission of the alleged offences.

18. In view of the above and taking into consideration the

MANGAL SINGH
2026.05.30 16:29
I attest to the accuracy and
integrity of this document

organized nature of the cyber and financial frauds undertaken by the petitioners in a coordinated manner coupled with the fact that a large number of victims have been duped by them in similar manner by misuse of digital platforms and banking channels and further bearing in mind their criminal antecedents, I am of the opinion that the petitioners herein do not deserve the concession of pre-arrest bail, consequently, both these petitions are ***dismissed***.

(VINOD S. BHARDWAJ)
25.05.2026 **JUDGE**
Mangal Singh

Whether speaking/reasoned : Yes/No
Whether reportable : Yes/No

MANGAL SINGH
2026.05.30 16:29
I attest to the accuracy and
integrity of this document