



IN THE HIGH COURT OF PUNJAB & HARYANA AT
CHANDIGARH

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CRM-M No.31938 of 2026
Date of decision: 29.05.2026

Ram Sharan ... Petitioner

Vs.

State of Haryana ... Respondent

CORAM: HON'BLE MRS. JUSTICE MANISHA BATRA

Present:- Mr. Gaurav Singla, Advocate,
for the petitioner.

Ms. Himani Arora, DAG, Haryana,
for the respondent-State.

Mr. Eeshan Garg, Advocate,
for the complainant.

MANISHA BATRA, J. (Oral)

1. The present petition has been filed by the petitioner under Section 482 of the Bharatiya Nagarik Suraksha Sanhita, 2023 (for short ‘BNSS’) seeking anticipatory bail in the FIR mentioned below:-

FIR No.	Dated	Police Station	Sections
121	31.12.2024	Cyber Crime, District Palwal	419, 420 and 120-B of IPC

2. The aforementioned FIR was registered on the basis of a

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complaint lodged by the complainant Sapna Jindal alleging that she had been duped of an amount of Rs. 25,00,000/- by some persons who had made calls to her and had told her that her insurance policy had lapsed. After registration of FIR, investigation proceedings were initiated. The complainant recorded a supplementary statement disclosing that her husband had obtained a policy from Bajaj Allianz Life Insurance, Faridabad. He had died in the year 2008. One policy agent had assured that he was conversant with the policies of her husband and that he would help in receiving the amount of those policies. She had received a call on her phone on 29.05.2024 and on the pretext of release of policy amount, she was induced to transfer an amount of Rs. 98,500/-. She had been made to part with a sum of Rs. 1 crore ever since the year 2018 in this manner. The details of transactions from her bank account had been looked into by the Investigating Agency and mails were sent to her banker. It was revealed that an amount of Rs. 98,500/- was transferred from the bank account of the complainant to a particular bank account which was in the name of accused Yogesh Sharma. Even one of the KYC linked mobile phone numbers was found to be in his name, whereas the another was in the name of accused Santosh Gupta. The accused Yogesh Sharma was arrested on 13.06.2025. The Special Investigating Team was constituted subsequently. On 25.04.2026, the complainant recorded her supplementary statement as per which the present petitioner had taken an

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amount of Rs.10 lakhs in the year 2023 in the name of issuance of insurance policy and she also alleged that the aforementioned amount was transferred in his bank account through UPI. The petitioner was nominated as accused. Apprehending his arrest, the petitioner moved an application for grant of anticipatory bail which has been dismissed by the Court of learned Additional Sessions Judge, Plawal vide order dated 19.05.2026.

3. It is argued by learned counsel for the petitioner that he has been falsely implicated in this case. He was not named in the FIR. He is an employee with Bajaj Life Insurance Company. The cheques given by the complainant to the petitioner had been dishonoured due to which an altercation had taken place between him and the complainant and then she falsely implicated him in this case. Whatever amount of money was received by him from the complainant was instantly deposited in her policy account. No fraud has been committed by him. He had transferred an amount of Rs.2,56,500/- in policy account of the complainant through UPI on the instructions of the complainant. The ingredients for commission of offence punishable under Section 420 of IPC are not attracted qua him at all. He is ready to join investigation. His custodial interrogation is not required. No recovery is to be effected from him. It is, therefore, argued that the petition deserves to be allowed.

4. Notice of motion.

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5. Memo of Appearance on behalf of the complainant has been filed.

6. Ms. Himani Arora, DAG, Haryana has advance notice of the petition and being assisted by learned counsel for the complainant has vehemently argued that there are serious allegations against the petitioner as in connivance with the co-accused, he duped the complainant of a huge amount of money. For the purpose of conducting fair investigation in the matter, the custodial interrogation of the petitioner is must. There is no exceptional circumstance for grant of pre arrest bail. It is, therefore, argued that the petition does not deserve to be allowed.

7. This Court has considered the rival submissions.

8. The petitioner in connivance with the co-accused is alleged to have caused wrongful loss of money to the complainant and to have duped her by making her a victim of cyber crime. The offence allegedly committed by the petitioner cannot be stated to be an isolated act but the same clearly appears to be part of an organized cyber crime. An amount of Rs.10 lakhs was transferred in his account from the account of the complainant. For the purpose of conducting thorough and proper investigation in the matter, the custodial interrogation of the petitioner is required in this case. In case, the same is denied to the investigation agency, that shall leave many glaring loopholes and gaps, adversely affecting the investigation. The powers of anticipatory bail are

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extraordinary and the same are to be exercised sparingly in exceptional circumstances. In the present case, no such exceptional circumstances warranting exercise of the powers for grant of anticipatory bail by this Court are existing. Crimes of such nature are steadily increasing and have a deep-rooted impact on society since they are not only affecting the victim but the financial system at large. In the considered opinion of this Court, strict approach in such like crimes should be adopted at the stage of grant of bail. keeping in view the gravity of the allegations, the manner in which the offences were committed, the part played by the petitioner and the attendant facts and circumstances of the case, this Court is of the considered opinion that the petitioner does not deserve to be extended benefit of anticipatory bail. Accordingly, the petition is dismissed.

9. It is made clear that the observations made hereinabove are only for the purpose of deciding the present petition and the same shall not be construed as an expression of opinion on the merits of the case.

29.05.2026
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(MANISHA BATRA)
JUDGE

Whether speaking/reasoned
Whether reportable

Yes/No
Yes/No