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

Reserved on: 22.05.2026
Pronounced on: 29.05.2026
Uploaded on: 29.05.2026

\+ BAIL APPLN. 1192/2026

SAVINDER .....Petitioner

Through: Mr. Shivam Batra, Mr. Ram Singh, Mr. Abhishek Bhushan, Ms. Arpita and Mr. Moh. Ibrahim, Advocates.

versus

STATE OF DELHI .....Respondent

Through: Mr. Yudhvir Singh Chauhan, APP.

CORAM:
HON'BLE MR. JUSTICE PRATEEK JALAN

JUDGMENT

1. By way of this application under Section 483 of the Bharatiya Nagarik Suraksha Sanhita, 2023 ["BNSS"], the applicant seeks regular bail in connection with FIR No. 99/2025 dated 10.12.2025, registered at Cyber Police Station, District Outer North, Delhi, under Sections 112/317(2)/317(5) of the Bharatiya Nyaya Sanhita, 2023 ["BNS"].

2. I have heard Mr. Shivam Batra, learned counsel for the applicant, and Mr. Yudhvir Singh Chauhan, learned Additional Public Prosecutor. The prosecution has also placed on record a status report dated 13.04.2026.

3. Notice was issued in this application on 25.03.2026, and the Investigating Officer was directed to inform the complainant regarding the pendency of the present proceedings. Pursuant thereto, Mr. Chauhan

submitted that the victim has been duly informed in writing. However, the victim has not entered appearance.

4. The prosecution case, as it emerges from the material on record, is as follows:

a. Information was received indicating that several individuals residing in low-income residential clusters in the areas of Bhawana and Narela, Delhi, were involved in organized cyber-crimes, which focused on opening, procuring, and operating mule bank accounts.

b. Pursuant to technical analysis and discreet verification of the aforesaid information, a bank account [Kotak Mahindra Bank; Account No. 8013348478] held in the name of one Sudhakar, was found to be suspicious. Verification of this account revealed that it was directly linked with four National Cyber-Crime Reporting Portal ["NCRP"] complaints registered in Vellore, Madurai, Koyambedu, and Cuddalore [Tamil Nadu]. Consequently, the subject FIR was registered.

c. During investigation, notice under Section 35(3) BNSS was issued to Sudhakar, who joined investigation, and disclosed that he handed over his complete bank account kit, which included ATM card, cheque book, passbook, and linked SIM, to his associates, being Sanjeet @ Michael and the applicant herein, in lieu of commission. In the chargesheet, the quantum of commission was stated to be 2% per transaction[1]. Sudhakar was thereafter bound

[1] In the status report dated 13.04.2026, however, the quantum of commission is stated to be 3% per transaction.

down in the case, with the direction to assist in the investigation, as and when required.

d. At the instance of Sudhakar, a raid was conducted at the residence of Sanjeet @ Michael, and he was apprehended on 11.12.2025. He was served with a notice under Section 35(3) BNSS.

e. Upon interrogation of Sanjeet @ Michael, he disclosed his involvement in operation of mule bank accounts, and that he was working under the directions of the applicant herein. He stated that he had handed over his and Sudhakar's bank account kits to the applicant. WhatsApp chats were also recovered from the mobile phone of Sanjeet @ Michael with the applicant, which corroborated the aforesaid.

f. Pursuant to the aforesaid disclosure, a raid was conducted on 12.12.2025, at the applicant's residence [D-58, JJ Colony, Wazirpur, Delhi], where he was found present. He was apprehended and served with a notice under Section 35(3) BNSS.

g. The applicant thereafter voluntarily joined the investigation. However, during interrogation, he did not cooperate and provided evasive and contradictory statements.

h. During the raid at the applicant's residence, several bank instruments were recovered. The prosecution has provided a table enumerating the recovery, and its link to the aforesaid NCRP complaints, which is reproduced hereinbelow:

"***RECOVERY FROM THE PETITIONER SAVINDER:-***

1) 13 SIM Cards
*2) **36 debit cards***
*3) **33 cheque books***

4) __9 passbooks__
5) __2 POS machines__
6) 1 rubber stamp
7) 2 mobile phones along with SIM cards
8) 5 filled-in cheques
The videography of recovery was also uploaded on e-Sakshya application.

S. No.	Item Recovered from Accused Savinder	Total Recovered	Belonging to Sanjeet @ Michael	Bank Account No.	NCRP Complaints Linked	Cheated Amount (₹)
1.	Debit Cards	36	04	—	—	—
2.	Cheque Books	33	02	7544000100082375 (PNB – Sanjeet)	03	1,35,792/- 39,360/- 18,800/-
3.	Passbooks	09	02	82760100016946 (Sanjeet)	02	2,09,350/- 76,900/-
4.	Cheque Book	01	—	91142210003389 (Canara Bank – Savinder)	17	13,75,660/-

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i. The applicant was arrested on 12.12.2025.

j. A chargesheet has been filed under Sections 112/317(2)/317(5)/3(5) BNS, and further investigation is underway.

k. The statement of one victim from Tamil Nadu has been recorded, and a supplementary chargesheet will be filed.

5. In support of the present application, Mr. Batra submitted that the material in the present case does not disclose the commission of the

offences which the applicant is alleged to have committed. The offences – except for Section 112 BNS – carry a maximum sentence of three years, and Section 112 BNS also carries a maximum sentence of seven years. The chargesheet having been filed, he contends that further custody of the applicant is not required. According to Mr. Batra, the applicant has been arrested only on the basis of the statement of a co-accused, which is inadmissible in evidence. Mr. Batra challenged the alleged recovery from the applicant, by pointing out contradictions in the seizure memo, chargesheet, and status report with regard to the place of recovery and seizure of the material.

6. Mr. Chauhan, on the other hand, submitted that the applicant is the main conspirator, who is accused of controlling the procurement and operation of mule accounts. The statement of Sanjeet @ Michael is corroborated by the recovery of instruments relating to multiple bank accounts from the applicant's possession, which shows his involvement in such financial offences. It is also alleged that the applicant was in constant contact with co-accused Sanjeet @ Michael and Sudhakar, as established by the Call Detail Records for the month of August 2025, which is when the NCRP complaints were also made.

7. With regard to the argument that the alleged offences are not made out on the basis of the material, Mr. Chauhan submitted that charges have not yet been framed, and this aspect would have to be considered by the Trial Court at the stage of framing of charges, for which purpose the proceedings are fixed on 03.06.2026. Mr. Chauhan also supported the allegation of conspiracy by showing that four debit cards, two cheque

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[2] Emphasis supplied.

books, and two bank passbooks recovered from the applicant, were in the name of co-accused Sanjeet @ Michael. Out of these accounts, one of them was found to be linked to two NCRP complaints, and another account was linked to three such complaints. Another cheque book recovered from the applicant, pertained to a bank account linked to 17 NCRP complaints. He further submitted that the recovered materials pertained to accounts held in the names of several individuals.

8. Having heard learned counsel for the parties, I am not inclined to release the applicant on bail at this stage. The FIR in the present case was registered on the basis of information that certain unknown individuals are operating accounts which are involved in criminal activity, and being used as mule accounts. The conduct of online criminal activities, as alleged by the prosecution, is undoubtedly serious and targets the most vulnerable sections of society, including the elderly and unemployed youth.

9. Although the applicant's involvement was revealed as a result of the statement of co-accused Sudhakar and Sanjeet @ Michael, the alleged recovery from the applicant pursuant thereto, has been substantial. This includes a very large number of banking instruments, relating to a number of different individuals, including Sanjeet @ Michael. The alleged recovery of as many as 13 SIM cards, 36 debit cards, 33 cheque books, 9 passbooks, and 2 POS machines, cannot be lightly brushed aside. The prosecution has placed on record details of NCRP complaints relating to several of the concerned bank accounts. The allegation of conspiracy is also sought to be supported by recovery of banking documents relating to accounts in the name of Sanjeet @ Michael.

10. While Mr. Batra sought to assail the integrity of the alleged recovery, this was based on alleged inconsistencies in the prosecution case – in the chargesheet, seizure memo, and the status report – as well as on the argument that the charges are not *prima facie* established by the material on record. I am not inclined to accept these arguments at this stage, when the Trial Court is yet to consider arguments on charge. The inconsistency between the timing of the alleged recovery and the videography relied upon is also, at this stage, speculative.

11. The nature of the allegations in the present case, with the disclosure statement of the co-accused having been corroborated by substantial recoveries from the applicant, in my view, tilts the balance against the applicant, in considering grant of bail, at this stage.

12. The bail application is, therefore, dismissed.

13. It is clarified that the observations made herein are solely for the purpose of adjudication of the present bail application and shall not be construed as an expression of opinion on the merits of the case, nor shall they prejudice the rights and contentions of the parties at any stage of the proceedings.

PRATEEK JALAN, J

MAY 29, 2026
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