BAIL APPLICATIONS NO. 1374/26 AND 1375/26
State Versus Dhiraj Singh
FIR No. 49/2026
U/S 308/318(4)/319/340 BNS
AND
FIR No. 85/2026
U/S 318(4)/319/308/336(3)/204/338/112(2)/61(2) BNS
PS Special Cell

04.07.2026

Present : Sh. Mukul Kumar, Ld. Addl. PP for the state.

Sh. Rupendra Kumar, Ld. Counsel for the applicant.

Common Order on Connected Regular Bail Applications U/s 483 BNSS

1. BRIEF

1.1. By way of this common order, this Court proposes to dispose of two connected regular bail applications filed by accused Dhiraj Singh in FIR No.85/2026 and FIR No.49/2026, both registered at Police Station Special Cell, New Delhi. Since both matters arise out of investigations relating to an organized cyber fraud syndicate, involve substantially similar facts, overlapping evidence and common questions for consideration, they are being decided together.

1.2. The prosecution case, in brief, is that an organized interstate cyber fraud syndicate cheated victims by inducing them to transfer huge amounts on false representations. During investigation, several mule bank accounts, digital devices, mobile phones,

SAURABH PARTAP SINGH LALER
Digitally signed by SAURABH PARTAP SINGH LALER
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banking records, CDRs, WhatsApp chats and other electronic evidence were examined.

1.3. The applicant is stated to be an employee of ICICI Bank who allegedly abused his official position by knowingly facilitating operation of bank accounts used for cyber fraud. He allegedly enabled Corporate Internet Banking (CIB) and enhanced transaction limits without adhering to mandatory banking norms, thereby facilitating rapid siphoning of cheated money through mule accounts. The investigation further alleges that the applicant remained in continuous coordination with co-accused persons and provided operational support to the syndicate.

1.4. In FIR No.49/2026, the cheated amount is stated to be approximately ₹1.52 crore. One mobile phone containing incriminating WhatsApp chats has been recovered from the applicant. Investigation has also relied upon bank records, digital evidence, CDR analysis and disclosure statements. Chargesheet has reportedly been filed against the arrested accused persons, though investigation qua other associates and bank accounts is stated to be continuing.

1.5. The applicant has remained in judicial custody since April, 2026. It is also noted that earlier bail applications filed by the applicant were dismissed on different occasions and one application was withdrawn.

2. ARGUMENTS OF LD. COUNSEL FOR THE ACCUSED

2.1. Learned counsel for the applicant submitted that the applicant has been falsely implicated and has no role in the alleged offences. It is argued that the case primarily rests upon documentary evidence already in possession of the investigating agency and, therefore, continued incarceration is unwarranted.

2.2. It is further submitted that the applicant has remained in judicial custody for a considerable period and no useful purpose would be served by further detention. Learned counsel submits that the applicant is a permanent resident, has roots in society and is not likely to abscond.

2.3. It is also argued that the applicant is the sole earning member of his family and his wife and minor children are suffering severe financial and emotional hardship due to his continued incarceration. The applicant undertakes to abide by all conditions imposed by the Court and not to tamper with evidence or influence witnesses.

3. ARGUMENTS ON BEHALF OF STATE

3.1. Learned Addl. PP for the State opposed both bail applications and submitted that the applicant played a pivotal role in facilitating the functioning of an organized cyber fraud syndicate by misusing his official position in the bank.

3.2. It is submitted that the investigation has revealed that the applicant knowingly enabled Corporate Internet Banking facilities, enhanced transaction limits and facilitated bulk fraudulent transactions without due diligence. Electronic evidence including

WhatsApp chats, bank records, CDR analysis and digital trail prima facie establish his active participation.

3.3. It is further submitted that recovery of the applicant's mobile phone containing incriminating chats, coupled with banking records, clearly demonstrates his continuous coordination with co-accused persons.

3.4. Learned Addl. PP further submitted that though chargesheet has been filed against arrested accused persons, investigation regarding other associates, bank accounts and the larger network is still continuing. There exists a reasonable apprehension that in the event of release, the applicant may influence witnesses, tamper with digital evidence or facilitate destruction of crucial material. Considering the magnitude of the fraud and the organized nature of the offence, no ground for bail is made out.

4. OBSERVATIONS OF THE COURT

4.1. I have heard learned counsel for the applicant and learned Addl. PP for the State and have carefully perused the record.

4.2. The allegations against the applicant are not of a peripheral nature. Prima facie material placed on record indicates that the applicant, while employed in a banking institution, allegedly facilitated operation of accounts used for commission of organized cyber fraud by enabling banking facilities and relaxing procedural safeguards. The prosecution has placed reliance upon digital evidence, bank records, WhatsApp chats, CDR analysis and other electronic material connecting the applicant with the alleged conspiracy.

4.3. The offences alleged involve organized cyber fraud causing wrongful loss running into crores of rupees. Such offences have serious ramifications upon public confidence in the banking system and cannot be viewed lightly. At the present stage, this Court is not required to conduct a meticulous appreciation of evidence; however, the material collected during investigation prima facie discloses active involvement attributable to the applicant.

4.4. Although the applicant has remained in judicial custody for some time and chargesheet has been filed against arrested accused persons, the investigation concerning the larger network, additional beneficiaries and other associates is stated to be continuing. Considering the nature of electronic evidence, the role attributed to the applicant and the possibility of influencing witnesses or interfering with further investigation, this Court does not find the present case to be a fit one for grant of bail.

4.5. It may be highlighted that the accused being a banker stands on a distinclty higher footing compared to an ordinary accused. Unlike a private individual who has no duty towards the mule account holder, it is the duty of a banker to protect his customers and immediately inform the police about any fraud / cheating. However, indulged in it, thus, adversely affecting peoples' confidence in banking systems.

4.6. The personal circumstances of the applicant, including his family responsibilities, though sympathetic, cannot outweigh the gravity of allegations and the larger societal interest involved in prosecution of organized cyber fraud.

4.7. Accordingly, this Court is of the considered opinion that no ground for grant of regular bail is made out.

5. FINAL ORDER

5.1. In view of the foregoing discussion, both the connected Regular Bail Applications filed by accused Dhiraj Singh under Section 483 of the Bharatiya Nagarik Suraksha Sanhita, 2023, in FIR No.85/2026 and FIR No.49/2026, Police Station Special Cell, New Delhi, are hereby **dismissed**.

5.2. Nothing contained herein shall be construed as an expression on the merits of the case, which shall be decided independently during trial.

5.3. Copy of the order be given dasti.

(SAURABH PARTAP SINGH LALER)
ASJ-05/New Delhi District
PHC / New Delhi / 04.07.2026