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HIGH COURT OF CHHATTISGARH AT BILASPUR

MCRC No. 1376 of 2026

Maruf Siddiqui Ansari S/o Siddiqui Ansari Aged About 20 Years R/o Room No. 601, 6th Floor G-Building A Ving, Devripada Thana Maharashtra

... Applicant

versus

State Of Chhattisgarh Through- Station House Officer, Police Station- Rakhi Raipur, District- Raipur (C.G.)

... Respondent

For Applicant	: Shri C.R. Sahu, Advocate.
For	: Ms. Vaishali Mahilong, Dy.G.A.
Respondent/State	

Hon'ble Mr. Ramesh Sinha, Chief Justice

Order on Board

16/03/2026

1. This is the first bail application filed under Section 483 of the Bharatiya Nagarik Suraksha Sanhita, 2023 (for short 'BNSS') for grant of regular bail to the applicant who has been arrested in connection with Crime No.132/2025 registered at Police Station Rakhi Raipur, District- Raipur (C.G.) for the offence punishable under Section 318(4) of B.N.S.
2. Case of the prosecution, in brief, is that complainant Mahesh Kumar



Sahu, resident of Raipur lodged a written report before the concerned Police Station to the effect that, on 17.07.2025, he received a WhatsApp Message on his mobile number and in it, he was added to the TAFE Spare Repair WhatsApp Group and a link of an APK File of PA Kisan Yojna came in which, the link of the APK File was also sent to the mobile number 9424275905 of Big Boss, Chhattisgarh WhatsApp Group, on clicking which, the complainant's mobile started hanging and a total of Rs. 12,03,158/- was defrauded from his Bank Account from 20.07.2025 to 30.07.2025. Based on the report, the crime has been registered and the matter was taken into investigation.

3. Learned counsel for the applicant submits that the applicant is innocent and has been falsely implicated in the present case. It is contended that the allegations made by the prosecution are baseless and fabricated, as the applicant has neither committed any fraudulent transaction nor played any role in the alleged offence. He would submit that charge sheet has been filed in this case, the applicant is in jail since 10/11/2025 and conclusion of trial will take some time, therefore, he prays for grant of bail to the applicant.
4. On the other hand, learned State Counsel opposes the bail application and would submit that charge sheet has been filed in this case before the competent Court. She would further submit that in compliance of the Courts order dated 06/02/2026 the Investigating Officer has filed his personal affidavit.
5. I have heard learned counsel for the parties and perused the materials available on record.
6. The relevant portion of the personal affidavit filed by the concerned



Investigating Officer reads as under:-

“4. That, during the course of investigation, it was found that, the Bank of Maharashtra Account Number 60541433351, which was found in the name of the present accused applicant Maruf Siddqui Ansari wherein, on 21.07.2025, the amount of fraud committed with the complainant was Rs.79,999/- and Rs.10,000/-, the total amount of fraud of Rs. 89,999/- was received by the present accused applicant, Resident of Rehan Bagh, Mumbra, PS Thane, Maharashtra.

5.That, during the course of investigation, the total credit amount of Rs.3,09,765/- has been found from the account opening date 17.07.2025 in the Bank of Maharashtra Account Number 60541433351 of the present accused applicant and the total debit amount of Rs. 2,57,019/- has been found till the last transaction date 30.09.2025 and the total balance in the bank account at the time of last transaction is Rs. 52,735/-.

6.That, during investigation, it was found that, there are total four reports have been lodged from the four places from different States of the country, the details whereof, are as under: -

Acknowledgment No.	State	District	Police Station	Category
A251133100020	Chhattisgarh	Raipur	Rakhi	132/2025
33308250020635	Chhattisgarh	Raipur	Rakhi	Online financial fraud
33308250020643	Chhattisgarh	Raipur	Rakhi	Online financial fraud
33707250031930	Telangana	Nalgonda	Devarakonda	Online Financial Fraud

7.That, during investigation, the present accused applicant, the aforesaid bank account holder was summoned and questioned and his



memorandum statements was taken in front of the relevant witnesses wherein he has categorically deposed that, he has sold his aforesaid bank account to his friend's brother Arfat Sheikh, Resident of Shri Lanka, Mobile Number 8976711880 at Rs.5000/-and all the documents of the aforesaid bank is with the said accused Arfat Sheikh and he has admitted the incident committed with the complainant.”

7. On perusal of the affidavit of the Investigating Officer, this Court finds that during investigation, it was found that the Bank of Maharashtra account in the name of the applicant received Rs.89,999/- (Rs.79,999/- and Rs.10,000/-) from the complainant on 21.07.2025, constituting the alleged defrauded amount, further the account reflects total credit of Rs.3,09,765/- and debit of Rs.2,57,019/- between 17.07.2025 and 30.09.2025, with a balance of Rs.52,735/-, multiple complaints (four in number) have also been registered against the applicant from different States, further upon being summoned, the applicant admitted in his memorandum statement that he had sold his bank account to one Arfat Sheikh for Rs.5,000/- and handed over all related documents, thereby acknowledging his role in the alleged offence. Considering the nature of allegation against the applicant, it is evident that the applicant was involved in organized crime and the *modus operandi* reflects a well-orchestrated and large-scale financial fraud committed through digital platforms, causing substantial monetary loss and public harm, thus involvement of the applicant in the alleged offence appears to be reasonable and such incidents are increasing rapidly, severely impacting not only the economy but also the banking system, hence, this Court does not find it to be a fit case to release the applicant on



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regular bail.

8. Accordingly, the bail application of applicant **Maruf Siddiqui Ansari** involved in Crime No.132/2025 registered at Police Station Rakhi Raipur, District- Raipur (C.G.) for the offence punishable under Section 318(4) of B.N.S., is **rejected**.
9. Office is directed to send a certified copy of this order to the trial Court concerned for necessary information.

Sd/-

(Ramesh Sinha)
CHIEF JUSTICE

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