2026:PHHC:061843

IN THE HIGH COURT OF PUNJAB AND HARYANA AT CHANDIGARH

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CRM-M-19318-2026
Date of decision: 23.04.2026

MANDEEP ......Petitioner

VERSUS

STATE OF HARYANA ....Respondent

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

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Present: - Mr. Sunil Saharan, Advocate and
Ms. Riya Kangra, Advocate
for the petitioner.

Ms. Chhavi Sharma, Asstt. A.G. Haryana.

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VINOD S. BHARDWAJ, J. (Oral)

The present first petition has been filed under Section 482 of the BNSS, 2023, for the grant of pre-arrest bail to the petitioner in case bearing FIR No. 274 dated 06.06.2025, registered under Sections 318(4) and 61 of the BNS, 2023, at Police Station Hisar City, District Hisar.

2. The FIR in the present case has been registered on the statement of one Monika, wife of Sandeep Bansal, which reads thus:-

> *"I Monika, wife of Sandeep Bansal, am a resident of House No. 786, Neem Wala Mohalla, Gandhi Chowk, Hisar. On 01.06.2025, I saw an ad on Facebook, which I clicked on. Upon clicking, I was added to a Telegram group, whose user ID I no longer remember. On 02.06.2025, using the same ID, I was added to another group with the user ID @Mavelynlucky. In this group, I was asked to rate a hotel for five stars, and told that simply rating it would earn me a good profit. Initially, they*

had me complete tasks 1-6 for free. Then, they asked me to invest money in the 7th task. Mavelyn connected me with Ankit Rathod as a teacher on Telegram, and Ankit added me to a group called 5-National Stock Exchange group. In the 7th task, Ankit told me that if I invested Rs.1000/-, I would get Rs.1300/-, including profit, for which I agreed to invest Rs.1000/-. Then Ankit said that Mavelyn would provide me with the account number in which I was to send the money, for which I had to message them. Mavelyn sent me account No.080221011133501, IFSC CODE UNBA0000802 of Unity Small Finance Bank. Being convinced by his words, I transferred Rs.1000/- from my SBI Bank ACC. NO. 34601209612 to the account sent by him in the said account of Unity Small Finance Bank. After this, they gave me ORDER-2 in which they asked me to invest Rs.2000/- and said that if I invested Rs.2000/-, I would get Rs.3900/-, including profit. I fell for their words and transferred Rs.2000/- to the above-mentioned account of Unity Small Finance Bank from my SBI BANK ACC. NO. 34601209612 to the account sent by them, due to which I received Rs.3900/-, including profit in my SBI BANK ACC. NO. 34601209612. After this, they made me perform 3 more tasks in which I was asked to give only 5-star rating, and the salary for the same was told to be Rs.900/-. Then they sent Rs.900/- as salary to my above-mentioned SBI Bank account no. 34601209612. Now I was asked to give a rating in the next task 1112, in which I gave a rating. Now in Task 13, he again asked me to invest Rs.1000/- and said that for Rs. 1000/-, I would get Rs.1300/-including profit. Then Ankit told me to ask Mavelyn for the account to send Rs.1000/-, to which I was to send Rs.1000/-. As an investment for Task 13, I deposited Rs.1000/- in the above-mentioned account of Unity Small Finance Bank sent by Mavelyn from my SBI ACC. NO. 34601209612. After this, he said that now I had to invest Rs.6000/- in order no. 2 of task 13, and I deposited Rs.6000/- in the above-mentioned account of Unity small finance bank. After this, he asked me to invest Rs.20000/- in order no. 3 of task 13,

> *for which he sent me UCO Bank's account no. 24320110155110, and I sent Rs.20000/- to the account sent by him from my SBI bank account. After investing in this way, Ankit said that I had made some mistake while investing the money, due to which my investment account had been frozen, for which I would have to invest Rs.40000/- more to unfreeze that investment account. I got convinced by his words and agreed to invest Rs.40000/-, on which Mavelyn provided me with Canara Bank account No.1088108068255, to which I sent Rs.40000/- from my above-mentioned account of SBI bank. Then Ankit told me that that day's time was over, and they would meet me the next day in the morning. When the money I invested did not come back, I realized that I had been cyber-frauded. In this way, a total of Rs.65,200/- had been stolen from me. Sir, please get my money back, and strict legal action should be taken against the criminals. SD Applicant Monika wife of Sandeep Bansal."*

3. Learned Counsel appearing on behalf of the petitioner vehemently argues that the petitioner has been falsely implicated in the above case, and he has no concern with the allegations levelled against him. His name has surfaced in the disclosure of the co-accused, and no recovery has been effected from him. The transaction in question is in the nature of documentary evidence for which custodial interrogation of the petitioner is not required. Besides, no fruitful purpose would be served by sending the petitioner behind bars, as he would likely be exposed to criminals as a young boy. Besides, he submits that the petitioner is ready to extend all cooperation to the Investigating Agency.

4. Learned State Counsel, on the other hand, refers to the Status report filed by way of an affidavit of Shraddha Singh, HPS, Deputy Superintendent of Police, Women Safety, Hisar and contends that as per the

investigation conducted so far and based on disclosure made by co-accused Rahul and Ankush, the petitioner used to arrange for bank accounts and used to obtain the Bank Account details, ATM Cards and link mobile numbers through a chain of persons including the said co-accused. Thus, the petitioner, as per the role, becomes the provider of new accounts for the facilitation of the operations of the said fraud. The relevant extract of the status report filed by the respondent reads thus:-

> *1. That the present 1st petition is filed by the petitioner under section 482 of BNSS, 2023, for grant of anticipatory bail to the petitioner in case FIR No.274 dated 06.06.2025, under sections 318(4), 61 of BNS, registered at P.S. City Hisar, Haryana.*
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> *2. That the brief facts of the case reveal that the present FIR arises out of a well-organized and pre-planned cyber fraud, wherein the complainant was deliberately targeted and lured through social media platforms such as Facebook and Telegram under the guise of earning easy money by performing simple online tasks like giving 5-star ratings to hotels. The accused persons, acting in connivance with each other and in furtherance of their common intention, initially induced the complainant by offering small profits on minimal investments so as to gain her trust and confidence. Thereafter, the complainant was gradually persuaded to invest larger sums of money on the false assurance of higher returns. The accused persons created a false impression of legitimacy by introducing themselves through different identities and adding the complainant to multiple groups, thereby strengthening the deception. Subsequently, on one pretext or another, including false claims of account freezing and the requirement of additional deposits, the complainant was coerced into making further payments. In this manner, a total amount of ₹65,200/- was dishonestly extracted from the complainant. The modus operandi adopted*

by the accused persons clearly demonstrates a systematic design, premeditated planning, and dishonest intention from the very inception, thereby constituting a serious offence of cheating through digital means.

3. That after registration of FIR, on 09.06.2025, Bank statement of account 24320110155110 of co-accused Balwant, total 17 pages and 9 pages of KYC and AOF were taken into possession vide recovery memo.

4. That on 19.08.2025, co-accused Balwant was called and joined in the investigation, but he was not arrested. On 24.08.2025, co-accused Rahul was called, but he didn't cooperate with the investigation, and he was arrested. During interrogation, he suffered a disclosure statement regarding the commission of a crime and the involvement of other co-accused. In this regard, it is submitted that he disclosed that co-accused informed him that the petitioner Mandeep and Ankush will give Rs.10,000/- to you. In the event of this, two Bank Accounts are to be given to them. He further disclosed that Balwant had given his account number of UCO Bank, HDFC Bank, ATM Cards and registered mobile no.82228-24171, and he had given the details of Bank Account numbers to the petitioner Mandeep and Ankush, who had given 1,000/- each to him. He further disclosed that he had also given his one Bank Account of Indian Bank to the petitioner Mandeep and Ankush, who had given him Rs.15,000/-. True translated copy of disclosure statement of co-accused Rahul is attached herewith as Annexure R-1.

5. That on 18.09.2025, co-accused Ankush was taken into custody after taking a production warrant in case FIR No.115 dated 30.06.2025, under section 318(4), 35, 61(1) BNS, PS Lakhnajra. During interrogation, he suffered a disclosure statement regarding the commission of a crime and the involvement of other co-accused. In this regard, it is submitted that he disclosed that he had taken Rs.10,000/- from the petitioner Mandeep and asked Rahul to give the Bank Account *number for trading. He further disclosed that the petitioner had given Rs.8,000/- to Rs.12,000/- to him for providing the Bank Account number. True translated copy of disclosure statement of co-accused Ankush is attached herewith as Annexure R-2.*

6. That after completion of the investigation, the challan qua co-accused Balwant, Rahul and Ankush was prepared and submitted before the Ld. Trial Court on 14.11.2025 under section 318(4) and 61 of BNS. The charges under section 318(4) and 61(2) of BNS were framed on 02.03.2026. Now the case is fixed for 12.06.2026 for PWs.

7. That the petitioner had filed the first bail application under Section 482 of Bhartiya Nagarik Suraksha Sanhita, 2023, which was dismissed by the court of Ld. Additional Sessions Judge, Hisar vide order dated 03.04.2026.

8. That the custodial interrogation of the petitioner is absolutely necessary for a fair, effective and complete investigation of the present case, particularly for tracing and verifying the flow of cheated money through various bank accounts including Canara Bank and Unity Small Finance Bank, examining the role of the petitioner in operating and managing such accounts, retrieving and analyzing digital evidence such as Telegram chats, communication records and electronic devices used in the commission of offence, identifying other members of the organized cyber fraud racket, and effecting recovery of the cheated amount, if possible. In the absence of custodial interrogation, the investigation would be seriously hampered and the larger conspiracy may remain unearthed.

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*11. **<u>Specific role of the petitioner: -</u>** That the petitioner Mandeep played an active and significant role in the commission of the offence by arranging and providing bank account details, ATM cards and linked mobile numbers through* *co-accused persons for the purpose of routing the cheated amount. As per the disclosure statements of co-accused Rahul and Ankush, the petitioner induced them by offering monetary consideration and used their bank accounts for fraudulent transactions. Thus, the petitioner facilitated the flow of cheated money and was an integral part of the organized cyber fraud.*

5. I have heard learned Counsel appearing on behalf of the respective parties and have gone through the documents appended along with the present petition.

6. It is evident from perusal of the documents that the complainant, Monika wife of Sandeep Bansal, had been lured into joining a group with the name 'Mavelynlucky' and assigned tasks. After gaining her trust, she was lured into making a heavy investment for high profits and then the amount was withdrawn. She was duped into investing money by a well-orchestrated scheme, based on building a relationship by gaining her confidence and inducing her to part with a substantial amount of money. As per the allegations set out, the petitioner becomes one amongst the prime operators as such financial transactions/fraud emanate from the mule accounts. The petitioner, being the main operator, used to make available such mule accounts by luring vulnerable members of society, and offered the syndicate the necessary aid and assistance for facilitating the offence. Needless to mention that the existence of mule accounts is one amongst the many pre-requisites for carrying out cyber frauds, and had it not been for the earlier participation of the petitioner, the siphoning off of funds would not have taken place at all. It cannot be perceived that the petitioner was unaware of the illegality of his act, and there was no reason as to why the petitioner was doling out commissions for obtaining the mule accounts. It is

thus evident that he is involved in active participation in orchestrating the execution of the entire organized crime. The test with respect to the availability of a witness, in cases of cyber crime, would not be akin to the general routine crimes that often take place in society. Cyber crimes are faceless and very often, the victim does not know the person committing the offence; however, the same by itself would not mean that a person, who is faceless, has not participated in the commission of the offence. The crime being operated and facilitated at different levels and by way of layered transactions, a transaction unto itself may not give the complete picture; however, the said transaction was necessary for the execution of the offence itself. The petitioner is thus not an innocent bystander but an active participant in the commission of the offence. Besides, the entire scope of such an offence cannot be determined if any investigation is conducted under the shield of anticipatory bail. Custodial interrogation of such an accused is necessary to reveal the complete picture and the modus operandi. Consequently, finding no merit, the present petition is dismissed.

(VINOD S. BHARDWAJ)
JUDGE

APRIL 23, 2026
Vishal Sharma

Whether speaking/reasoned	:	Yes/No
Whether Reportable	:	Yes/No