



2025:DHC:8963



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

% *Reserved on: 25th September, 2025*
Pronounced on: 08th October, 2025

+ **BAIL APPLN. 3212/2025**

DITESH ANAND

S/o Late Sh. Ramesh Anand
R/o Plot No. 49, Gali No. 5, 3rd Floor,
Southern Side, Hari Nagar,
New Delhi-110064

.....Petitioner

Through: Mr. Rajat Wadhwa, Mr. Ashish Batra,
Mr. Honey Jain, Mr. Gurpreet Singh,
Ms. Saddhvi Nayak, Mr. Devansh
Khatter, Advocates.

versus

STATE OF NCT OF DELHI

Through SHO
PS EOW Cell,
New Delhi

Email: dhcprosecutiondelhipolice@gamil.comRespondent

Through: Mr. Utkarsh, APP for the State with
Inspector Satyender Dhull.
Mr. L.K. Singh, Ms. Shreyasi
Chakrabarty and Mr. Amaan Rahman,
Advocates for Complainant.

CORAM:

HON'BLE MS. JUSTICE NEENA BANSAL KRISHNA

J U D G M E N T

NEENA BANSAL KRISHNA, J.

1. First Bail Application under Section 439 of the Code of Criminal Procedure, 1973 (*hereinafter referred to as 'Cr.PC'*) (Section 483 of the *Bharatiya Nagarik Suraksha Sanhita, 2023*) (*hereinafter referred to as 'B.N.S.S.'*) has been filed on behalf of the **Applicant/Ditesh Anand** for



grant of **Regular Bail** in Case FIR No. 139/2022 under Sections 420/409/468/471 read with Section 120B of the Indian Penal Code, 1860 (*hereinafter referred to as 'IPC'*) registered at Police Station EOW, New Delhi.

2. The Applicant states that his Regular Bail Application was dismissed on 13.08.2025 by the Court of learned Sessions Judge, North West District, Rohini Courts, Delhi.

3. It is submitted that the Applicant is a peace loving and law-abiding citizen and is residing at the given address and has deep roots and good reputation in the Society. He has been falsely implicated in this case at the instance of the Complainant/Respondent No. 2.

4. He was arrested on 26.06.2025 and after two days in Police Custody, was remanded to Judicial Custody on 28.06.2025 and since then, he is in Jail. The investigations have been completed and the Charge-Sheet followed by a Supplementary Charge-Sheet, has already been filed before the learned Trial Court.

5. The Applicant submits that the co-accused, Deepak Kumar, who is similarly placed, has already been granted Regular Bail on 18.06.2025. Similarly, the alleged beneficiaries i.e. Babita Bansal and Dinesh Bansal, who were the owners of Garage's M/s Car Point and M/s Bansal Auto Agency respectively, that have been granted Anticipatory Bail and Medical Bail respectively.

6. The Applicant submits that he had joined the Complainant Company as a Surveyor in the year 2003 and was promoted to the *post of Associate Vice President in the month of September, 2021*, after which he had left the



Company. He worked with utmost sincerity and achieved all the targets of the Company as assigned to him.

7. He used to handle Claims of the Branch every month. After collecting the Report from external Surveyors empanelled by Corporate Office of the Complainant, he used to put them in the system for approval of superior.

8. It is the case of the Complainant Company that certain irregularities were discovered in clearing the fraudulent accidental Claims of the vehicles, sometime in the end of the year 2021. It was asserted that fake Claims had been passed by the Company officials in connivance with Workshop Owners, causing loss to the Complainant Company.

9. The Applicant claims that he had approved certain Claims in favour of two Firms, namely, *M/s Car Point* and *M/s Bansal Auto Agency*, which were allegedly found to be fraudulent since the said Firms purportedly did not exist. It was alleged by the Complainant that the Applicant used to follow up and pressurise Surveyors by way of e-mails, to expedite Survey Reports so that he could process and clear that Claims. He along with the co-accused, caused wrongful loss to the Complainant Company and wrongful gain to the beneficiaries.

10. It is further submitted by the Applicant that a Complaint was initially received through a whistleblower by the Complainant Company, wherein Mr. Naveen Chikara and Mr. Pradeep Rana, were specifically named as principal perpetrators of the fraud being committed upon the Complainant Company. The Complainant Company had constituted an Internal Investigations Committee in which the Applicant had joined. He was issued a Show Cause Notice and submitted a Reply thereto.



11. It is submitted that the Applicant did not resign or abscond, but participated in the enquiry and explained the allegations made against him. However, he was illegally terminated from his job by the Complainant Company. In fact, the Applicant continued to work with the Company in a transparent manner despite this anonymous Complaint, till his services were illegally terminated against which he has already issued a Legal Notice to challenge the illegal termination. In order to further pressurise the Applicant, he has been falsely implicated in this FIR, which was registered in the year 2022. It was only during the course of Internal Inquiry/investigations conducted by the Complainant Company that the names of other employees including that of the Applicant, emerged.

12. It is submitted that the FIR records that the Applicant had handed over his Laptop to the Complainant Company and was the only one who joined the Internal Inquiry held by the Complainant Company. The Internal Investigation Report also acknowledges that the Applicant remained virtually present at all times, fully co-operated and made statements which assisted the Complainant in unearthing the true facts. Further, no Policy holder whose Insurance Policies were allegedly used for making Claims in respect of luxury cars, has been named as an accused, either in the FIR or in the Charge-Sheet. The circumstances strongly indicate that the present case has been directed only against the employees of the Company, while the beneficiaries i.e. the Garage Owners, Policy Holders and Surveyors, have not been proceeded against.

13. After the registration of FIR, the Applicant had joined Police investigations on 14.04.2025 and fully co-operated during the investigations.



However, suddenly on 26.02.2025, he was arrested by EOW from his house and since then he is languishing in Custody.

14. During the investigations, neither documentary evidence nor any incriminating material was recovered or brought on record, against the Applicant. The circumstance clearly points towards his innocence and strengthens his case for Bail.

15. Furthermore, evidence is entirely documentary in nature, which has already been seized during the investigations and filed along with the Charge-Sheet. There is no further necessity of custodial interrogation or further investigation of the Applicant.

16. The **Applicant has sought Bail on the grounds** that he has never been involved in any wrong doing nor was a part of any conspiracy with any other co-accused. He had processed the Claim Files in his official capacity, on the basis of Report submitted by the External Authorised Surveyors in regard to the claim submitted by the Garages, on the instruction of his Senior, Mr. Naveen Chhikara. Admittedly, neither it is the case of the Complainant nor any evidence has been collected to show any relation/involvement of the Applicant with any of the Garages, namely, M/s Autorox Automobiles, *M/s 369 Speed Automobiles*, *M/s The Car Point*, *M/s Shri Balaji Motors* and *M/s Bansal Auto Agency* or their respective owners. In fact, it is the co-accused, Naveen Chhikara, who had colluded with his relatives, namely, Preeti Rana, Proprietor of *M/s Autorox Automobiles* and Sunny Rana, Proprietor of *M/s 369 Speed Automobiles* and had taken them on board on the network of Garages with the Complainant Company.

17. The Complainant had claimed that the Applicant had entered into the conspiracy to commit the crime, which originated from on boarding the



aforesaid Garages on the network of the Complainant Company. However, the Applicant was neither related to any of the Garages nor was he responsible for on-boarding them on the network of Garages with the Complainant Company. It is amply clear that he had no knowledge of any fraudulent intention or conspiracy to cheat the Company. Further, the Applicant was not in any manner involved with the garages in raising of fake Invoices and Reports for alleged damages to the vehicles.

18. Furthermore, the allegations of the Complainant were that the External Surveyors licenced by IRDA, had not carried out any physical assessment or survey of the concerned vehicles while giving Report on the fraudulent Claims and submitting false Survey Reports. The Applicant submits that he had never appointed any of the External Surveyor who submitted their survey reports. Admittedly, these External Surveyors were empanelled by the Corporate Office of the Complainant Company.

19. As per the protocol of approving Claims in the Company, once the Claim was submitted and an examiner was appointed, he was required to rely on the Assessment and Reports of the External Surveyors and the Damage Assessment by the Garages, to evaluate whether the Claim may be honoured as per the policy. The Applicant followed this protocol and followed the directions/Orders of his superior, Mr. Naveen Chhikara, Vice President/Auto Claims, in approving the Claims.

20. The Applicant further submits that the allegations against him are that he was the originator of certain e-mails to the Surveyors. It is submitted that even the e-mails alleged to have been sent by him to Mr. Gagan Anand, had been sent to the Applicant by Mr. Naveen Chhikara, which had been trailed to Mr. Gagan Anand, on instructions of Mr. Naveen Chhikara. No such e-



mail has originated from the Applicant, as is evident from the Statement of Mr. Gagan Anand recorded during the investigations.

21. The allegation that the Claims were approved on the basis of fake photographs of the vehicle without any physical verification, is also claimed to be meritless as during the alleged time of commission of offences, there was epidemic of COVID-19 and as per the Policy of the Complainant Company, the physical verification of the vehicle was dispensed with; instead, the photographs of the vehicles were allowed to be accepted for the proof of damages, etc. Moreover, it was the official job/responsibility of the External Surveyor to inspect the vehicle, assess the damage and submit the Report. The Applicant as per the protocol of the Company, had to merely rely upon these Reports of the vehicle and there was no reason for him to doubt the authenticity of the Survey Reports as the Surveyors were duly licensed by the IRDA and empanelled by the Complainant Company.

22. Admittedly, no recovery of any alleged cheated amount has been made from the Applicant. There is also no evidence collected by the police of he having received any such alleged amount from the co-accused persons.

23. It is also submitted that the Applicant is a patient of high diabetes and blood pressure and his health condition is deteriorating day by day while he is in custody.

24. In the end, it is submitted that the alleged offence of cheating and allied offences, carry a maximum punishment of seven years. Once the Charge-Sheet is filed, the custody of the Applicant can be justified only if he is required for further investigations.



25. Reliance is placed on Satinder Kumar Antil vs. CBI & Anr., (2022) 10 SCC 51. Arnesh Kumar vs. State of Bihar, (2014) 8 SCC 273. The Bail is sought on the aforesaid grounds and also on the ground of parity.

26. *A prayer is, therefore, made that he be granted Bail.*

27. The **Status Report has been submitted on behalf of the Respondent/State**, wherein it has been explained that the Complainant had alleged that six Garage Operators located in Delhi/NCR region in collusion with four former employees of Complainant Company, three IRDAI licensed External Surveyors and some Policyholders, had submitted fake repair Invoices for vehicles damaged, which in fact were actually never repaired. The Complainant Company was induced to make payments against these fraudulent Claims causing a loss to the tune of Rs.30 crores to the Company and illegal gains to the perpetrator.

28. *An enquiry was conducted by EOW. During the investigations, the following facts emerged :*

- Multiple high-value claims were filed for the same vehicle under different insurance policy numbers and in the names of different policyholders.
- Several high-value claims were submitted by the same policyholders across different Garages (workshops).
- Different vehicle registration numbers were found for vehicles with the same chassis numbers.
- There is overlapping of insurance policies (the second policy has been purchased while the previous policy had not expired).



- Identical or similar photographs, taken from different angles of the same vehicle, were used in multiple claims.
- The drivers, shown as driving the vehicles at the time of the accidents denied their involvement in any such incidents.
- The registered owners of these vehicles could not verify the occurrence of the claimed accidents.
- Out of the total 732 allegedly staged accident Claims reported by the Complainant Company till date, not even a single case is corroborated by a PCR call, any record of physical injury, or a Medico-Legal Case (MLC).
- The financial loss to the Company was initially estimated approximately Rs.20 crores, which has now crossed Rs.30 crores.

29. Based on these evidences, the present FIR was registered.

30. The *role of the Applicant* as described in the Status Report is that the Applicant had joined the Complainant Company, Tata AIG Insurance Company in the year 2003, as a surveyor. He was promoted to the post of Associate Vice-President in September 2021.

31. The Complainant Company was involved in digital claim approval system “I CAN”, where the examiner, a Company employee is the first custodian of the Claim and is required to exercise due diligence in Claim processing, coordinate with surveyors and verify all supporting documents before Claim initiation/approval.

32. It is stated that the Applicant/Ditesh Anand, was serving as Associate Vice President (AVP)-Auto Claims who was entrusted with the responsibility of conducting a prima facie verification of the genuineness of



each Claim assigned to him. However, in conspiracy with the concerned Garage owners and certain other officials of Tata AIG, he facilitated the processing of fraudulent Claims by sending the readymade Assessment Reports to the External Surveyors for their authentication.

33. It was revealed during the investigation that the Applicant/Ditesh Anand abused his position and conspired with Garage Owners and other internal/external Associates. He also shared confidential Claim Reports with Surveyors in advance, enabling manipulation of assessments; and initiated/approved fraudulent Claims supported by staged accident photographs and forged documents.

34. The Applicant was arrested on 27.06.2025, and was in one day Police Custody for custodial interrogation. After completion of investigation supplementary Charge-Sheet was filed against the Applicant, Associate Vice President (AVP); Pradeep Rana, Ex. Chief Manager; Examiner Deepak Kumar & one of the beneficiary and controller of atleast 03 delinquent Workshops.

35. During investigation the seized laptops of accused were sent to Forensic Science Laboratory (FSL) and the result of the same will be included in the supplementary Charge-Sheet.

36. Examination of Senior Management of Tata AIG General Insurance Ltd. and collection of evidences against them, is in progress.

37. **Reply has been filed by the Complainant Company/TATA AIG Insurance Company.** It is submitted that the Applicant was named in the FIR and is one of the main culprits involved in the deep-rooted conspiracy to illegally siphon off public money from the coffers of the Complainant Company.



38. The said conspiracy involved four senior employees of the complainant; Garage Owners empanelled with the complainant; IRDAI licensed Surveyors; and the owners/insured of the vehicles which were high end vehicles such as BMW, Mercedes, Audi, etc.

39. It is further submitted that the Applicant, who is a former senior employee of the Company has been found to be one of the main protagonist of the crime and is involved in the conspiracy of siphoning of more than Rs. 23 Crores of public money.

40. The first supplementary Charge-Sheet records that the Applicant has shared Assessment Reports with the surveyors to get survey reports of desired value for processing Claims. It also records that the Applicant has processed around 115 such claims, totalling to fraudulent claim payments in excess of Rs. 8 Crores.

41. It is submitted that in the first supplementary Charge-Sheet, the Applicant admitted to coordinating with the surveyors for pre-fixed Assessment Reports and sharing photographs and Claim files to ensure desired payout approvals. Hence, he played a key role in this large conspiracy.

42. It is further submitted that the Applicant is a repeat offender, having been involved directly in examining and approving dozens of bogus Claims in collusion and connivance with other accused persons. Further, the money trail in respect of the crime has not yet been established. There is a real apprehension that the Applicant will tamper and destroy tangible evidence, if granted Bail. It is submitted that the Applicant's active role in duping the Complainant of at least Rs.23 Crores, the underlying scam and conspiracy,



and potential to influence witnesses - *all are important factors to dismiss the Bail application.*

Submissions heard and the record perused.

43. The Applicant/Ditesh Anand was the Vice President in the Complainant Company and the allegation in regard to approval of the Claims, pertains to the Covid period. The averments against him are that he had cleared the Claims, which were found to be based on fake Claims filed by the Garage Owners and false Survey Reports along with the forged photographs of the alleged damaged cars.

44. Essentially, the role of the Applicant was confined to processing the Claims filed by the garage owners on the basis of the Survey Reports of the external Surveyors. He evidently had processed the Claims pertaining to two Garage owners, namely, *M/s Car Point* of which Ms. Babita was the Garage owner, but she has already been granted Bail. The second garage was *M/s Bansal Auto Agency* of which Dinesh Kumar Bansal was the owner who has been granted Bail on medical grounds.

45. The co-accused, Deepak Kumar, who had a role similar to that of the Applicant, has also been granted Bail *vide* Order dated 18.06.2025 by the learned ASJ. From the investigations, essentially it is Mr. Naveen Chikkara, who President of the Company, who has been identified as main kingpin of the fraud, who has till date, not been arrested.

46. In the case of *Himansh alias Himanshu Verma vs. Directorate of Enforcement*, 2024 SCC OnLine SC 4697, the Apex Court in similar circumstances where the main accused was not arrested, granted Bail to the co-accused.



47. The investigations have already been completed against the Applicant, which essentially rests on the documentary evidence, which has been already collected and filed along with the Charge-Sheet. No further custodial detention is merited as the investigations against him, stand concluded.

48. He is in Judicial Custody since 28.06.2025. His conduct of having remained available all throughout the Internal enquiry done by the Complainant and his full participation therein, cannot be overlooked.

49. Considering his conduct, nature of allegations and that the Charge-Sheet/Supplementary Charge-Sheet has already been filed against him, the Applicant/Ditesh Anand is admitted to Regular Bail on his furnishing a Personal Bond in the sum of Rs.50,000/- (Rupees Fifty Thousand Only) with one surety in the like amount to the satisfaction of learned Trial Court on the following conditions:

- (a) That the Applicant shall not tamper with the evidence or influence any witness(es) in any manner;
- (b) That the Applicant shall file an “Undertaking” to the effect that he shall appear before the Court on each and every date of hearing to attend the proceedings in accordance with the terms of Bail Bond, which would be executed by him. In case of default, it shall be open to the learned Trial Court to treat it as an abuse of liberty of Bail and pass orders in accordance with law;
- c) In case the Applicant misuses the liberty of Bail during trial and in order to secure his presence, proclamation under Section 82 Cr.P.C is issued and the Applicant fails to appear before the Court on the date



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fixed in such proclamation, then the learned Trial Court shall initiate necessary proceedings against him, in accordance with law;

(d) The Accused/Applicant is further directed not to leave the jurisdiction of NCT of Delhi, without prior permission of the concerned IO/SHO;

(e) The Applicant shall provide his mobile number and share his google PIN location to the concerned IO/SHO and shall keep his mobile phone operational at all times.

50. The Bail Application is disposed of accordingly.

(NEENA BANSAL KRISHNA)
JUDGE

OCTOBER 08, 2025/RS