



HIGH COURT OF JUDICATURE AT ALLAHABAD
CRIMINAL MISC. BAIL APPLICATION No. - 5675 of 2026

Nawab Ali @ Nawabuddin

.....Applicant(s)

Versus

State of U.P.

.....Opposite Party(s)

Counsel for Applicant(s)	: Sandip Kumar Shukla, Zahid Khan
Counsel for Opposite Party(s)	: G.A.

Court No. - 69

HON'BLE ARUN KUMAR SINGH DESHWAL, J.

1. Heard learned counsel for the applicant and learned AGA for the State.
2. Instant bail application has been filed with a prayer to release the applicant on bail during the trial in Case Crime No. 08 of 2026, under Sections 318(4), 338, 336(3), 340(2), 3(5), 61(2) BNS, Police Station- Kotwali Nagar, District Bijnor.
3. From perusal of record, it appears that health insurance policy has been given by the HDFC Life Insurance Company Ltd. As per the applicant, he has borne the expenses for obtaining the health insurance from the HDFC Life Insurance Company, therefore, as per the agreement the applicant has taken liaisoning money, which is half of the total ensured amount.
4. In such view of the matter, the Branch Manager, HDFC Life Insurance Company Ltd., Near Mahila Thana, Civil Lines, Moradabad shall appear in person before this Court on the next date fixed, to explain whether while granting insurance policy, they charge any amount towards processing charges or service charges.
5. Put up this case as fresh on 25.02.2026.
6. In the meantime, learned AGA shall seek instruction regarding status of investigation made in the FIR pertains to Pradhan Mantri Health Insurance.
7. **Registrar (Compliance)** is directed to communicate this order to the Branch Manager, HDFC Life Insurance Company Ltd, Near Mahila Thana, Civil Lines, Moradabad through C.J.M. Moradabad for compliance.

February 18, 2026
A.Kr.

(Arun Kumar Singh Deshwal,J.)



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Court No. - 69

HON'BLE ARUN KUMAR SINGH DESHWAL, J.

1. This matter was heard on 18.02.2026 and following order was passed;

"1. Heard learned counsel for the applicant and learned AGA for the State.

2. Instant bail application has been filed with a prayer to release the applicant on bail during the trial in Case Crime No. 08 of 2026, under Sections 318(4), 338, 336(3), 340(2), 3(5), 61(2) BNS, Police Station-Kotwali Nagar, District Bijnor.

3. From perusal of record, it appears that health insurance policy has been given by the HDFC Life Insurance Company Ltd. As per the applicant, he has borne the expenses for obtaining the health insurance from the HDFC Life Insurance Company, therefore, as per the agreement the applicant has taken liaisoning money, which is half of the total ensured amount.

4. In such view of the matter, the Branch Manager, HDFC Life Insurance Company Ltd., Near Mahila Thana, Civil Lines, Moradabad shall appear in person before this Court on the next date fixed, to explain whether while granting insurance policy, they charge any amount towards processing charges or service charges.

5. Put up this case as fresh on 25.02.2026.

6. In the meantime, learned AGA shall seek instruction regarding status of investigation made in the FIR pertains to Pradhan Mantri Health Insurance.

7. Registrar (Compliance) is directed to communicate this order to the Branch Manager, HDFC Life Insurance Company Ltd, Near Mahila Thana, Civil Lines, Moradabad through C.J.M. Moradabad for compliance. "

2. From perusal of the order dated 18.02.2026, it is clear that this Court specifically directed to the Branch Manager, HDFC Life Insurance Company Ltd., Near Mahila Thana, Civil Lines, Moradabad to personally appear before this Court on the next date of listing and apprise the Court whether, while granting insurance policy, they charge any fee towards processing charge or services charge as alleged by the applicant.

3. Today, Mr. Dhurav Mishra, Advocate has submitted that though he has not filed Vakalatnama on behalf of HDFC but he received instruction from the Branch Head, HDFC Life Insurance Company Ltd. that intimation of the order of this Court dated

18.02.2026 was received on 23.02.2026 but the concerned Manager of the HDFC Life Insurance Company Ltd. is not present before this Court. This is not only disrespecting to this Court but also the non-compliance of the order dated 18.02.2026 which comes within the purview of contempt of this Court

4. Therefore, SSP, Moradabad is directed to produce the Branch Manager, HDFC Life Insurance Company Ltd. Near Mahila Thana, Civil Lines, Moradabad tomorrow i.e. 26.02.2026 at 10 A.M. before this Court

5. Put up this case tomorrow i.e. 26.02.2026 at 10 A.M., as fresh.

6. **Registrar (Compliance)** is directed to communicate this order, immediately to the SSP, Moradabad for compliance.

February 25, 2026
A.Kr.

(Arun Kumar Singh Deshwal,J.)



HIGH COURT OF JUDICATURE AT ALLAHABAD
CRIMINAL MISC. BAIL APPLICATION No. - 5675 of 2026

Nawab Ali @ Nawabuddin

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Counsel for Applicant(s)	:	Sandip Kumar Shukla, Zahid Khan
Counsel for Opposite Party(s)	:	G.A.

Court No. - 69

HON'BLE ARUN KUMAR SINGH DESHWAL, J.

1. Compliance affidavit filed today by the learned AGA on behalf of Sri Kulveer Singh, Sub-Inspector, Police-Kotwali Shahar, District-Bijnor, is taken on record.
2. This matter was heard on 18.02.2026. On that date, learned counsel for the applicant argued that the applicant had taken, half of the amount i.e. Rs.4,80,000/-, out of the total maturity amount of Rs.9,60,000/- given to the first informant after the death of her husband, who was issued policy of Life Insurance by HDFC Life Insurance Company. The reason for taking the aforesaid amount which was told by the learned counsel for the applicant is that huge amount has to be spent in the processing of the Life Insurance.
3. Therefore, this court vide order dated 18.02.2026 directed the Branch Manager/Head of HDFC Life Insurance Company Ltd, near Mahila Thana, Civil Lines, Moradabad to appear before this Court on 25.02.2026 to inform whether they are charging any amount in the name of processing charge or other service charges.
4. When the matter was taken up on 25.02.2026, the concerned Branch Head, who is also the Branch Head of

Moradabad Branch of HDFC Life Insurance did not appear but Sri Dhruv Mishra, Advocate, appeared informing that though he has not filed Vakalatnama but has instructions on behalf of the Branch Head. Therefore, this Court considering the act of the Branch Head of HDFC Life Insurance as a disobedience of the order of this Court, vide order dated 25.02.2026 directed the SSP, Moradabad to ensure the presence of Branch Head of HDFC Life Insurance Ltd., Moradabad.

5. Today, Sri Ajendra Kumar, Sub-Inspector, Police Station-Civil Lines, Moradabad has produced Sri Ashish Agarwal, who is the Head of Sales Department in the branch of HDFC Life Insurance Ltd., Moradabad who submitted that Sri Pulkit Gupta, Branch Head, who is also the Operation Manager is not available. Therefore, he is present before this court as per the direction of his department. He has also shown the e-mail received from his department directing him to appear before this Court.

6. On perusal of this e-mail, it appears that the Senior Legal Manager of HDFC Life Insurance Ltd., Moradabad has instructed Sri Neeraj Kumar, Vice President, HDFC Life Insurance Ltd. for compliance of the order of this Court. Thereafter, Sri Pulkit Gupta, the Branch Head, who was directed to appear before this court sent a letter to the Legal Department that he received information from police on 23.02.2026 regarding his appearance before the High Court, Allahabad. Therefore, he requested the Senior Manager Legal to make arrangement for someone to appear before this Court. Therefore, Sri Pulkit Gupta, Operation Manager/Head of HDFC Life Insurance, Civil Lines branch, Moradabad instead of appearing himself as directed by this Court vide orders dated 18.02.2026 and 25.02.2026, mischievously convinced the Legal Department and his higher officers to depute some other person for appearance before this Court. Therefore, in such circumstances, Sri Ashish Agarwal, who is the head of the Sales agency, Moradabad branch of HDFC bank is

present. This is very serious that a person who was specifically directed by this Court kept on playing hide and seek game instead of appearing before this court in compliance of the order of this court. It is also surprising that SSP, Moradabad, instead of verifying the fact that the court had specifically directed the Branch Head of HDFC Life Insurance, Civil Lines, Moradabad, ensured the appearance of some other officer, who is not concerned with this case and does not have complete information regarding the case in hand.

7. Therefore, this court issues warrant through CJM, Moradabad against Pulkit Agarwal, Operation Manager/Branch Head, HDFC Life Insurance Company Ltd, Civil Lines, Moradabad for his appearance before this Court. On appearance, Sri Pulkit Agarwal, Operation Manager/Branch Head, HDFC Life Insurance will also show cause why contempt proceeding may not be initiated against him for deliberate non-compliance of the orders of this court dated 18.02.2026 and 25.02.2026.

8. It is made clear, if Sri Pulkit Agarwal, concerned Branch Manager appears before the learned CJM for bail with the undertaking that he will appear on the next date then, the bail may be granted by the learned CJM.

9. Put up as fresh on 11.03.2026 at 10:00 am.

10. SSP, Moradabad is further directed to be more careful in future and ensure the presence of Sri Pulkit Agarwal, Operation Manager, HDFC Life Insurance Company Ltd, near Mahila Thana, Civil Lines, Moradabad, on the next date.

11. Registrar (Compliance) is directed to send a copy of this order to CJM, Moradabad, SSP, Moradabad and Vice President, Risk Management Committee Unit (RMCU), New Delhi, for necessary compliance.

12. Office is also directed to issue bailable warrant to the

aforesaid Sri Pulkit Agarwal, Operation Manager/Branch Head, HDFC Life Insurance Ltd., Civil Lines Moradabad through CJM, Moradabad, within 24 hours, for necessary compliance.

13. Learned counsel for the applicant also seeks time to file reply of the counter affidavit filed by the learned AGA. Therefore, the applicant may file rejoinder affidavit by the next date of listing.

14. This Court came across number of cases wherein the life insurance policy was issued to the person who is on death bed through middlemen. Therefore, this court also directs Vice President, Risk Management Committee Unit (RMCU), New Delhi to conduct enquiry in Moradabad region regarding such forged policies issued to the person who is already on the death bed and role of the officials of HDFC Life Insurance Company.

February 26, 2026
S.C.

(Arun Kumar Singh Deshwal,J.)