



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. In pursuance of the order dated 26.02.2026, Sri Pulkit Gupta, Operation Manager/Branch Head, HDFC Life Insurance Ltd., Civil Lines, Moradabad, appeared and submitted that he has also applied for bail before the CJM, Moradabad with the undertaking that he will appear before this Court on the next date fixed. A copy of the bail order has been annexed with the affidavit filed by Sri Pulkit Gupta (incorrectly mentioned as Pulkit Agarwal). Sri Pulkit Gupta has further submitted that for issuance of life insurance policy, no charge in the name of process fee was taken from the policy holder. He also submitted that after issuance of policy, verification through video call is also conducted and in case of any doubt, physical verification is also conducted. He also submits an unconditional apology through an affidavit for non-appearance before this Court on the last date, because of his accident.

2. Sri Ashwani Mishra, along with Sri Prasoon Srivastava, learned counsel for HDFC Life Insurance Ltd., has also admitted this fact that there is a gang operating in Western U.P., which, after searching a person on deathbed, manipulated to obtain life insurance through different insurance company including the HDFC Life Insurance Ltd. and even in some cases, whenever the investigators go for verification, they were also threatened by the gang members. Sometimes, FIRs were also lodged on behalf of HDFC Life Insurance Ltd. regarding obtaining life insurance policy on the basis of forged

document as well as the person, who is on deathbed or who has already died. It is further submitted that in most of the cases, the Police do not cooperate in such type of cases by conducting fair investigation to bring the culprit to the justice. For that reason, this gang is being continuously operating and defrauding several insurance companies, including HDFC Life Insurance Ltd. Learned counsel for HDFC Life Insurance also submits an unconditional apology on behalf of Sri Pulkit Gupta, Operation Manager/Branch Head, HDFC Life Insurance Ltd., Civil Lines, Moradabad with the undertaking that in future, whenever any Court summons him, then he will comply the order.

3. The Court satisfied with the aforesaid explanation, and the personal appearance of Sri Pulkit Gupta, Operation Manager/Branch Head, HDFC Life Insurance Ltd., Civil Lines, Moradabad, is exempted till further orders of this Court.

4. Learned AGA has filed a compliance affidavit dated 24.02.2026, sworn by Sri Kulveer Singh, Sub-Inspector, Police Station-Kotwali Shahar, District-Bijnor, wherein, the statement of account of the first informant has also been annexed, which shows that Rs.4.8 lakhs were transferred in the account of wife of the applicant Mrs. Ruksi Anjum. Apart from this, there are several withdrawals of Rs.10,000 each 49 times, which also appeared in the statement account. Learned AGA also submitted that as the aforesaid account is being operated by the present applicant himself by obtaining a SIM card in the name of the first informant and linking the same with the aforesaid account of the first informant, but the learned AGA could not explain who has transferred/withdrawn the amount of Rs.10,000/- 49 times and seeks time to obtain instructions whether the statement of the first informant has been recorded regarding the aforesaid transaction in her account No.008751400002528 in YES bank. Apart from this, learned AGA will also seek instructions whether any enquiry has been conducted regarding involvement of any investigator or employee of the HDFC Life Insurance Ltd. in the the present as well as other similar cases.

5. Considering the aforesaid request, list on 25.03.2026 as fresh at 10:00 am.

6. On that date, I.O. of this case along with the relevant record will also appear before this Court.

(Arun Kumar Singh Deshwal,J.)

March 11, 2026
S.C.