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Crl.OP.No.33541 of 2025

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 15.12.2025

CORAM

THE HONOURABLE MR JUSTICE K.RAJASEKAR

Crl.O.P.No.33541 of 2025

E.Kiruthika

... Petitioner

Vs.

The Inspector of Police,
T-6, Avadi Police Station,
Tiruvallur District.
(Cr.No.770 of 2025)

... Respondent

PRAYER : Criminal Original Petition filed under Section 482 of Bharatiya Nagarik Suraksha Sanhita, to enlarge the petitioner on bail in the event of her arrest in Crime No.770 of 2025 on the file of the Inspector of Police, T-6, Avadi Police Station, Avadi, Tiruvallur District.

For Petitioner : Mr.P.Kannan

For Respondent : Ms.J.R.Archana
Government Advocate (Crl. Side)

ORDER

The petitioner apprehends arrest for the alleged offence under Section 316(5) and 318(4) of BNS in Cr.No.770 of 2025, on the file of the respondent police. seeks anticipatory bail.



2. The case of the prosecution is that the petitioner is a loan agent of Kotak Mahindra Bank Ltd. She allegedly joined hands with the other accused, who was running a furniture shop, and under the guise of providing property loans by showing the purchase bills of household articles, cash loans were sanctioned by fabricating records as if the customers had purchased certain properties. In this manner, 34 loans were sanctioned to the tune of Rs.13.55 lakhs, which led to the registration of the present FIR. Hence, the present case.

3. The learned counsel appearing for the petitioner submitted that the petitioner is arrayed as A2 in this case and that the loans were obtained by various private individuals through A1's furniture agency. It is contended that the petitioner is not directly involved in the alleged offence and that she had merely arranged the loans based on the request made by A1. It is further submitted that the petitioner has not derived any benefit from the alleged transactions. The learned counsel also submitted that the petitioner is ready and willing to cooperate with the investigation and, therefore, prayed for grant of anticipatory bail.

4. The learned Government Advocate (Crl. Side) appearing for the respondent police reiterated the prosecution case and submitted that the total amount involved is Rs.13.55 lakhs. It was further reported that A1 has



already been arrested and that the petitioner had collected commission in respect of the transactions. On the said grounds, the learned Government Advocate vehemently opposed the grant of anticipatory bail.

5. Heard both sides and perused the materials available on record.

6. Considering the nature of the allegations and the specific overt acts attributed to the petitioner, the fact that A1 has already been arrested, and also taking note of the fact that the loans were granted to various private individuals who are liable to repay the same, this Court is inclined to grant anticipatory bail to the petitioner, subject to certain conditions.

7. Accordingly, the petitioner is ordered to be released on bail in the event of arrest or on her appearance within a period of fifteen (15) days from the date on which the order copy made, before the learned **Judicial Magistrate Court-II, Poonamalle** on condition that the petitioner shall execute a bond for a sum of **Rs.20,000/- (Rupees Twenty Thousand only)** **with two sureties** each for a like sum to the satisfaction learned Magistrate concerned, and on further condition that:

(a) If the petitioner fails to surrender before the concerned Magistrate within a period of fifteen (15) days from the date of receipt of a copy of this order, this order shall stand automatically cancelled;



(b) The sureties shall affix their photographs and left thumb impression in the application for surety ship (Judicial Form No.46 annexed to 'The Criminal Rules of Practice, 2019]'. The learned Magistrate shall obtain a copy of any one of identify proofs to ensure their identity;

(c) The petitioner shall report before the respondent police daily at 10.30 a.m., for a period of three weeks and thereafter, as and when required for interrogation;

(d) The petitioner shall not tamper with evidence or witness either during investigation or trial;

(e) The petitioner shall not abscond either during investigation or trial:

(f) On breach of any of the aforesaid conditions, the learned Magistrate/Trial Court is entitled to take appropriate actions against the petitioners in accordance with law as if the conditions have been imposed and the petitioners released on anticipatory bail by the learned Magistrate/Trial Court himself as laid down by the Hon'ble Supreme Court in ***P.K.Shaji v. State of Kerala [(2005) AIR SCW 5560];***

(g) If the accused thereafter absconds, a fresh FIR can be registered under Section 269 of BNS Act.

15.12.2025

Vv



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To

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1. The **Judicial Magistrate Court-II, Poonamalle**
2. The Inspector of Police,
T-6, Avadi Police Station,
Tiruvallur District.
3. The Public Prosecutor
High Court of Madras,
Chennai 600 104.



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K.RAJASEKAR, J.

Vv

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