THE HONOURABLE SMT JUSTICE K. SUJANA

CRIMINAL PETITION No.9982 of 2025

ORDER:

This criminal petition is filed by the petitioner/A.21 under Section 482 of Bharatiya Nagarik Suraksha Sanhita, 2023 (for short 'BNSS') for grant of anticipatory bail in the event of her arrest in connection with FIR.No.27 of 2025 of Mancherial Town, Mancherial District. The offences alleged against the petitioner are under Sections 318(4), 319(2), 316(2), 316(5), 336(3), 340(2) and Section 3(5) of Bharatiya Nyaya Sanhita, 2023.

2. The brief facts of the case are that on 09.01.2025 at 19:30, a complaint was received from R.Gagandeep Agarwal, Zonal Legal Manager of M/s. Chola Mandalam Investment and Finance Company Limited (hereinafter referred to as "the Company"), Guindy, Chennai and branch office at Fourth Floor, House No. 4-144/VLT, Janmaboomi Nagar, Mancherial. In the complaint it is stated that two employees of the Company, Challa Praveen of Katharasala village of Chennur Mandal, Mancherial, who had joined the Company on 05.08.2019 and was serving as Branch Manager overseeing Home Loan

Business in the area, and Chitteti Ashok Reddy, residing in Eklsapur village of Manthani Mandal, Peddapalli, who had joined the Company on 11.09.2019 and was serving as Area Credit Manager, and they were entrusted with major responsibilities including physical verification of customer profiles, property documents and property. The above persons had sanctioned loans to individuals from Katharasala village, including: (1) Chethelli Sammaiah for Rs. 25,90,000/-, (2) Chinna Bakkaiah Chetelli for Rs. 20,00,000/-, (3) Ramaiah Challa for Rs. 20,00,000/-, (4) Saramma Dhomala for Rs.24,00,000/-, (5) Raveendar Challa for Rs. 21,80,000/-, and (6) Mallaiah Bojja Dhomala for Rs. 25,00,000/-. On 15.12.2024, a news report in Sakshi newspaper, Chennur area, Mancherial District, revealed that the Company had disbursed loans to deceased individuals. Upon enquiry, the Company discovered that, in three of these loans, the grandmother of Challa Praveen was the seller of property to the deceased borrowers. It was suspected that Challa Praveen and Chitteti Ashok Reddy had manipulated the required documents for the loan disbursements. The total loan amount disbursed was Rs.1,36,70,000/- (One Crore Thirty-Six Lakhs Seventy Thousand Only). The Company further suspected that these employees might have engaged in similar fraudulent activities in other cases, causing significant financial loss to the organization. As such, the complainant requested the police for necessary action to be taken against the accused. Basing on the said complaint, the police registered the case against the accused for the above offences.

3. Heard Sri Annampelli Gangadhar, learned counsel for the petitioner and learned Additional Public Prosecutor appearing for the respondent-State.

4. The contention of learned counsel for the petitioner is that A.1 is not known to this petitioner. Earlier she received amount from A.2 who is the husband of A.20, but as per financial norms the employees must not transfer the amount to each other and taking advantage of the same, A.1 on the guise of payment, with a preplan, transferred the amount to this petitioner with malafide intention. The alleged offences do not attract to this petitioner and basing on the confession of A.1 and A.2, the other accused were added in this crime. Further A.2 in this case has filed Crl.P.No.2746 of 2025 and this Court disposed of the same and directed A.2 to appear before the investigating officer and also directed the investigating officer to follow the procedure laid down under Section 35 (3) of BNSS. Further the

main allegations are against A.1 and A.2 and the petitioner herein is no way connected with this offence. As such, requested this Court to grant anticipatory bail to the petitioner.

5. On the other hand, learned Additional Public Prosecutor opposed bail on the ground that the allegations are serious in nature, that the petitioner along with other accused has cheated the company by creating fabricated documents and sanctioned loans in the name of dead persons. As such prayed to dismiss this bail petition.

6. Considering the submissions made by the counsel and the material placed on record, the allegations against the petitioner herein who is A.21 is that A.1 transferred an amount of Rs.6 Lakhs to the petitioner's account. The petitioner herein is not an employee of the Company. Except the allegation that crime proceeds are transferred to her account there are no specific allegations against this petitioner. A.1 and A.2 have colluded and created fake documents in the name of dead persons belonging to Katterashala, Kothapalli and Kishtampet villages who are known persons to them. A.1 and A.2 used their powers to manage everyone and the allegations are mainly against them. Further, the petitioner herein is a woman and

considering the same, this Court deems it appropriate to grant bail to the petitioner/A.21 subject to the following conditions:

i. The petitioner/A.21 shall surrender before the Station House Officer, Mancherial Town Police Station, Ramagundam Commissionerate, Mancherial District, within two weeks from today, and on such surrender, the said Station House Officer shall release the petitioner on bail on her executing a personal bond for Rs.25,000/- (Rupees Twenty five thousand only) with two sureties, for the like sum each.

ii. The petitioner/A.21 shall appear before the concerned SHO at 11:00 a.m., on every Wednesday for a period of eight (8) weeks, for the purpose of investigation and thereafter, as and when required.

iii. The petitioner/A.21 shall abide by the other conditions stipulated in Section 482(2) of BNSS and co-operate with the Investigating Officer in investigating the case.

7. Accordingly, the Criminal Petition is allowed.

Miscellaneous petitions, if any, pending shall stand closed.

K. SUJANA, J

Date :25.08.2025
Rds

THE HONOURABLE SMT JUSTICE K. SUJANA

<u>CRIMINAL PETITION No.9982 of 2025</u>

<u>DATE: 25.08.2025</u>

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