THE HONOURABLE SMT JUSTICE K. SUJANA

CRIMINAL PETITION No.11001 of 2025

ORAL ORDER:

This Criminal Petition is filed before this Court for grant of pre-arrest bail to the petitioner, who arrayed as accused No.2 in connection with FIR dated 24.01.2025 in Crime No.40 of 2025 before Khammam I Town Police Station, Khammam District, registered for the offences punishable under Sections 409, 420, 468 and 471 read with Section 34 of IPC

2. The case of the prosecution is that on 24.01.2025, the *de-facto* complainant lodged a complaint before the Police stating that A3 to A34 fraudulently obtained loans totaling Rs.95,50,000/- under the Mudra scheme from Union Bank of India, Collectorate Complex Branch, Khammam, by submitting fabricated quotations and bills. These individuals failed to establish the business units for which the loans were sanctioned. Similarly, Accused A35 to A54 availed Rs.3,70,75,000/- under the MEGP scheme using forged documents and also failed to set up the proposed units. A1 acted as a middleman, preparing and submitting the fake

documents in collusion with the borrowers. With the assistance of A2, V. Anitha (then Branch Manager), the loans were approved, resulting in a total fraud of Rs.4,66,25,000/-. The complaint seeks appropriate legal action against Accused A1 to A54. On receipt of the said complaint, a case was registered against the petitioner, for the offences as alleged. Aggrieved thereby, this Criminal Petition is filed seeking anticipatory bail of the petitioner.

3. Heard Sri Gajanand Chakravarthi, learned counsel for the petitioner, and Sri Arun Kumar Doddla, learned Additional Public Prosecutor, appearing for respondent – State.

4. Learned counsel for petitioner submitted that the petitioner is innocent and has been falsely implicated in the case without any specific accusation or material evidence against her and that the allegation regarding the sanctioning of 53 loans is false and incorrect, and that the petitioner alone could not have sanctioned the loans without the involvement of other officers. He further submitted that all disbursements were made through DD/NEFT/RTGS directly to the suppliers, who duly encashed the amounts in their respective accounts and that pre-sanction inspections were conducted for all the

loans in strict compliance with the norms of the bank and that during her tenure at the Khammam Branch, the petitioner had achieved consistent growth across all business parameters. He contended that disciplinary proceedings had already been initiated against the petitioner, as evidenced by the issuance of a show cause notice, to which she submitted her explanation and a penalty of compulsory retirement was imposed, which she challenged through a statutory appeal. Although the appeal was rejected, the petitioner sought review, which was accepted, and the penalty was modified. She is presently employed with Union Bank of India, has not absconded or evaded the process of law, and continues to reside at her permanent address. Therefore, he prayed the Court to allow the criminal petition, granting the relief of anticipatory bail to the petitioner.

5. On the other hand, the learned Additional Public Prosecutor vehemently opposed the submissions made by the learned counsel for the petitioner submitting that the allegations against the petitioner are severe in nature and that the investigation is still ongoing. As such he prayed the Court to dismiss the criminal petition.

6. Having regard to the rival submissions of both the learned counsel and upon perusal of the material available on record, it is noted that the allegations against the petitioner pertain to her alleged involvement in sanctioning loans without proper verification and failure to discharge her duties diligently. The record indicates that a major penalty was imposed on the petitioner during departmental proceedings. Upon filing a review petition, the punishment was subsequently modified. It is further observed that the investigation in the present case is primarily based on documentary evidence. In view of the nature of the allegations and the stage of investigation, custodial interrogation of the petitioner does not appear to be necessary. Accordingly, this Court finds it appropriate to grant anticipatory bail to the petitioner, subject to the following conditions:

i. The petitioner shall surrender before the Station House Officer, Khammam I Town Police Station, Khammam District, within two weeks from today, and on such surrender, the said Station House Officer shall release him on bail, on petitioner executing a personal bond for Rs.25,000/- (Rupees Twenty Five Thousand only), with two sureties, for the like sum each.

ii. The petitioner shall abide by the other conditions stipulated in Section 482(2) of Bharatiya Nagarik Suraksha Sanhita, 2023 and co-operate with the Investigating Officer in investigating the case.

iii. The petitioner shall appear before the concerned Investigating Officer on every Wednesday between 09:00 a.m, and 05:00 p.m., till the filing of the charge sheet and thereafter, as and when required.

7. Accordingly, this Criminal Petition is allowed.

Miscellaneous applications, if any pending, shall stand closed.

K. SUJANA, J

Date: 11.09.2025
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