

IN THE HIGH COURT OF JUDICATURE AT PATNA
CRIMINAL MISCELLANEOUS No.82609 of 2025

Arising Out of PS. Case No.-111 Year-2025 Thana- PUPRI District- Sitamarhi

Kuldeep Kumar son of Ranjeet Mahto @ Ranjeet Kumar Mahto Village -
Chandopati rudouli Ps- Samastipur, District -Samastipur

... .. Petitioner/s

Versus

The State of Bihar

... .. Opposite Party/s

Appearance :

For the Petitioner/s	:	Mr. Akash Shankar, Ms. Nausheen Fatma, Mr. Raj Kumar, Ms. Archana Kushwaha, Mr. Shahnwaz Khan, Advocates
For the Opposite Party/s	:	Mr. Navin Kumar Pandey, A.P.P.

CORAM: HONOURABLE MR. JUSTICE PRABHAT KUMAR SINGH
ORAL ORDER

- 2 05-01-2026 Heard learned counsel for the petitioner and the State.
2. Petitioner apprehends arrest in case registered for the offences punishable under Sections 407, 409 of the Indian Penal Code.
3. It is alleged that this petitioner, who was working as Branch Manager of Bharat Inclusion Financial Limited, along with other accused persons in the name of loan eligibility verification, took fingerprints of the customers and fraudulently withdrew Rs. 76,768/- from the account of six customers.
4. Learned counsel for the petitioner submits that though petitioner was serving as Branch Manager of Bharat Inclusion Financial Limited and his official duties included disbursing loan amounts but petitioner had no independent



authority for the same. The process of money withdrawal requires generation of One Time Password (OTP) which is mandatorily sent to the registered mobile number of Branch Credit Manager and without his approval, the withdrawal could not be processed. It is further submitted that every transaction remains subject to multi-tier scrutiny as CCTV footage of the transactions are mandatorily reviewed at the end of each month by the senior authorities, leaving little scope for any act to go unnoticed or unverified. Moreover, alleged incident initiated on 2.9.2023 whereas F.I.R. was registered on 4.4.2025, pursuant to directions of the Hon’ble Court.

5. Considering the nature and seriousness of accusation, prayer for anticipatory bail of the petitioner is refused.

(Prabhat Kumar Singh, J)

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