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Crl.O.P.No.6787 of 2026

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED : 17.03.2026

CORAM

THE HON'BLE DR. JUSTICE C.KUMARAPPAN

Crl.O.P.No.6787 of 2026

Mounika

... Petitioner

Vs.

The State Represented by,
The Inspector of Police,
District Crime Branch,
Namakkal District.
(Crime No.9 of 2025).

... Respondent

PRAYER: Criminal Original Petition filed under Section 482 of Bharatiya Nagarik Suraksha Sanhita, 2023, to enlarge the petitioner on anticipatory bail in the event of her arrest in connection with Crime No.9 of 2025 on the file of respondent Police.

For Petitioner : Mr.K.Komala

For Intervenor : Ms.A.M.Amutha Ganesh

For Respondent : Mr.P.Dhileepan,
Government Advocate (Crl.Side)

ORDER

The petitioner, who apprehends arrest at the hands of the respondent police for the offences punishable under Sections 120B, 468 and 409 of IPC in Crime No.9 of 2025, on the file of the respondent Police, seeks anticipatory bail.



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2. The allegation against the petitioner is that she is arrayed as A3 and was working as a Field Officer. She is also the wife of A1, who was employed at Pasumai Jothi Finance Service, Thiruchengode. It is alleged that, taking advantage of her position, the petitioner, in connivance with the other accused, prepared bogus loan applications and swindled a sum of Rs.1.5 Crore from the finance firm. In this regard, an enquiry was conducted, which revealed that the petitioner, along with the other accused, was actively involved in the misappropriation of funds. A1 has already been arrested in connection with this case. Hence, the complaint.

3. The learned counsel for the petitioner submitted that the petitioner has been falsely implicated in this case merely on the ground that she is the wife of A1. It is further submitted that the petitioner did not derive any benefit from the alleged transactions between A1 and other staff members. Being a Field Officer, she only processed loan applications based on requests made by eligible persons. The learned counsel further submitted that A1 and A2 have already been arrested and subsequently released on bail on 03.01.2026 by the learned Judicial Magistrate, Tiruchendur. Hence, she prayed for grant of anticipatory bail to the petitioner.



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4. The learned Government Advocate (Crl. Side) appearing for the respondent police strongly opposed the bail application on the ground that the petitioner, being A3 and the wife of A1, was involved in the offence, and that the cheated amount exceeds Rs.1.8 Crores. It is further submitted that no amount has been recovered so far.

5. The learned counsel appearing for the Intervenor/De-facto Complainant submitted that an enquiry conducted by the officials revealed that the petitioner, in her capacity as a Field Officer, had submitted bogus loan applications for the purpose of obtaining loans fraudulently. It is further submitted that the petitioner, along with the other co-accused, facilitated the disbursement of a loan amounting to Rs.43,00,000/-. Therefore, she opposed the grant of anticipatory bail to the petitioner.

6. Considering the submissions made and the materials available on record, and taking into account the fact that the co-accused, namely A1 and A2, have already been released on bail, and also considering that the petitioner is a woman and that custodial interrogation is not required at this stage, this Court is inclined to grant anticipatory bail to the petitioner, subject to certain conditions.



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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 is made ready, before the **learned Judicial Magistrate Thiruchengode**, 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 of the learned Magistrate concerned, and on further conditions:

(a) If the petitioner fails to surrender before the concerned learned 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 15 days, and thereafter, as and when required for interrogation;

(d) On breach of any of the aforesaid conditions, the learned Magistrate/Trial Court is entitled to take appropriate actions against the petitioner in accordance with law as if the conditions have been imposed and the petitioner 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.***



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State of Kerala [(2005) AIR SCW 5560];

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

17.03.2026

cda

To

1.The Judicial Magistrate Thiruchengode.

2.The Inspector of Police,
District Crime Branch,
Namakkal District.

3.The Public Prosecutor,
High Court of Madras.



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C.KUMARAPPAN, J.

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