



CRL RC No. 2750 of 2025
& CRL MP NO. 24046 of 2025

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IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 19-02-2026

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THE HONOURABLE MR JUSTICE M. NIRMAL KUMAR

**CRL RC No. 2750 of 2025
AND
CRL MP NO. 24046 OF 2025**

T.D.Naidu
S/o K.P.Naidu,
No.77, AA-Block, 1st Street,
3rd Main Road, Anna Nagar,
Chennai-40.

Petitioner(s)/A1

Vs

The State Represented by the
The Inspector of Police,
CBI-BS and FC, Bangalore,
Karnataka. Crime No.RC.3 (E)/2012.

Respondent(s)

CRL MP No. 24046 of 2025

1. T.D.Naidu
S/o K.P.Naidu, No.77, AA Block, 1st
Street, 3rd Main Road, Anna nagar,
Chennai.

Petitioner(s)

Vs

1. The Inspector Of Police
CBI-BS and FC, Bangalore,
Karnataka. Crime No.RC.3 (E)/2012.

Respondent(s)



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WEB C **PRAYER:** The Criminal Revision Case filed under Sections 438 r/w 442 of BNSS, 2023, praying to set aside the order passed by the Additional Chief Metropolitan Magistrate, Egmore, Chennai in Crl.M.P.Sr.No.2687 of 2025 in C.C.No.2580 of 2025 dated 20-11-2025 and consequently allow the petition filed by the petitioner in Crl.M.P.Sr.No.2687 of 2025 in C.C.No.2580 of 2025 on the file of the Additional Chief Metropolitan Magistrate, Egmore, Chennai.

For Petitioner(s): Ms.A.L.Gandhimathi, Senior Counsel
For Mr.G.Viswanathan

For Respondent(s): Mr.K.Srinivasan,
Special Public Prosecutor For
CBI Cases

ORDER

The petitioner/A1 in C.C.No.2580 of 2025 filed Crl.M.P.SR.No.2687 of 2025 before the trial Court seeking to consolidate the final reports/charge sheets filed by the respondent police in C.C.No.2580 of 2025 and C.C.No.2581 of 2025 and to conduct a joint trial. The trial Court, by order dated 20.11.2025, dismissed the petition, against which, the present revision is filed.



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2.The learned Senior Counsel for the petitioner submitted that C.C.No.2580 of 2025 arises out of a complaint lodged by the General Manager, Andhra Bank and a case in Crime No.RC.3(E)/2012 registered on 20.03.2012. On completion of investigation, charge sheet filed on 26.12.2013 arraying three persons as accused. A3 a former Branch Manager of Andhra Bank, Anna Nagar Branch, Chennai, a public servant, charge sheet filed in Spl.C.C.No.3 of 2020 before the XI Additional Special Judge for CBI Cases, Chennai. Later, A3-Branch Manager passed away on 27.06.2022 and thereafter the petitioner/A1 filed a petition before this Court in Crl.O.P.No.1358 of 2025 and this Court, by order dated 21.04.2025, transferred the case in Spl.C.C.No.3 of 2020 from the file of XI Additional Special Court for CBI Cases, Chennai to the file of Additional Chief Metropolitan Magistrate Court, Egmore, Chennai.

3.The learned Senior Counsel further submitted that the Deputy General Manager and Regional Head, Union Bank of India, Chennai lodged a complaint and a case in Crime No.RC.12(E)/2016 registered on 27.07.2016 and charge sheet filed on 29.05.2017, which was taken on file in C.C.No.4306 of 2018 by the learned Additional Chief Metropolitan



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Magistrate, Egmore Chennai. Thereafter, at the instance of the petitioner, C.C.No.4306 of 2018 transferred to the file of XI Additional Special Court for CBI Cases, Chennai to be tried along with Spl.C.C.No.3 of 2020. Thereafter, C.C.No.4306 of 2018 transferred and re-numbered as Spl.C.C.No.1 of 2020. Since A3-Branch Manager, a public servant, passed away and the case in Spl.C.C.No.3 of 2020 transferred from the file of XI Additional Special Court for CBI Cases, Chennai to the file of Additional Chief Metropolitan Magistrate Court, Egmore, Chennai, consequently, Spl.C.C.No.1 of 2020 also transferred back to the regular Court/Additional Chief Metropolitan Magistrate Court, Egmore, Chennai.

4.The learned Senior Counsel further submitted that Spl.C.C.No.3 of 2020 and Spl.C.C.No.1 of 2020 after transfer taken on file in C.C.Nos.2580 and 2581 of 2025, respectively, pending trial now on the file of Additional Chief Metropolitan Magistrate Court, Chennai. The allegations in both cases are similar. The case in C.C.No.2580 of 2020, the complaint is that the petitioner/A1, Chairman and Managing Trustee of M/s.Deen Dayal Medical and Educational Trust, conspired with A2-R.Varadarajan, Contractor and A3-Raveendranadha Reddy, Branch Manager, Andhra Bank in availment of



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term loan by furnishing fake documents like financial statements, ITR Returns and thereby obtain a term loan of Rs.44.75 Crores for construction of 3-storey Medical College Lab building and for purchase of medical equipments for the Medical College proposed to be set up near the hospital at Ramancheri village. The petitioner introduced himself as a qualified Doctor holding MBBS degree from All India Institute of Medical Sciences (AIIMS) and Post Graduate Degree Certificate from the Western University, USA. Further to show his financial status, he submitted copy of challan indicating payment of Income Tax through Indian Overseas bank. The claim of professional qualifications and financial status of the petitioner found to be false and with concocted documents designed to mislead the bank. Further projected a false corpus fund. The Branch Manager/A3 recommended loan proposal, despite the documents were not proper and genuine. The collateral securities shown were also boosted and projected an inflated value. These facts considered during investigation. Now investigation completed, charge sheet filed, witnesses are examined.

5.The learned Senior Counsel further submitted the case in C.C.No.2581 of 2020 is that petitioner T.D.Naidu and his wife D.Prabhavati,



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a Trustee of M/s.Deen Dayal Medical and Educational Trust approached Union Bank of India, Sowcarpet Branch for a term loan of Rs.50 Crores including Bank Guarantee of Rs.9.5 Crores for completion of construction of Medical College buildings, since Andhra Bank declined additional loan. This proposal was considered by Union Bank of India and principal approval recommended by the branch. Since Andhra Bank, Anna Nagar Branch already sanctioned a term loan of Rs.41 Crores, Union Bank of India, Sowcarpet Branch obtained a Credit report from Andhra Bank, Anna Nagar Branch and sanctioned Term Loan for Rs.37 Crores and Bank Guarantee of Rs.9.5 Crores to M/s.Deen Dayal Medical and Educational Trust. In addition to the above, both the Banks executed Joint Term Loan (Consortium) Agreement, Joint Hypothecation Agreement and Deed of Guarantee. The Term Loan account of Andhra Bank, Anna Nagar became NPA due to certain lapses. On conclusion of investigation, charge sheet filed in this case. The contention of the petitioner is that the second case in C.C.No.2581 of 2020 is an offshoot from C.C.No.2580 of 2020. The Andhra Bank granted Term Loan, which is the subject matter. Since the account of Andhra Bank became NPA, consequently second case registered.



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6.The learned Senior Counsel further submitted though it is projected that the loans were diverted, in sum and substance the origin of both the cases is one and the same. Due to the account in Andhra Bank became NPA, as an offshoot, second case came to be registered. Now both cases are pending trial and both cases can be clubbed together to avoid delay and duplicity, since witnesses are similar and allegations identical. The trial Court considering the convenience and speedy disposal of the case, as directed by this Court, failed to consider all these aspects and rejected the petitioner's prayer. In the impugned order there is no reference about the points raised by the petitioner and the trial Court not considered the points raised by the petitioner but mechanically dismissed the petition. The trial Court finding that the final report in both the cases are one and the same but the amount involved and date of commission of offence are different is not proper. Hence, prayed to set aside the impugned order.

7.The learned Special Public Prosecutor strongly opposed the contention of the petitioner and filed a counter and submitted that both cases are different in all aspects. As regards the case in C.C.No.2580 of 2025, there are three accused. A1 is the petitioner, A2 is the Contractor, who is now



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turned approver. A3-Branch Manager, who is no more and there are 72 witnesses and 294 documents listed and F.I.R. registered in Crime No.RC.3(E)/2012 on 20.03.2012 based on the complaint lodged by the General Manager, Andhra Bank and the Investigation Officer is different. As regards the case in C.C.No.2581 of 2025, there are three accused. A1-petitioner, A2 his wife, a Trustee and A3-M/s.Deen Dayal Medical and Educational Trust, 55 witnesses and 157 documents listed and F.I.R. registered in Crime No.RC.12(E)/2016 on 27.07.2016 based on the complaint lodged by the Deputy General Manager, Union Bank of India, Chennai and the Investigation Officer is different. Both cases may appear similar but not one and the same. The trial of the case involving approver and the trial of the case without the approver have to be conducted differently and there is possibility of defence taking a stand that the approver not spoken about the subsequent event as regards to the case of Union Bank of India. Now Andhra Bank might have got amalgamated with Union Bank of India, which is at a later point of time, the officers involved are different. There might be some common witnesses, but material witnesses are different. Clubbing of both cases, only cause more confusion and hardship, conducting one trial will further delay the progress of the case.



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8. The learned Special Public Prosecutor further submitted that this Court already in Crl.O.P.No.1358 of 2025 ordered trial to be concluded within a period of nine months and that nine months already elapsed but trial is at the initial stage. The petitioner not co-operating with the trial is well recorded in the impugned order. He further submitted that the petitioner not appeared before the trial Court in C.C.No.2580 of 2025 on 18.09.2025 despite summons issued to him and he was evading service of summons. The summons was returned for the reason the petitioner not available in the address given and the case was adjourned for framing of charges. Thereafter, on 06.11.2025, petition filed for dispensing the appearance of the petitioner indirectly stalling framing of charges, at that time some medical records produced justifying absence. The trial Court dismissed the petition and issued Non Bailable Warrant on 30.10.2025 and the case was adjourned to 13.11.2025. Thereafter, NBW recalled. Now charges framed, trial commenced, on 13.02.2026 PW1 examined and Ex.P1 marked. Though the learned counsel for the petitioner was very much present, was not willing to cross examine the witnesses, hence the cross examination closed and now summons issued. For production of other witnesses, the case was adjourned to 20.02.2026.



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9.He further submitted as regards C.C.No.2581 of 2025, PW1 examined, exhibits marked, there again witnesses not cross examined by the petitioner and the case is adjourned to 20.02.2026 for further examination. This non co-operation will prove how the petitioner was adopting dilatory tactics and protracting the proceedings, thereby the time line given could not be complied with and the case protracted endlessly. He further submitted that in C.C.No.2580 of 2025, F.I.R. Registered in the year 2012 and in C.C.No.2581 of 2025, F.I.R. Registered in the year 2016. It is almost more than a decade and the trial now only commenced. Hence, prayed for dismissal of revision.

10.The learned Senior Counsel for the petitioner submitted that petitioner will not be a reason for any delay and he would co-operate with the trial, cross-examine witnesses then and there without seeking any adjournment and the petitioner will not be a reason for causing harassment to the witnesses by calling them again and again.

11.Considering the submission made and on perusal of the materials, this Court finds that both the cases may look identical but not one and the



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same and the transactions are different. In one case, F.I.R. registered in the year 2012 and in other case F.I.R. registered in the year 2016, charge sheets filed. At the instance of the petitioner, C.C.No.2581 of 2025 transferred from the file of Additional Chief Metropolitan Magistrate, Chennai to the file of XI Additional Special Court for CBI Cases, Chennai. Later since public servant died in C.C.No.2580 of 2025/Spl.C.C.No.3 of 2020 pending before framing of charges, this Court by order dated 21.04.2025 in Crl.O.P.No.1358 of 2025 transferred the case to the regular Court and now both cases pending as C.C.Nos.2580 and 2581 of 2025 before the Additional Chief Metropolitan Magistrate, Chennai. As submitted by the learned Special Public Prosecutor, in both the cases, list of witnesses and the documents are not one and the same. Further in one of the cases, there is an approver, in the other case it is not so. Clubbing of both cases, conducting single trial will not be proper, add upto confusion and further protraction of trial.

12. It is seen that the trial Court is unable to complete the trial as per the directions of this Court within a period of nine months and it is also seen from the impugned order, the petitioner's conduct, contributes to the delay. Now the learned Senior Counsel for the petitioner undertakes that the



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petitioner will not be a cause of any delay in progress of the trial. Hence, for the above said reasons, this Court is not inclined to entertain this petition.

13. Accordingly, the Criminal Revision Case stands dismissed. The trial Court is directed to proceed with the trial expeditiously and conclude the trial without further delay. Consequently, the connected Criminal Miscellaneous Petition is closed.

19-02-2026

Index : Yes/No
Internet : Yes/No
Speaking order/Non-speaking order
Neutral citation : Yes/No
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To
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1.The Inspector of Police,
CBI-BS and FC, Bangalore,
Karnataka.

2.The Public Prosecutor,
High Court, Madras.



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M.NIRMAL KUMAR, J.

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