

KAMS010018972026



**IN THE COURT OF THE III ADDL SESSIONS JUDGE,  
MYSURU**

**Present: Sri.Gururaj Somakkalavar, M.A., LL.B.,  
III ADDL SESSIONS JUDGE, MYSURU**

**Crl.Misc./402/2026**

**Dated this the 18<sup>th</sup> day of March 2026**

**PETITIONERS :**

1. Ravikumar,  
S/o Jayaprakash Narayana,  
Aged about 42 years,

2. Pavan Kumar,  
S/o Jayaprakash Narayana,  
Aged about 38 years,

Both are R/at  
Chikkapete Main Road,  
Chitradurga District.

**(By Sri.G.K.Joshi, Adv.,)**

V/S

**RESPONDENT:**

State by Devaraja Police Station.

**(By the Public Prosecutor)**

**ORDERS ON PETITION FILED U/S 482 OF B.N.S.S**

These petitioners being accused in Cr.No.10/2026 registered on the file of Devaraja Police, has filed this petition U/s 482 of B.N.S.S, seeking their release on bail in the event of their arrest by the respondent police for the offences punishable U/s 316(2), 318(4), 61(2) of B.N.S.

2. It is contended by the petitioners that, they are innocents and law abiding citizens. They have not at all committed any offence as alleged by the respondent police. A false case has been registered against them. They are coming from respectable family. The family members of the petitioners are depending on them. They are the sole earning members of their family. There is no prima-facie case against them. The alleged offences are not punishable with life imprisonment or death and triable by the Court of Magistrate only. The petitioners undertake to appear before the court on all hearing dates and they further undertakes not to tamper with the prosecution witnesses. They ready to abide by the terms

and conditions which may imposed by this court. Hence, prayed to allow this petition.

3. Per contra, the learned Public Prosecutor appearing for the respondent, filed detailed objections by reiterating the averments of the complaint and submits that there is prima-facie case against the petitioners. The alleged offences are serious in nature, investigation in the case yet not completed. At this stage, if the petitioners are released on bail, there are all possibilities of tampering and destroy the evidences, scare and threaten the witnesses, make the witnesses give false testimony during the trial, hide and abscond and delay the trial of the case unnecessarily. The facts stated by the petitioners in the bail application are far from truth and also denied. The investigation file of this case is being produced and it is also requested to be considered as part of this dispute. Hence, prays to dismiss the petition.

4. Having heard the arguments of the counsel for the petitioners, the learned Public Prosecutor and upon perusal of the records, the points that arise for consideration of this court is:

1. Whether the petitioners are entitled for bail U/s 482 of B.N.S.S ?

2. What Order ?

5. The findings of this court to the aforesaid points is:

Point No.1 : In the **Negative**

Point No.2 : As per the final order, for the following;

### **REASONS**

#### **POINT NO.1:**

6. On perusal of the material placed before this court, it is found that the respondent police registered Crime No.10/2026 against the petitioners on complaint by S.Suresh Kannan. It is alleged that, in each branch jewel appraisers are appointed on the contractual basis on execution of an agreement. The role of the jewel appraisers are to check and verify the jewels quality, standard and purity by using all method of testing and issuance of certificate to the bank/branch confirming that the jewels to be pledged are eligible for sanctioning jewel loans vide order dated 14.03.2024 and an agreement dated 19.03.2024, S.Ravindra Kumar S/o R.S.

Mani has been appointed as a jewel appraiser at our Mysuru branch to evaluate the gold ornaments and issue certificates while sanctioning jewel loans.

Further, as per our bank's practice, in order to avail a jewel loan, a customer must open the Savings Bank account with our Bank and then request for jewel loan to the concerned officer, who is in charge of jewel loan Desk. The said officer brief the customer about the per gram rate, rate of interest, period of loan and loan amount. Subsequently, jewel appraiser has to check and verify the jewels quality, standard and purity shall issue a certificate to the Branch certifying that, the jewels to be pledged are eligible for sanctioning of the level loan based on the same, the jewel loans are sanctioned to the customers. After sanction, the count is credited to the customer's Savings Bank account.

Further, as per H.O Circular dated 30.01.2024, the gold ornaments that are pledged are Re-appraised once in every three months and certificate from the jewel appraisers are obtained in order to confirm its quality, standard and purity. Accordingly, on 14.01.2026, an

appraiser named Ramesh S/o Dharmaraya from our Kengeri branch came to our Mysuru branch for the purpose of Re-appraisal of all the jewels. In re-appraisal he found that, pledged jewels of Six borrowers were fraudulently pledged fake jewels at our bank and obtained as fiber our bank, causing losses to the bank.

Further, in the above borrowers Mr.Ravikumar and Mrs.Divya are couple. All these borrowers knows each other. Hence, it is evident that all of them ordinarily coupled with intention to defraud the bank and cheated the bank. Mr.S.Ravindra Kumar, jewel appraiser colluded with then certified the fake jewels as genuine gold jewels and issued fake certificates and committed criminal breach of trust and make the bank to believe that the fake jewels were genuine gold jewels. Now, the petitioners approached this Court apprehending their arrest.

7. The counsel for the petitioners submitted arguments. It is mainly argued that, these present petitioners have been falsely implicated in the present case. The petitioners have not committed any alleged offence. It is further argued that, these petitioners are not

connected to the alleged offences. They are the residents of Chithradurga and brother of accused No.11 Deepak. But, they are not doing any business with the accused No.11. Only to harass the petitioners they are being implicated. Pointing out these aspects counsel for the petitioners seeks to enlarge petitioners on anticipatory bail.

8. The prosecution also submitted arguments. It is mainly pointed out that, these petitioners connected to accused No.11 and they have prepared the fake jewelries, which are pledged in the bank and availed loan. These petitioners are colluded with the other accused and conspired the offences. There is sufficient material that, these petitioners are involved in the alleged offence. The investigation still in progress and evidence has to be collected. There are serious allegation against these petitioners. The interrogation of the petitioners are very much required. If, the petitioners enlarged on bail they may tamper with evidence and flee from jurisdiction. Considering factual aspects which are serious in nature the petition may be rejected.

9. After hearing and giving thoughtful consideration to the material on record, it reveals that there is allegation against the petitioners that, these petitioners along with other accused conspired the offences. The fake jewelries prepared by these petitioners along with accused No.11 are pledged with the informant bank to defraud. By that, the loan is availed from the bank. These petitioners participated in the commission of offences.

10. On perusal of the record, it reveals that, other accused are borrowers of jewel loan from the complainant bank. It is specifically alleged that, the other accused conspired and pledged fake jewels and availed loan. On appreciating the material placed before the court it reveals that, the other accused have borrowed jewel loan from the complainant bank. The prosecution has placed the material to substantiate that, the other accused have borrowed loan. The details were given. Accused Abudul Jameel has availed loan of Rs.2,85,000/- and he pledged fake chain of 42.8 grams. Accused Sagar.A.S has availed loan of Rs.3,65,000/- pledged 4 fake bangles of 52.75 grams. Accused Puttaraju pledged 4 fake bangles and 2 chains of 166.7 grams and availed loan of Rs.8,12,000/-

and he had another account, to which they have pledged 1 fake gold chain of 50 grams and availed loan of Rs.3,50,000/-. Accused Ravikumar.H.E has pledged 4 fake bangles and 1 bracelet of 145.400 grams and availed loan of Rs.10,40,000/-. Accused Divya.P.N pledged 1 fake bracelet and 1 chain of 54.400 grams and availed loan of Rs.5,20,000/-. She had another account, where she pledged 2 fake chain of 130 grams and availed loan of Rs.10,62,000/-.

11. To substantiate the fact regarding availing of loan by pledging above said fake gold the prosecution produced records. This fraud came to light when the bank proceeded for re-appraisal of the gold pledged. It reveals from the records that, initially one Ravindra accused No.1 appraised jewel and certified the same. On his appraisal loan is sanctioned. Subsequently, after three months there was re-appraisal by another appraiser by name Ramesh. At that time, it was found that, the said jewels pledged by the accused are fake. On perusal of record placed by the prosecution, the fake jewelries were pledged with the bank. The said fake jewelries are prepared at Chithradurga in the Shop No.4

belongs to Utharadi Mutta by the accused No.11. The accused No.11 along with these petitioners have prepared fake jewelries, which are pledged with the bank. Further, it is alleged that, the loan availed from the bank are shared between the accused and these petitioners also got their share and the said amount is transferred to the account of these petitioners. The same has to be investigated.

12. This also reveals that, there is involvement of this petitioners in the present case. However, these facts are matter of investigation. It reveals that, prima facie there appears to be fraud being committed. The said fraud is to be unearthed.

13. The points raised by the petitioners counsel during the argument are subject to trial. At this juncture prima-facie it appears fraud is committed. The said fact of involvement of the petitioners are to be investigated.

14. Here, it is to be noted that, it is alleged that, there is fraud to the tune of Rs.56,78,000/ and the said amount is to be recovered. The trial of the money has to be found before it get lost. To the said reason the

interrogation of the petitioners herein are very much necessary. The petitioners are required for the investigation. The investigation is in progress and the evidences are to be collected to unearth the fraud. If, the petitioners are released on bail they might not co-operate in securing the said amount. The documents are also to be traced out and seized. The investigating agency has to investigated the matter in different angles to trace the manner of commission of offence, for that the petitioners are very much required. The report submitted by the IO also reveals that, Cr.No.10/2026 under Sec.316(2), 316(5), 318(4) and 61(2) of B.N.S and Cr.No.54/2025 under Sec.318(4) of B.N.S are registered against these petitioners.

15. Though the counsel for the petitioners has vehemently argued number of points. However, those points are subject to trial. At this juncture considering the facts and circumstance of the case and gravity of offence the petitioners herein are not entitle for anticipatory bail. While considering the bail the allegations and the gravity of the offence is to be looked into. Considering the seriousness of the allegation the

petitioners herein are not entitled for anticipatory bail. The petitioners have not made out grounds to allow the petition. In result the present petition deserves to be rejected. Accordingly point No.1 held in the **Negative**.

**POINT No.2:-**

16. In view of the foregoing discussion and the reasons assigned on Point No.1, this court proceed to pass the following:

**ORDER**

Bail petition filed under Sec.482 of B.N.S.S by the petitioners is hereby **Rejected.**

[Dictated to the Stenographer directly on computer, corrected, signed and then pronounced by me in open court on this the **18<sup>th</sup> day of March, 2026**]

**[Gururaj Somakkalavar]**  
**III Additional Sessions Judge,**  
**Mysuru.**