



State of Tamilnadu  
In the Court of Sessions, Tenkasi Division  
Before the Principal Sessions Judge, Tenkasi.  
PRESENT: THIRU. B.RAJAVEL, B.SC., B.L.,  
Principal Sessions Judge, Tenkasi  
Monday the 09<sup>th</sup> day of March 2026  
**Cr.M.P.No. 758/2026**  
**CNR.No.TNTS010012402026**

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Pandi, S/o Pichaiah

.. Petitioner/Accused

*Versus*

State: The Inspector of Police,  
Senthamaram P.S.  
Cr.No.350/2025

.. Respondent/Complainant

Petition dated 05.03.2026 U/s.483 BNSS to grant bail to the petitioner.

This petition is coming on this day for hearing before this court in the presence of Thiru.M.Ranjith, Advocate for the Petitioner and Thiru.M.P.K.Maruthappan, Public Prosecutor for the Respondent/complainant and upon hearing both sides, this Court passed the following :

### **ORDER**

The Petitioner/accused was arrested and remanded to judicial custody on 30.01.2026 for the alleged offences punishable under sections 465, 468, 469, 420 of IPC registered by the respondent police, seeks bail.

The learned Counsel for the petitioner/accused would submit that this petitioner has been falsely implicated in this case and this is purely put up case only and this petitioner is no way connected with the occurrence and the respondent police have registered this case without conducting any proper investigation by receiving false information and this petitioner is undergoing incarceration for the past 39 days and this is III bail application and prays to grant bail to the petitioners subject to any conditions.

The learned Public Prosecutor would submit that totally 2 accused involved in this case and this petitioner being A2 in rank and the defacto complainant is working as a Senior Manager at HDFC ERGO General Insurance Company Ltd., and the accused persons have fabricated forged insurance policy and when notice received from the court in respect of M.C.O.P. case, the above said company scrutinizing the policy copy annexed with the claim petition which is purported to be a Motor Insurance Policy and basis selection of vehicle made and model, the premium amount was charged as for two wheeler and the policy was issued with registration bearing number of LMV (Maxi Cab) for commercial use the accused had got the two wheeler liability only policy, but its a L.M.V. (Maxi Cab) for commercial use with malafide intention to make wrongful loss to the Complainant Company and the company found that the policy is fake, fabricated and forged one and the petitioner is an agent and canvashed the premium holder and collected the premium amount and cheated the above said insurance company and the investigation is still pending and this petitioner is having 3 previous cases and similar petition filed before the Hon'ble High Court and dismissed and hence strongly objected to release the petitioners on bail.

Heard. Records perused. The submissions of both sides were considered. Totally 2 accused involved in this case and this petitioner being A2 in rank and the defacto complainant is working as a Senior Manager at HDFC ERGO General Insurance Company Ltd., and the accused persons have fabricated forged insurance policy and when notice received from the court in respect of M.C.O.P. case, the above said company scrutinizing the policy copy annexed with the claim petition which is purported to be a Motor Insurance Policy and basis selection of vehicle made and model, the premium amount was charged as for two wheeler and the policy was issued with registration bearing number of LMV (Maxi Cab) for commercial use the accused had got the two wheeler liability only policy, but its a L.M.V. (Maxi Cab) for commercial use with malafide intention to make wrongful loss to the Complainant Company and the company found that the policy is fake, fabricated and forged one and the petitioner is an agent and canvashed the premium holder and collected the premium amount and

cheated the above said insurance company. Eventhough this petitioner is undergoing incarceration for the past 39 days and this is III bail petition, considering the fact that the nature of offence and the investigation is not yet completed and a similar petition filed before the Hon'ble High Court and dismissed and the custodial interrogation is necessary for the investigation and the attitude and the antecedents of these petitioners and other facts and circumstances of this case, this Court is not inclined to grant bail to the petitioners/accused.

In the result this petition is dismissed.

Pronounced in open court, this the 09<sup>th</sup> day of March 2026.

PRINCIPAL SESSIONS JUDGE,  
TENKASI.

Copy to.

The Judicial Magistrate, Tenkasi.

The Inspector of Police, Sernthamaram P.S.

The Counsel for the Petitioner

The Public Prosecutor, Tenkasi.