**IN THE COURT OF THE PRINCIPAL SESSIONS JUDGE,THOOTHUKUDI**

**Present : Tmt.S.Subadevi, B.A.,B.L.,M.B.A.,**

**Principal Sessions Judge, Thoothukudi**

**Monday the 20th day of July 2026**

**Cr.M.P.No. 3717/2026**

Shyamala (Age 35/2026), ...Petitioner / Accused No.4
W/o.Bharathi,
4/67-6, Kootampuli Road,
Pudukottai,
Thoothukudi District – 628 104.

-Vs-

State : The Inspector of Police, ...Respondent / Complainant
Thoothukudi DCB.,
Thoothukudi District.
Cr. No.03/2026

Petition u/s.483 BNSS is filed to grant bail to the petitioner.

This Petition has come up for final hearing before this court today, in the presence of Thiru.M.Ganesan Advocate for the petitioner and the learned Public Prosecutor for prosecution and Thiru.M.Sakthi Natarajan advocate for the intervener.

Heard both side.

**O R D E R**

The petitioner is alleged to have committed offences on 08.07.2026 u/s.316(2), 318(4) of BNS. The petitioner was arrested and remanded to judicial custody on 08.07.2026.

The case of the prosecution is that, the petitioner along with the co-accused used imitated ornaments and obtained loan from the de-facto complainant and thereby cheated the de-facto complainant.

The learned counsel for the petitioner has submitted that, the petitioner is an innocent and not at all committed any offence as alleged by the prosecution and that

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the petitioner is in judicial custody from 08.07.2026 for the past 13 days and the 1st accused being unable to pledge the gold ornaments in his own name due to his employment, approached the petitioner and requested her to pledge the said ornaments in the petitioner's name and obtained a gold loan on her behalf. Acting solely on the basis of the long standing acquaintance and confidence reposed on the first accused and without any dishonest or fraudulent intention, the petitioner agreed to the said request and pledged the gold ornament to facilitate the loan. The petitioner is having two infant female aged about 2 ½ years and 3 years and they are suffering from illness due to separation of mother. The 1st accused was enlarged on bail by this court in Cr.M.P. No.3152/2026 dated 30.06.2026 and the 2nd accused was released by the trial court in Cr.M.P. No.1388/2026 dated 01.07.2026. No previous case against this petitioner and the investigation was most probably over and all the documents were recovered from the petitioner at the time of arrest. The earlier bail application was dismissed by the trial court in Cr.M.P. No.1502/2026 dated 13.07.2026 and that the petitioner is ready and willing to furnish sufficient sureties for his release on bail and that therefore, the petitioner may be enlarged on bail.

The de-facto complainant appeared through his counsel and filed an intervene petition stating that, as part of the routine quarterly reappraisal of jewels pledged at Thoothukudi Pudukottai Branch, Mr. Karthikeyan S/o. Subramaniyan, Jewel Loan Appraiser from Kovilpatti Pasuvanthanai Road Branch, was deputed to carry out the reappraisal. As per the above order, the above person commenced the reappraisal on 07.04.2026 for all the eligible jewel loan accounts as per bank norms. During the reappraisal process on 07.04.2026, that the following jewel loan accounts in the name of Mr. M. Surat Kumar were identified as containing spurious jewels:

| S. No | Account No. | Borrower Name | Gross Weight (gm/mg) | Loan Amount (Rs.) | Appraiser Name |
|---|---|---|---|---|---|
| 1 | 35700300180741 | M.SuratKumar | 174/600 | 995000 | Shanmuga Sundaram |

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| | | | | | |
|---|---|---|---|---|---|
| 2 | 35700300180740 | M.SuratKumar | 97/300 | 547000 | Kalyana Sundar |
| 3 | 35700300180841 | M.SuratKumar | 67/00 | 373000 | Kalyana Sundar |
| | | Total | 338/900 | 19,18,000 | |

And the de-facto complainant' office ordered him to further proceed the reappraisal as per bank norms. On further reappraisal on 08.04.2026, the following accounts in the names of A5 Sivasankar and Mrs.S.Shyamala were identified as containing spurious jewels:

| S.No | Account No. | Borrower Name | Gross Weight (gm/mg) | Loan Amount (Rs.) | Appraiser Name |
|---|---|---|---|---|---|
| 1 | 35700300182795 | P.Shiva Shangar | 95/600 | 693000 | Kalyana Sundar |
| 2 | 35700300182796 | P.Shiva Shangar | 134/700 | 978000 | Shanmuga Sundaram |
| 3 | 35700300182797 | P.Shiva Shangar | 68/200 | 492000 | Shanumuga sundaram |
| 4 | 35700300184724 | S.Shyamala | 93/400 | 745000 | Kalyana Sundar |
| 5 | 35700300182834 | S.Shyamala | 167/000 | 1211000 | Kalyana Sundar |
| 6 | 035700300184723 | S.Shyamala | 150/600 | 1203000 | Kalyana Sundar |
| 7 | 035700250102911 | S.Shyamala | 84/200 | 647000 | Kalyana Sundar |
| | | **Total** | **793/700** | **59,69,000** | |

Further, to ascertain the genuineness of all other pledged jewels in the branch, an additional appraiser, Mr. Manikandan from Kovilpatti Branch, was deputed to expedite the reappraisal. During the verification carried out on 09.04.2026, the following accounts in the name of Mr. G. Murugan were also identified as containing spurious jewels:

| S.No | Account No. | Borrower Name | Gross Weight (gm/mg) | Loan Amount (Rs.) | Appraiser Name |
|---|---|---|---|---|---|
| 1 | 35700300182866 | G.Murugan | 159/200 | 1153000 | Shanumuga sundaram |

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|---|---|---|---|---|---|
| 2 | 35700300184747 | G.Murugan | 97/700 | 776000 | Shanmuga Sundaram |
| 3 | 35700260100252 | G.Murugan | 41/400 | 315000 | Shanmuga sundaram |
| 4 | 35700300182712 | G.Murugan | 91/300 | 664000 | Kalyana Sundaram |
| 5 | 35700300182711 | G.Murugan | 110/500 | 803000 | Kalyana Sundar |
| 6 | 35700300182867 | G.Murugan | 145/500 | 1051000 | Shanmuda Sundaram |
| 7 | 35700250103864 | G.Murugan | 97/300 | 604000 | Kalyana Sundar |
| | | **Total** | **742/900** | **53,66,000** | |

The reappraisal of all jewel packets was completed on 10.04.2026 and it has been confirmed that no other spurious jewels were detected apart from the above accounts. In total 17 jewel loan accounts pertaining to 4 borrowers, involving a total loan amount of Rs.1,32,53,000 was identified as spurious jewels. Total Weight of jewels was 1875.500 grams of fake gold ornaments. The above jewel loan of accused Shyamala, loan proceeds amount to the total amount of Rs.38,06,000/- was credited to her savings account only. The above crime were done by the two appraisers Mr. Shanmuga Sundaram and Mr. Kalyana Sundar along with the above said four borrowers A3 to A6. In this regard, the de-facto complainant has filed a criminal complaint before the Superintendent of Police, Thoothukudi District and FIR was registered on 01.05.2026 in Crime No. 3/2026. It is further submitted that, A1 and A2 are the jewel appraisers and their duty is to verify the purity of the proposed jewels of the customer for its acceptability for the bank as pledge for lending money. The above said A1 Shanmuga Sundaram and A2 Kalyana Sundar were arrested on 02.05.2026 and further investigation in this crime is still pending. In this case the other accused A3, A5 and

A6 are still absconding. A5 filed an anticipatory bail petition before the Hon'ble Madurai Bench of Madras High Court in Crl.OP(MD) No.10410/2026 and dismissed on 09.07.2026 and bank officials have filed an intervenor application before the Hon'ble High Court and the 3rd accused has filed an anticipatory bail petition in Cr.M.P No.3263/2026 before this court, in which intervening petition was filed in Cr.M.P. No.3349/2026. The police officials are still searching for the other accused mentioned in the FIR and the police officials requires to enquire with all other accused regarding the pattern and objects of the crime in order to eliminate the root cause of the crime and they have to find out the entire team of accused behind this crime. Therefore, if this petitioner is released on bail it will affect the entire investigation and the other accused in this FIR will alter the evidence in favour of them and due to their influence witness of this above case will be at risk and there was no recovery frm the accused till date. As per bank enquiry/verification benefits of the crime were transferred to many persons through bank transactions and they used the benefits of the crime for their purpose. Also in further investigation police has to enquire regarding the manufactures of the spurious jewels and persons involved in the manufacture of the spurious jewels and also to find out the properties and assets created by the beneficiary of the above crime and the said assets whether movable or immovable should be recovered under the procedure of BNSS Sec. 107, through Court and the police has to enquire the crime done by A1 to A6 which comes under Section 111 of BNS for that the police person has to investigate the crime in a detailed manner and also in digital manner for that they have to enquire A1 to A6 under their custody, but all the accused are absconding after the arrest of A1 and A2. If this petitioner is enlarged on bail, she will tamper with the witnesses and evidence, she will influence other accused, obstruct the investigation and the investigation will be seriously prejudiced. The investigation is not complete. The police has sought bank records, transaction details and other financial documents to trace the money trail and identify further suspects. There is also a possibility of alteration of sections and addition of further accused persons and hence raised strong objection to allow this petition.

The learned Public Prosecutor has raised strong objection to release the petitioner on bail by stating that, totally six accused in this case and this petitioner is the 4th accused and that, the investigation is still pending, amount has not been recovered and Hon'ble High Court has dismissed the Anticipatory bail application filed by the 5th accused.

Considering the nature and gravity of the offence and quantum of amount involved in the offence and since the investigation of this case is still pending and amount has not been recovered, if the petitioner is released on anticipatory bail, there no chance to recover the amount, this court is not inclined to grant bail to the petitioner.

In the result, this petition stands dismissed.

Pronounced by me in the Open Court this the 20th day of July 2026.

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Principal Sessions Judge,
Thoothukudi.

**To**

- The Judicial Magistrate No.IV, Thoothukudi.
- The Public Prosecutor, Principal District Court, Thoothukudi.
- The Inspector of Police, Thoothukudi DCB., Thoothukudi.
- The Advocate for the petitioner.

They are requested to download the copy of the order from the official web site of this court only for purpose of furnishing sureties before the concerned court.