

IN THE HIGH COURT OF JHARKHAND AT RANCHI
A.B.A. No.3169 of 2025

 Chotu Kumar Karmali, S/o Dinesh Karmali. **... .. Petitioner**
 Versus
 The State of Jharkhand & Anr. **... .. Opposite Parties**

CORAM : SRI ANANDA SEN, J.

 For the Petitioner(s) : Mr. Saket Upadhyay, Advocate
 For the State : Mrs. Vandana Bharti, A.P.P.

03/ 10.07.2025

Heard the parties.

2. This anticipatory bail application under Section 482 of the Bharatiya Nagarik Suraksha Sanhita (BNSS), 2023, has been preferred by the petitioner apprehending his arrest in connection with Chaibasa Sadar P.S. Case No.79 of 2019, for offences under Sections 467, 468, 471, 420 and 120-B IPC. The case is presently pending before the Court of learned C.J.M., West Singhbhum, Chaibasa.

3. Learned counsel representing the petitioner submits that there is no specific allegation against the petitioner and just because he is the Collection Agent, he has been made an accused in this case.

4. Learned A.P.P. representing the State opposes the prayer for anticipatory bail.

5. The F.I.R. is at the instance of Branch Manager of Spadana Sphoorty Financial Limited, which is an investment Company. It is alleged that by preparing forged documents and loan papers, it was shown that self-help mahila group members had been disbursed loan but actually the loan amount was not

disbursed as the entire application was based on forged documents. The loan amount was withdrawn and it was misappropriated. It is alleged that this petitioner who is the Collection Agent, along with the Bank Manager – Baldev Shah, and Field Officer – Jasim Ansari, were involved in the occurrence.

6. From perusal of the F.I.R., I find that there is an allegation of forging documents and based on the said forged documents, loans were sanctioned in the name of self-help mahila group members, who in fact had not applied for the same and thereafter the amount was misappropriated.

7. Considering the nature of allegation, I am of the opinion that this case needs proper investigation including custodial interrogation, as the petitioner is shown to be a Collecting Agent. Thus, this is not a fit case for grant of anticipatory bail.

8. Accordingly, this Anticipatory Bail Application stands **dismissed.**

(ANANDA SEN, J.)