
(2018) 01 MAD CK 0555
In the Madras High Court
Case No : 19682 of 2012

C.Nagappan

APPELLANT

Vs

The Superintendent of Police & Ors.

RESPONDENT

Date of Decision : 03-01-2018

Acts Referred:

Citation : (2018) 01 MAD CK 0555

Hon'ble Judges : P.N.Prakash

Bench : Single Bench

Advocate : A.Muthukaruppan, S.Jayakumar, T.A.Ebenezer

Judgement

1. Earlier, there was no representation on behalf of the petitioner and, therefore, this Court had dismissed the petition on 13.02.2013 for non-

prosecution. The petitioner has filed a restoration petition, which was allowed on 18.04.2013 and the case was restored to file. Thereafter, when

the matter was taken up for hearing on 02.01.2018, there was no representation for the petitioner. Therefore, the matter was posted today under

the caption "for dismissal". Today also, there is no representation for the petitioner.

2. Mr.Tamilselvan, Special Sub-Inspector of Police, Koodalur South Police Station is present in Court today with the case files.

3. It is the case of the petitioner that he and certain others were taken by one Ammachandran to Bank of India, Cumbum Branch on the promise of

getting them a loan of Rs.25,000/-. After taking them to the Bank, Ammachandran and Bank Manager obtained signatures from the petitioner and

others in the blank forms. It is the further case of the petitioner that on 26.02.2011 Ammachandran told him that the Bank has sanctioned

Rs.25,000/- as loan, out of which, Ammachandran gave Rs.17,500/-. As regards the balance, he told the petitioner that Rs.5,000/- should be

deposited with the Bank and Rs.2,500/- was used as expenses. While so, the petitioner received notices from the bank that a sum of

Rs.1,00,000/- is due towards the loan, which shocked him and, therefore, he lodged the complaint dated 07.03.2012 along with others and has

filed the present petition for a direction to register a case and investigate.

4. On perusal of the files produced by the police, it is seen that the Inspector of Police, Koodalur Police Station has conducted a thorough enquiry

by examining the Bank officials and also Ammachandran. From the investigation report, it is seen that Ammachandran is a local politician and he

was an account holder in Bank of India, Cumbum Branch and that he had merely introduced the petitioner and others, who were known to him for

opening Bank accounts. Thereafter, it was the petitioner and others who had obtained loans from the Bank and had defaulted in re-paying the

amount. Therefore, when the Bank started taking steps, the petitioner has come up with a story as if he was cheated into the loan transaction.

Hence, the Inspector of Police has conducted a thorough investigation and has closed the complaint on 04.01.2013 and a copy of the closure

report has also been submitted to this Court. This Court is satisfied with the manner in which the enquiry has been conducted by the police and,

therefore, it is not a fit case in which the directions as prayed for by the petitioner can be granted.

5. In the result, this Petition is devoid of merits and accordingly, the same is dismissed.