

Witness recalled and duly sworn on 08.04.2019.

Cross Examination by Sri. Advocate for accused :-

During my tenure I work in different capacity in five branches in Bangalore City. I was promoted as Manager in the year 2002, but not in the year 2007 as deposed in the chief examination. I was joined the service of the bank in the year 1978 at N.R.Road branch, but not Shivajinagara as deposed in the chief examination. I am aware of the notification and guidelines issued by Registrar of cooperative society, and I am aware of Bylaws of cooperative society and also I am aware of service rules of bank officials issued by cooperative society. Similarly, I am aware of the business rules, regulation manner of the bank in respect of deposit of advances share capital department. I am aware to certain extent the powers and Bylaws of Board of Directors of cooperative society. From March 2003 onwards for nearly one and half year I worked as Inspection department before that I was working as Manager at Tyanari Road Branch. I can not remember in which year I worked as Manager independently, in different branches. Before making inspection as a Manager I was the aware of all the procedures.

Q:- Whether who have issued any notice to the staff I writing before making inspection?

Ans:- I have not issued any such notice to the staff before making inspection because I was working under General Manager.

I have received instructions from General Manager in writing to make such inspection. At that time i.e., in the year 2003-04 one Mohamed Alif was in charge General Manager. If any irregularities found in the office I as a Manager have to inform the same to the General Manager and after verification the general Manager will issue instruction to the inspection department. To make inspection in the office against the staff, but I do not have any power to question the staff with regard to their work. I have given a manual instructions as a Manger to the staff. Instruction in writing were given to me before making inspection. The said instructions were already produced before the court. I have left the job voluntarily in the year 2007.

Except central branch other branches have no inspection department. I have left the job to take care of my husband. It is not true to suggest that, I remained absent unauthorisely hence, I was remove from service. It is true to suggest that, after 2007 I have left the country and till today I am residing at Mascot and Canada. I am aware that during my tenure the bank has conducted annual meetings. The bank has published the report containing board of Directors, statutory audit, balance sheet, and profit and loss account, Budget Etc., to the share holders of bank for taking approval of share holders. All the above said proceedings in the there in the office of the bank. I am the share holder of the bank. I am aware of the business of the bank both share

holder as well as officer of the bank. RBI has conducted annual inspection in the society before March 2003. Accordingly, accord from my inspection report there are reports pertains to annual inspection made by the department of audit of cooperative society and also statutory orders by the Government. I do not know whether the bank has appointed statutory auditor or not. It is true to suggest that , before conducting annual statutory audits, the staff of the registrar cooperative society and auditors appointed by the banks will verify the cash balance of the bank on 31st of March every year. Our bank has internal audit comes chartered accountant. I do not know accordingly, they will submit the report to the Government.

During my tenure other than the central branch there were 14 branches of our bank. The duties of the inspection department are to make inspection of all branches pertains to all transaction. The inspection department will make inspection once in three months of all the branches. After inspection we will finalized the same and submit the report to the central branch. Similarly, the central branch will direct the all the branches to submit compliance report within specified time.

Further cross -examination : - Deferred
(Typed to my dictation in open court).

R O I & A C.

I A C M M.

