

Witness recalled and duly sworn on 20.06.2019.

Further Cross Examination by Sri.KAP Advocate for accused :-

I have not made any endorsement on Exp106, 107 to 132 with regard to my inspection. It is not true to suggest that, I have not verify the Exp106 to 132, so also Exp4 to 105. I do not know whether the, ultimate decision for sanction of the loan will be taken by the board. The recommendations made by the manager and general manager, the board will take decision the sanction of the loan. It is not true to suggest that, manager and general manager are not final decision authority while sanction of the loan there discharging duties as per the guidelines of the RBI. On personal verification of the documents at the time of verification I found that document are all fabricated with regard to the handwriting but, I have not endorse the same, because such endorsement is not necessary. I have not expert in handwriting but, by nakedeye I could identify the manipulation and creation of documents as an officer of the verification. The other persons who are assisting me are aware of the such creation and they are also not attested. It is not true to suggest that, during my verification I am not at all verified any documents thoroughly and I am not found any such creation of documents. As per my knowledge, there is circular but, not bylaws which empower the general manager to the custodian of the relevant books of bank.

Further cross Examination :- Deferred at the request.

(Typed to my dictation in open court).

R O I & A C.

I A C M M.