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<u>ಸಾಕ್ಷಿ ವಿ ಸಿ ಮುಖೇನ ಹಾಜರಿದ್ದು ಪಾಟೀ ಸವಾಲು 1 ನೇ ಆರೋಪಿಯ ಪರ ವಕೀಲರಿಂದಃ</u>

1. It is true to suggest that the responsibility of an auditor entrusted to me. It is true suggest that I having knowledge in respect of all the responsibility of an auditor. I know the role of an auditor. There are two types of audits relating to ICICI bank in respect of gold loan account namely physical verification done by my self another done with respect of checking the purity of the gold .

2. There is procedure in the bank relating to physical checking of the gold loan. It is true to suggest that procedure given by ICICI Bank itself. The said procedure I have informed to the police. I did not produced any document to show that the procedure being informed to the police. It is true suggest that I am responsible for periodical audit but internal not related to me but done by other person.

3. The internal auditors are being responsible for the internal audit. It is false to suggest that every periodical internal audit should be done for every 15 days. The witness volunteers its relates to periodical

audit only. On annual basis for every year the internal audit will be conducted. I had given any statement that such internal audit shall be conducted every 15 days as it not related to my as the internal audit should be conducted by the manager of the bank itself and I am only related to the periodical audit.

4. There are two valts in ICICI bank chitradurga branch one pertains to gold and another for cash. It is true to suggest that each valts having separate two keys. Is there any separate key for cash valt for which the witness stated that two separate keys for the valts being mentioned in the same register but maintaining separately . It is true to suggest that for each valt the operators are also separate. The separate key holders shall have to hold the key with them for 24 hours.

5. If any key holder not able to present due to sick or transfer in such an event has to surrender the key by mentioning in the concerned register and should handed over the key to the other person and such person after receipt of the key has to check and receive the key. In the event of missing any one of the key in such an event has to report to the superior .

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6. In case during the period of missing the key the customer visit in such an event the duplicate will be available in other branch with the assistance of duplicate key the valt will be opened. In the register it will be maintain in respect of missing the key and using the duplicate key. It is true to suggest on 26.12./27.12.2011 I visited the ICICI chitradurga branch for periodical audit.

7. During my periodical audit I did not found any missing of jewel . It is true to suggest that during my periodical audit I verified the key register there is not discrepancies . The witness volunteers in the register made observation that the keys handed over to CW-25. I am not aware whether the key register has been handed over to police or not . The gold loan keys have been handed over to Cw-25 .

8. it is true to suggest that there is a procedure in the bank to hand over each key to a each person only. I am not aware whether the said procedure document being handed over to the police or not. I am not aware how a jewel loan has been sanction to the customer. I verified the jewel book register while visiting the

branch for periodical audit.

9. It is true to suggest that while sanctioning of the gold loan it is mandate to collect the KYC documents from the customers . It is true to suggest that the documents produced by the customer to be verified through CPCS report. It is false to suggest that after collecting the Adhar, Pan document from the customer the copy of the same should be furnish to the branches as well as superior for verification and the witness volunteers the documents will be verified in the bank by the manager itself.

10. It is true to suggest that the soft copy of the jewel loan will be kept in data base. It is true to suggest that the periodical audit report should be submitted to superior for verification. There is no audit in between 27.12.2011 to 0802.2012. I am not aware any audit document in between 27.12.2011 to 08.02.2012 handed over to police or produced before this court.

11. It is true to suggest that only the audit report of 08.02.2012 being produce before the court. There is no any consumer complaint or claim by any of the

customer regarding missing of the jewel. Usually in case of resignation by a major position or any position the bank check for replacement which 3 months prior notice is mandate.

12. It is true to suggest that Accused No.1 resigned during 2011 October. It is true to suggest that cw-18 joined the branch during November 2011 but I am not aware about the date. It is true to suggest that Accused No.1 put his resignation in the month of October 2011 and in the month of January 2012 discharged from his position but I am not aware of the date.

13. It is true suggest that Cw-18 working as trainee under accused No.1. it is true to suggest that cw-18 has to play the role of his position from the date of resignation submitted and accepted of accused No.1. it is true to suggest that after submitting the resignation and accepting the resignation after verification there is no such liability or recovery relating to such resigned person. It is true to suggest that discharge certificate will be issued to the said person. I am not aware whether such discharge certificate has been issued to

accused No.1 or not.

14. If any discrepancies relating to such person the verification and after correction then only will be discharged by issuing a discharge certificate. It is true to suggest that relating to jewel missing as an 08.02.2012 after internal enquiry the information has been given to the police. I am not aware whether the accused No.1 called for enquiry for the incident occurred on 08.02.2012.

15. The internal enquiry report for the incident of 08.02.2012 has been submitted to the court as well as to the police. I am not aware whether allegations have been made or not against Cw-18. It is true to suggest that as on 08.02.2012 Cw-18 is the custodian of the key of gold valts.

16. It is true to suggest that as on the date of incident 08.02.2012 to 18.12.2012 the bank has taken sufficient time for internal investigation but I do not know falsification of allegation have been made against accused persons for which bank has taken such a long time. I am not aware the incident of 08.02.2012 being reported to RBI or not. It is false to suggest that I am a part of internal enquiry.

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17. It is true to suggest that I was present on 08.02.2012 and 09.02.2012 at ICICI bank chitradurga branch. It is false to suggest that an enquiry has been conducted against me. I am not aware the said enquiry report will be in the ICICI bank on data base. I am not aware accused No.1 is involved in this major incident or not. It is true to suggest that the bank manager is the custodian of the valt but is not a cash teller.

18. It is true to suggest that the role of a manager will be as per the procedural document maintained in the bank. I am not aware whether the said procedural document being handed over to the police or not and produced before this court or not. It is false to suggest that the audit report conducted on first day and again conducted on the next day the subsequent one holds good, the witness volunteers both the audits holds good. It is false to suggest a false case foisted against accused No.1.

ಮರುವಿಚಾರಣೆಃ ಇಲ್ಲ

(ತೆರೆದ ನ್ಯಾಯಾಲಯದಲ್ಲಿ ನನ್ನ ಉಕ್ತಲೇಖನಕ್ಕೆ ತಕ್ಕಂತೆ ಬೆರಳಚ್ಚುಮಾಡಲಾಯಿತು)

ಓ ಹೇ ಕೇ ಸರಿ ಇದೆ

1 ನೇ ಹೆಚ್ಚುವರಿ ಹಿರಿಯ ಸಿವಿಲ್ ಮತ್ತು
ಜೆ ಎಂ ಎಫ್ ಸಿ ನ್ಯಾಯಾಧೀಶರು, ಚಿತ್ರದುರ್ಗ