

DEPOSITION OF WITNESS

(Chapter XXIII code of Criminal Procedure)

In the Court of XI Additional Special Judge for CBI Cases

(CBI Cases Relating to Banks and Financial Institutions)

Chennai - 600 001.

Calendar Case : C.C. No. 06/2006
Deposition of witness for : PW 19
Name : U.R.Kalyani
Father's / Husband's Name : W/o.Gopinath
Address for Communication : Flat No. 3, Rams Apartment, No.112, Rama St.,
Nungambakkam, Chennai – 600 034.
Village :
Taluk :
Calling : Scale-I Officer (Retd.), Punjab National Bank.
Religion & Caste :
Age : 70 years Mobile: 99400 18430

Solemnly affirmed in accordance with the provisions of Act X of 1873
on this the 6th day of February, 2020.

Chief Examination:

I retired as Scale-I Officer, Punjab National Bank, Perambur Branch, Chennai in the year 2009. During 1996 to 1999, I was working as Officer in Erstwhile Nendungadi Bank, Alandur Branch, Chennai. While I was working in the bank, one M/s.Siddhi Developers & Promoters were having a current account with Alandur Branch. Ex.P47 – is a A/c. Opening Form and Ex.P48- Certified copy of Statement of Account. R.Velayutham is the proprietor of the said current account.

Now, I am shown 26 current account pay-in slips of the Nendungadi Bank Ltd, Alandur Branch of various dates between 09.04.2002 to 14.06.2002 pertain to current account of M/s.Siddhi Developers & Promoters for the purpose of depositing cheques drawn on Canara Bank of various amounts and they were marked together as EX.P49 Series (26 vouchers) (D.No.35 to 60). The amounts referred in Ex.P49 Series were reflected in Ex.P48- Statement of Account after getting the clearing from Canara Bank. In this regard, I was examined by CBI.

CROSS EXAMINATION: No Cross by A1, A2, A3, A6

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Chennai - 600 001.

Calendar Case : C.C. No. 06/2006
Deposition of witness for : PW 18
Name : Dina.A.P.
Father's / Husband's Name : A.P.Narayanan
Address for Communication : E39, HIG Flats,
Sudhanthira Pon Vizha Nagar, Pondicherry - 11
Village :
Taluk :
Calling : Deputy General Manager (Projects) HUDCO
Religion & Caste :
Age : 48 years Mobile: 94432 08442

Solemnly affirmed in accordance with the provisions of Act X of 1873 on this the 6th day of February, 2020.

Chief Examination:

I am now working as a DGM (Projects), HUDCO, Pondicherry. From 1999 to 2009 I worked at Regional office, Hudco, Chennai in various capacities. I joined Chennai Office as Trainee and since I am an Architech. I was working after Architectural appraisal ink the Project Wing and consultancy Wing. During 2001 to 2003 I was posted as Assistant Appraisal Officer at Chennai Retail Finance Unit. As Assistant Appraisal Officer I used to counseling credit appraisal, preparation of sanction note and offer letter. When we do credit appraisal for Plot cases, we check whether approval for the layout is there and then we

check whether the estimate for development charges are available in the firm.

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In this case, the loan file pertains to M/s.Siddhi Developers & Promoters in which Credit Appraisal and Sanction prepared by me as Assistant Appraisal Officer. During the relevant period, A1-Arul Kumar was the Regional Chief of HUDCO, Chennai and he was the competent authority to sanction the housing loan. Shri.Muralidharan was the Senior Manager (Projects) of HUDCO. He also appraise the file before the file being putup. Apart from Muralidharan, one Subramaniam also was working as Senior Manager (Project) and the process note also being handled by the Legal Officer and Finance Officer of HUDCO, Chennai. The Application pertains to the sanction of housing loan for the plots developed by M/s.Siddhi Developers & Promoters were received by Vijayalakshmi (A2), Stenographer, HUDCO Nivas, Chennai. In this case, I have not personally met any of the applicants and the applications pertain to this promoter were submitted to the HUDCO Office by the representative of M/s.Siddhi Developers & Promoters. In this regard, I was examined by CBI.

CROSS EXAMINATION: *Defer application filed by A1. Heard both sides and dismissed. No cross for A1.*

CROSS EXAMINATION BY A2:

Only one time, I was examined by CBI in this regard. I have not able to recall whether I have examined by CBI once or twice. A2- Vijayalakshmi is a Typist. It is correct to say that Ex.P4 was received by Sarala, Ex.P12 and Ex.P23 were received by P.Subramaniam. Loan application of Radha Narayanan was processed by Subramaniam. It is correct to say that all above loan documents were seen by other HUDCO Nivas Officers.

CROSS EXAMINATION: *No cross by A3, A5 and A6*

Re-Examination : *Nil*