

**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.46/2015  
Deposition of witness for : PW-7 (LW-14)  
Name of the witness : Mr. R.Christopher  
Father's name : Mr.S.Rajamanickam  
Age : 48 years  
Occupation : Senior Branch Manager, LIC of India,  
Anna Nagar Plaza, Anna Nagar Branch  
Address : C47, II Floor, II Avenue, Anna Nagar, Chennai

Solemnly affirmed in accordance with the provisions of Oaths Act, 1969  
(Central Act 44 of 1969) on the 11th day of June 2025.

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(A2, A6 present. A3, A5 Charge abated. Other accused absent. Petition u/s.317 CRPC  
filed and allowed).

**Chief Examination :**

At present, I am working as Senior Branch Manager, LIC of India, Anna Nagar branch, Chennai. During 2015, I was working as Branch Manager, LIC of India, City branch 25, Mylapore, Chennai. During that time on the request of CBI, I have submitted original Policy bond, Policy loan papers, Loan applications, Loan letters of the following policies bearing Nos.706559849, 706558318, 705615547 and 705629082. All the above policies are in the name of one Mr.Venkatraman.

Now I have been shown with the policy bond, loan papers, vouchers, letters in respect of policy No.706559849, which are already in **Ex.P43's** file (D122-7 sheets). As per this loan document, we disbursed the loan amount of Rs.1,35,250/- on 27.03.2013. This policy was for the sum assured of Rs.3,00,000/- and premium paid was Rs.2,14,521/-. Now I have been shown with the policy bond, loan papers, vouchers, letters in respect of policy No.706558318, which are already in **Ex.P43's** file (D123-9 sheets). As per this loan document, we disbursed the loan amount of Rs.6,30,750/- on 27.03.2013. This policy was for the sum assured of Rs.14,00,000/- and premium paid was Rs.10,01,098/-. Now I have been shown with the policy bond, loan papers, vouchers, letters in respect of policy No.705615547, which are already in **Ex.P43's** file (D124-9 sheets). As per this loan document, we disbursed the loan amount of Rs.6,05,500/- on 19.11.2013. This policy was for the sum assured of Rs.10,50,000/- and premium paid was Rs.6,97,263/-. Now I have been shown with the policy bond, loan papers, vouchers, letters in respect of policy No.705629082, which are already in **Ex.P43's** file (D125-7 sheets). As per this loan document, we disbursed the loan amount of Rs.1,26,250/- on 27.03.2013. This policy was for the sum assured of Rs.2,80,000/- and premium paid was Rs.2,00,220/-.

When the policy holder approached us for a loan, we got those policies, assigned in our favour, LIC of India and then the loan was settled. I have submitted the above documents under the acknowledgment as per the request made by the CBI. The receipt memo dated 07.07.2015 under which documents were handed to

CBI by me is marked as **Ex.P105 (1 sheet)**. It contains my signature. In this regard, the CBI enquired me.

**Cross Examination by A1 :**

Once the policies assigned in favour of LIC of India on availing loan, it cannot be assigned in favour of any other loan facilities availed from any other financial institutions, unless the loan dues with LIC were cleared.

**(Learned counsels for other accused have no cross examination against this witness).**

Taken down before me in the open court  
read over to the witness and  
acknowledged by him/her to be correct.

11.06.2025      XI Additional Special  
Judge for CBI Cases.