C.C. No. 27/2015

30.01.2018

PW 1 – Mr. Sandeepan Dasgupta present

Solemnly affirmed in accordance with the provisions of Act X of 1873 on this the 30th day of January, 2018.

Chief Examination – Continuation:

Now I am shown the cheque no.582618 dated 23.12.2013 for Rs.8 lakhs, cheque no.582619 dated 24.12.2013 for Rs.1,50,000/-, cheque no.582620 dated 26.12.2013 for Rs.9,50,000/-, cheque no.582622 dated 27.12.2013 for Rs.1,50,000/-, cheque no.582616 dated 20.12.2013 for Rs.2 lakhs, cheque no.582611 dated 19.12.2013 for Rs.5 lakhs, cheque no.582624 dated 30.12.2013 for Rs.4 lakhs, cheque no.582626 dated 31.12.2013 for Rs.4,50,000/-, cheque no.582627 dated 2.1.2014 for Rs.2 lakhs, cheque no.582629 dated 13.1.2014 for Rs.7,50,000/-, cheque no.582623 dated 28.12.2013 for Rs.1,50,000/-, cheque no.582625 dated 30.12.2013 for Rs.1 lakh, cheque no.582637 dated 6.2.2014 for Rs.6 lakhs, cheque no.582634 dated 28.1.2014 for Rs.15 lakhs, cheque no.582625 dated 5.2.2014 for Rs.2 lakhs and cheque no.582608 dated 17.12.2013 for Rs.10 lakhs all drawn on Central Bank of India, Mylapore branch issued by M/s.M.D.Bricks in current account no.2979290690 signed by B.K.Mahendran (A1) as partner in favour of S.Babu and self and presented to the bank for withdrawing cash from the bank and these cheques are marked together as **Ex.P.46 Series (16 cheques).** Ex.P.46 series were drawn against the credit of cent mortgage loan sanctioned by Mylapore branch in the name of MD Bricks and the normal banking business against mortgage loan for business purpose cheques should be drawn for business and it is not permissible to withdraw cash regularly.

Now I am shown cheque bearing no.582609 dated 17.12.2013 of Rs.10 lakhs issued by A1 B.K.Mahendran as partner of M/s.MD Bricks in current account no.2979290690 of Mylapore branch in favour of the bank for transferring the funds under NEFT to K.Mahendran account with Standard Chartered Bank, Mylapore. The cheque along with RTGS application marked together as **Ex.P.47 (2 sheets).**

Now I am shown cheque bearing no.582602 dated 16.12.2013 of Rs.10 lakhs issued by A1 B.K.Mahendran as partner of M/s.MD Bricks in current account no.2979290690 of Mylapore branch in favour of the bank for transferring the funds under NEFT to K.Mahendran account with Standard Chartered Bank, Mylapore. The cheque along with RTGS application marked together as **Ex.P.48 (2 sheets).**

Now I am shown cheque bearing no.582633 dated 27.01.2014 of Rs.19 lakhs issued by A1 B.K.Mahendran as partner of M/s.MD Bricks in current account no.2979290690 of Mylapore branch in favour of the bank for transferring the funds under NEFT to K.Mahendran account with Standard Chartered Bank, Mylapore. The cheque along with RTGS application marked together as **Ex.P.49 (2 sheets).**

Now I am shown cheque bearing no.582632 dated 27.01.2014 of Rs.15 lakhs issued by A1 B.K.Mahendran as partner of M/s.MD Bricks in current account no.2979290690 of Mylapore branch in favour of the bank for transferring the funds under NEFT to S.Murugan (A2) account with HDFC Bank, New Perungalathur. The cheque along with RTGS application marked together as **Ex.P.50 (2 sheets).**

Now I am shown cheque bearing no.582601 dated 16.12.2013 of Rs.23,50,000/- issued by A1 B.K.Mahendran as partner of M/s.MD Bricks in current account no.2979290690 of Mylapore branch in favour of the bank for transferring the funds under NEFT to S.Murugan (A2) account with HDFC Bank, New Perungalathur. The cheque along with RTGS application marked together as **Ex.P.51 (2 sheets).**

Now I am shown cheque bearing no.582610 dated 19.12.2013 of Rs.4,50,000/- issued by A1 B.K.Mahendran as partner of M/s.MD Bricks in current account no.2979290690 of Mylapore branch in favour of Gee Pee Chemicals owned by A3 G.R.Pradhan as partner and account with Central Bank of India, Mylapore branch bearing account no.3301117609. The cheque along with the pay-in slip for depositing the cheque into the current account of Gee Pee Chemicals dated 19.12.2013 are marked together as **Ex.P.52 (2 sheets).**

Now I am shown cheque bearing no.582605 dated 16.12.2013 of Rs.30 lakhs issued by A1 B.K.Mahendran as partner of M/s.MD Bricks in current account no.2979290690 of Mylapore branch in favour of Gee Pee Chemicals owned by A3 G.R.Pradhan as partner and account with Central Bank of India, Mylapore branch bearing account no.3301117609. The cheque along with the pay-in slip for depositing the cheque into the current account of Gee Pee Chemicals dated 16.12.2013 are marked together as **Ex.P.53 (2 sheets).**

Now I am shown cheque bearing no.582606 dated 17.12.2013 of Rs.12,50,000/- issued by A1 B.K.Mahendran as partner of M/s.MD Bricks in current account no.2979290690 of Mylapore branch in favour of the bank for transferring the funds under NEFT to M/s.Jay Pee Enterprises account with Oriental Bank of Commerce, Hubli, Karnataka. The cheque along with NEFT application marked together as **Ex.P.54 (2 sheets).**

Now I am shown cheque bearing no.582603 dated 16.12.2013 of Rs.16 lakhs issued by A1 B.K.Mahendran as partner of M/s.MD Bricks in current account no.2979290690 of Mylapore branch in favour of the bank for transferring the funds under NEFT to M/s.Jay Pee Enterprises account with Bank of India, Thousand Lights branch, Chennai. The cheque along with NEFT application marked together as **Ex.P.55 (2 sheets).**

Now I am shown cheque bearing no.582638 dated 06.02.2014 of Rs.2 lakhs issued by A1 B.K.Mahendran as partner of M/s.MD Bricks in current account no.2979290690 of Mylapore branch in favour of the bank for transferring the funds under RTGS to M/s.Jay Pee Enterprises account with Oriental Bank of Commerce, Hubli, Karnataka. The cheque along with RTGS application marked together as **Ex.P.56 (2 sheets).**

Now I am shown cheque bearing no.582613 dated 20.12.2013 of Rs.2,50,000/- issued by A1 B.K.Mahendran as partner of M/s.MD Bricks in current account no.2979290690 of Mylapore branch in favour of the bank for transferring the funds under NEFT to M/s.Jay Pee Enterprises account with Oriental Bank of Commerce, Hubli, Karnataka. The cheque along with NEFT application marked together as **Ex.P.57 (2 sheets).**

Now I am shown cheque bearing no.582636 dated 05.02.2014 of Rs.2,50,000/- issued by A1 B.K.Mahendran as partner of M/s.MD Bricks in current account no.2979290690 of Mylapore branch in favour of the bank for transferring the funds under RTGS to M/s.Sree Maaselha Enterprises account with Bank of India, Usman Road branch, Chennai. The cheque along with RTGS application marked together as **Ex.P.58 (2 sheets).**

Now I am shown cheque bearing no.582607 dated 17.12.2013 of Rs.12 lakhs issued by A1 B.K.Mahendran as partner of M/s.MD Bricks in current account no.2979290690 of Mylapore branch in favour of the bank for transferring the funds under RTGS to M/s. Sree Maaselha Enterprises account with Bank of India, Usman Road branch, Chennai. The cheque along with RTGS application marked together as **Ex.P.59 (2 sheets).**

Now I am shown cheque bearing no.582617 dated 20.12.2013 of Rs.1,00,000/- issued by A1 B.K.Mahendran as partner of M/s.MD Bricks in current account no.2979290690 of Mylapore branch in favour of the bank for transferring the funds under NEFT to M/s.SJM Enterprises account with United Bank of India, Virugambakkam, Chennai. The cheque along with NEFT application marked together as **Ex.P.60 (2 sheets).**

Now I am shown cheque bearing no.582621 dated 27.12.2013 of Rs.2,00,000/- issued by A1 B.K.Mahendran as partner of M/s.MD Bricks in current account no.2979290690 of Mylapore branch in favour of the bank for transferring the funds under NEFT to M/s.SJM Enterprises account with United Bank of India, Virugambakkam, Chennai. The cheque along with NEFT application marked together as **Ex.P.61 (2 sheets).**

Now I am shown cheque bearing no.582612 dated 19.12.2013 of Rs.5,00,000/- issued by A1 B.K.Mahendran as partner of M/s.MD Bricks in current account no.2979290690 of Mylapore branch in favour of the bank for transferring the funds under NEFT to M/s.KPK Agencies account with HDFC Bank, Ashok Nagar, Chennai. The cheque along with NEFT application marked together as **Ex.P.62 (2 sheets).**

Now I am shown cheque bearing no.582604 dated 16.12.2013 of Rs.15,00,000/- issued by A1 B.K.Mahendran as partner of M/s.MD Bricks in current account no.2979290690 of Mylapore branch in favour of the bank for transferring the funds under NEFT to M/s.JAY ARR Enterprises account with Oriental Bank of Commerce, Kilpauk, Chennai. The cheque along with NEFT application marked together as **Ex.P.63 (2 sheets).**

Now I am shown cheque bearing no.582640 dated 14.02.2014 of Rs.3,00,000/- issued by A1 B.K.Mahendran as partner of M/s.MD Bricks in current account no.2979290690 of Mylapore branch for withdrawing cash to S.Babu is marked as **Ex.P.64 (1 sheet).**

Now I am shown cheque bearing no.382506 dated 25.01.2014 of Rs.15,00,000/-, cheque no.382513 dated 27.01.2014 for Rs.5 lakhs issued by A1 B.K.Mahendran as partner of M/s.MD Trade Corporation in current account no.3317900309 of Mylapore branch for withdrawing cash is marked as **Ex.P.65 (2 cheques).**

Now I am shown cheque bearing no.382516 dated 28.01.2014 of Rs.10,00,000/-, issued by A1 B.K.Mahendran as partner of M/s.MD Trade Corporation in current account no.3317900309 of Mylapore branch in favour of M/s. MD Bricks and presented to the Mylapore branch for transfer of funds to the account of M/s.MD Bricks account no.2979290690 and the cheque along with the pay-in slip are marked together as **Ex.P.66 (2 sheets).**

Now I am shown cheque bearing no.382507 dated 27.01.2014 of Rs.34,00,000/-, issued by A1 B.K.Mahendran as partner of M/s.MD Trade Corporation in current account no.3317900309 of Mylapore branch in favour of M/s. MD Bricks and presented to the Mylapore branch for transfer of funds to the account of M/s.MD Bricks account no.2979290690 and the cheque along with the pay-in slip are marked together as **Ex.P.67 (2 sheets).**

Now I am shown cheque bearing no.012652 dated 06.05.2014 of Rs.13,48,500/-, issued by A1 B.K.Mahendran as partner of M/s.MD Trade Corporation in current account no.3317900309 of Mylapore branch in favour of M/s. Gee Pee Chemicals and presented to the Mylapore branch for transfer of funds to the account of M/s.Gee Pee Chemicals account no.3301117609 and the cheque along with the pay-in slip are marked together as **Ex.P.68 (2 sheets).**

Now I am shown cheque bearing no.012651 dated 06.05.2014 of Rs.15,95,800/- issued by A1 B.K.Mahendran as partner of M/s.MD Trade Corporation in CC account no.3317900309 of Mylapore branch in favour of the bank for transferring the funds under NEFT to M/s.Squarecon Ent. Pvt. Ltd account with Andhra Bank, Valasaravakkam branch, Chennai. The cheque along with NEFT application marked together as **Ex.P.69 (2 sheets).**

Now I am shown cheque bearing no.382536 dated 20.02.2014 of Rs.1,75,000/- issued by A1 B.K.Mahendran as partner of M/s.MD Trade Corporation in CC account no.3317900309 of Mylapore branch in favour of the bank for transferring the funds under RTGS to M/s.Bapuni Trading Company account with Oriental Bank of Commerce, Esplanade branch, Chennai. The cheque along with NEFT application marked together as **Ex.P.70 (2 sheets).**

Now I am shown cheque bearing no.382535 dated 19.02.2014 of Rs.3,00,000/- issued by A1 B.K.Mahendran as partner of M/s.MD Trade Corporation in CC account no.3317900309 of Mylapore branch in favour of the bank for transferring the funds under RTGS to M/s.Bapuni Trading Company account with Oriental Bank of Commerce, Esplanade branch, Chennai. The cheque along with NEFT application marked together as **Ex.P.71 (2 sheets).**

Now I am shown cheque bearing no.382523 dated 06.02.2014 of Rs.7,80,000/- issued by A1 B.K.Mahendran as partner of M/s.MD Trade Corporation in CC account no.3317900309 of Mylapore branch in favour of the bank for transferring the funds under RTGS to M/s.Bapuni Trading Company account with Oriental Bank of Commerce, Esplanade branch, Chennai. The cheque along with NEFT application marked together as **Ex.P.72 (2 sheets).**

Now I am shown cheque bearing no.382505 dated 25.01.2014 of Rs.18,00,000/- issued by A1 B.K.Mahendran as partner of M/s.MD Trade Corporation in CC account no.3317900309 of Mylapore branch in favour of the bank for transferring the funds under RTGS to P.S.Poopandian with Yes Bank, Nungambakkam branch, Chennai. The cheque along with RTGS application marked together as **Ex.P.73 (2 sheets).**

Now I am shown cheque bearing no.382512 dated 27.01.2014 for Rs.6 lakhs, cheque no.382524 dated 07.02.2014 for Rs.4 lakhs, cheque no.382531 dated 17.02.2014 for Rs.2 lakhs all issued by A1 B.K.Mahendran as partner of M/s.MD Trade Corporation in CC account no.3317900309 of Mylapore branch in favour of the bank for transferring the funds under RTGS to M/s.PULSE with Vijaya Bank, Indira Nagar branch, Chennai. The 3 cheques along with the respective RTGS applications are marked together as **Ex.P.74 Series (6 sheets).**

Now I am shown cheque bearing no.382502 dated 25.01.2014 for Rs.16 lakhs, cheque no.382503 dated 25.01.2014 for Rs.15 lakhs, cheque no.382508 dated 27.01.2014 for Rs.4,50,000/-, cheque no.382517 dated 29.01.2014 for Rs.10 lakhs, cheque no.382518 dated 03.02.2014 for Rs.11,32,000/-, cheque no.382520 dated 04.02.2014 for Rs.3 lakhs, cheque no.382519 dated 04.02.2014 for Rs.5 lakhs, cheque no.382534 dated 18.02.2014 for Rs.2 lakhs, cheque no.382537 dated 21.02.2014 for Rs.21,50,000/- all issued by A1 B.K.Mahendran as partner of M/s.MD Trade Corporation in CC account no.3317900309 of Mylapore branch in favour of the bank for transferring the funds under RTGS to M/s.Jay Pee Enterprises with Bank of India, Thousand Lights branch, Oriental Bank of Commerce, Hubli and Oriental Bank of Commerce, Kilpauk, Chennai. The 9 cheques along with the respective RTGS applications are marked together as **Ex.P.75 Series (18 sheets).**

Now I am shown cheque bearing no.382525 dated 07.02.2014 for Rs.2 lakhs, cheque no.382528 dated 12.02.2014 for Rs.5 lakhs and cheque no.382529 dated 15.02.2014 for Rs.2 lakhs all issued by A1 B.K.Mahendran as partner of M/s.MD Trade Corporation in CC account no.3317900309 of Mylapore branch in favour of the bank for transferring the funds under RTGS to M/s.J.S.Designs with Bank of India, Thousand Lights branch, Chennai. The 3 cheques along with the respective RTGS applications are marked together as **Ex.P.76 Series (6 sheets).**

Now I am shown cheque bearing no.382521 dated 06.02.2014 for Rs.2,60,000/- and cheque no.382526 dated 07.02.2014 for Rs.2,40,000/- all issued by A1 B.K.Mahendran as partner of M/s.MD Trade Corporation in CC account no.3317900309 of Mylapore branch in favour of the bank for transferring the funds under RTGS to M/s.Coastal Overseas Trade Corp with Axis Bank, Purasawakkam branch, Chennai. The 2 cheques along with the respective RTGS applications are marked together as **Ex.P.77 Series (4 sheets).**

Now I am shown cheque bearing no.382504 dated 25.01.2014 for Rs.20 lakhs, cheque no.382527 dated 12.02.2014 for Rs.5 lakhs and cheque no.382520 dated 17.02.2014 for Rs.2 lakhs all issued by A1 B.K.Mahendran as partner of M/s.MD Trade Corporation in CC account no.3317900309 of Mylapore branch in favour of the bank for transferring the funds under RTGS to M/s.Sree Maselha Enterprises with Bank of India, Usman Road branch, Chennai. The 3 cheques along with the respective RTGS applications are marked together as **Ex.P.78 Series (6 sheets).**

Now I am shown cheque bearing no.382509 dated 27.01.2014 for Rs.9,75,000/- issued by A1 B.K.Mahendran as partner of M/s.MD Trade Corporation in CC account no.3317900309 of Mylapore branch in favour of the bank for transferring the funds under RTGS to M/s.Bapuni Trading and Company with Oriental Bank of Commerce, Esplanade branch, Chennai. The cheque along with the respective RTGS application is marked as **Ex.P.79 Series (2 sheets).**

Now I am shown cheque bearing no.382514 dated 27.01.2014 for Rs.8,00,000/- issued by A1 B.K.Mahendran as partner of M/s.MD Trade Corporation in CC account no.3317900309 of Mylapore branch in favour of the bank for transferring the funds under RTGS to Sudhasmita with Karur Vysya Bank, Saligramam branch, Chennai. The cheque along with the respective RTGS application is marked as **Ex.P.80 Series (2 sheets).**

Now I am shown cheque bearing no.382511 dated 27.01.2014 for Rs.5,00,000/- issued by A1 B.K.Mahendran as partner of M/s.MD Trade Corporation in CC account no.3317900309 of Mylapore branch in favour of the bank for transferring the funds under RTGS to M/s.KPK Agencies with HDFC Bank, Ashok Nagar branch, Chennai. The cheque along with the respective RTGS application is marked as **Ex.P.81 Series (2 sheets).**

Now I am shown cheque bearing no.382532 dated 17.02.2014 for Rs.13,25,000/- issued by A1 B.K.Mahendran as partner of M/s.MD Trade Corporation in CC account no.3317900309 of Mylapore branch in favour of the bank for transferring the funds under RTGS to M/s.Vijaykumar Civil Works with Bank of India, Anna Nagar branch, Chennai. The cheque along with the respective RTGS application is marked as **Ex.P.82 Series (2 sheets).**

Now I am shown cheque bearing no.382510 dated 27.01.2014 for Rs.6,25,000/- issued by A1 B.K.Mahendran as partner of M/s.MD Trade

Corporation in CC account no.3317900309 of Mylapore branch in favour of the bank for transferring the funds under RTGS to M/s.S.D.Enterprises with Oriental Bank of Commerce, Esplanade branch, Chennai. The cheque along with the respective RTGS application is marked as **Ex.P.83 Series (2 sheets).**

Now I am shown letter dated 21.1.2014 issued by M/s.M.D.Bricks signed by A1 B.K.Mahendran as partner enclosed with chartered accountant certificate dated 21.1.2014 submitted to Central Bank of India, Mylapore branch is now marked as **Ex.P.84 (2 sheets)** (D28).

Now I am shown letter dated 22.5.2014 by M.D.Trade Corporation signed by A1 B.K.Mahendran as partner is now marked as **Ex.P.85 (1 sheet)**. The loan documents pertains to M.D.Trade Corporation executed by A1 B.K.Mahendran and A2 S.Murugan as partners for availing the cash credit facilities Rs.2,50,00,000/- with Central Bank of India, Mylapore branch including Demand Promissory Note, the consent letter, letter of continuity and agreement of hypothecation are marked together as **Ex.P.86 (6 sheets)** (D24).

The certificate of encumbrance of the property in survey no.185 and 185/1 of Vandalur village issued by SRO, Guduvanchery and submitted by A1 and A2 to Central Bank of India, Mylapore branch are marked together as **Ex.P.87 (5 sheets)**.

The extract of Chitta and Adangal issued by VAO, Vandalur village of the property in survey no.185 and 185/1 of Vandalur village submitted by A1 and A2 to Central Bank of India, Mylapore branch are marked together as **Ex.P.88 (3 sheets).**

The certificate of encumbrance of the property in survey no.185 and 185/1 of Vandalur village issued by SRO, Guduvanchery and submitted by A1 and A2 to Central Bank of India, Mylapore branch are marked together as **Ex.P.89 (3 sheets)**.

I have been examined by CBI officials in this regard.

<u>Cross examination by A5</u>

The CBI officials are examined me 6 or 7 times. 4 or 5 times my statetments are recorded while I examined by CBI. All statements are read over by me and signed by me. In Ex.P.1, I have addressed to Superintendent of Police, EOW/CBI/Chennai. I have 31 years service with the Central Bank till now. I am not aware of RBI circular pertaining to frauds classification and reporting dated July 1, 2014 but we knowing our bank internal circulars.

Question: As per RBI circular, whenever bank report the fraud to the CBI, if the case is pertaining to more than Rs.2500 lakhs if the bank staff involvement is not evident prima facie the matter should be report to EOW if the bank staffs involvement in prima facie evident it should be reported to BS&FC?

Answer: The fraud involves Rs.25 crores and above it will go to BS&FC.

Question: If the fraud involved within the Rs.25 crores the matter should be reported to EOW when the bank staffs involvement is prima facie evident, if the bank staffs involvement is not prima facie evident the matter should be reported to ACB? Is it correct?

Answer: It is not correct. If staffs involvement is not immediately evident we refer the case to EOW but where staffs involvement is evident generally we go to ACB.

Question: In Ex.P.1, you have concluded that Mr.Krishnakumar, Asst.Manager, and T.S.Sridhar, Chief Manager are involved in the case inspite of which you have reported the matter to EOW instead of ACB?

Answer: In my complaint I have not referred the name of the bank officers as involved in the fraud.

It is correct to say that in my 161 statement given by me I have stated that "By the time I took charge of this branch the investigation and internal audit report was completed by officials Ebanesar Inbaraj, Manager (Law), and K.Santhakrishnan, Chief Manager of Asset Recovery branch, Chennai. The only thing I did in respect of this account was to complete one fact sheet and prepared status note and forwarded to Regional office."

Question: I put it you I suggest that you have not done any independent inquiry in this case but merely followed the audit report and filed the complaint?

Answer: I deny the suggestion.

Question: Is it correct you went for inspection on 14.8.2014 at the address of M.D.Trade Corporation?

Answer: Yes.

Question: Is it correct you went along with Krishnakumar, Asst. Manager? Who pointed out the location?

Answer: Yes, Krishnakumar pointed out the location.

It is correct to say I have given complaint before the CBI on 7.8.2014. I have stated the loan proposal was processed by Krishnakumar also. At the time of processing of the loan, Krishnakumar did the pre-inspection so I thought he only can show me the actual place of the MD Trade Corporation. Thats only I went along with the Krishnakumar. I did not find whether the said Krishnakumar did the quarterly inspection prior to my inspection. When I joined the branch, Hari is the Manager of that branch as well as he is the in-charge of the branch, I took charge from Hari. I did not find out whether

Krishnakumar and Hari has made any quarterly inspection of the properties.

In Ex.P.24 at page 10, Manager of the Mylapore branch has put a note addressed to the Chief Manager that Manager name is Mr.Kannan. The note put up by Mr.Kannan is correct as per our credit monitoring policy.

Question: I suggest that the manager Kannan has to follow the instructions of the Chief Manager and cannot dictate what to do the chief manager?

Answer: Yes he can object. If he thinks the incident in normal course of banking operation may harm the bank itself or the staffs of the branch, he can object.

It is correct page 8 of Ex.P.24 the credit department has given favourable recommendations for the loan purpose.

Question: I suggest that when the credit department has given the favourable recommendations the Manager Kannan cannot object to the decision of the chief manager?

Answer: In our credit department when loan is processed it should be done by Asst. Manager and then in-charge of the credit department goes through the process note and he can put his observation there and may inform this to the sanctioning authority.

Question: Did you call Mr.Kannan and ask his explanation for his note?

Answer: I am not the authority to do like that.

Question: Have you mentioned in your complaint Ex.P.1 the failure of Manager Kannan to obey the chief manager's instructions?

Answer: It was not mentioned in my complaint.

Question: The file pertaining to Gee Pee Chemicals were shown to you during chief examination, who handed over those papers to CBI?

Answer: 2 CBI inspectors came to our branch and told us to see the places where loan documents or loan related papers are kept and if anything related to during that time we found the loan application along with all related papers of Gee Pee Chemicals where A1 also one of the partners so CBI people asked us to submit those papers to them and being Chief manager of that branch, I handed over the papers to CBI.

Question: Where the exact spot the papers of Gee Pee Chemicals were kept?

Answer: Those papers were found in a rack behind chief manager's chair.

Question: Who was the custodian of the above papers before you?

Answer: From whom i.e. Mr.Hari I have taken charge.

Question: Has your bank taken any actions against Krishnakumar for not conducting the quarterly inspection?

Answer: It is not necessary only Krishnakumar has to do the inspection any officers can do that as per the instructions of branch manager.

Question: I suggest you after filing the complaint to CBI on 7.8.2014 without waiting for the CBI to determine whether Krishnakumar has any role in this case you have taken Krishnakumar for inspection of the property on 14.8.2014?

Answer: I am not made any complaint against Krishnakumar while I lodge my complaint.

Question: Whether the instruction from the regional office to file the complaint to CBI was shown to you during chief examination?

Answer: It is not shown to me. But the instructions were in writing.

I cannot remember the date of instruction.

Question: I suggest you that you have deliberately omitted from mentioning Kannan and his role in this case in your complaint?

Answer: I deny.

Question: I suggest you in spite of coming to know about the role of Krishnakumar in this case you have neither mentioned the role in complaint nor recommended any disciplinary actions against Krishnakumar?

Answer: I deny.

<u>Cross examination :</u>

Cross examination by A1, A2, A3, A4 and A6 – No cross.

Re-examination – NIL