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.27/2015
Deposition of witness for	: PW- 46
Name of the witness	: Mr.N.Viswanathan

Solemnly affirmed in accordance with the provisions of Oaths Act, 1969 (Central Act 44 of 1969) on the 24th day of November 2025.

(A1 and A5 are present. A3 Charge abated. A6 Split up in C.C.No.8/2024. Other accused absent. Petition filed and allowed).

Cross Examination for A5 :

I went to CBI office regarding this case once. I have given statements to the CBI twice. I read over the statements and stated found to be correct. During my tenure, I opened many current accounts and unable to recollect exact number. I was assigned with the duties for opening of account. Only after 2008, I was assigned with duties on operation. It may call Assistant Manager (Operation). To open the current account, ID proof is sufficient. In case of partner ship firm or company, we will obtain the partnership deed, Company Registration Certificate and its PAN Card and other documents. I verified the Ex.P19 under self attestation of the account holder. I put my signature in the current opening form namely Ex.P19 as verified.

(Witness adds that the verification of PAN Card was done by other officer). Mr.Krishna Kumar, as an Assistant Manager of the Branch verified the PAN Card. (Witness further adds that he signed the current opening form of M/s.M.D.Bricks and M/s.M.D.Trade Corporation on insistence of the Chief Manager Mr.T.S.Sridhar-A5). Mr.Pradhan(A3) also insisted upon to open the account who was instrumental in bring the FD of Rs.20 Crores to the Branch. At the time of opening the account, there was oral argument between Pradhan (A3) and me and other staffs. At this point of time, it is incorrect to say that Chief Manager came and instructed me to verify the documents and open the account as per bank rules. I did not prefer any complaint against Chief Manager in writing. When regional manager came and held meeting with staff members, no minutes were prepared on the said meeting. I have passed several cheques for above partnership firms which has current account and loan account consisting of OD. I have passed cheques including high value cheques in these accounts. I did not get any written request of the borrower rear side of the cheques. In OD accounts, we did not get such written request from the borrower. I could not pass over limit and I deny the suggestion that I have passed as such beyond the limit. I deny the suggestion that, the account became NPA only because of over draft permitted by me. I deny the suggestion that, I have passed without making entries in the refer book and without getting from the CM. I deny the suggestion that, I had opened the current account of the above firms knowing that they were fake and only because of that reason, the Bank sustained loss due to NPA and that I deny the suggestion that, I was not due diligence at the time of opening the account. I deny the further suggestion that, only because of the opening of the current account based on the false documents, the chief manager became victim and scapegoat. I deny the suggestion that, the investigation officer had threatened me to give the false statement against the chief manager to protect me from the prosecution of this case. We did not inform our misunderstanding to the concurrent auditor. I have not faced any departmental inquiry regarding opening of current account and passing of cheques in respect of this case. I deny the suggestion that, I was placed under suspension and that I was not permitted to retire on superannuation. (Witness adds that, departmental inquiry was initiated against me regarding some other account (in connected case) and I was not permitted to retire on superannuation due this pendency of this proceedings).

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

VADIVELU T P

Digitally signed by VADIVELU T P

24.11.2025

XI Additional Special Judge for CBI Cases.