**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.**

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|---|---|---|
| Calendar Case | : | C.C. No. 27/2015 |
| Deposition of witness for | : | PW 6 |
| Name | : | Mr. A.Jayachandilyan |
| Father's / Husband's Name | : | |
| Address for Communication | : | |
| Village | : | |
| Taluk | : | |
| Calling | : | |
| Religion & Caste | : | |
| Age | : | years Mobile: |

Solemnly affirmed in accordance with the provisions of Act X of 1873 on this the 10th day of April, 2018.

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**Chief Examination:**

Presently I am working as Senior Manager, United Bank of India, Nungambakkam branch. During 2012 to 2014, I worked as Branch Manager, Virugambakkam branch. I know Gnanaranjan Pradhan (A3) who is present today in the court. He was having an account with our Virugambakkam branch as he was maintaining current account in the name of M/s.S.J.M.Enterprises. A3 Gnanaranjan Pradhan also come along with B.K.Mahendran (A1) to our branch since A1 B.K.Mahendran was having a current account in the name of M/s.M.D.Trade Corporation. The MD Trade Corporation is a partnership firm and another partner is S.Murugan.

Now I am shown the letter dated 9.1.2014 of United Bank of India, Virugambakkam branch addressed to the Manager, Central Bank of India, Mylapore branch signed by me informing that M/s.M.D.Trade Corporation was having a current account with our Virugambakkam branch. The said letter is now marked as **Ex.P.111**. (D37) Ex.P.111 send by me on the basis of request letter dated 3.1.2014 of T.S.Sridhar the Chief Manager, Central Bank of India, Mylapore branch addressed to our Virugambakkam branch seeking information regarding the account of M.D.Trade Corporation. The said letter is now marked as **Ex.P.112**. (D37). Ex.P.112 was received by me by hand and it is handed over to me by Mr.Mahendran (A1) and along with A3 Gnanaranjan Pradhan. My letter Ex.P.111 was also handed over by me directly to A1 and A3.

Ex.P.101 is the account opening form of M/s.M.D.Trade Corporation with our Virugambakkam branch dated 31.12.2013 by its partners B.K.Mahendran and S.Murugan. It also bears my signature as Branch Manager authorized them to open the account. Eventhough this account was opened by A1 B.K.Mahendran and A2 S.Murugan, there was no operation in the account.

Ex.P.103 is the account opening form of M/s.SJM Enterprises with our Virugambakkam branch dated 4.9.2013 by its proprietor Gnanaranjan Pradhan (A3). Ex.P.103 also bears my signature as the authorizing officer to open the account. Ex.P.104 is the certified copy of statement of account of M/s.SJM Enterprises with our Virugambakkam branch. The account number of M/s.SJM Enterprises with our branch is 1575050002165.

Now I am shown Ex.P.21 a copy of the statement of account of M/s.MD Trade Corporation with our Virugambakkam branch for the period from 1.6.2013 to 20.12.2013. This is not a genuine statement of account of

M/s.MD Trade Corporation with our Virugambakkam branch. In our branch, M/s.MD Trade Corporation apart from opening the account there was no operation and the account number referred in Ex.P.21, No.1575050002165 is not the number given to M/s.MD Trade Corporation. The said account number is given to M/s.SJM Enterprises of A3 Gnanaranjan Pradhan.

Ex.P.99 is the account opening form of M/s.Gee Pee Chemicals, Proprietor Gnanaranjan Pradhan (A3) with our Virugambakkam branch opened on 4.9.2013. It also bears my signature since the opening of account was authorized by me. The account was also closed on 28.4.2014. Ex.P.100 is the certified copy of statement of account of M/s.Gee Pee Chemicals with our Virugambakkam branch.

Ex.P.102 is the certified copy of statement of account of M/s.M.D.Trade Corporation with our Virugambakkam branch for the period from 3.1.2014 to 11.9.2014 which shows that is an inoperative account and there was no transactions in the account. This account was also closed on 23.5.2014.

The account of M/s.M.D.Trade Corporation with our Virugambakkam branch was infact introduced to our branch by A3 Gnanaranjan Pradhan and signature is available on the reverse side of Ex.P.101. CBI examined me.

**Cross examination by A1, A2, A4** – No cross

**Cross examination by A3**

A3 counsel filed 242(3) Cr.PC defer petition. Heard both sides. Petition is dismissed. No cross.

**Cross examination by A5**

In Ex.P.112 letter from Central bank of India, Mylapore branch addressed to Branch Manager, United Bank of India, Virugambakkam branch, Chennai asking about the details account number of M/s. M.D.Trade Corporation having office at No.3, Kavimani Nagar, 1st Street, Kovilambakkam, Chennai-117 having partners as B.K.Mahendran and S.Murugan, in this particular letter not mentioning any date of account opening. In Ex.P.112 is not mentioned M/s.M.D.Trade Corporation account opening date. I am not aware to give the reply to anyother bank in the prescribed format by the RBI. There is no specific reason to not mentioning the date of account opening in the letter. I deny the suggestion that the account holder request me to not mentioning the date in the Ex.P.112 because the account was opened only after receiving the letter dated 3.1.2014. I deny the suggestion that the document furnished by the account holder also clearly established the purpose of account opening.

**Re-examination** - NIL