

Deposition of Witness No. 15 for Complainant

I do on solemnly affirmation to state on oath that:-

My Name : Sandip Shivaji Jadhav

Age : 52 years. Occ : Service in Kalyan Janta Bank, Pune

R/o:--Pimpri Chinchwad, Pune

Examination-in-Chief by APP Ms. Supriya Chorge for the Prosecution:-

1. I am living at 7/49, Sant Tukaram Nagar, Pimpri, Pune-18. In the year 2001 I was clerk in Sadguru Jangli Maharaj Bank at Head office at Chinchwad, Pune. I was entrusted with work of recovery of loan of the bank. The Co-Operative Department has appointed me as Special Recovery Officer in the said bank. One Mr. Kotmire was appointed as Administrator in the Bank by the Co-Operative department. The Co-Operative bank's audit department has carried out audit of the Sadguru Jangli Maharaj Bank and then Administrator was appointed as some defects were found in the bank. I have no knowledge that RBI has issued any notification in respect of Government Securities. Except recovery of loan I have not done any other work in the bank. I do not know names of the then directors of the bank.

(At this stage Ld. App asked permission to put up question allowed in cross-examination to the witness on material point for which he is not supporting prosecution. Permission granted.) Cross-examination by Ld. APP Ms. Supriya Chorage:-

2. It is true that on 15.12.2001 I was working in the Sadguru Jangli Maharaj Bank. I was doing the work in the bank as per the directions issued by the directors of the bank. It is true that, Mr. Borgikar was Managing Director of the bank in the year 2001. I do not recollect that Mr. Gaikwad was the Director and Mr. Inamdar was General Manager. I do not know that at that time as per directions of

RBI, the Sadguru Bank had purchased securities bonds. I do not know those securities bonds were purchased by bank from Home Trade Limited. I do not recollect that, in the year 2001 as per the say of Mr. Gaikwad and Mr. Borgikar I have brought the sealed envelope consisting of hard copies of securities bonds from the house of Mr. Inamdar. I do not recollect that the said envelope was opened by Mr. Borgikar before me and it was containing security bonds of 5 crores given by Home Trade Limited. I do not recollect that I have deposited those security bonds in the Sadguru Jangli Maharaj Sahakari Bank. I do not identify accused Umesh Inamdar, Satish Gaikwad, Sanjay Agarwal, Subodh Bhandari, Ketan Sheth, Prakash Afale, Sunil Mardikar, Ashok Kulkarni, Maniklal Malpani, Nandkishor Trivedi. Police have taken my statement. It is not true to say that myself and accused were working in the same bank Sadguru and therefore I am deposing falsely.

Cross-examination by Ld. Advocate Deepak Mane for accused no. 1

Sanjay Agarwal:-

3. Declined.

Cross-examination by Ld. Advocate Nitesh Wani for accused no. 2

Subodh Bhandari:-

4. Declined.

Cross-examination by Ld. Advocate Poonam Ankaleshwarya for accused

no. 3 Ketan Sheth:-

5. Declined.

Cross-examination by Ld. Advocate Prakash Salsingikar or accused no. 4

Prakash, 6 Sunil Madkikar, 7 Ashok Kulkarni and 10 Satish Gaikwad:--

6. The police have not given me my statement for reading to me. I have not stated to police in my statement that Mr. Kotmire was appointed as Administrator in Bank by the Co-Operative department. I have done job in three banks including this bank. It is true that without going through the documents about economic condition of the bank no

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any comments can be made out. I do not know that the Sadguru bank was maintaining or not the security bond register. It is true that the Sadguru Bank was in the profit till filling the FIR.

Cross-examination by Ld. Advocate Rohan Samant for accused no. 11

Umesh Inamdar:-

7. I do not know that, accused Umesh Inamdar has given resignation of General Manager by letter dated 25.09.2001 to Chairman of the Sadguru Bank and he was relieved on 03.10.2001 from the post. It is not true to say that though I was knowing it but deposing falsely.

Cross-examination by accused no. 14 Nandkishor in Person:-

8. Declined.

Cross-examination is over.

R. O. A. C.

Sd/-

(G. R. Dhepe)

Additional Chief Judicial Magistrate,
19th Court, Esplanade, Mumbai

Date :- 17.03.2025