

Statement of Sh. Prashant Pandian S/o Late D P Pandian R/o Plot no-172, Shakti Nagar, Gupteshwar, Jabalpur, Pin-482001, DOB - 27.04.1978, PAN - ASWPP9428K , Aadhar No. 318377398066, Mob. No. 7747809691 email id prashat_pandian@yahoo.co.in, authorized representative of Bank of Baroda, recorded under the provisions of Section 50(2) and 50(3) of the Prevention of Money Laundering Act, 2002 on 16.10.2025, in response to the Summons dated 12.09.2025, before the Assistant Director, Directorate of Enforcement at Block-B, Pravartan Bhawan, Dr. APJ Abdul Kalam Road, New Delhi - 110011.

1	Name	Sh. Prashant Pandian
2	Alias	--
3	Place of Birth and Date of Birth	27.04.1978, Jabalpur,MP
4	Permanent Address	Plot no-172, Shakti Nagar, Gupteshwar, Jabalpur, Pin-482001
5	Present Address	Plot no-172, Shakti Nagar, Gupteshwar, Jabalpur, Pin-482001
6	Identification Mark	--
7	Educational Qualification and Name of the Institution	LLM, Criminology, RDVV, Jabalpur
8	E-mail ID and Facebook Address	<u>prashat_pandian@yahoo.co.in</u>
9	Website Address	
10	Telephone No. & Fax No.	
	i Residence	--
	ii Business/Office	--
	iii Mobile	7747809691
	iv Fax	
	Languages known	



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	Read	Hindi, English
	Write	Hindi, English
	Speak	Hindi, English and Tamil
12	Name of Father	Late D P Pandian
13	Name of Mother	Smt. Ambrapali Pandian
14	Name of Spouse	Smt. Shraddha
15	Name of Children	Ajitesh Pandian and Prashi Pandian
16	Details of Income Tax Returns	
	PAN	ASWPP9428K
	Circle/ Ward No.	--
	Annual Income	--
	Source of Income	-

I, Prashant Pandian, Chief Manager, SAMB, Bank of Baroda, Fort Branch, Mumbai am appearing before you today, i.e., on 16.10.2025, in response to the summons u/s 50 of PMLA, 2002, issued to, Bank of Baroda and in continuation of statement dated 08.10.2025 by Mr. Sudhakar Bhai Tripathi. I have been authorized by Mr. Sudhakar Bhai Tripathi, Deputy General Manager, Bank of Baroda, Stressed Asset Management Branch, Mumbai, to attend and give statement u/s 50 of PMLA, 2002.

I have been given to understand that the investigation proceedings under Section 50(2) of PMLA, 2002 shall be deemed to be judicial proceedings within the meaning of Section 193 and Section 228 of the Indian Penal Code, 1860.

Under Section 193 of the Indian Penal Code, giving false evidence in any stage of a judicial proceedings, or false evidence for the purpose of being used in any stage of judicial proceedings, shall be punishable for seven years. Section 228 of Indian Panel Code prescribes the punishment of any intentional insult or interruption to any public servant in any stage of judicial proceedings.

In virtue of the Section 22 of the Preventive Detention Act, 1951, where any record is produced by any person



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- (i) such records or property belong or belongs to such person;
- (ii) the contents of such records are true; and
- (iii) the signature and every other part of such records which purport to be in the handwriting of any particular person or which may reasonably be assumed to have been signed by, or to be in the handwriting of, any particular person, are in that person's handwriting, and in the case of a record, stamped, executed or attested, that it was executed or attested by the person by whom it purports to have been so stamped, executed or attested.

By the virtue of Section 50 of the Prevention of Money Laundering Act, 2002, no person shall give any information or make any statement or evidence which he knows or has reasonable cause to believe to be false or not true, in any matter particular. It is also explained to me that my statement or evidence may be used against me or any other person or entity or company in any judicial proceedings at later stage.

After having understood the above, I hereby tender my statement in the form of Question-Answer. I would not be able to write by hand continuously, so I requested the officer to type my answers on the laptop as per my dictation. The officer considered my request and agreed to type the answer as dictated by me.

Q.1. Please identify yourself

Ans: My name is Prashant Pandian. My personal details are as mentioned above. I have been working with Bank of Baroda since the year 2011. At present, I am working as Chief Manager in Bank of Baroda at Stress Asset Management Branch, Bank of Baroda, Mumbai, since 20.09.2025.

Q.2. Please furnish the list of bank accounts maintained by Reliance Communications Limited (RCOM), Reliance Telecom Limited (RTL) and Reliance Infratel Limited (RITL) with Bank of Baroda.



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Ans: The details of bank accounts maintained by Reliance Communications Limited (RCOM), Reliance Telecom Limited (RTL) and Reliance Infratel Limited (RITL) with Bank of Baroda, e Vijaya Bank and eDena Bank are as follows:

Sl. No.	Company Name	Bank Name	Account Number
1.	Reliance Infratel Limited	Bank of Baroda	3830200000944
2.	Reliance Communications Ltd	Bank of Baroda	29100200000111
3.	Reliance Telecom Limited	Bank of Baroda	29100200000194
4.	Reliance Communications Ltd	Bank of Baroda	29100200000445
5.	Reliance Communications Ltd	Bank of Baroda	29100500000365
6.	Reliance Communications Ltd	Bank of Baroda	29100600000208
7.	Reliance Communications Ltd	Bank of Baroda	29100600000249
8.	Reliance Communications Ltd	Bank of Baroda	29100600000304
9.	Reliance Communications Ltd	Bank of Baroda	29100600000377
10.	Reliance Communications Ltd	Bank of Baroda	29100600000566
11.	Reliance Communications Ltd	Bank of Baroda	29100600000567
12.	Reliance Communications Ltd	Bank of Baroda	29100600000571
13.	Reliance Communications Ltd	Bank of Baroda	29100600000575
14.	Reliance Communications Ltd	Bank of Baroda	29100600001250
15.	Reliance Communications Ltd	Bank of Baroda	29100600001709
16.	Reliance Communications Ltd	Bank of Baroda	29100600001970
17.	Reliance Communications Ltd	Bank of Baroda	29100600002004
18.	Reliance Infratel Limited	Bank of Baroda	29100600002025
19.	Reliance Communications Ltd	Bank of Baroda	29100600002090
20.	Reliance Communications Ltd	Bank of Baroda	29100600002130
21.	Reliance Communications Ltd	Bank of Baroda	29100600002131
22.	Reliance Communications Ltd	Bank of Baroda	29100600002140
23.	Reliance Communications Ltd	Bank of Baroda	29100600002145
24.	Reliance Communications Ltd	Bank of Baroda	29100600002147
25.	Reliance Communications Ltd	Bank of Baroda	29100600002173
26.	Reliance Communications Ltd	Bank of Baroda	29100600002529
27.	Reliance Communications Ltd	eDena Bank	600502051000536
28.	Reliance Communications Ltd	eDena Bank	600500301000803
29.	Reliance Communications Ltd	eDena Bank	608606091000001
30.	Reliance Communications Ltd	eVijaya Bank	116257021603

Q.3. Please furnish the details of credit facilities sanctioned by Bank of Baroda to Reliance Communications Limited (RCOM), Reliance Telecom Limited (RTL) and Reliance Infratel Limited (RITL).



The details of loan facilities sanctioned by Bank of Baroda are as follows: **TRUE COPY** H. Srinathrao

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Reliance Infratel Limited and Reliance Telecom Limited has not availed any credit facility from Bank of Baroda, eDena Bank and eVijaya Bank since inception. Reliance Communications Limited have availed Term Loan and Non-fund based limit. Regarding Term Loan (TL) and Non-fund based limit sanctioned to Reliance Communications Limited details are as under:

Sl No	Loan Account Number	Date of Disbursal	Type of facility	Amount in ₹ crores	Account to which credited
	29100600001709	24.08.15	Term Loan	1000	<p>88 crores</p> <p>10.99 to eSyndicate Bank-RCOM</p> <p>49.97 to State bank of Travancore- RCOM</p> <p>17 State bank of Travancore- RCOM</p> <p>9.75- 02/111-CA of BOB</p> <p>0.28-02/111-CA of BOB</p> <p>126 crores</p> <p>40 -00600310005476- HDFC RCOM</p> <p>40-00600310012590 HDFC RCOM</p> <p>46.03-00600310005476 HDFC RCOM</p> <p>95.24 crores- 00600310012590 HDFC RCOM</p> <p>374.21 crores- 00600310002807 HDFC RCOM</p>
	29100600001250	20.05.13	Term Loan	250	<p>From 29100200000060 BOB to 006281400000165 Yes Bank</p>



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29100500000365 (116257021603 before merger) EDena	08.02.17	Term Loan	250	600310001874 HDFC- RCOM
29100600002529 (608606091000001 before merger) EVijaya	16.05.18	Bank Guarantee (BG)	100	608606091000001 Evijaya In favour of RCOM.
2910IGPER001316 2910IGPER001416 2910IGPER001616 2910IGPER001716 2910IGPER001816 2910IGPER003516 2910IGPER003636 2910IGPER011111 2910IGPER047916 2910IGFIN010812		Line of Credit	750	Outstanding as on 25.08.2025 is Rs. 40.02 crores

Q.4. Please provide the details of Term Loan sanctioned by Bank of Baroda to RCOM as stated by you in question above.

Ans: RCOM availed Term Loans from Bank of Baroda, and eDena bank as mentioned in answer to question no. 2. These Term Loans are part of consortium loans. RCOM applied for term loans of Rs. 1000 and Rs 250 crores from Bank of Baroda. RCOM applied for these loan through loan application form. Then branch prepares proposal letter and submit to corporate office in Mumbai. Then, loan was sanctioned by Management Committee of Board in Board Meeting after due diligence. Management Committee of Board consists of Chairman & Management Director, Executive Director, Credit Risk Evaluation Committee, General Manager (Large Corporate Banking), Dy General Manager (Large Corporate Banking), Assistant General Manager(Large Corporate Banking), and Chief Manager (Large Corporate Banking). I undertake to provide all documents related to these loans. I undertake



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form of Rs 1000 crores and Rs 250 crores, Appraisal note containing meeting of Board meeting, Loan sanction letter and disbursement request from RCOM on 24.10.2025.

Similarly, in the case of eDena Bank also, the bank had disbursed loan of Rs. 250 Crores to Reliance Communications Limited. I am submitting loan application form, Extract of Minutes of meeting of Management Committee of Board held on 04.02.2017, disbursement request from RCOM and End Use certificate dated 14.02.2017 with my letter dated 14.10.2025. I undertake to submit Loan Sanction letter dated to RCOM alongwith acceptance letter from RCOM on 24.10.2025.

Purpose:- The intended purpose for the loans is to meet ongoing capital expenditure, operational expenditure and repayment of existing liabilities other than any related party/ shareholder loans.

Security:- As per loan application from RCOM in respect of loan of Rs. 250 crores from Dena Bank:

1) First pari - passu charge on all the present and future moveable/plant and machinery including (without limitation) tower assets and optic fibre cables, and capital work in progress (pertaining to movable fixed assets) of Reliance Communications Ltd. (RCOM), Reliance Telecom Limited (RTL), Reliance Communications Infrastructure Limited (RCIL) & Reliance Infratel Limited (RITL);

2) First paripassu charge on all the rights, title, interest, benefit of each of the security providers in each of the insurance contracts entered into by the security providers with respect to the assets specified in clause (1). FACR of min 1.25 times.

Q.5. Please provide the details of Bank Guarantee and Line of Credit sanctioned by Bank of Baroda to RCOM as stated by you in question above.

Ans: Bank guarantee (BG) of Rs. 100 crores were sanctioned by eVijaya bank to RCOM. I have submitted proposal note and sanction advice related to this BG with my letter dated 14.10.2025. I undertake to submit, BG application form of Rs. 100 crores, Acceptance letter from RCOM, Request BG from RCOM on 24.10.2025.



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Line of Credit (LoC) with limit of Rs. 750 crore sanctioned by Bank of Baroda to RCOM. I am submitting proposal

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related to this LoC with my letter dated 14.10.2025. I undertake to submit Loan Sanction letter dated to RCOM alongwith on 24.10.2025. I undertake to submit, LoC application form of Rs. 750 crores, Acceptance letter from RCOM, Request for LoC from RCOM on 24.10.2025.

Q.6. Please furnish the details of when loan accounts of Reliance Communications Limited was declared as NPA, and furnish the details of outstanding in these accounts.

Ans: The loan accounts of RCOM were declared as NPA by Bank of Baroda on 05.06.2017, by eDena Bank on 31.12.2017 and by eVijaya Bank on 14.08.2018. The details of total outstanding of RCOM with Bank of Baroda was Rs. 1878.18 Crores, eDena Bank was Rs. 250 crores and eVijaya Bank was Rs. 94.99 Crores.

Q.7. Please furnish the details of the claims filed by Bank of Baroda during the Corporate Insolvency Resolution Process of Reliance Communication Limited.

Ans: During the CIRP of Reliance Communications Limited, as per Form C dated 04.10.2019, Bank of Baroda had filed claims of Rs. 2720,86,22,113.23 (includes claims of Dena Bank and Vijaya Bank) with the Resolution Professional, as secured financial creditor on 04.10.2019 and the complete claim of the Bank has been admitted by the RP. During the CIRP of the company, the Resolution Plan by UV Asset Reconstruction Company was approved by 100% members of Committee of Creditors and the said plan was filed before the NCLT, Mumbai, for approval on 06.03.2020. However, the same could not proceed further, as the Department of Telecommunication has challenged the transfer of spectrum under IBC.

Q.8. Please state whether the loan account of Reliance Communication has been declared as fraud by Bank of Baroda. If so, please furnish tails in respect of the same.



Bank of Baroda declared the loan accounts of Reliance Communication Limited as fraud on 03.09.2025 and the

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submitted to RBI on 03.09.2025. I have submitted copy of Fraud monitoring Report along with my letter dated 14.10.2025. Further, it is submitted that the fraud declaration of loan accounts of RCOM by Bank of Baroda has been challenged by the company by filing W.P. (L) 29095/2025 before the Hon'ble Bombay High Court.

Q.9. Please state whether Bank of Baroda, eDena Bank or eVijaya Bank had purchased any instruments of RCOM, RTL or RITL at any point of time.

Ans: No instruments of RCOM, RTL or RITL were purchased at any point of time.

The above statement of mine running from pages 1 to 09 given by me is true and correct to the best of my knowledge and belief and has been tendered by me voluntarily without any threat, inducement or coercion. I have requested the officer to type the statement and have read the same before signing, understood it and in token of correctness of the same; I have put my dated signatures on each page thereof. I abide by the statement given above in conscious state of mind.

Name: Prashant Pandian

Address: Plot 172, Shakti Nagar, Gupfeshwar, Jabalpur 482001

Email Id: prashant_pandian@yahoo.co.in

Phone No: 7747809691.

K. Srinathrao
16/10/2025

[Signature]
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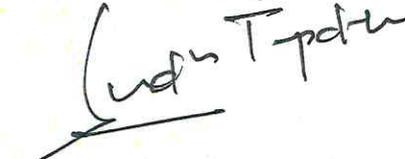
13.10.2025

LETTER OF AUTHORITY

Whereas the office of the Enforcement Directorate, New Delhi vide Summons dated 12.09.2025 directed Authorised Officer of our Bank to appear before them in person at their office at New Delhi to produce records/information/documents pertaining to the account of M/s. Reliance Communications Ltd., M/s. Reliance Infratel Ltd., M/s. Reliance Telecom Ltd.

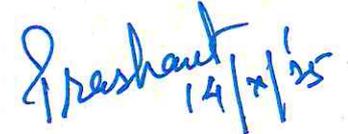
In this regard, the undersigned in the capacity of the Branch Head of Bank of Baroda, Stressed Assets Management Branch, 17-B, 1st Floor, Homji Street, Horniman Circle, Fort, Mumbai hereby authorize Mr.Prashant Tomar Pandiyan, Chief Manager posted at Stressed Asset Manager Branch whose specimen signature is attested below to submit the information/documents, record the statement and do all the acts connected therewith and incidental thereto.

Yours Faithfully



(Sudhakarr Bhai Tripathi)
Dy.General Manager

Specimen Signature



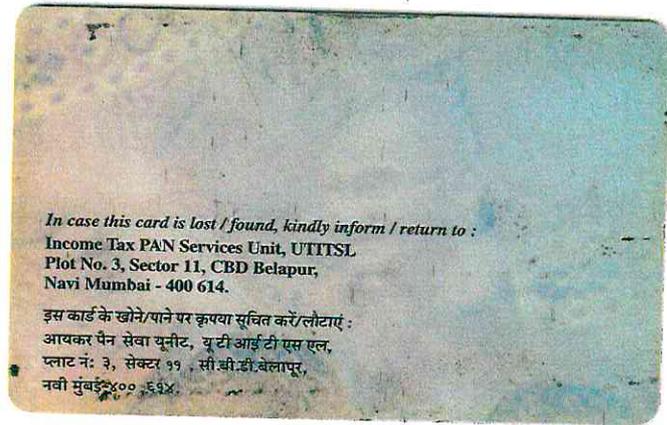
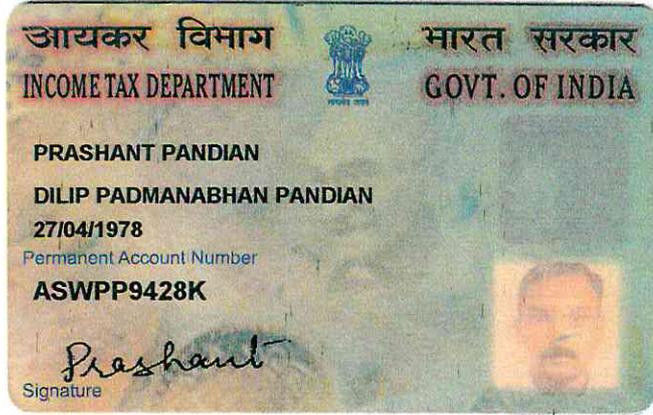
(Mr.Prashant Tomar Pandiyan)
Chief Manager



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स्त आस्तियों प्रबंधन शाखा: 17/बी, प्रथम तल, होमजी स्ट्रीट, हॉर्निमन सर्कल, मुंबई
Stressed Assets Management Branch 17/8, First Floor, Homiji Street, Horniman Circle, Fort, Mumbai-
400023, India दूरध्वनी/Tel: +91 (022) 6826 0010 to 0033. ई-मैस/Email: sammum@bankofbaroda.com -
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