

Statement of Sh. Niranjn Kumar S/o Late Awadhesh Kumar, R/o A-803 A Block, Patel Paradise CHS, Sector-35 E, Kharghar, Navi Mumbai-410210, DOB - 11.11.1990, PAN - CZLPK0246A, Aadhar No. 408241758144, Mob. Nos. 9910688579 email id - Niranjn416@gmail.com , recorded under the provisions of Section 50 (2) and (3) of the Prevention of Money Laundering Act, 2002 on 06.10.2025, before the Assistant Director, Directorate of Enforcement in at Block-B, Pravartan Bhawan, Dr. APJ Abdul Kalam Road, New Delhi - 110011.

1	Name	Niranjn Kumar
2	Alias	--
3	Place of Birth and Date of Birth	Nalanda 11.11.1990
4	Permanent Address	Vill-Aungari Dham, Post- Aungari Dham, Nalanda,Bihar-801301
5	Present Address	A-803 A Block, Patel Paradise CHS, Sector-35 E, Kharghar, Navi Mumbai-410210
6	Identification Mark	--
7	Educational Qualification and Name of the Institution	BA
8	E-mail ID and Facebook Address	<u>Niranjn416@gmail.com</u>
9	Website Address	
10	Telephone No. & Fax No.	
	i Residence	
	ii Business/Office	
	iii Mobile	9910688579



KOTA EZRA SHASTRY
Assistant Director (SIF)
Directorate of Enforcement
Ministry of Finance
Government of India, New Delhi

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	iv Fax	
11	Languages known	
	Read	Hindi, English
	Write	Hindi, English
	Speak	Hindi, English
12	Name of Father	Late Awadhesh Kumar
13	Name of Mother	Usha Devi
14	Name of Spouse	Mrs. Ankita Anand
15	Name of Children	Mr. Akshit and Manas
16	Details of Income Tax Returns	
	PAN	CZLPK0246A
	Circle/ Ward No.	
	Annual Income	
	Source of Income	-

I, Niranjn Kumar, Senior Manager, Asset Management Branch, UCO Bank, Mumbai, am appearing before you today, i.e., on 06.10.2025, in response to the summons u/s 50 of PMLA, 2002, issued to UCO Bank.

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 Penal Code prescribes the punishment of any intentional insult or any interruption to any public servant in any stage of judicial proceedings.

By the virtue of the Section 22 of the Prevention of Money Laundering Act, 2002, where any record is produced by any person it shall be presumed that

- (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 the 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 am appearing today, i.e., on 06.10.2025, in response to Summon No 3073, and 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 introduce yourself.



W. K. Shastri
06/10/2025

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Ans. My name is Niranjn Kumar and my other details are as per table above. Regarding my professional details, I state that I joined UCO Bank in the year 2011 as Clerk in New Delhi. Presently I am Senior Manager in Asset Management Branch-Mumbai of UCO Bank. My employee ID is 51414. I am presently handling Reliance Communication Limited and Reliance Commercial Finance Ltd case, amongst other cases. I am looking after recovery proceedings of NPA accounts.

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 UCO Bank.

Ans: Reliance Infratel Limited and Reliance Telecom Limited did not have any bank accounts with UCO Bank. The details of accounts maintained by Reliance Communications Limited are as follows:

Sl. No.	Name of Company	Account Number	Account Type
1.	Reliance Communications Limited	19080210001035	Current Account
2.	Reliance Communications Limited	19080310009963	Fixed Deposit
3.	Reliance Communications Limited	19080310010242	Fixed Deposit
4.	Reliance Communications Limited	19080610003435	Term Loan
5.	Reliance Communications Limited	19080610004036	Term Loan
6.	Reliance Communications Limited	19080610004142	Term Loan
7.	Reliance Communications Limited	19080610004647	Term Loan

Q.3. Please provide the details of all Loans extended to M/s Reliance Communications Limited (RCOM), M/s Reliance Infratel Limited (RITL) and M/s Reliance Telecom Limited (RTL), including details of consortium loans and Multi Bank Arrangements, if any.



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 KOTA EZRA SHASTRY
 / Assistant Director (STF)
 / Directorate of Enforcement
 Revenue Ministry of Finance
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Ans. UCO Bank has not extended any loan to M/s Reliance Infratel Limited (RITL), till date. UCO Bank has sanctioned total Rs. 2040 crores, out of which, loan of Rs. 60 crores were sanctioned to RTL and Rs.740 crores was sanctioned to RCOM. However, loan of Rs. 60 crores sanctioned to RTL were never disbursed. UCO Bank has also sanctioned Line of Credit of Rs. 1000 crores however the same was not disbursed. Details of all loans are as under:

SL No	Account Number	Company Name	Amount of Loan in ₹ Crores	Classification	Date of Classification
1	19080610003435	RCOM	500.00	Closed	31.03.2012
2	19080610004036	RCOM	300.00	Closed	06.03.2013
3	19080610004142	RCOM	500.00	Closed	31.03.2013
4	19080610004647	RCOM	740.00	NPA	29.12.2017
Total			2,040.00		

Q.3 Please provide the details of Term Loans sanctioned by UCO Bank to RCOM as stated by you in question above.

Ans: The loan of Rs. 500 crores was sanction on 28.03.2011 and closed on 31.03.2012. The repayment of this loan was through UCO Bank current account (19080210001035) which was transferred from Punjab National Bank with remark PUNBH12091083705. The loan of Rs. 300 crores was sanctioned on 21.02.2012 and closed on 06.03.2013. Another loan of Rs. 500 crores was sanctioned on 20.03.2012 and closed on 31.03.2013. The loan of Rs. 740 crores was sanction on 02.01.2013. The loan were disbursed as under:

Date	Amount in crores	Debited from	Credited to
31.03.2011	500		00600310001874 HDFC-RCOM



Shastri
2025

शस्त्री / KOTA EZRA SHASTRY
 (श्री / Assistant Director - STF)
 (श्री / Directorate of Enforcement)
 राज्य / विभाग / दिनांक / संख्या

Department of Revenue, Ministry of Finance,
 भारत सरकार, नई दिल्ली / Govt. of India, New Delhi

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02.03.2012	300		00600310001874 HDFC-RCOM
31.03.2013	500		00600310001874 HDFC-RCOM
06-03-2013	300	19080610004647	000405004799 ICICI Bank RCOM
20-03-2013	50	19080610004647	000405004799 ICICI Bank RCOM
21-03-2013	100	19080610004647	000405004799 ICICI Bank RCOM
21-03-2013	100	19080610004647	000405004799 ICICI Bank RCOM
21-03-2013	100	19080610004647	000405004799 ICICI Bank RCOM
30-03-2013	90	19080610004647	Rs 40 crores through RTGS in 00600310001874 HDFC-RCOM Rs. 50 crores transferred to current account 19080210001035 of UCO Bank-RCOM



K. Ezra Shastri
1/2015

KOTA EZRA SHASTRY
Assistant Director (STF)
Directorate of Enforcement
Ministry of Finance
Government of India, New Delhi

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Loan Application from company. The loan was recommended by Flagship Corporate Branch, Mumbai, to Flagship Corporate Department, Head Office, Kolkata then forwarded to Management Committee of Board, Kolkata for sanction.

Purpose: The intended purpose of the loan was for meeting ongoing capital expenditure, operational expenditure and repayment of existing liabilities, other than any related party/shareholder loans arising out of group's companies.

Security: The security for this loan is mentioned in detail in the sanction letter submitted by me vide my submission letter dated 04.10.2025. As per the said sanction letter, all the security for this loan was to be held by Axis Trustee Services Limited. Further, in the said sanction letter, RCom was to create Stage-1 security within 4 months. However it failed to do so, which was also acknowledged in JLM of consortium banks dated 05.07.2013.

The loan account of RCOM was declared as NPA on 29.12.2017 with principal outstanding of approx. Rs. 680 crores. The bank filed petition in Debt Recovery Tribunal, Mumbai for recovery of debts. The UCO Bank has also filed claim in CIRP.

Q.4. Please give details of the management of UCO Bank who had sanctioned such loans.

Ans: The Loans of RCOM was sanctioned by Management Committee of the Board of bank at Head Office. Management Committee consists of Chairman & Managing Director, Executive Director, General Manager (corporate credit department at head office), General Manager (Finance department at head office) and General Manager (Risk management



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declaration of fraud. Then UCO Bank had given Show Cause Notice to the Company on why they should not be declared as fraud. On finding reply from the company to be unsatisfactory, UCO Bank has once again declared loan accounts of RCOM as fraud on 10.09.2025.

Q.8. What is the Role of Axis Trustee Services Limited in UCO Bank's term loans to RCOM?

Ans: Axis Trustee Services Limited has created charge of securities on behalf of consortium banks. Through this charge Deed of Hypothecation was signed between RCOM, RTL, RITL, RCIL and Axis Trustee Services Limited on 12.12.2013. Security trustee keeps records of securities under its custody. On being asked I state that I don't know how much banks have paid to Axis Trustee Services Limited.

Q.9. Please give details of Charge created. The Deed of Hypothecation dated 12.12.2013 does not contain mention of specific asset details that were being hypothecated to the bank. Please explain on what basis UCO Bank made this agreement without specific details of security to the bank and also state whether this is a standard practice for loans sanctioned by UCO Bank?

Ans: Charge of securities was created through Deed of Hypothecation signed between RCOM, RTL, RITL, RCIL and Axis Trustee Services Limited on 12.12.2013. Sanction of loans without specific details of security being provided to the bank is not a standard practice in the bank. However, I don't know this loan was sanctioned without proper security.

Q.10. Summons were issued to UCO Bank on 12.09.2025 with annexure of documents required. However, during your statement today, it is seen that you have not appeared today (06.10.2025) with all the documents sought from UCO Bank in the summons dated 09.2025. Please explain the reason for appearance in response to



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श्री / KOTA EZRA SHASTRY
2016 / Assistant Director (SIF)
निदेशालय, भारत सरकार
Ministry of Revenue, Ministry of Finance
Govt. of India, New Delhi
भारत सरकार, नई दिल्ली / Govt. of India, New Delhi

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the summons (more than three weeks from the date of summons) without the requisite documents?

Ans: I admit that documents brought by me is not sufficient to suffice the purpose of summon of recording statement U/s 50 of PMLA Act. However, I have informed AGM and Branch Head, Asset Management Branch, Mumbai Shri B S Gurung (9033412608) and he will attend your office on 08.09.2025 and will bring remaining documents.

Q.11 Please give details of Letter of Credit or Bank Guarantee sanctioned to RCOM, RTL and RITL.

Ans: I don't know whether any Letter of Credit or Bank Guarantee is sanctioned to RCOM, RTL and RITL

The above statement of mine running from pages 1 to 10 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. I will appear before you as and when required.

Niranjana Kumar
9910688579
UCO Bank
Asset Management Branch
Mumbai.



Before me

K. Srinivasan
06/10/2025
कोटा एजरा शास्त्री / KOTHA EZRA SHASTRY
महायुक्त निदेशक / Assistant
प्रदेश निदेशालय / Directorate
राजस्व विभाग, वित्त
Department of Revenue,
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Kumar
06/10/2025