

Statement of Sh. Niranjana 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 - Niranjana416@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	Niranjana 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>Niranjana416@gmail.com</u>
9	Website Address	
10	Telephone No. & Fax No.	
	i Residence	
	ii Business/Office	
	iii Mobile	9910688579



	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, Niranjana 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



K. Ezra Shastri
06/10/2025
कोटा एज़ा शास्त्री / KOTA EZRA SHASTRY
सहायक निदेशक (सहायक निदेशक - SIT)
प्रधान निदेशक (प्रधान निदेशक - Enforcement)
Department of Revenue, Ministry of Finance
भारत सरकार, नई दिल्ली / Govt. of India, New Delhi

N. Kumar
06/10/2025

228 of Indian Panel 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.

15.10.2025
 कोटा एडिटर / Assistant Director (STF)
 महासचिव, निदेशक / Director of Enforcement
 प्रवर्तन विभाग / Directorate of Enforcement
 राजस्व विभाग, वित्त विभाग
 Department of Revenue, Ministry of Finance
 भारत सरकार, नई दिल्ली / Govt. of India, New Delhi



W/noway
 06/10/2025

Ans. My name is Niranjana 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.



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



K. Ezra Shastri
06/10/2025
कोटा एज़रा शास्त्री / KOTA EZRA SHASTRY
सहायक निदेशक / Assistant Director (STF)
प्रवर्तन विभाग / Directorate of Enforcement
राजस्व विभाग, वित्त मंत्रालय
Department of Revenue, Ministry of Finance,
भारत सरकार, नई दिल्ली / Govt. of India, New Delhi

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
06/10/2025

कोटा एज़रा शास्त्री / KOTA EZRA SHASTRY
महासह निदेशक / Assistant Director (S.F.)
प्रबन्धन निदेशालय / Directorate of Enforcement
राजस्व विभाग, वित्त मंत्रालय
Department of Revenue, Ministry of Finance
भारत सरकार, नई दिल्ली / Govt. of India, New Delhi

H/Wary
06/10/2025

TRUE COPY

THIS ANNEXURE IS THE TRUE COPY
OF THE ORIGINAL DOCUMENT

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



Handwritten signature and date:
06/10/2025

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 12.09.2025. Please explain the reason for appearance in response to



K. Ezra Shastri / KOTA EZRA SHASTRY
 महासंचालक / Assistant Director (SIF)
 प्रचलन निदेशक / Directorate of Enforcement
 राजस्व विभाग, वित्त विभाग
 Department of Revenue, Ministry of Finance
 भारत सरकार, नई दिल्ली / Govt. of India, New Delhi

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
VCO Bank
Asset Management Branch
Mumbai.

Before me

K. S. Shastri

06/10/2025

कोटा एज्रा शास्त्री / KOTHA EZRA SHASTRY
महायुक्त निदेशक / Assistant Director (STF)
प्रवर्तन निदेशालय / Directorate of Enforcement
राजस्व विभाग, वित्त मंत्रालय
Department of Revenue, Ministry of Finance
भारत सरकार, नई दिल्ली / Govt of India, New Delhi



N. Kumar
06/10/2025

Statement of Sh. Niranjana 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 - Niranjana416@gmail.com, recorded under the provisions of Section 50 (2) and (3) of the Prevention of Money Laundering Act, 2002 on 10.10.2025, in continuation of statement dated 06.10.2025, before the Assistant Director, Directorate of Enforcement in at Block-B, Pravartan Bhawan, Dr. APJ Abdul Kalam Road, New Delhi - 110011.

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 any interruption to any public servant in any stage of judicial proceedings.

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- (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.



K. Ezra Shastri
09/10/2025
कोटा एज़रा शास्त्री / KOTA EZRA SHASTRY
सहायक निदेशक / Assistant Director (STF)
प्रवर्तन निदेशालय / Directorate of Enforcement
आर्थिक विभाग, वित्त विभाग
Department of Revenue, Ministry of Finance
भारत सरकार, नई दिल्ली / Govt. of India, New Delhi

By 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 10.10.2025, in response to Summon No 3073, and I hereby tender my statement in the form of Question-Answer, in continuation of my statement dated 06.10.2025. 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 refer to the statement dated 06.10.2025 recorded from you u/s 50 of PMLA, 2002, wherein, in reply to q. no. 2 of your statement, you had provided the details of 7 bank accounts held by Reliance Communications Limited. In this regard, please confirm whether these are all the accounts held by Reliance Communications Limited, Reliance Telecom Limited and Reliance Infratel Limited.

Ans. During my statement dated 06.10.2025, I have given 07 bank accounts of Reliance Communications Limited with UCO Bank. However, the 07 bank accounts shared by me were only bank accounts opened after 2010. However, it is seen that RCOM also had availed credit facility from as far as the year 2004. Now I am submitting to you herewith the list of all the accounts maintained by the company from the year 2008, as follows:

Sl. No.	Account number	Account Type	Date of opening	Date of closure
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Handwritten signature and date:
 9/10/2025

1	19080610003435	Term Loan	30.03.2011	31.03.2012
2	19080610004036	Term Loan	01.03.2012	06.03.2013
3	19080610004142	Term Loan	31.03.2012	31.03.2012
4	19080610004647	Term Loan	06.03.2013	NPA account
5	19080610001042	Term Loan	08.01.2008	08.04.2008
6	19080610001073	Term Loan	14.01.2008	15.04.2008
7	19080610001295	Term Loan	21.04.2008	22.10.2008
8	19080610001660	Term Loan	24.10.2008	25.04.2009
9	19080610001929	Term Loan	10.02.2009	22.05.2009
10	19080210001035	Current Account	30.03.2011	05.06.2021
11	19080310009963	Fixed Deposit	01.03.2012	02.04.2013
12	19080310010242	Fixed Deposit	03.04.2012	02.04.2013

In addition to the above, it is also submitted that the bank had given non fund based limits in the form of bank guarantee to the Company in the year 2004 which were closed in the year 2009 without being invoked, hence the details in this regard are not being mentioned.

Q.2. Please refer to the statement dated 06.10.2025 recorded from you u/s 50 of PMLA, 2002, wherein, in reply to q. no. 3 of your statement, you had provided the details of 4 loan accounts held by Reliance Communications Limited. In this regard, please state whether any other loan accounts were also maintained by the company with your bank.

Ans. During the statement dated 06.10.2025, I had given the details only in respect of loan from the year 2012. However, on verifying the records



K. G. Shastri
09/10/2025
कोटा एजरा शास्त्री / KOTA EZRA SHASTRI
सहायक निदेशक - सहायक निदेशक (STF)
प्रचलन विभाग - (कोटा एजरा शास्त्री)
राज्य - महाराष्ट्र, नगर - मुंबई
Department of Revenue, Ministry of Finance
भारत सरकार, नई दिल्ली / Govt. of India, New Delhi

9/10/2025

available with the bank, it was ascertained that RCOM was also having Term Loans with our bank from the year 2008, and the details of loans are as follows:-

SL No	Account Number	Amount of Loan in Crores	Date of disb.	Account to which disbursed	Present status
1	19080610003435	500.00	31.03.11	0600310001874 HDFC Bank	Closed on 31.03.12
2	19080610004036	300.00	02.03.12		Closed on 06.03.13
3	19080610004142	500.00	31.03.12		31.03.13
4	19080610004647 (740 Crores)	300	06.03.13	000405004799 ICICI Bank	Account became NPA
		50	20.03.13		
		100	21.03.13		
		100	21.03.13		
		100	21.03.13	0600310001874 HDFC Bank	
		40	30.03.13		
		50	30.03.13		
5	19080610001042	300.00	08.01.08	0600310001874 HDFC Bank	Closed on 08.04.08
6	19080610001073	400.00	14.01.08		Closed on 15.04.08
7	19080610001295	700.00	21.04.08		Closed on 22.10.08
8	19080610001660	700.00	24.10.08		Closed on 25.04.09
9	19080610001929	300.00	10.02.09		22.05.09

In this regard, as already discussed in my earlier statement, the loan of Rs. 740 Crores given to RCOM, as mentioned in Sl. No. 4 table above is part of Rs. 800 Crores loan sanctioned by UCO Bank to RCOM (Rs.740 Crores) and RTL (Rs.60 Crores) as part of Consortium loans wherein, SBI was the lead banker. However, no disbursal happened in respect of loan sanctioned to RTL, as no letter for disbursal of sanction was received from the company.



K. E. Shastri
09/10/2021
कोटा एजरा शास्त्री / KOTA EZRA SHASTRY
महायुक्त निदेशक (STF)
प्रवर्तन निदेशक (STF) / Director of Enforcement
राज्य मंत्रालय, वित्त विभाग
Department of Revenue, Ministry of Finance
भारत सरकार, नई दिल्ली / Govt. of India, New Delhi

Chowdhary
9/10/2021

Q.3 Please refer to the statement dated 06.10.2025 recorded from you u/s 50 of PMLA, 2002, wherein, in reply to q. no. 4 of your statement, you had undertaken to furnish the minutes of meeting of the management committee on 10.10.2025. Please furnish the same.

Ans: I am submitting to you herewith the copy of minutes of meeting dated 26.12.2012, wherein, loan was sanctioned to UCO Bank. During the said meeting, the MCB had suggested the bank take up with lead bank/consortium leader to explore the possibility of obtaining personal guarantee of Sh. Anil D Ambani and bringing back into the company the investments made in other group companies. Further, it was also recommended that UCO bank has to ensure that an Escrow account is maintained with the lender bank or any other consortium bank.

Q.4. Please refer to your statement dated 10.10.2025, in reply to q. no. 9, charge was created with Axis Trustee Services Limited, on behalf of the consortium bank, which does not contain the specific details of asset against which charge is being created. Please offer your comments.

Ans: It is submitted that all the current and future assets of the company, as on the deed of hypothecation were mortgaged to the bank.

Q.5 Please state whether UCO bank had sanctioned or disbursed any credit facilities to RCOM/RTL or RITL during the years 2014 or 2015.

Ans: No loans were sanctioned/dispursed to RCOM/RTL or RITL during the years 2014 or 2015 by UCO Bank.

Q.6 Please state whether UCO Bank had sanctioned any non fund based limits to RCOM, RTL or RITL.



W. Kumar
9/10/2025

Ans: During the year 2004, UCO Bank had sanctioned BG Limit to RCOM. However, none of the BGs have been invoked. Other than this, no other non-fund based limits were sanctioned RCOM group companies by our bank.

Q.7 Please state whether UCO bank had discounted any Letters of Credit for RCOM, RTL or RITL.

Ans: UCO Bank did not discount any Letters of Credit for RCOM, RTL or RITL.

Q.8 Please state whether UCO Bank has filed any complaint against RCOM, RTL or RITL in respect of their loan accounts.

Ans: Based on the fraud monitoring report filed by UCO Bank, the bank is in the process of filing complaint with the CBI. I undertake to submit a copy of the complaint filed with the CBI, along with annexures, as and when the complaint is filed.

The above statement of mine running from pages 1 to 06 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.

Niranjan Kumar
9910688579
UCO Bank
AMB, Mumbai

(N) Kumar
9/10/2025

Before me.

15.8.2025
9/10/2025

कोटा एज़रा शास्त्री / KOTA EZRA SHASTRY
सहायक निदेशक / Assistant Director (STF)
प्रचलन निदेशालय / Directorate of Enforcement
राज्य वित्त विभाग, वित्त मंत्रालय
Department of Revenue, Ministry of Finance
भारत सरकार, नई दिल्ली / Govt. of India, New Delhi

