

Before The Appellate Authority
Life Insurance Corporation of India
Eastern Zonal Office, 4, C.R. Avenue,
Kolkata – 700 072

WPA 23643 of 2025
Vijay Agrwal ... Petitioner
Vs.
LIC & Ors., ... Respondents

For the Petitioner:- Mr. Dwaipayan Basu Mallick, Advocate with Mr. Shubhankar Das, Estate.

For the respondents:- Mr. Abhimanyu Shandilya, Advocate with Mr. Gourab Das, Advocate.

Stenographer-cum-clerk:- Mr Anadi Prosad Roy (9775703345).
1st sitting on:- 13.06.2025.

To Mr. Dwaipayan Basu Mallick, Advocate, for the petitioner in Examination of Dr. Aloke Kumar Chowdhury.

Q.1.– Dr. Chowdhury, would I be correct in saying that you are a consultant physician and cardiologist?

Ans. – Yes, that is correct.

Q.2.– What is the date of your registration?

Ans. – I have passed MBBS in 1985 and registration of 1987.

Q.3.– Were you attached the Life Insurance Corporation of India?

Ans. – Yes, I am empanelled doctor since 1994.

Q.4.– What was your role during your association with LIC?

Ans. – I was a medical examiner and I had to do medical examination of the clients in whose policies are required for medical examination.

Q.5.– (Shown page 42 of written submission of Vijay Agarwal) Would I be correct in saying that your signature is appearing on this document?

Ans. – Yes, my signature is appearing on this document.

Q.6.– (Shown page 42 of written submission of Vijay Agarwal) Would I be correct in saying that you had physically examined Late Mr. Prasenjit Das on 25th March 2004?

Ans. – Yes, you are absolutely correct.

Q.7.– (Shown Book No. 002314 being Medical Examiner Confidential Report at page 52 of the Report of Government Examiner of Questioned Document) Can you please indicate what is this document?

Ans. – This is Medical Examiner Confidential Report of Prasenjit Das which I have done on 25th March 2004 at 11 a.m.

Q.8.– Would I be correct in saying that your signature is appearing on the overleaf of this document?

Ans. – Yes, you are correct.

Q.9.- Would I be correct in saying that you had physically examined Sri Presenjit Das on 25th March 2004?

Ans. - Yes, I have examined Presenjit Das on 25th March 2004 at 11 a.m.

Q.10.- Did Mr. Presenjit Das sign aforementioned Medical Examiner Confidential Report in your presence on 25th March 2004?

Ans. - Yes, you are right Presenjit Das signed the report in my presence.

Q.11.- (Shown page 72 of GEQ Report being proposal form bearing Policy No.423881683) Kindly come to 6th page of this document and indicate your signature is appearing bottom righthand corner.

Ans. - Yes, my signature is appearing therein.

Q.12.- Would I be correct in saying that Mr. Presenjit Das signed such proposal form in your presence on 25th March 2004 and his signature is appearing beside your signature at page 6 of the said Proposal Form?

Ans. - Yes, you are correct.

Q.13.- (Shown page 68 of GEQ Report being proposal form bearing Policy No.423881681) Kindly come to 6th page of this document and indicate your signature is appearing bottom righthand corner

Ans. - Yes, my signature is appearing therein.

Q.14.- Would I be correct in saying that Mr. Presenjit Das signed such proposal form in your presence on 25th March 2004 and his signature is appearing beside your signature at page 6 of the said Proposal Form?

Ans. - Yes, you are correct

Q.15.- (Shown page 64 of GEQ Report being proposal form bearing Policy No.423881682) Kindly come to 6th page of this document and indicate your signature is appearing bottom righthand corner

Ans. - Yes, my signature is appearing therein.

Q.16.- Would I be correct in saying that Mr. Presenjit Das signed such proposal form in your presence on 25th March 2004 and his signature is appearing beside your signature at page 6 of the said Proposal Form?

Ans. - Yes, you are correct.

Q.17.- (Shown page 60 of GEQ Report being proposal form bearing Policy No.423881684) Kindly come to 6th page of this document and indicate your signature is appearing bottom righthand corner

Ans. - Yes, my signature is appearing therein.

Q.18.- Would I be correct in saying that Mr. Presenjit Das signed such proposal form in your presence on 25th March 2004 and his signature is appearing beside your signature at page 6 of the said Proposal Form?

Ans. - Yes, you are correct.

Q.19.- (Shown page 56 of GEQ Report being proposal form bearing Policy No.423881685) Kindly come to 6th page of this document and indicate your signature is appearing bottom righthand corner

Ans. - Yes, my signature is appearing therein.

Q.20.– Would I be correct in saying that Mr. Presenjit Das signed such proposal form in your presence on 25th March 2004 and his signature is appearing beside your signature at page 6 of the said Proposal Form?

Ans. – Yes, you are correct.

Q.21.– (Shown page 49 of GEQ Report being proposal form bearing Policy No.423881686) Kindly come to 6th page of this document and indicate your signature is appearing bottom righthand corner

Ans. – Yes, my signature is appearing therein.

Q.22.– Would I be correct in saying that Mr. Presenjit Das signed such proposal form in your presence on 25th March 2004 and his signature is appearing beside your signature at page 6 of the said Proposal Form?

Ans. – Yes, you are correct

(Examination is concluded)

To Mr. Abhimanyu Shandilya, Advocate, for the respondent in Cross-examination of Dr. Alope Kumar Chowdhury.

Q.23.– Mr. Chowdhury, you right now have deposed that Late Presenjit Das had come to you on 25th March 2004 for medical examination. Please confirm that he was physically present before you.

Ans. – Yes, he was physically present.

Q.24.– Can you tell where this physically examination took place?

Ans. – It took place in my chamber.

Q.25.– Can you please tell the address where the physical examination took place?

Ans. –BA- 146, Salt Lake, Secor-I, Kolkata 700 004.

Q.26.– When you signed can there be a variation your signature or is it the same signature whenever you signed?

Ans. – Yes, my signature varies.

Q.27.– (Shown pages 42 & 43 of recent of written notes of argument) Please have to look at page 42 and page 43. Kindly confirm whether both of are your signatures?

Ans. – Yes, both of them are my signatures.

Q.28.– Please confirm that both signatures are identical or any variation is there?

Ans. – There is minimal variation. (Witness volunteers that If I sign ten signs, there will be variation and I can show it if required)

Q.29.– Please look at the 'R' in Kumar of your signature. Are they are identical or is there a variation?

Ans. – Yes, there is a variation.

Q.30.– Please confirm on which date these two signatures are done.

Ans. – Both are signed on the same date.

(Permission from Appellate Authority is sought to take the signatures of Mr. Alope Kumar Chowdhury. Four signatures are taken and are kept with the record)

Q.31.– Please confirm all the six signatures on the Proposal Form being Policy Nos. 423881681, 423881683, 423881682, 423881684, 423881685 & 42388168.

Ans.– Yes, I confirm.

Q.32.- I say that these are not your signatures.
Ans.- I deny. These are my signatures.

(Cross-examination is concluded)