HONOURABLE SRI JUSTICE K.LAKSHMAN

CRL.A.Nos.1120 & 1130 of 2007

COMMON JUDGMENT:

Feeling aggrieved by the judgment in C.C.No.2 of 2002 dt.27-08-2007 passed by the Special Judge for C.B.I. Cases, Hyderabad, A-2 preferred Crl.A.No.1120 of 2007 and A-4 preferred Crl.A.No.1130 of 2007.

2. Vide aforesaid judgment, A-2 was sentenced to undergo Rigorous Imprisonment for a period of five years and fine of Rs.5000/- and in default, to undergo Simple Imprisonment for six months for the charge under Section 120-B IPC. A-2 was further sentenced to undergo Rigorous Imprisonment for a period of five years and a fine of Rs.5,000/-, in default, to undergo Simple Imprisonment for six months for the charge under Section 420 IPC.

3. A-4 was sentenced to undergo Rigorous Imprisonment for a period or four years and fine of Rs.5,000/-, in default, to undergo Simple Imprisonment for six months for the charge under Section 120-B IPC. A-4 was further sentenced to undergo Rigorous Imprisonment for a period of four years and fine of Rs.5,000/-, in default, to undergo Simple Imprisonment for six months for the charge under Section 420 IPC.

4. The trial Court further directed that both the sentences of A-2 and A-4 shall run concurrently and that the remand period already undergone by them, if any, is set off under Section 428 Cr.P.C.

5. The charge against A-2 by the prosecution was that he being the Managing Director of M/s.Nageswara Chemicals and Drugs Private Limited, Ameerpet, Hyderabad, (for brevity 'NCDP Ltd.'), during the period from 1994 to 1996, conspired together along with other accused to cheat Canara Bank, Pattargatti Branch, by creating false documents like stock statements, purchase bills etc. and that the said act was done in pursuance of the agreement for obtaining Open Cash Credit (O.C.C.) limit to an extent of Rs.55.00 lakhs towards working capital against hypothecation of stocks by making excess drawals and diverting the funds to various purposes, which are not for working capital i.e. raw material procurement etc. Thus, the A-2 caused wrongful monitory loss to an extent of Rs.37,39,595/- to the bank and corresponding pecuniary gain to him by dishonestly inducing the Canara Bank, Pattargatti Branch, to deliver cheques against the norms for non-working capital requirements and thereby committed an offence punishable under Section 120-B read with Section 420 IPC.

6. Likewise, the charge against A-4 by the prosecution is that he being the Proprietor of M/s. Sai Krishna Enterprises, during the period from 1994 to 1996, conspired together along with other accused to cheat Canara Bank, Pattargatti Branch, by creating false documents

like stock statements, purchase bills etc. and that the said act was done in pursuance of the agreement for obtaining O.C.C. limit to an extent of Rs.55.00 lakhs towards working capital against hypothecation of stocks by making excess drawals and diverting the funds to various purposes which are not for working capital i.e. raw material procurement etc. opened one current account at Bank of Madhura Limited, Ranigunj Branch, introduced by A-2 and diverted an amount of Rs.31.36 laklhs from the working capital sanctioned by Canara Bank, Pattergatti Branch, instead of using it for the working capital for the company and thereby caused wrongful monitory loss to extent of Rs.37,39,595/- to the bank and corresponding pecuniary gain to A-2 by dishonestly inducing the Canara Bank, Pattargatti Branch, to deliver cheques against the norms for non-working capital requirements and thereby committed an offence punishable under Section 120-B read with Section 420 IPC.

7. It is relevant to note that A-1 died during trial in C.C.No.2 of 2002 itself.

8. A-3 was discharged vide order dt.01-12-2003 by the trial Court.

9. To prove the guilt of the appellants/accused, the prosecution has examined as many as 28 witnesses i.e. P.Ws.1 to 28 and marked Exs.P-1 to P-209. Exs.MO-1 was exhibited.

10. The appellants/accused did not examine any witness and during cross examination, they have confronted Exs.D-1 to D-4.

11. After framing of charge, on examination, the appellants/accused denied the charges levelled against them and prayed the trial Court to proceed with the trial.

12. The trial Court after conducting trial, and on consideration of evidence both oral and documentary, convicted the appellants/accused vide impugned judgment and imposed the sentence in the manner stated above.

13. Heard Sri C. Sharan Reddy, learned counsel for the appellants/accused in both the Criminal Appeals and Sri K. Surender, learned Special Public Prosecutor, C.B.I., for respondents.

14. It is relevant to note that as per Section 420 IPC, whoever cheats and thereby dishonestly induces the person deceived to deliver any property to any person, or to make, alter or destroy the whole or any part of a valuable security, or anything which is signed or sealed, and which is capable of being converted into a valuable security, shall be punished with imprisonment of either description for a term which may extend to seven years, and shall also be liable to fine.

15. Likewise, Section 120-B IPC deals with punishment of criminal conspiracy and as per which, whoever is a party to a criminal conspiracy to commit an offence punishable with death, imprisonment for life or rigorous imprisonment for a term of two years or upwards, shall, where no express provision is made in this Code for the

punishment of such a conspiracy, be punished in the same manner as if he had abetted such offence.

16. As stated supra, the allegations against the appellants/accused are that they have conspired together with other accused, cheated Canara Bank, Pattergatti Branch, by creating false documents and thus, both of them got monetary loss wrongfully to an extent of Rs.37,39,595/- to the bank and corresponding pecuniary gain to them.

17. P.W.1, Assistant General Manager, Canara Bank, deposed about sanction of credit limit and the terms and conditions thereon. He has deposed that the proposal was put up to him and he recommended the same to the sanctioning authority i.e. Deputy General Manager. They have recommended that so many capital limits consisting of Rs.55.00 lakhs under O.C.C. and Rs.15.00 lakhs under Secure Demand Bill (S.D.B.) limits. He further deposed that he has made remarks in the proposals which are as follows:

> *"The unit is in Raichoor. Whether the Branch will be in a position to monitor the loan has to be examined by the Branch.*
>
> *Subject to the above, as the viability of the unit is stated to be alright, they may permit the above limits recommended.*
>
> *OCC Rs.55.00 lakhs, S.D.B. limit Rs.15.00 lakhs on the conditions stipulated above."*

According to him, the loan proposal was recommended by Canara Bank, Pattargatti Branch, and A-1 was Senior Manager of the said Branch. During cross examination, he has categorically admitted that the proposals under Exs.P-1 and P-2 relating to NCDP Ltd. to which

A-2 is the Managing Director. The limits were sanctioned by Deputy General Manager. As per the valuation report, the value of the plant and machinery and building was Rs.80.50 lakhs. The first charge of which was with the Financial Institution viz., Karnataka State Financial Corporation (for brevity 'KSFC'). The personal guarantee of all the Directors was stated to be having a net worth of Rs.150.75 lakhs. It was also stipulated that a collateral security of the house bearing No.3-3-641/C, Ward No.65, situated at Gokhale Nagar belonging to Smt. K.Sukarna, valued at Rs.17.08 lakhs to be taken. He has further admitted that as per the stipulated norms of the bank, the Raichur Branch of Canara Bank should conduct the monthly inspection of the unit and Canara Bank, Pattargatti Branch, should conduct the inspection once in three months.

18. P.W.2, the Divisional Manager, Canara Bank, deposed about sanction of credit limit on the terms and conditions mentioned therein. At the relevant point of time, there was a letter from Canara Bank, Pattargatti Branch, in December 1994, requesting to release Rs.30.00 lakhs first, from out of the limits already sanctioned i.e. OCC limit of Rs.55.00 lakhs and SDB limit of Rs.15.00 lakhs to enable the party to start commercial production. On verification, he found that the said credit limits were sanctioned on certain terms and conditions. In the request letter, it is confirmed that they have complied with all the terms and conditions except creating a second charge on land, building and plant and machinery. The Branch has also confirmed

that they have obtained collateral security assets worth Rs.17.00 lakhs to Rs.18.00 lakhs as stipulated in the sanctioned letter. He further deposed that according to him, it is better to release Rs.20.00 lakhs pending creation of second charge on building, plant and machinery. The reasons given by the Branch for excess drawings allowed was that the party was in need of finance to cope up with the production activity. The Branch has sought for ratification for excess drawings allowed beyond Rs.30.00 lakhs permitted by the Circle Office.

19. P.W.2 further deposed about Exs.P-5 to P-7, letters, addressed by the Divisional Manager, Advances Section-General, Canara Bank, Hyderabad to the Senior Manager, Canara Bank, Pattargatti Branch, asking to inform the reasons for the drawings permitted by the Circle Office; Ex.P-6, letter dt.02-03-1995, addressed by Canara Bank, Pattargatti Branch to Advance Section, Circle Office, Hyderabad, regarding visits made by the Senior Manager for inspection of stocks at Raichur factory on 01-03-1995 whether the stocks tallied with the stock books maintained by the party, which are valued Rs.67,92,470/-; and Ex.P-7, letter dt.28-12-1994, addressed by Advances Section, Circle Office, Hyderabad, to Canara Bank, Pattargatty, Hyderabad, conveying the permission to release the OCC limit to the extent of Rs.30.00 lakhs pending creation of second charge. It is relevant to note that second charge was created on plant and machinery during tenure of P.W.2.

20. During cross examination, he has categorically admitted that he cannot say with regard to the value of plant and machinery was Rs.80.00 lakhs and the value of building and land was Rs.8.00 lakhs pertaining to the property for which the second charge certificate was asked to be obtained.

21. Prosecution has also examined P.W.3, Deputy General Manager of Canara Bank. He deposed about sanction of loans. He has permitted to release of Rs.30.00 lakhs, as recommended with a condition that within 15 days, the second charge to be created with Karnataka State Finance Corporation. Ex.P-7, an order, granting permission for release of Rs.30.00 lakhs. The branch, if they wanted to exceed the permitted limit of Rs.30.00 lakhs, had to approach the circle office again as this was within the circle office power. No permission was given to P.W.3 to exceed permitted limit of Rs.30.00 lakhs. The liability went up to Rs.50.00 lakhs in 1996 and that A-2, along with the then Manager, requested for advance. During cross examination, he has admitted that they did not notice any fault or defect in the original proposal sent by the Branch for sanction of the loan. He has further admitted that before sanction of the limit, Sri Ambedkar, Technical Field Officer (P.W.4), visited the unit and submitted technical feasibility report about the unit.

22. P.W.4, Senior Manager, Canara Bank, deposed about sanction of loan to the said NCDP Limited on the instructions of D.G.M. i.e. P.W.1. He has further deposed that he being the Technical Field

Officer, visited the unit situated at Raichur along with branch officials and Managing Director of the said company (A-2). He has studied the complete environment, supply of raw material, marketability and submitted feasibility report.

23. By referring the above said depositions, including admissions of witnesses during cross examination, learned counsel for the appellants/accused would strenuously contend that A-2, Managing Director of NCDP Limited, did not commit any irregularity or illegality in obtaining the CCL and he never caused any monetary loss to the bank much less an amount of Rs.37,39,595/-. Therefore, the question of pecuniary gain to him as alleged by the prosecution does not arise. He would also further contend that A-4, being the proprietor of M/s. Sai Krishna Enterprises, Adarsh Nagar, Hyderabad, also never created any false document like stock statements etc. and they have followed the procedure laid down by the Canara Bank. He has further contended that neither A-2 nor A-4 diverted any funds to their personal use as alleged by the prosecution. Learned counsel for the appellants/accused would further contend that there is no conspiracy at all and that the contents of the charge and depositions of prosecution witnesses lack the ingredients of Section 420 IPC.

24. As stated above, P.W.3, D.G.M., Canara Bank, at the relevant point of time, categorically admitted that before sanctioning of limit, P.W.4, Technical Officer, visited the unit and submitted technical feasibility report about the unit.

25. By referring the same, learned counsel for the appellants/accused would contend that P.W.4, after due diligence, submitted his feasibility report. P.W.4, in his deposition, also categorically deposed about visit of unit at Raichur and he found that unit being private limited, A-2 can run it by recruiting technical people. He further deposed that A-2 is basically a civil contractor and that he purchased that unit which is a sick unit in an auction and on recruitment of technical people to run the unit, he approached Canara Bank for financial help. The Branch sanctioned a loan of Rs.50.00 lakhs under OCC. During cross examination, he has categorically admitted that he has submitted the feasibility report on the oral instructions of D.G.M. and one Chartered Accountant also accompanied him and he was present at the time of inspection of the unit.

26. P.Ws.5 and 6, Clerks, Canara Bank, deposed about passing of cheques and depositing of amounts etc. by the said NCDP Limited.

27. P.W.7, Manager, Canara bank, Raichur Branch, deposed about advances and sanction of loan from Hyderabad Circle Office to NCDP Limited. He further deposed that about quality control of raw materials, irregularities noted by Canara Bank, Pattargatti Branch and sending of raw material to VIMTA Lab, Hyderabad. He further deposed that results of the raw materials were informed to Pattargatti Branch. During cross examination, he has admitted that during his

visit to unit, he noticed that there was factory and machinery, some raw material, workers working in the factory and Plant Manager.

28. The prosecution has also examined P.W.8, Clerk, Canara Bank, who deposed about drawings of unit, its exceedment, consultation of Supervisor etc., He further deposed about certain cheques cleared by him and that after making entry in the ledger only, the cheques will be passed. The prosecution has also examined P.W.9, owner of Priya Travels, P.Ws.10 and 11, Clerks, who deposed about passing of cheques for various amounts and they were marked as documents. The prosecution has also examined P.W.12, classmate of A-2, P.W.13, Airline Ticketing Service Private Limited, P.W.14, who is running an educational institution, P.W.15, Proprietor of Maruthi Agencies to show that A-2 and A-4 used the siphoned funds to their personal use. Prosecution tried to prove the said siphoning of funds and use it for personal use mostly by A-2.

29. Prosecution has also examined P.Ws.16 to 18, who are dealing with various businesses including hire purchase, supply of raw material etc.

30. By examining the said witnesses, the prosecution tried to prove that the appellants/accused have siphoned the funds and used the funds of the company and the loans obtained by the company to their personal use. But the prosecution did not elicit anything from the said witnesses during cross examination and the above said witnesses only said that they have received certain amounts for the purpose of

booking tickets, supply of raw material etc. Therefore, the said depositions are all not useful to the prosecution since there is no corroboration of evidence of the said prosecution witnesses.

31. P.W.19, Manager, Canara Bank, deposed about availment of OCC limit of Rs.25.00 lakhs by NCDP Limited and during cross examination, he has admitted that the said OCC limits get enhanced by taking oral permission from the Regional Office and subsequently, ratification should be obtained.

32. P.W.20, Chartered Accountant, deposed about submission of application of the said company.

33. P.W.21, Special Assistant, Canara Bank, Pattargatti Branch, deposed about initials of each and every page of instrument and the cheques etc. and Exs.P-13 to 21 etc. bears his signature.

34. However, P.W.1, during cross examination, categorically admitted that when there are no funds in the accounts, he has to take permission from the Senior Manager or other Manager to pass the instruments.

35. P.W.22, Deputy Director, CFSL, Ramanthapur, Hyderabad, deposed about conducting chemical test and submission of Ex.P-86, report.

36. P.W.23, Sub-Inspector of Police, deposed about filing of charge sheet. During cross examination, he has categorically admitted that he has not seized the godown records belonging to the said NCDP

Limited since they are not available. He has not examined the persons who supplied the raw material to the company. He further admitted that during the sample collection by his colleague Venkataramana, Inspector was present and no officials belonging to the company were present since the company was in the custody of Karnataka State Warehousing Corporation, Raichoor. The officials from the said Corporation were present along with the witness for the *panchanama.*

37. By referring the said admissions of P.W.23, learned counsel for the appellants/accused would contend that it is an admitted fact that P.W.23 being Investigating Officer, investigated the case, but he has not examined the persons who have supplied the raw material and the prosecution has not examined the said Venkataramana. He would further contend that prosecution has not examined the said K.M.Vasu and H.Vijay Kumar, the officials of Karnataka Warehousing Corporation though their names were referred by P.W.23, and *Panchanama* disclosed the said fact.

38. However, learned Special Public Prosecutor would contend that their examination is not required and therefore non-examination of the said witnesses is not fatal to the case of the prosecution.

39. The prosecution has examined Production Officer of the said NCDP Limited as P.W.24 and he deposed about Exs.P-194 to 198 i.e. statements of stock of the said company. However, the prosecution declared him hostile and nothing contra was elicited by the prosecution during cross examination.

40. P.W.25, Inspector, deposed about laying of charge sheet after obtaining sanction.

41. P.W.26, Director of M/s. Vimta Laboratories, Cherlapally, Hyderabad, deposed that he has conducted the tests at M/s. Vimta Laboratories on 05-03-1997. He gave opinion in Ex.P-188, report, and the same was given by analyst Anuradha, and group leader M.Mallareddy of M/s. Vimta Laboratories. The two reports in Ex.P-188 were given by the analyst P.Janaki and signed by the group leader M.Mallaredy of M/s.Vimta Laboratories.

42. Based on the reports, Anuradha and P.Janaki and group leader, M Mallareddy, gave opinion note, Ex.P-188 to the effect that *"from the results, it may be inferred that the major constituent present in all the three samples is Calcium Sulphate."*

43. By referring the said depositions, learned counsel for the appellants/accused would contend that despite the above said depositions including the names of analyst, group leader etc., the prosecution did not examine the said Anuradha, P.Janaki, analysts and M.Mallareddy, group leader of M/s.Vimta Laboratories. In view of the same, due to non-examination of the said personnel, the opinion under Ex.P-188 given by P.W.26 cannot be relied upon and it is of no evidentiary value.

44. According to the learned counsel for the appellants/accused, during cross examination, P.W.26 has categorically admitted that he

did not analyze the sample and a case in person and reports at page Nos.3 and 4 do not contain any legend that the samples were received in sealed condition etc. Thus, he would contend that the depositions of P.W.26 and his reports under Ex.P-188 are of no necessary value and they cannot be believed upon.

45. P.W.27, Officer, the Regional Office at Hyderabad, worked in Bank of Madhura, Ranigunj Branch, Secunderabad, deposed about acquaintance with A-2, Exs.P-19, ledger sheets and Ex.P-92, specimen signature etc. He deposed about opening of account of company with A-4 with introduction of A-2. He deposed about Ex.P-136, demand draft, for Rs.15.00 lakhs. However, during cross examination, he has admitted that Ex.P-1 is the account closing letter given by the said M/s. Sai Krishna Enterprises, to which, A-4 is the proprietor and P.W.27 further admitted during cross examination that the said account was closed on 08-01-1997 itself.

46. P.W.28 is the Civil Contractor and he deposed that he got acquaintance with A-2 and he further deposed about looking after the work in M/s.Nageshwara Metal Industries and also NCDP Limited owned by A-2. He further deposed about depositing of money, withdrawal of money in the banks on behalf of A-2, which was his job there. He further deposed that A-2 had an account in Canara Bank, Pattargatty Branch and Bank of Madhura, Ranigunj Branch. He deposed about various transactions and various cheques deposited and cleared by the respective banks on behalf of the above said company

and A-2. However, during cross examination, he has categorically admitted that only during lunch hour, the Public Prosecutor showed him the cheques from the court record to speak about the handwritings on the cheques for the first time. He further admitted that since A-2 was giving him the cheques already written and signed and since signatures were on behalf of M/s. Sai Krishna Enterprises, he felt that the signatures were of A-4.

47. He further admitted that even if A-4 was absent on certain occasions, he used to withdraw cash and handover to A-2. He further admitted that he does not know whether it is wrong to fill up the body of the cheque without the permission of the drawer. There were business dealing between NCDP Limited and M/s.Sai Krishna Enterprises. He does not know whether M/s. Sai Krishna Enterprises used to supply materials to NCDP Limited.

48. By referring the said depositions, learned counsel for the appellants/accused would strenuously contend that the prosecution failed to prove the charges framed against the appellants/accused. According to him, the said NCDP Limited, through the appellants/accused, has obtained the O.C.C. limit towards working capital against hypothecation of stocks and on furnishing personal guarantee as per the rules. The bank officials after proper inspection and verification only, sanctioned the same. The depositions of prosecution witnesses would clearly establish the existence of plant, machinery and raw material. The manufacturing process of the said

company right from receipt of raw material was spoken by the prosecution witnesses themselves. In view of the said depositions, the prosecution failed to establish the ingredients of Section 420 IPC and more particularly conspiracy by the appellants/accused. Learned counsel for the appellants/accused would further contend that in the absence of the same, the conviction recorded by the trial Court is not sustainable and the impugned judgment is only on the surmises and conjunctures.

49. On the other hand, learned Special Public Prosecutor appearing for the C.B.I. strenuously contend that the appellants/accused, who have any conspiracy with other officials, have committed cheating and caused monetary loss to an extent of Rs.37,39,599/- to the bank and thus they have gained illegally the said amount. According to him, the prosecution has proved the guilt of the accused beyond reasonable doubt and the trial Court based on the record available including evidence both oral and documentary, recorded conviction vide aforesaid impugned judgment. According to him, there is no circumstance that warrants interference by this Court in the present appeal. Therefore, he prayed for dismissal of the appeal.

50. In view of the above stated depositions, it is not in dispute that A-2 is the Managing Director of NCDP Limited and A-4 is the Proprietor of M/s.Sai Krishna Enterprises at the relevant point of time. A-1 was Senior Manager, Canara Bank, Pattargatti Branch and A-3 was Proprietor of M/s. Sumeet Enterprises. A-2 has purchased a sick

unit i.e. Green Leaves Organics Pvt. Ltd., situated at Plot No.1 (A), Deosugar Industrial Area, Raichur, for a sale consideration of Rs.36.00 lakhs from KSFC and he paid Rs.9.00 lakhs as down payment. He has agreed to pay the balance amount in 20 equal collateral instalments. KSFC has also sanctioned Rs.63.00 lakhs to the said unit. A-2 has changed the said company name as NCDP Limited to which he is the Director.

51. A-2 has approached Canara Bank, Pattargatti Branch for providing loan for his company vide Ex.P-2, application and he has also opened the account. Ex.P-2 is the application filled by P.W.10, Chartered Accountant of A-2 company. A-1 has forwarded the said loan application of A-2 to Advance Section. Thereafter, the DGM sanctioned amount of Rs.55.00 lakhs under O.C.C. i.e. towards working capital and Rs.15.00 lakhs towards secured bills. It is also an admitted fact that A-1 was directed to release only Rs.30.00 lakhs subject to creation of second charge over the plant and machinery. It is also not in dispute that P.W.4 conducted inspection and on due diligence only, he has submitted his report.

52. In view of the above said admitted facts and also the evidence of P.Ws.1 to 4 and 6 to 9 coupled with the evidence of other prosecution witnesses, and on critical analysis of the above said evidence, more particularly, with regard to specific contentions of the learned counsel for the appellants/accused in the manner stated above,

the prosecution failed to prove the ingredients of Section 420 IPC and also conspiracy of A-2 and A-3.

53. Except alleging about monetary loss to an extent of Rs.37,39,595/- and pecuniary gain of the same by the appellants/accused, the prosecution did not examine any other witness to prove the said guilt of the appellants/accused. It is settled principle that the initial burden lies on the prosecution to prove the said guilt, whereas, the prosecution miserably failed to prove the said guilt of the accused in the present case.

54. On the other hand, the accused, to disprove the charges levelled against them, cross examined the prosecution witnesses and during cross examination, the above admissions were made by the said prosecution witnesses in the manner stated above. The appellants/accused have also filed Exs.D-1 to D-4, Inspection Reports etc.

55. The findings of the trial Court that A-2 created firm, obtained loan of nearly more than Rs.45.00 lakhs from Canara Bank, Pattargatti Branch, also created another firm in the name and style of M/s. Sai Krishna Enterprises and its Proprietor as A-4, diverted the funds and used the same for personal purpose, caused wrongful loss to the bank are not based on any reasons much less satisfactory reasons. The said findings of the trial Court are contrary to the evidence in the manner discussed supra.

56. It is relevant to note that the trial Court considering the age of A-4 i.e. 78 years and he is handicapped, took a lenient view while imposing the sentence against him.

57. As discussed supra, the prosecution miserably failed to prove the guilt of the accused under Section 420 and 120-B IPC. Therefore, it is a fit case to interfere by this Court in the appeal jurisdiction. Therefore, both the appellants/accused A-2 and A-4 are entitled for acquittal.

58. Accordingly, both the Criminal Appeals are allowed and the impugned judgment dt.27-08-2007 in C.C.No.2 of 2002 passed by the Special Judge for C.B.I. Cases, Hyderabad, is liable to be set aside and accordingly the same is set aside. Since the appellants/accused are on bail, their bail bonds are cancelled herewith.

59. As a sequel, miscellaneous petitions pending if any in this Criminal Appeal, shall stand closed.

JUSTICE K.LAKSHMAN

Date: 10-01-2020
kvr