20–வது பெருநகர குற்றவியல் நீதிமன்றம், எழும்பூர் @ அல்லிக்குளம்,

சென்னை – 03.

தேதி 06.04.2026

வழக்கு எண்.	–	C.C.No. 4309/2016
வாதி/எதிரி/நீதிமன்ற தரப்பு	–	பு.த.சா.1
பெயர்	–	Halayudh Kumar
தந்தை பெயர்	–	
முகவரி	–	
வயது	–	

2023–ம் வருடத்திய பாரதிய சாக்சிய அதிநியம் வகையங்கள்படி இன்று 06.04.2026 என்னால் உறுதிமொழி கூறப்பட்டு சாட்சியம் அளிக்கப்படுகிறது. சத்தியபிரமாணம் செய்விக்கப்பட்டது.

(வாதி ஆஜர். எதிரி ஆஜர்.)

நேரம் : 12.08 மணி.

குறுக்கு விசாரணை

1. The loan was given on analysing the security assets of the accused is true. Our branch is assets and recovery branch. Hence our branch would have checked the assets of accused is false. The loan santioning branch will check the assets of applicant. what are the properties given as security by the accused for the loan means i donot know personally about the properties shown as secuity. In case of default of payment the bank will recourse to take action against the secured assests is true. Whether the disbursed branch is taken action against accused regarding secured assets, The loan disbursing branch initiate the legal action and will send all the documents to recovery branch for further action.

2. Regarding secured asset Legal action T.A/635/2023 is pending before DRT 1 Mumbai. The above proceedings is not filed by our branch is true. We have preferred parallel proceeding for recovery is false we have preferred this case

for criminal action of dishonour of cheque. what is the local standi of your branch preferring this case, we are the recovery authority for the said loan and the account is shifted to our branch. Once the loan account is shifted to out branch, how recovery proceeding is filed in Mumbai, It can be done. Authorisation or confirmation letter from disbursing branch is not produced as exihibit before this court is true.

3. Ex.P1 is sent to Mumbai branch and not asset recovery branch is true. It is signed by company secretary and not managing director and there is no seal of the company is true. Ex.P2 cheque date is not mentioned in Ex.P1 is true. There is no specific allegation that the cheque is issued for the liability amount, yes whole reading of the document implies that it is given for the liability amount. if it is stated that the cheque was not issued for the liability amount it is false. Do you send any communication on confirmation of presentation of the cheque for clearence the answer is no.

4. Ex.P2 is filled in typewritten format and not handwritten is true. The date of the cheque 15.04.2014is also typewritten. Ex.P3 deposit slip shows the cheque is presented on 12.04.2014 is true. post dated cheque is presented in advance. post dated cheques can be deposited at an earlier date in the bank. Ex,P4 return memo is taken print at Egmore Branch. The cheques in 2014 will not be cleared on the same date. it will take 2 or 3 days for clearance. Ex.P1 is presented and returned on 15.4.2014 as per return memo is true.

5. If it is stated that the cheque is presented and returned on 12.04.2014 and for the sake of legal notice it is taken print on 15.04.2014 is false. If it is stated that in legal notice it is not stated that the cheque is issued for legally enforceable liability is false. it is stated that it is representing the interest towards subscription of said loan. i dont remember the exact date of service of legal notice to the accused. i have stated in the complaint that it is served on 15.05.2014 is

true.

6. In the proof affidavit it is stated as 19.04.2025 is true. It is wrongly mentioned. i dont remember in which date the complaint was presented before this court. The cause of action starts from the 31.05.2025. There is delay in filing and hence it is not maintainable is false. if it is stated that i donot have authorisation and power to file and conduct this case is false.

மேற்படி சாட்சியம், சாட்சி சொல்ல, சொல்ல என்னால் சுருக்கெழுத்து தட்டச்சரிடம் கூறப்பட்டு, தட்டச்சு செய்யப்பட்டது. மேற்படி சாட்சியத்தை சாட்சிக்கு என் முன்பாக படித்துக்காண்பிக்கப்பட்டு, அவர் முழுமையாக உள்ளது என்று ஒப்புக்கொண்டு என் முன்பாக கையொப்பம் செய்தார்.

20-வது பெருநகர குற்றவியல் நடுவர்,
எழும்பூர் @ அல்லிக்குளம், சென்னை-03.