

III ADDITIONAL DISTRICT AND SESSIONS COURT,
THIRUVALLUR AT POONAMALLEE.

O.S.150/2020

Deposition of witness for the Defendant / DW1

solemnly by Tmt.K.Shanthi, Assistant

in accordance with the provision of Act I for 1873 on 16-02-2026

Name	: Vivek Srivastava	Village	:
Father's / Husband's	: R.B.Srivastava	Calling	:
Name			
Age	:	Taluk	:

Cross Examination by the Plaintiff

I am the Senior Manager serving as a Branch Manger of the 1st Defendant Bank. I am employed with Union Bank of India. The Ex.B2 credit sanction communication issued by the Corporation Bank.

Question	As an employee of Union Bank of India, I put it you that you will not have a personal knowledge of a credit sanctioned by the Corporation Bank ?
Answer	I have a personal knowledge as per the available records.

The Ex.B2 which shows to me does not contain the signature of Corporation Bank Authorities. I put it you that all the loan documents are blank documents signed by the borrowers and filled up later is false. Are you proposing to examine any witness from Corporation Bank which had sanctioned the credit, I am not going to examine anybody. As per the Ex.B' series loan documents the loan granted by Corp Bank Homes Ltd., This is the subsidiary of Corporation

Bank. The sarfaesi Action notices were issued by Corporation Bank and not by Corp Bank Homes Ltd.

Question	Is there any mention about the Sarfaesi Action being taken by the Corporation Bank on behalf its subsidiary and it has the right to do so ?
Answer	No.
Question	When did Corporation Bank merged with Union Bank of India ?
Answer	In the year 2020.
Question	After the merger did any one from Union Bank of India, inspect the premises ?
Answer	I have not inspected the premises and I don't know about my predecessor.
Question	When did you become the Branch Manager ?
Answer	I joined as a Branch Manager June 2024.
Question	I put it to you that after the merger no one from Union Bank of India, has ever inspected the premises and they do not know who is in the possession of the same ?
Answer	I don't know.
Question	From the year 2020 whether the Union Bank of India, initiated any Sarfaesi Action ?
Answer	No.
Question	Witness shown Ex.A18 whether any Flat and Floor No is mentioned ?
Answer	Flat No.F3, 2 nd Floor.

Question	Witness shown Ex.A17 whether any Flat and Floor No is mentioned ?
Answer	Flat No.S1, 2 nd Floor.
Question	Do you agree that from the above documents Flats in 2 nd Floor have been numbered as F series and also as S series ?
Answer	Yes.
Question	Witness shown Ex.B9 can you read about the name of the developer as shown in the document ?
Answer	M/s.Sasi Krishna Houses Pvt. Ltd., represented by Its Managing Director Mr.T.Sasidhar.
Question	Witness shown Ex.A2 what is the name of the developer as shown in the document ?
Answer	M/s.Sasi Krishna Houses Pvt. Ltd., represented by Its Managing Director Mr.T.Sasidhar.
Question	What is the name of the borrower and guarantor?
Answer	Mr.B.Saravanan, and B.Ravi are the joint borrowers and Mrs.Udaya is the guarantor.
Question	Witness shown Ex.B14 can you read out the name of the person who has remitted payments on 04.06.2007, 05.09.2007, 13.02.2008, 19.03.2008, 30.04.2008, 12.12.2008, 02.12.2009, 10.01.2009, 16.05.2011, 01.02.2012, 29.02.2012 ?
Answer	Some of the remittance made by T.Sasidharan some are shown as V.Sasidharan.
Question	I put it you that none of the repayment installments have been done by the borrowers ?
Answer	No.

Question	I put it you that you are deliberately giving the wrong answer before this Court ?
Answer	No.
Question	Can you show one entry in Ex.B14 in the name of the borrowers ?
Answer	No.
Question	The entry dated 31.07.2008, is that a transfer of EMI from some Sundry Deposit ?
Answer	Yes.
Question	I put it you that the entire loan transaction is sham and nominal availed by the developer T.Sasidhar in the fake names and that there is no real property that has been mortgage in favour of Corp Bank Home Ltd., ?
Answer	No.
Question	I put it you that the plaintiff is the true owner of the property in question ?
Answer	No.

No re-examination.