

BEFORE THE ADDITIONAL MASTER IV,
HIGH COURT, MADRAS
C.S.No. 391 OF 2020

Date: 10.04.2026
Time : 03.55 P.M.

Name : Mr. A. Thomas Selvan (PW1)

Cross examination by Mrs. S. R. Sumathy, counsel for the defendant.

Solemnly affirmed:

Q1: Are you the 1st plaintiff and your wife is the 2nd plaintiff in this case?

A: Yes.

Q2: Where are you residing now?

A: Door No.5/113, Y Block, Anna Nagar West, Chennai – 40.

Q3: What is your age now?

A: Now I am 60 years old.

Q4: Are you paying income tax?

A: Yes.

Q5: Under which category are you paying income tax?

A: I am paying under general category and paid Rs.6 lakhs by way of income tax in the previous financial year.

Q6: What is your avocation?

A: I am doing construction works and it is in my name.

Q7: You have shown four different branches of State Bank as defendants, narrate the transactions you had with them?

A: I borrowed Rs.30 lakhs from the 1st defendant by way of housing loan in the year 2003. I borrowed the loan for purchasing the property covered under the registered sale deed dated 21.04.2003.

Q8: Is it correct to state that on 05.11.2003, you have executed equitable mortgage in favour of the 1st defendant and mortgaged the property covered under the registered sale deed?

A: Yes.

Q9: At the time of getting the sale deed registered in your favour, what are the documents given to you by the vendor?

A: Five parental original documents were given to me by Karunakaran and others.

Q10: What are the five parental documents?

A: I do not remember the particulars.

Q11: Is it correct to state that you have given the certified copies of the five parental original documents and filed it before this court?

A: Yes.

Q12: At the time of execution of equitable mortgage in favour of bank on 05.11.2003, whether you and the 2nd plaintiff signed over the Equitable Mortgage sheet?

A: Yes.

Q13: In the Equitable Mortgage sheet, the details of property and documents deposit with bank were mentioned, is it correct?

A: Yes.

Q14: Whether you sought for sanction of cash credit limit from the bank requesting the bank to treat same collateral security for the additional loan?

A: Yes.

Q15: Whether you got reference from the 1st defendant being your banker to the 2nd defendant Siruthozil Chennai Branch SBI, Chetpet for the aforesaid sanction of CC limit?

A: Yes.

Q16: How much amount was sanctioned to you by way of CC limit?

A: Initially Rs. 20 lakhs.

Time: 04.15 P.M.

Taken down in open Court, read over and explained to the witness and the same is admitted by the witness to be true and correct and signed before me.

ADDITIONAL MASTER-IV