

BEFORE THE ADDITIONAL MASTER-II

HIGH COURT, MADRAS

C.S.No. 829 OF 2016

Date : 05.03.2026

Time : 03.25 P.M

Name : Mr.V. Saravanan (DW1)

Age : 36 Years

Father's Name : Mr. V.C. Veeriah

Office Address : Presently at 6th Avenue, Ponny Colony,
Anna Nagar, Chennai – 600 040.

DW1 Examined in chief by Learned counsel for the Defendant M/s.G.Subha Shree.

Solemnly Affirmed:

I am the Senior Manager of the 2nd Defendant Bank. I am well acquainted with the facts of this case. I am filing my common proof affidavit on behalf of both the defendants and the same may be treated as my evidence in chief examination.

The following documents may be marked as exhibits.

Ex.D1 is the photocopy of the notification with regard to issue to export credit in foreign currency dated 30.07.2002. (counsel for plaintiff raised an objection to mark the photocopy. **Hence marked with objections**)

Ex.D2 is the photocopy of the sanction order communication issued by the defendant Bank of granting Loan facility to M/s. G.K. Granites Pvt. Ltd dated 02.02.2011. (counsel for plaintiff raised an objection to mark the photocopy. **Hence marked with objections**)

Ex.D3 is the photocopy of the request letter from the plaintiff to the Defendant Bank for considering the waiver of the panel interest levied by the Defendant Bank for the delay in the report dated 20.08.2012. (counsel for plaintiff raised an objection to mark the photocopy. **Hence marked with objections**)

Ex.D4 is the photocopy of the letter from the defendant Bank to the ECGC with a request to consider the case of the plaintiff as a Special case inspite of the delay in the exports dated 27.03.2013. (counsel for plaintiff raised an objection to mark the photocopy. **Hence marked with objections**)

Ex.D5 is the photocopy of the letter from the plaintiff to the defendant Bank requesting for considering exemption to it as a special case dated 03.05.2013. (counsel for plaintiff raised an objection to mark the photocopy. **Hence marked with objections**)

Ex.D6 is the photocopy of the sanction of limits communication issued by the defendant bank of granting loan facility to M/s. G.K. Granites Pvt. Ltd., (Plaintiff) counter signed by the plaintiff agreeing the terms and conditions of the sanction dated 16.09.2013. (counsel for plaintiff raised an objection to mark the photocopy. **Hence marked with objections**)

Ex.D7 is the photocopy of the letter from the plaintiff to the defendant bank requesting for considering its request for reversal of interest dated 25.08.2015. (counsel for plaintiff raised an objection to mark the photocopy. **Hence marked with objections**)

Ex.D8 is the printout copy of the Bank interest Rate circular No.1847/IRMDC dated 01.04.2011. (counsel for plaintiff raised an objection to mark the printout copy. **Hence marked with objections**)

Ex.D9 is the printout copy of the Interest rate Circular No.2663/OPD/158/2012 dated 27.06.2012. (counsel for plaintiff raised an objection to mark the printout copy. **Hence marked with objections**)

Ex.D10 is the printout copy of the RBI Master Circular No.RBI/2010-11/71 DBOD No. DIR (Exp) BC.06/04.2.02/2010-11 dated 01.07.2010. (counsel for plaintiff raised an objection to mark the printout copy. **Hence marked with objections**)

Ex.D11 is the printout copy of the Circular No.RBI /2011-12/60 DBOD No. (Exp) BC.04/04.02.002/2011-12 dated 01.07.2011. (counsel for plaintiff raised an objection to mark the printout copy. **Hence marked with objections**)

Ex.D12 is the printout copy of the Statement of Account for M/s.G.K.Granites Private Limited from 07.11.2011 to 07.09.2019 (counsel for plaintiff raised an objection to mark the printout copy. **Hence marked with objections**)

Ex.D13 is the printout copy of the Statement of Account for M/s.G.K.Granites Private Limited from 01.01.2011 to 25.08.2021 (counsel for plaintiff raised an objection to mark the printout copy. **Hence marked with objections**)

Ex.D14 is the photocopy of the unregistered Power of Attorney issued to V.Saravanan dated 01.07.2019.(Compared with original and original returned to the 2nd defendant counsel)

Time :03:50 PM

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

ADDITIONAL MASTER-II