

BEFORE THE ADDITIONAL MASTER-III
HIGH COURT, MADRAS.

C.S.No.23 OF 2023

Date: 16.03.2026
Time: 12.07 P.M.

Name : Mr. B. Deenan (PW1)

Cross Examination by Mr.S.Udhayakumar, for M/s.N.Manohar, Learned counsel for the defendant.

Solemnly Affirmed:

Q23: Is it right that you lend money to the defendant for interest?

A: No.

Q24: Is it right that you did not claim any interest for the amount given to the defendant?

A: The defendant paid the interest at 1% for every month.

Q25: Whether the defendant voluntarily gave interest to you or you claim the interest?

A: At the time of disposing loan, I claim 1% of interest from the defendant.

Q26: Is it right that yourself, your daughter, son and company joint together and gave loan to the defendants?

A: No, I personally lent this amount to the defendant.

Q27: Is it right that you are the proprietor of Arulnayaki Blue Metals?

A: Yes.

Q28: Is it right that you have not lend any money as a proprietor of Arulnayaki Blue Metals?

A: No. Witness adds: I personally lent this amount to the defendant.

Q29: (Photocopy of the loan sanction letter from the Cholamandalam Investment and Finance Company, dated 19.11.2020 is shown to the witness) Is this a sanction letter given to you from Cholamandalam Investment and Finance Company, dated 19.11.2020?

A: I do not know English.

Q30: Whether you obtained loan of Rs.1,25,00,000/- from Cholamandalam Investment and Finance Company?

A: Yes.

Q31: Is it right that on 11.12.2020 you gave Rs.80,00,000/- to the defendant after you getting loan of Rs.1,25,00,000/- from Cholamandalam Investment and Finance Company?

A: No, I gave loan to the defendant in the year 2019.

Q32: (Page 3, Para 3 of Plaint is shown to the witness) Is it right that in Para 3 of the plaint you have stated that Rs.80,00,000/- by way of RTGS dated 11.12.2020 and Rs.22,00,000/- by way of Demand Draft No.798220, dated 14.12.2020?

A: Yes.

Q33: Is it right that you lent money through ICICI Bank to the defendant?

A: Yes.

Q34: Who is the name holder of ICICI bank account?

A: I do not remember.

Q35: I put it to you that ICICI bank account stands in the name of your daughter Shalini.

A: I do not remember.

Q36: You admitted that you lent money through SBI to the defendant and who is the name holder of State Bank of India account?

A: I do not remember.

Q37: Who is the name holder of City Union Bank account?

A: It stands in my name.

Q38: Who is the name holder of Andra Bank account?

A: It stands in my name.

Q39: Who is the name holder of MCC Bank account?

A: It stands in my name.

Q40: I put it to you that totally you have paid Rs.20,00,000/- only through your account to the defendant.

A: I have to check it.

Q41: Is it right that you have not paid Rs.15,00,000/- through MCC Bank of you to the defendant?

A: No, I have paid.

Q42: Is it right that you have not paid Rs.96,000/- through SBI account of you to the defendant?

A: I do not remember.

Q43: Is it right that you have not paid Rs.1,80,000/- through CUB account of you to the defendant?

A: I have to check it.

Q44: Is it right that apart from the amount paid through your bank account you have not filed any authorization from your daughter, son and company for the remaining amount paid by the Company, daughter and son to the defendant?

A: I have to check it.

Q45: Is it right that for the amount you borrowed from Cholamandalam Investment and Finance Company the rate of interest is 14% per annum?

A: I do not remember.

Q46: Is it right that you borrowed a loan from Cholamandalam Investment and Finance Company in the interest rate of 14%, you lent the money to the defendants for lesser interest of 12%?

A: I do not remember. Witness adds: The interest is 12% for the amount lent by me.

Q47: Is it right that you furnished three original documents to the Cholamandalam Investment and Finance Company for security?

A: I do not remember. Witness adds: I have not produced the documents in my name to the bank.

Q48: Is it right that you furnished three documents to the Cholamandalam Investment and Finance Company for your property in Flat No.2,3,4 Amity Apartments, Collector Colony, Amjikai?

A: These properties are not in my name.

Q49: In whose name the above said properties stands?

A: I do not remember.

Q50: Is it right that you, your wife Kalavathi, your daughter Shalini and your company Arulnayaki Blue Metals are the owners of the above said flats?

A: I am not a owner. It is not in their names also.

Q51: Is it right that you made the sale deed from the defendant in your name regarding Madhavaram land the sale amount of Rs.52,00,000/-from the defendant to adjust the loan amount Rs.1,25,00,000/-?

A: Yes, for the part of the loan the defendant executed the sale deed in my favour. But she did not pay the remaining loan amount.

Q52: Is it right that the above said sale deed executed by the defendant on 14.12.2020 in your favour?

A: Yes.

Q53: Is it right that as of now the value of the sale deed property Rs.70,00,000/-?

A: I do not know.

Q54: Have you ready to re-convey the above said property if the defendant repaid the loan amount?

A: No, I have sold the above said property.

Q55: To whom you sold the above said the property?

A: I do not remember the name of the purchaser. I sold the property in the year 2025.

Time : 12.54 P.M.

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-III