

**DATED: 22.07.2025 PW-1 PRESENT AND OATH IS ADMINISTERED.**

**CROSS EXAMINATION BY SRI V.K.S ADVOCATE FOR DEFENDANT NO.6 and 7:**

I have seen JDA and original documents stands in the name of Girija at the time of agreement. I do not know the exact date of JDA entered into between original owner and developer. I have produced the copy of JDA before the court. It is false to suggest that, I have not produced JDA copy before the court. Witness verifies documents and states he has not produced JDA. I know the entire contents of JDA. I need to refer JDA to say as to when the construction is completed. I want to confirm and refer the JDA to say that the construction fo the apartment has to be completed within 12 months from the date of execution of JDA. I need to check whether the JDA entered in to by the original owner and developer on 22.04.2010. At the time of execution of agreement of sale the construction of the building was pending. In the year 2015 the building was

completed.

I know the terms and conditions of sale agreement. After completion of pending works sale deed has to be executed. The sanction plan with the builder to complete the construction work, I have not collected the sanction plan. The developers at the time of borrowing loan, shown the sanction plan to the manager of the bank.

Question: The sanction issued authority has a condition to complete the construction within 2 years?

Answer: I do not know.

I would request the builder to give the sanction plan and the JDA to produce before the court as those documents are the custody of developers. It is false to suggest that, the construction was completed in the year-2012. It is true to suggest that, the Suit schedule property stands in the name of Defendant No.1 Girija. Defendant No.1 asked me to involve in the quarter partake agreement.

Question: What is the purpose of executing EX.P.5?

Answer: Sanctioning the loan to Defendant No.1  
Girija K alias Girija S.

Witness verifies Ex.P.5 states it content the signature  
of Defendant No.1 Girija K alias Girija S. State Bank of  
India official prepared Ex.P.5. Ex.P.5 document is with  
respect to Housing loan.

Question: In which place you put your signature to  
Ex.P.5?

Answer: In the bank (SBI), Bansawadi.

It is true to suggest that, entire Ex.P.5 document was  
prepared by SBI witnesses volunteers a set of document  
were prepared, Ex.P.5 is also one among them.

**Further cross examination:** Deferred.

**(Typed to my dictation in the open court.)**

**R O I & A C**

**(NISHARANI A.C)  
III A.C.C. & S.J. Bangalore.**