

Witness recalled as per order on IA No.1 and duly sworn on 18.02.2026.

Cross examination by Sri.MM advocate for the defendant:-

3. Defendant had approached the bank for the loan in the month of January 2022. defendant has approached us for total amount of Rs.10.60 Lakhs. We have sanctioned said loan to her under term loan of Rs.7.60 Lakhs and OD facility of Rs.3.00 Lakhs. We had instituted PIM case before filing of this suit. We had issued notice of PIM to defendant and she had received it. Defendant had borrowed said loan for her catering business. Now, I cannot recall name of her catering business. Our previous Manager by Shekhar had inspected the business of defendant. We have not pleaded said fact in our plaint. We had no difficulty to mention it.

4. It is false to suggest that defendant had approached us seeking time to settle the loan account and we did not respond to her properly. Witness volunteers, after classifying the loan as NPA, defendant has never approached the bank. I have mentioned the outstanding amount payable by defendant along with installments details in Ex.P6 and P7 statements. It is false

to suggest that only our previous Manager Shekhar was aware about above loan transaction and I have no personal knowledge about it. Witness volunteers, as a successor Manager, I am aware about said loan transaction. It is false to suggest that though defendant is ready to repay the loan, we are not allowing her to do so. Witness volunteers, even today, we are ready under OTS scheme.

5. It is false to suggest that defendant has issued a letter to our Bank stating that, since her husband has met with an accident, she needs some time to repay the loan. It is false to suggest that though I am not aware about above aspects, I am deposing falsely.

Re-examination: Nil.

(Typed to my dictation in the open court)

R.O.I & A.C.,

(ANAND T. CHAVAN)
LXXXIV Addl. City Civil & Sessions Judge,
(CCH-85) Commercial Court, Bengaluru