

Witness present and duly sworn on 06.03.2026.

Cross examination by Sri.VMS advocate for the plaintiff:-

3. I have studied upto SSLC. I do not understand English. I cannot read and write in English language. I am not aware about the contents of my chief examination affidavit. My lawyer prepared my chief examination affidavit. I have not given any instructions to my lawyer to prepare said affidavit. It is true to suggest that I have borrowed money from plaintiff bank. It is true to suggest that I borrowed Rs.7,60,000/- from plaintiff bank for working capital of Priya Darshini Catering Service. It is true to suggest that I borrowed Rs.3,00,000/- from plaintiff bank towards cash credit loan for the purpose of my business. It is true to suggest that I had executed Ex.P.10 hypothecation agreement. Witness volunteers that I had signed said document at the time of borrowing loan. It is false to suggest that I had agreed to repay above loan of Rs.7,60,000/- with interest @ 10% per annum. It is true to suggest that I have signed loan documents produced in this case at the time of borrowing loan. It is true to suggest that I am the sole borrower for aforesaid two loans. It is true to suggest that my husband was not co-obligant to aforesaid loans. It is false to suggest that after utilization of loan amount, I

have committed default in repayment of the loans. Witness volunteers that I have repaid the loan properly for the period of 2½ years. It is true to suggest that till today I have not repaid the entire amount. Witness volunteers that in view of accident of my husband, later I could not repay the loan amount, but I have paid some amount. My husband was not paying the loan amount. Witness volunteers that he was doing some other job and we both used to maintain our expenses. It is false to suggest that I have not filed any medical documents to show serious injuries to my husband in above accident. Mr.Kantharaju is my husband. Ex.D.10 is disability document. It is false to suggest that said document does not speak about any such disabilities. It is true to suggest that Ex.D.3 payee slip belongs to the amount deposited to my SB account and it does not pertain to OD or term loan account. Witness volunteers that when I used to take amount to the bank, concerned manager used to instruct me as to which account said amount was to be deposited. It is true to suggest that I received Ex.P.3 notice from bank. Witness volunteers that after receiving the said notice I have visited the bank. It is false to suggest that I have not produced any documents to show repayment of loan till 25.03.2025. It is false to suggest that manager of the plaintiff bank has never

visited our house and he has never verified the situation and health of my husband as averred in my chief examination affidavit and written statement. It is true to suggest that I have not mentioned date of his visit to my house. Witness volunteers that I cannot recall it. I have not given any letter to plaintiff bank for restructuring of the loans, prior to classifying the same as NPA. Witness volunteers that when I used to approach Branch Manager, he has not even responding properly. Address of my residencies Old No.123/A, New No.121/A, 1st Cross, 2nd Main, Jalakanteshwarapura, Adugodi Post, Bengaluru – 560 030. I cannot remember whether I had receive the notice of PIM No.2420/2024 to my aforesaid address. It is false to suggest that I am liable to pay total suit claim of Rs.9,64,164.18, as the dates mentioned in the suit. It is false to suggest that I am will full defaulter of the above loans. It is false to suggest that despite sufficient opportunity, I have not repaid the loan amount.

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