

Witness present and duly sworn on 06.03.2026.

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

3. I am employee of BSNL. My present house address is No.3029, 4th Block, Janapriya Heavens Apartment, Allalassandra, GKVK Post, Bengaluru – 560 065. Late Sopna H. was my wife. We have no issue out

of our wedlock. My wife expired on 11.12.2024. She was doing contract work of internet cables. She was doing said contract work from our house itself. She had not engaged any employees, but her brother was looking after her work. My email address is monoharalht@gmail.com. My wife Sopna H. had SB account in plaintiff bank. I do not remember number of said account. She was suffering from ill-health from 03.07.2024, when she accidentally fell in our house. I myself informed plaintiff bank about her death. I might have forwarded the death certificate to plaintiff bank through email. Now, I do not remember it. Witness is confronted with copy of **email with attached death certificate** of his wife Sopna H. and he admits that same was forwarded by him to plaintiff bank. Said documents are marked as **Ex.P.15 and Ex.P.16** as per request of counsel for plaintiff. Witness is confronted with statement of current account of his wife Sopna H. held in plaintiff bank and he admits the same. The said **statement** is marked as **Ex.P.17** as per request of plaintiff counsel. Witness is confronted with copies of 4 emails sent by him to plaintiff bank, he admits that same were sent by him through his email account. The said **email thread** are together marked as **Ex.P.18** as per request of counsel for plaintiff. It is true to suggest that

my wife used to transact even after 03.07.2024. The flat in which, I am residing is my own flat. It is false to suggest that said flat standing in the name of my wife at present. I have no impediment to produce the documents of title pertaining to said flat to show that it is standing in my name. It is false to suggest that as per Ex.P.7 I have made transactions in the account of Tirumala Telecom even after death of my wife Sopna H., on 05.02.2025. Witness volunteers that her brother had made her transactions in said account. I have to check the records to ascertain whether brother of my wife as made such transactions with plaintiff bank. It is false to suggest that on 20.05.2025, I have withdrawn the FD amount of my wife as per Ex.P.17 current account statement. It is false to say that on same day as per direction of the concerned manager, I have redeposited Rs.20,000/- in said account. It is false to suggest that I myself was carrying out all transactions of Tirumala Telecom and my wife was a nominal proprietor of said concern. I have to check whether my wife had given any power of attorney or any other authorization in favour of her brother to look after her business. At present Tirumala Telecom is closed. It is false to suggest that as I myself have carried on all transactions of the Tirumala Telecom, I myself is personally liable to pay the debts of

plaintiff bank in capacity of its owner and also in capacity of LR of Sopna H. It is false to suggest that as myself have transacted with plaintiff bank in respect of loan account and current account of Tirumala Telecom. It is false to suggest that I am deposing falsely to avoid liability to pay the suit debt.

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