

PW : 1

Witness present and duly Sworn on 28.11.2025.

Cross examination by Sri. HLV Advocate for defendant:

2. It is false to suggest that defendants are not approached our bank for loan. To the suggestion that no documents are furnished seeking loan, witness deposed that loan application is filed and loan documents are executed by the defendants. Ex.P.6 is the application form. Dairy loan was sanctioned to the defendants. Out of loan amount of Rs.10 lakhs, Rs.5 lakhs should be the subsidy amount and remaining Rs.5 lakhs should be repaid. Subsidy amount will be provided by Karnataka Aadi Jambav Development Corporation. Entire subsidy amount of Rs.5 lakhs was credited to the account of borrower.

3. To the suggestion that subsidy amount of Rs.5 lakhs was not credited to the account of borrowers but it was credited to the bank, witness deposed that initially it was credited to bank but it was disbursed to the borrowers by landing loan. As per Ex.P.1, subsidy amount of Rs.5 lakhs was given to the bank and it was kept it FD in the name of borrower Rajesh and subsequently it was given to the beneficiary Rajesh. It is true to suggest that loan was granted in favour of defendant No.1 Rajesh. To the suggestion that Tippanna is not the borrower, witness deposed that cow shed was established in the land which stood in the name of Tippanna. It is false to suggest that while granting loan for entrepreneurs no mortgage or security

documents should be obtained.

4. To the suggestion that as per Ex.P.1 subsidy amount of Rs.2.5 lakhs was credited to the bank in favour of D1 on 10.11.2021, witness deposed that it is not Rs.2.5 lakhs but it is Rs.5 lakhs. To the suggestion that letter at reference No.4 of Ex.P.1 is not produced before the court, witness deposed that it was given to the Karnataka Aadi Jambav Development Corporation.

5. To the suggestion that as per Ex.P.1 on 08.11.2021 Rs.2,50,000/- was credited towards subsidy in favour of Rajesh, witness deposed that the said subsidy amount was disbursed to the borrower while purchasing the cows.

At this stage witness prays time to produce complete account statement. Hence, witness is bind over.

(Typed to my dictation in Open Court)

R.O.I. & A.C.

Sd/-

(T. P. Ramalinge Gowda)
Prl. District and Sessions Judge,
Chikballapura.