

PW : 1

Witness present and duly Sworn on 19.02.2026.

Cross examination by Sri. RG Advocate for defendant:

2. I am aware of contents of plaint averments. To the suggestion that in your plaint there is no reference about issuance of demand notice to the defendants witness deposed that notice was given. It is false to suggest that I have not produced any such notice before the court. To the question that Can you show the notice issued either by the bank or by your counsel in the exhibits, witness after verifying the exhibits deposed that the said notice is not present.

3. To the suggestion that in the pronote at Ex-P-11 signatures of witnesses are not present, witness deposed that bank Manager himself is the witness. To the suggestion that signature of Bank Manager is also not forthcoming in Ex.P-11, witness deposed that in the year-2020 loan was renewed and thereby execution of pronote was not essential.

4. To the suggestion that loan granted on 30.11.2017 was credited to the loan account of defendant, witness deposed that it was credited. To the suggestion that no such account statement is present before the court, witness deposed that account statement is produced for the year -2019 onwards and thereby account statement for the year 2017-18 not present before the court. It is false to suggest that

since loan was not credited, I have not produced the account statement for the year 2017-18. Witness volunteers that in the year 2019 earlier loan of Rs.3,00,000/- was enhanced to Rs.5,00,000/- and document pertaining to enhanced loan are produced before the court. Witness volunteers that at the time of enhancement of loan, new loan documents are obtained and thereby earlier documents are not produced.

5. To the suggestion that before filing of suit, I have not personally approached the borrower and also not issued notice, witness deposed that borrower has closed his shop and thereby he is not available at the time of my visit. In this respect documents are available in the bank. It is false to suggest that in this respect I am deposing false evidence. It is false to suggest that I have created the documents produced before the court.

Re-examination: Nil.

(Typed to my dictation in Open Court)

R.O.I. & A.C.

Sd/-

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