

**PRL. DISTRICT AND SESSIONS COURT / COMMERCIAL
COURT, CHIKKABALLAPURA**

COMM.O.S. 164/2025

PW : 5

Duly Sworn on 04.06.2026.

Examination in chief by Sri. SN Advocate for Plaintiff:

I have filed an affidavit in lieu of my examination in chief. The contents of affidavit are true and correct and it bears my signature.

*2. As could be seen from the letter of revival dated 18.04.2024, which is part of Ex.P-6, it has been executed by Ashwathamma and Narayanappa before Manager Satyanarayan Rao and myself as Assistant Manager. Witness has identified one thumb impression out of two as the thumb impression of Ashwathamma and the same is marked as **Ex.P-6(i)** and signature of Narayanappa is marked as **Ex.P-6(j)**.*

*3. Likewise Ashwathamma and Narayanappa have also executed another letter of revival on 25.04.2024 which is part of Ex.P-6 before me and Manager Satyanarana Rao. Witness has identified the thumb impressions of Ashwathamma and the same is marked as **Ex.P-6(k)** and signature of Narayanappa is marked as **Ex.P-6(l)**.*

Cross examination by Sri. RG Advocate for Defendant No.1 to 3:

4. Now I am working as Assistant Manager at Mandikal Branch. Except obtaining the signatures of borrowers to the letter of

revival, no other documents are obtained from them. It is true to suggest that in the letter of revival dated 18.04.2024, there is nothing mentioned regarding to whom the said thumb impression is belongs to. It is true to suggest that same is not mentioned in the both the pages. Witness volunteers that one Srinivas has identified the said thumb impression and he has put his signature beneath the thumb impression. To the question that there is no such reference in the document, witness deposed that Srinivas has mentioned his account number. It is true to suggest that the said Srinivas is not a party to this proceedings. It is true to suggest that in both the letter of revivals dated 18.04.2024 and 25.04.2024, loan limit is mentioned as Rs.4,60,000/-. It is true to suggest that in my chief affidavit I have not stated the loan amount and thumb impression of Ashwathamma has been identified by Srinivas.

5. To the question that why the aforesaid letter of revivals are obtained, witness deposed that the said documents are obtained in order to ensure that the borrowers are residing in the given address. It is true to suggest that this aspect is not stated in my chief affidavit. To the question that either by you or by your Manager have send any letters or notices to the borrowers requesting them to execute letter of revivals, witness deposed that no such notices or letters are sent.

6. I have not received any witness summons from the court to give evidence. I am aware of what transaction was held between Ashwathamma and Bank Manager. To the question that how much

loan was sanctioned in this case, witness deposed that Rs.4,60,000/- loan was sanctioned and out of which Rs.2,62,000/- was dispersed. To the question that was it mentioned in the aforesaid two letter of revivals, witness deposed that only outer limit is mentioned. It is true to suggest that in this respect I have not stated in my affidavit. It is false to suggest that I am deposing false evidence in support of the suit claim on the basis of created documents by myself and Manager. It is false to suggest that no demand notice was sent by the bank to the Ashwathamma. It is false to suggest that I am deposing false evidence in support of the bank. It is true to suggest that signatures of myself and Manager is not forthcoming in the said two letter of revivals.

7. It is true to suggest that both the thumb impressions in the letter of revival dated 18.04.2024 at both front and back pages are so clear and visible. To the suggestion that there is no necessity to obtain the two thumb impressions of same person on the same document, witness deposed that since, first thumb impression was not satisfied, second thumb impression was obtained. Both the letter of revivals in the handwriting of Manager Satyanarayana Rao. It is false to suggest that for the purpose of this case letter of revivals are created.

Re-Examination: Nil

(Typed to my dictation in the Open Court)

R.O.I. & A.C.

Sd/-

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