

DW : 1

Witness present and duly Sworn on 11.08.2026

Cross examination by Sri. BSR Advocate for plaintiff:

I am B.Sc. Sericulture graduate. I am having account at SBI, Chintamani Branch. I am not aware to suggest that while creating an account in the bank, applicant must furnish application along with necessary documents. I am not aware to suggest that while borrowing loan borrower must file necessary application with supportive documents to borrow loan from the bank.

2. My husband was expired about 2 years back. During his lifetime he was working as High School teacher. After his death, I have been appointed on compensatory ground and now I am working as sericulture inspector at Chintamani. Now I am drawing gross salary of Rs.54,000/- per month.

3. 4th defendant Rajappa is brother of my husband. It is true to suggest that 4th defendant Rajappa has stood as guarantor to the loan. To the suggestion that bank has issued notice by demanding repayment of loan, witness deposed that after death of her husband she has received the said notice. It is true to suggest that in pursuance of the same, I am visiting the bank and obtained his loan account statement and verified it. My husband salary account was held in SBI at Chintamani Branch.

4. I can identify the signature of my husband. Now the photo affixed in the loan application is belongs to my husband. On the admission of the witness, photo is marked as **Ex.P-1(a)**. It is true to suggest that Aadhar Card and Pan card produced along with loan application at Ex.P-1 are belongs to my husband. Witness has not identified the signature of her husband appears on the loan application. Witness has admitted signature of 4th defendant on Ex.P-4 and thereby same is marked as **Ex.P-4(a)**. It is false to suggest that even though signatures appears on the loan documents are belongs to my husband, I am intentionally denying to admit the signatures. It is false to suggest that I am aware of borrowing of loan by my husband. It is false to suggest that in order to escape my liability I am deposing false evidence. It is false to suggest that I being the legal representative of my husband, myself and other defendants are liable to pay the suit claim.

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.