PRL. DISTRICT AND SESSIONS COURT / COMMERCIAL COURT, CHIKKABALLAPURA
COMM.O.S. 175/2025

PW : 1

Duly Sworn on 16.04.2026

Examination in chief by Sri. GM 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.

In support of my case I have produced the following documents:

Sl. No.	***Exhibits***	***Description of Documents***
1	*Ex.P-1*	*Loan application form*
2	*Ex.P-2*	*Sanction advice*
3	*Ex.P-3*	*Interest agreement*
4	*Ex.P-4*	*Hypothecation agreement*
5	*Ex.P-5*	*Accounts statement for the period 22.03.2024 to 29.10.2025*
6	*Ex.P-6*	*Review letter*
7	*Ex.P-7*	*Recall notice*
8	*Ex.P-8*	*Latest Accounts statement for the period 22.03.2024 to 15.04.2026*
9	*Ex.P-9*	*Certificate*

Cross examination by Sri. MN Advocate for defendant

2. Prior to registration of suit demand notice was sent to the defendant. For about 20 times notice was sent. It is true to suggest that the said documents are not produced before the court. It is true to suggest that in this respect nothing was pleaded in the plaint. It is false to suggest that no notice was served upon her/defendant. It is false to suggest that since no *notice was issued and it was not served on her, nothing was pleaded in the plaint and documents are placed before the court. It is false to suggest that without demanding for payment suit was filed.*

3. It is true to suggest that defendant has repaid the loan to the bank. To the question that how much amount has been repaid by the defendant witness deposed that Rs.1,73,000/- was paid. It is true to suggest that nothing was pleaded in the plaint about repayment of loan. It is false to suggest that without giving sufficient time for repayment I have filed this suit. Loan was given for a period of 5 years. It is true to suggest that 5 years term of loan is not yet completed from the date of borrowing. No subsidy was available from the Government towards loan account.

4. To the question that for what purpose loan was given, witness deposed that for the purpose of business loan was borrowed but no business was carried out by the defendant. It is true to suggest that no document regarding running of business is obtained before granting loan. It is true to suggest that before granting business loan, the bank officials must visit the business spot and collect the necessary documents to that effect. It is true to suggest that no such documents are produced before the court for having visited the spot. It is true to suggest that except signature nothing was typed on the bond paper at Ex.P-3 and 4. It is false to suggest that signatures of borrower are obtained on blank papers and formats and thereafter contents are filled up. It is false to suggest that since defendant is illeterate her signatures are obtained on blank papers and created as loan documents.

5. To the suggestion that at Ex.P-6 renewal letter, blank spaces are not filled up, witness deposed that it is automatically filled. It is false to *suggest that signature was obtained on the blank paper and it was created to suits our convenience. It is false to suggest that even though defendant is ready to repay the loan, we have filed false suits to malign her reputation.*

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,
Chikkballapura.