

Duly Sworn on 02.07.2026.

Further cross examination by MN Advocate for Defendant:

Ex.P-10 to 14 documents are with us at the time of filing of suit. To the question that did you have any impediment to furnish these documents along with plaint, witness deposed that the said documents are not furnished as they are not essential. To the suggestion that Ex.P-10 to 14 are online copies, witness deposed that they are furnished by the borrower. It is true to suggest that nothing was pleaded in the plaint in respect of Ex.P-10 to 14. To the suggestion that you are not collected any invoices from the borrowers, witness deposed that borrowers are not submitted.

2. It is true to suggest that case on hand involves business loan. It is true to suggest that while granting business loan relevant documents about running of business or about to running of business are required to be obtained. It is true to suggest that no such documents are obtained and also produced before the court. To the suggestion that loan period is not yet completed, witness deposed that since no installment was made, case is registered. It is false to suggest that you have not issued any notice to the borrower to repay the loan. To the question that can you show any such notice issued by the bank or by the counsel in the exhibits, after verification of exhibits witness shown recall notice at Ex.P-7. It is true to suggest that no document is placed before the court about service of Ex.P-7 on the borrowers. It is false to suggest that since Ex.P-7 was created for the purpose of this case, no documents for having issued and service of Ex.P-7 on borrowers is placed before the court. It is false to suggest that my misusing the innocence of defendants, loan accounts and documents are fabricated. It is false to suggest that on the basis of fabricated loan accounts we have filed this false case and I am deposing false evidence. It is false to suggest that defendants are not liable to pay the suit claim.

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.