

**Witness duly sworn on 24.07.2026**

**Cross Examination by Sri.MCBT, Advocate for defendant**  
**Nos.1 and 2:**

My previous Manager has given instructions to issue legal notice and while preparing the plaint. I do not know whether defendant had obtained training. I don't know if the training document was submitted by the defendant to the bank. Only after the defendant obtains training, they will apply for loan under PMEGP scheme. It is true that, PMEGP scheme applies to persons between 18 to 40 age group. It is true that, defendant was aged 51 years when the loan was sanctioned.

2. We have received subsidy from Central Government in this case. The said subsidy amount is kept in FD in the name of Defendant. It is false to suggest that, defendant has repaid 5 to 6 lakhs till day. It is false to suggest that, the averments made in the plaint are false. It is false to suggest that, the documents adduced by us in this case are concocted for the purpose of suit. It is false to suggest that, we are not entitled for suit claim amount.

**Re-Examination: Nil**

(Typed to my dictation in the open court.)

**R.O.I. & A.C.,**

**(Sri.Vinay Devaraj)**  
**I Addl. District & Sessions Judge,**  
**Mangaluru, D.K.**