KADW310004372021

IN THE COURT OF SENIOR CIVIL JUDGE & JMFC KALAGHATAGI

PRESENT

Shri. RAVINDRA L. HONOLE,

B.A., LL.B (Spl)

SENIOR CIVIL JUDGE AND JMFC, KALAGHATAGI

DATED THIS 12th DAY OF JUNE 2026

CC. No.54/2021

COMPLAINANT :

State by Kalaghatagi Police

(R/by A.P.P.,)

Vs

ACCUSED :

1. Raghavendra s/o Chandrahas Haramagatti, Age: 32 years, Occ: Transport agent, R/o: Near Nagendran matti Dargha, Haveri.

2. Ningaraj s/o Ramanna Siddappanavar, Age: 41 years, Occ: Radium business, R/o Chaitanya Nagar, Dharwad **(Dead-Abated)**

3. Ulavappa s/o Shankrappa Koti, Age: 30 years, Occ: Driver,

R/o M.I.G.1/120 KHB colony,
Banasri Nagar,
Doddanayakankoppa, Dharwad.

4. Smt. Rohini D/o Chittaranjan Dani,
Age: 48 years, Occ: S.B.M., Bank
Manager, Kalaghatagi

(A-1 Sri. R.C. Hosmath, Adv)
(A-2 Abated)
(A-3 Sri. A.T. Olekar, Adv)
(A-4 Sri. N.S. Upadhya, Adv)

JUDGMENT

The complainant/Bank Manager has filed complaint u/sec. 200 of Cr.P.C. against the accused No.1 and 2 for the offences punishable u/sec. 420, 425, 463, 465 of IPC.

2. Case of the complainant in brief is as under:

The complainant is the Manager of State Bank of Mysore now called as State Bank of India, Kalaghatagi Branch. The complainant Bank is under taking of Government of India and having its Head Office at Bangalore and also Branches through out India.

3. It is alleged that accused No.1 was resident of

Tumarikoppa village taluk Kalaghatagi now residing at Kelgeri, Dharwad has approached the complainant Bank for sanction of term loan for the purpose of purchase of Swift Dzire VDi car for taxi purpose with yellow board had submitted loan application on 29.11.2015 for Rs.6,00,000/-. It is alleged that accused No.2 was stood as guarantor for loan of accused No.1, have executed Guarantee Agreement dated 30.11.2015. Accordingly, the complaint has sanctioned medium term loan of Rs.6,00,000/- to the accused No.1 on 30.11.2015. It is alleged that accused No.1 has executed loan documents with conditions and also executed vehicle agreement dated 30.11.2015 agreeing to repay the said amount with monthly installment of Rs.9961/- with interest at the rate of Rs. 10% per annum and also agreed to pay interest prevailing from time to time. It is submitted that the accused have also furnished copy of documents to the Bank and Proforma Invoice dated 27.11.2015 issued by Revankar Motors Hubballi.

4. It is submitted that at the time of sanction of loan and disbursement of loan the then Manager could not suspect malafide intention of accused. The accused have not submitted R.C. Book and Insurance premium copy to the Bank inspite of several request and demands and not paid installments to the Bank, thereafter, the complainant suspected and demanded the accused persons to produce the vehicle for inspection. The attitude of accused shows that they have cheated the Bank and diverted the loan amount for other purpose. The accused No.1 and 2 with malafide intention to make unlawful gain and cause loss to the complainant Bank have played fraud upon the Bank. It is alleged that the accused have submitted bogus and forged documents and Invoice to get loan sanction. The accused persons have committed the offences punishable u/sec.420, 425, 463, 465 of IPC.

5. After filing complaint matter is referred to Kalaghatagi Police u/sec. 156(3) of Cr.P.C. for

investigation. The Investigating Officer after completion of investigation has filed final report against accused No.1 and 2 cited in the complaint and inserted accused No.3 Ulavappa Koti for creating false account and transfer of loan amount in the name of Revankar Motors and accused No.4 Smt. Rohini Dani, the then Manager of complainant Bank and Banker verifying loan documents has sanctioned the loan of Rs.6,00,000/- in the name of accused No.1 and transfer it to the loan amount and thereafter transferred to the false account of accused No.3 opened in the name of Revankar Motors Proprietor and got benefit from SBI Life Insurance Policy in agreement with accused No.1 has received incentive and caused loss to the Bank. It is alleged that the accused persons colluding with each other in furtherance of their common intention have made criminal conspiracy cheating and thereby committed offences punishable u/sec. 120B, 406, 409, 420 r/w. 34 of IPC.

6. During course of investigation police have arrested accused No.1 and 2 and they are enlarged on bail by Court. After filing charge sheet accused No.3 and 4 appeared and got enlarged on bail.

7. Earlier charge sheet was filed before the Court of Civil Judge and JMFC Kalaghatagi. After filing charge sheet court has taken cognizance for the offences punishable u/sec. 120B, 406, 409, 420 r/w. Sec.34 of IPC and ordered for registration of criminal case.

8. As per notification ADM No.1658/2020 issued by the Prl. Senior Civil Judge and CJM, Dharwad dated 10.12.2020 this case is transferred to this court and renumbered.

9. In pursuance of summons accused persons appeared through their respective counsels and enlarged on bail. The copies of the prosecution papers have been supplied to the accused u/sec. 207 of Cr.P.C.

10. Heard before charge. The contents of Charge are recorded and read over to the accused persons, they pleaded not guilty and claims to be tried.

11. During pendency of case accused No.2 is reported to be died, therefore, case against accused No.2 is closed as abated.

12. To prove the guilt of accused the prosecution has examined the witnesses cited in charge sheet i.e., CW.1 to 4, 6 to 12 as PW.1 to 11 and got marked documents at Ex.P.1 to 26 and closed their side.

13. The incriminating statement of prosecution witnesses appearing against accused persons are recorded and read over to the accused as contemplated under Sec.313 of Cr.P.C. The accused No.1, 3 and 4 have denied and not chosen to lead defence evidence. Accused No.4 in her reply to the statement of prosecution witnesses explained that accused No.1 to 3 came to her for obtaining car loan. Since they have stated that car has been purchased, she believed and not personally

visited. What she has done is legal transaction. Not involved in any illegal and fraud transactions. Due to scarcity of time could not concentrate on everything. No fault on her part. Accused No.4 has produced documents, but she could not get mark the documents.

14. Heard the arguments.

15. The points that arise for my consideration are:

1. Whether the prosecution proves beyond all reasonable doubt that accused persons in furtherance of their common intention colluding with each other, accused No.1 without intention to purchase car to gain wrongfully on 29.11.2015 has applied for car loan of Rs.6,00,000/- for which accused No.2 was stood as guarantor and they have executed loan documents under taking to repay as per agreement and accused No.4 being the banker without verifying documents in violation of car loan rules in collusion with accused No.1 to 3 to gain illegal loan from bank and agreement with accused No.1 to purchase SBI Life Insurance policy after sanction of loan has dishonestly misusing her fiduciary position misused her power to deceit the bank to cheat has sanctioned car loan of Rs.6,00,000/- on 30.11.2015 and transferred the money to the SB account No.64186729400 of State Bank of India, Dharwad branch and transferred to loan account of accused No.1 at State Bank of

Mysore, Kalaghatagi branch account No.64186739565 and thereafter tranferred through RTGS to the fake current bank account No. CBCA 01/150017 of Corporation Bank, Saptapur branch, Dharwad opened in the name of accused No.3 Revankar Motors and thereby have committed an offences punishable u/sec. 120B, 406, 409, 420 R/w 34 of IPC?

2. What order?

16. My findings on the above points are :

POINT No. 1 : In the affirmative
POINT No. 2 : As per final order for the following:

REASONS

17. **POINT No.1:** The prosecution has alleged that accused No.1 has applied loan from the Bank to purchase car and accused No.2 was guarantor for said loan without intention to buy have produced false documents and executed loan documents have not repaid the loan amount. It is further alleged that fake account was opened in the name of accused No.3 as proprietor of Revankar Motors and accused No.4 without verifying the records in collusion with accused No.1 to 3 has got transferred loan amount of Rs.6,00,000/- on

30.11.2015 to the State Bank of India, Dharwad branch, SB account No.64186729400 and thereafter it was transferred to the Corporation Bank, Dharwad branch, Current Bank account No.CBCA/01/150017. It is further case of prosecution that accused No.4 has got illegal agreement with accused No.1 that, after sanction of loan he has purchased SBI Life Insurance Policy of Rs.50,000/- and received incentive amount and got profit. Accused persons colluding with each other have made criminal conspiracy, beach of trust and to cheat the Bank and to gain illegally have received the loan amount and misused the same.

18. In order to bring home the guilt of accused, the prosecution has examined 11 witnesses out of 12 cited in charge sheet witnesses (CW) as prosecution witnesses (PW) as PW.1 to 11 and got marked Ex.P.1 to Ex.P.26.

19. Learned APP argued that accused No.1 was the borrower, accused No.2 was the guarantor and accused No.3 was fake bank account holder in the name of

Revankar Motors, accused No.4 being the Manager of bank in collusion with accused No.1 to 3 have got created false documents with intention to cheat and got transferred an amount of Rs.6,00,000/- as car loan without intention to purchase the car and thereby committed offences. To get money from the bank accused have cheated. No consistency in defence put forth by accused persons and it was not established. There was lack of explanation by the accused persons. The accused persons have got created forged document as genuine and committed offence. The prosecution has examined material witnesses and got marked documents. The material documents and oral evidence placed on record establishes the guilt of the accused persons. Therefore, prays for conviction of accused persons.

20. Learned counsel for accused No.1 argued that the original documents have not been got marked by the prosecution about loan application, documents pertaining to loan and vehicle. Zerox copies of documents

cannot be considered as proof of contents of documents. No allegations or documents to prove involvement of accused No.1. Alleged loan sanctioned in the name of accused No.1 has not been drawn by the accused and on his name false account has been created and money has been withdrawn. The complainant has filed false complaint against accused No.1 without impleading the then Manager of bank shows that accused No.1 and 2 are made as target.

21. It is further argued that the oral evidence of PW.1 is not sufficient to prove the alleged loan transaction and he was not competent person to depose evidence. He was helping accused No.4 who is also bank employee. The oral evidence of prosecution witnesses are not supported with documents. The seizure Panchanama and spot Panchanama have not been proved by the prosecution. No evidence to prove the guilt of accused persons. The meeting of mind and criminal intention to commit the offence has not been proved by the

prosecution. Prosecution has utterly failed to prove its case beyond all reasonable doubt. Therefore, prays for acquittal of accused No.1.

22. Learned counsel for accused No.4 argued that accused No.4 is the Manager and her name has not been shown in the complaint. The investigating officer after completion of investigation on the basis of statement of co-accused alleging that accused No.4 has received incentive from SBI Life Insurance Policy has arrayed the accused No.4 as also accused in this case. Absolutely no evidence against accused No.4 to prove that she was also involved in the commission of offence and received money transferred in the name of accused No.1 to 3. The allegations leveled against accused that she has received incentive from Insurance Policy is not itself an offence. It is reward of accused for sale of Insurance Policy. She was acted bonafiedly. It is not the duty of accused to verify account details furnished by accused persons. After verifying cibil score records sanctioned loan. The accused

No.1 and 2 have created bank accounts in the fake name. It is not possible for accused No.4 to open account. Without account RTGS cannot be created. It is argued that the bank can recover loan amount by filing civil suit. Some of the cases have been already closed. The mistake or negligence on the part of accused No.4 is she believed the accused No.2 who is also the recovery agent of the Bank has not personally visited and enquired the loan sanctioned in the name of accused No.1. In her 313 statement also explained incriminating circumstances appearing against her and also produced documents shows that there is no fault on the part of accused No.4. Accused No.4 is reputed employee of bank and so may awards and certificates have been issued to her. It is argued that documents produced by prosecution are not properly certified and they are inadmissible. The material evidence placed on record by the prosecution are not sufficient to convict the accused No.4. Therefore, prays for acquittal of accused.

23. I have gone through the oral evidence of prosecution. CW.1 is examined as PW.1 by name Varun Kandapal who is the then Manager of SBM, Mysore, Kalaghatagi branch and complainant. In his examination-in-chief deposed that he worked as Manager of SBI, Kalaghatagi from 2016 to 2017. After assuming charge verified the records and found that accused No.1 has obtained car loan from their bank and accused No.2 was stood as guarantor for the said loan. It is noticed that there was due of loan amount and after verifying documents noticed that car loan was sanctioned but there was no records to show that car was purchased. Thereafter, he visited the house of accused and noticed that there was no car and immediately he got issued notice to the accused No.1 to produce the relevant documents, but he has not produced. It is deposed that he approached the car dealer and they have stated that they have not received amount sanctioned from the bank. It is further deposed that after suspecting the cheating he

approached the higher authority and as per their direction he lodged complaint as per Ex.P.1. He deposed that after registering the case by the police, the investigating officer visited the bank and conducted spot Panchanama. It is deposed that on 31.10.2017 he has produced documents before the police in the presence of panchas who has conducted seizure Panchanama. He got marked Ex.P.2 and his signature marked at Ex.P.2(a). He also identified Ex.P.1 to 14, seized under Ex.P.2. PW.1 further deposed that accused without intention to purchase car have got sanctioned loan and played fraud upon the bank. It is deposed that he has given further statement before the police about misappropriation and cheating. He also identified the accused persons present before the court.

24. PW.1 subjected to cross examination. Learned counsel for accused No.1 suggested the procedure about sanction of loan. PW.1 go on denying suggestions made to him about procedure of loan and power of Manager to

sanction loan amount. It is suggested that after coming to know about illegal sanction of loan for purchase of car, he informed the higher authority and as per their direction he approached the police station but they have not received complaint, therefore, he filed private complaint through counsel. He stated that he has no personal information about the case. At this stage I would like to make it clear that PW.1 deposing evidence on the basis of available documents and he had no personal information about the case. In further cross examination it is admitted that before sanction of vehicle loan they have verified quotation, related documents, capacity of borrower for repayment of amount. It is also admitted that after verifying the documents they have to visit personally to the house and take photo of vehicle and in this case these all proceedings have not been followed. As rightly suggested by learned counsel for accused to PW.1 before sanction of loan Manager of bank has to follow the guidelines issued by the Corporation

Bank. At this stage I have gone through the guidelines of bank which reads as under:

25. As per master circular of State Bank of Mysore with regard to car loan scheme as on 20.02.2015 they have take safe guards/precautions as under:

i)Do not entertain any proposal sourced by middle men other than Dealers or Dealer sales executive.

ii) Do not sanction any loan unless the proposed borrower has an account or opens account with the Bank.

iii)Do not enquire/inspect about the Car Dealer address along with the customer.

iv) Do not hand over the letter addressed to Car Dealer to the borrower.

v) Do not entertain car loan proposal without ensuring permanent address proof.

vi) Do not forget to verify whether loan particulars and its cost given in tax invoice tallies with the one submitted in quotation/proforma invoice.

vii)Do not forget to verify whether vehicle particulars given in Form 20 tallies with the one given in quotation/proforma invoice.

viii)Loan proceeds to be remitted to the dealer through RTGS/NEFT only. Immediately send mail as per annexure A to P & SB Circular No.92/2014-15 dated 10.02.2015.

viii) Branch should log into Motor Vehicles Department website and confirm that the car financed by the Bank has been registered in the borrower's name with hypothecation marked in favour of the Bank. A screen shot of enquiry made and information obtained should be taken and kept along with the loan documents.

26. It is case of the prosecution that accused colluding with each other without having intention to purchase the case have got obtained loan and misutilized the same for their own use and thereby committed offence. The accused No.4 who has got duty to follow the master circular issued by the bank has not taken safe guards and there was negligence on her part while sanctioning car loan.

27. In further cross examination it was suggested to PW.1 that he had no knowledge about date of loan application filed by accused No.1, model of vehicle, amount sanctioned, opening of bank account, details of accused persons and same were answered stating that he could not remember. The incident was occurred in the year 2015, complaint has been lodged in the year 2017 and his evidence has been recorded in the year 2025 almost there was lapse of 10 years. It is quite natural that without looking documents these all facts cannot be deposed. Moreover, the case is based on documentary

evidence and oral evidence of PW.1 has no much importance to prove the allegations levelled against accused persons. PW.1 has deposed evidence whatever he has done in this case in his official capacity. I find no merits in the suggestion made to PW.1 during course of cross examination. The evidence of PW.1 that after coming to know about fraud, informed the same to the higher authority and as per their direction filed the complaint.

28. Learned counsel for accused No.3 cross examined PW.1 suggesting that accused No.3 is no way concerned to the case and no amount has been transferred to his account and same was denied. It is suggested that accused No.3 was not concerned to the loan transaction of accused No.1. He denied that false allegations made against accused No.3.

29. So far in respect of accused No.4 is concerned PW.1 was soft. All the suggestions made to him about accused No.4 has been admitted. Even he admitted that

to gain public confidence and expand the transaction of bank they are not following strict guidelines. He appreciated accused No.4 that she has done appreciable work during her tenure as Manager. He admits that they are advertising State Bank Life Insurance Policies and there was pressure from the higher authority to reach the target they are advertising. He admits that they are receiving only commission after selling policy. It is also admitted that original documents are with the bank. It shows that he was appreciated all the acts done by accused No.4. It is also admitted that the bank can recover loan amount by filing suit. If that was the case why they have filed the case is not been explained. Even he has given clean chit to the accused No.4 stating that she has not done any mistake. The admission of suggestions by The admission of suggestions by PW.1 has no any meaning and it will not cure the offence committed by accused No.4.

30. PW.2/CW.2 Yashavant Kumtakar, the then Head Cashier of SBM, Kalaghatagi branch who is witness to the Spot Panchanama. He deposed that on 22.05.2017 from 10.30 a.m. to11.30 a.m. the police have visited the bank branch office at Kalaghatagi and conducted Panchanama in his presence in respect of fraud of purchase of car. He identified his signature appearing on Ex.P.15 marked at Ex.P.15(a). It is deposed that at the time of conducting mahazar CW.1 and 3 are present. In the cross examination there was denial suggestions. His evidence is supported with documentary evidence and proves that Panchanama has been conducted in the branch office where accused are meeting.

31. PW.3/CW.3 Prakash Yaragunti, sweeper cum peon SBM, Kalaghatagi branch. PW.3 is the spot pancha and witness, who deposed that on 22.05.2017 at about 10.30 a.m. to11.30 a.m. the police have visited Kalaghatagi SBM branch office and conducted Panchanama in respect of fraud of car loan. It is deposed

that at the time of preparing Panchanama Ex.P.15, CW.1 and 2 were present and in their presence Panchanama has been prepared. He identified his signature appearing on Ex.P.15 marked at Ex.P.15(b). PW.3 turned partly hostile and as per request of learned APP treated as hostile witness and permitted to cross examination. During course of cross examination he deposed that accused No.1 to 3 coming to their bank branch for obtaining loan and sitting in the office of accused No.4 for long time. The other suggestions were denied. He identified accused No.1 and 2 stating that he was visiting their bank. The evidence of PW.3 is sufficient to prove the spot Panchanama conducted at SBM branch office where accused are meeting.

32. CW.4./PW.4 Mahadevappa Simpi, the then Revenue Inspector who is witness to the documents seizure Panchanama. He deposed that on 31.10.2017 Kalaghatagi police have called himself and CW.5 to the police station. In their presence seized the documents in

respect of fraud of purchase of car loan. He identified the signature appearing on Ex.P.2 marked at Ex.P.2(b). He identified Ex.P.3 photo taken at the time of preparing panchanama. It is deposed that at the time of Panchanama CW.1 and 5 were present and panchanama has been prepared from 3.45 p.m. to 5.00 p.m. and as per Ex.P.2, Ex.P.4 to 14 have been seized. He stated that after preparing Panchanama knowing the contents signed. In the cross examination there was denial suggestions. The oral evidence of PW.4 is supported with the case of the prosecution. His evidence is sufficient to prove the documents seizure Panchanama marked at Ex.P.2.

33. PW.5/CW.6 Mahesh Maribasayyanavar, the then clerk of SBM, Kalaghatagi branch. He deposed that he served as clerk of the bank from 11.04.2016 to 13.09.2019 and he know the CW.1 to 3 and 7. He deposed that accused No.4 was Manager of the bank. He stated that accused No.1 to 3 have obtained car loan but

they have not made repayment at that time accused No.4 was the Manager of the bank. It is deposed that after transfer of accused No.4, CW.1 came to the bank as Manager. CW.1 after verifying the records noticed that documents are not correct and intimated the same to the higher authority and they have directed him to take appropriate action. He stated that he do not know how much of loan amount has been sanctioned, which account money was transferred and how they have received money. PW.5 has been partially treated as hostile witness and in the cross examination denied all the suggestions made to him about visit of accused to the bank branch and purchase of can loan producing fraudulent document and illegal transfer of money in the name of accused bank accounts. PW.5 partly supported the case of the prosecution and his evidence is clear that during the tenure of accused No.4 as Manager, accused No.1 to 3 have obtained car loan and not made payment.

34. PW.6/CW.7 Aman Mittal, the then branch Head of SBM, Kalaghatagi branch. He deposed that he know the CW.1 to 3 and 6. He denied identification of accused No.1 to 3 but stated that they are coming to their bank. He stated that he do not know accused No.4 but she was the Manager. It is deposed that car loan has been obtained from their bank branch and it was not repaid, at that time accused No.4 was the Manager of the bank. It is deposed that after transfer of accused No.4, CW.1 came to the bank as branch Manager. It is deposed that CW.1 verified the documents and noticed that they are not correct and same was intimated to the higher authority and they have directed CW.1 to take further legal action. He stated that he do not know how much of loan was sanctioned and how the loan amount has been transferred to the accused persons. He stated that he gave intimation to the police about service details of accused No.4, marked at Ex.P.20 and his signature marked at Ex.P.20(a). It is deposed that he has produced

car loan NPA list marked at Ex.P.21 and his signature marked at Ex.P.21(a). It is also deposed that he has given report of car loan misappropriation letter as per Ex.P.22. PW.6 has been partially treated as hostile witness and in the cross examination denied the suggestion made to him about visit of accused No.1 to 3 to the chamber of accused No.4 in the year 2015 to obtain car loan. It is denied that accused No.2 has introduced accused No.1 and others for obtaining loan and stood as surety for the said loan transaction. It is denied that accused No.1 has produced false quotation from Revankar Motors to purchase of car by providing guarantee of accused No.2 and accused No. 4 without verifying the records colluding with other accused persons violating the guidelines transferred the loan amount in the name of accused No.1 account and got incentive money from taking Life Insurance Policy. It is denied that money has been transferred in the name of accused No.3 through RTGS and they have misused the money and cheated the bank and caused loss. The evidence of PW.6 is clear that accused No.1 to 3 meeting the accused No.4 for obtaining car loan and he has seen all the accused persons meeting in the chamber of accused No.4. He got issued list of NPA, misappropriation letter which are marked as Ex.P.20 to 22 respectively.

35. PW.7/CW.8 Bhanudas Pimple, the then Manager of Dharwad Corporation Bank who deposed that he was served as Manager of Corporation bank from July-2017 to July-2019 at Saptapur branch, Dharwad. He deposed that when he was working at that time police have visited their bank and enquired about Revankar Motors, Ulavappa Koti and Bhagyalaxmi Motors owner Ningaraj Siddappanavar and requested to furnish the documents. It is stated that he got issued statement of account marked at Ex.P.24 and application marked at Ex.P.25 along with copy of Adhar card, pan card, election identity card. In the cross examination his oral evidence is not disproved. The oral evidence of PW.7 is crystal

clear that accused No.3 has opened his bank account statement prior to applying loan from complainant bank at Kalaghatagi branch in the name and style as Revankar Motors, Sai Nagar, Main road, Dharwad. The documents got marked through PW.7 at Ex.P.24 establishes that accused No.3 has applied for opening of bank account in Corporation Bank, Dharwad in the name and style as Revankar Motors P L, Sai Nagar, Main road, Dharwad-580003 and also put seal in the said name as proprietor. The documents produced along with Ex.P.25 shows that he was not the proprietor. Accused No.3 was the Auto driver. The Corporation bank, Dharwad, only on the basis of self declared application and seal of the company have opened the bank account without verifying authenticated documents. The authorized Revankar Motor Pvt. Ltd., Maruti Suzuki authorized dealer showroom is situated at Hubballi and same is evident from Ex.P.9. These all facts goes to shows that accused No.3 has opened his false account in the name of

Revankar Motors P L as proprietor and he was not the proprietor of the said company.

36. PW.8/CW.9 Srinath Babu, the General Manager of Revankar Motors, Hubballi. He deposed that from 2017 to 2022 worked as General Manager. About 3-4 years back the police have sought information about vehicles purchased by accused from their showroom. It is deposed that after verifying records and accounts with his team he issued intimation to the police stating that no vehicle has been purchased from their showroom. PW.8 was treated as partial hostile witness and subjected for cross examination. During the course of cross examination admits that Ex.P.9 has been issued from their showroom. The other suggestions made to him was denied. He admits that accused persons have not purchased any car from their showroom and not deposited amount. Accordingly, they have got issued Ex.P.9. The evidence of PW.8 establishes that accused No.1 has got sanctioned car loan by furnishing invoice of

Revankar Motors, Hubballi but actually he has not purchased the car.

37. PW.10/CW.10 Nagaraj Kadabi, the owner of bank building. He deposed that he was the owner of commercial building situated at Kalaghatagi town near APMC, Hubballi-Karwar main road bearing No.190/5/3 and same was given on rent at first floor to the State Bank of Mysore Bank. He stated that there was agreement with bank and he also produced property extract copy.

38. PW.9/CW.11 Sharifsab Mishrikoti, the then Head Constable. He deposed that on 21.05.2017 received complaint from the court and got registered Crime No.186/2017 and sent the same to the court along with complaint. He identified FIR marked at Ex.P.26 and his signature marked at Ex.P.26(a). It is deposed that he had handed over further investigation to the CW.12. In the cross examination his oral testimony is not disproved.

PW.9 supported the case of the prosecution and deposed about registration of case.

39. PW.11/CW.12 Anand Doni, the then PSI, Investigating Officer. PW.11 deposed that on 12.10.2017 under taken further investigation from CW.11 and directed the bank authority to produce loan documents of accused No.1. He deposed that on 31.10.2017, CW.1 has produced documents and in the presence of CW.4 and 5 he got prepared Panchanama as per Ex.P.2. He identified signature marked at Ex.P.2(c). It is deposed that at the time of Panchanama photo was taken as per Ex.P.3. He stated that they have issued notice to the Revankar Motors, Hubballi to produce documents and they have furnished the information. It is stated that he sought bank details of accused on 02.05.2019 received document from Corporation Bank, Dharwad marked at Ex.P.24. He got issued notice to the PDO, Tumarikoppa to furnish property details of accused No.1 and he submits report stating that there was no properties.

40. It is further deposed that on 05.05.2019 he recorded further statement of CW.1. On 29.06.2019 he arrested accused No.1 and sent to the judicial custody and on the same day recorded voluntary statement of accused No.1. He stated that he has recorded statement and further statement of CW.6 to 10. It is deposed CW.7 produced documents same are adopted to the case file. It is deposed that prima facie investigation shows that accused have committed offence, therefore he filed charge sheet against the accused persons.

41. In the cross examination it is suggested to PW.11 that in the complaint name of accused No.4 was not mentioned. It is true that while lodging complaint there was mention of accused No.1 and 2 name only, during course of investigation Investigating Officer come to a conclusion that accused No.3 and 4 are also involved in the case, therefore, they are also arrayed as accused in this case. Therefore, I find no merits in the suggestion made to the witness. Further PW.11 deposed that CW.4

and 5 are the government employees and after completion of their duty they came to police station as witnesses. It is the discretionary power of investigating officer to call the witnesses to the panchanama and permission from higher authority of witnesses does not arise. It is also part of their duty. It is suggested that there is no mention on the documents about declaration that said documents are certified by CW.1. The documents are produced by the competent person from the proper custody and they are certified, therefore, there is no necessity to make further declaration that documents produced by the complainant under panchanama are certified. The legality and validity of the documents are to be considered. Mere non declaration of documents as certified copies will not take away the credibility of documents.

42. It is further suggested to PW.11 that he visited the bank but not produced the CC TV footage. The case is related to fraud of the year 2015 and case has been

registered in the year 2017 and investigation officer visited the branch office in the year 2017 and he cannot be expected to produce the CC TV footage of 2015 and there is no suggestion that CC TV footage of bank has been secured. Under these circumstances, I find no merits in the suggestion. In further cross examination there is denial suggestions. The oral testimony of PW.11 is supported with prosecution case and his evidence has not been discredited.

43. Learned counsel for accused have argued that at the time of seizure of documents panchanama has not been conducted. It is argued that PW.1 in the cross examination admits that he has produced the documents before the investigating officer at police station wherein Panchanama has been prepared. The evidence of PW.1 shows that there was no proper seizure panchanama has been conducted by the I.O. and prosecution has failed to prove the panchanama. In this case, in order to prove Ex.P.2 seizure Panchanama, the prosecution has

examined PW.1 who is complainant and witness PW.4 and investigating officer in whose presence Panchanama has been prepared. PW.1 (complainant), 4 (Pancha) and 11 (Investigating Officer) have deposed in support of prosecution and identified their signatures appearing on Ex.P.2. The contents of Ex.P.2 itself shows that PW.1 with permission of higher authority produced the documents under list before the investigating officer who has seized the same in the presence of CW.4 and 5. The oral testimony of PW.1,4 and 5 is sufficient to prove the seizure panchanama marked at Ex.P.2. Mere suggestion that Panchanama is prepared at police station and same were produced without notice or not a ground to disbelieve contents of Ex.P.2. The prosecution has proved the seizure Panchanama by examining witnesses. I find no merits in the arguments.

44. The prosecution in support of oral evidence got marked the documents. I have gone through the documents got marked by the prosecution. Ex.P.1 is the

original complaint filed u/sec.200 of Cr.P.C. Ex.P.2 is the documents Seizure Panchanama dated 31.10.2017, under which Sl.No.1 to 11 documents have been seized by the investigating officer in the presence of witnesses and complainant. Ex.P.3 is the photo taken at the time of document seizure Panchanama. Ex.P.4 is the zerox copy of vehicle loan dated 29.11.2015 with declaration of guarantor, credit criteria, transfer debit receipt, RTGS remittance receipt shows that loan amount sanctioned to the accused No.1 has been transferred to the loan account and thereafter it was transferred through RTGS to the account of accused No.3 in the name of Revankar Motors. Ex.P.5 is the loan sanction intimation dated 30.11.2015 with interest rate. Ex.P.6 is the zerox copy of vehicle loan agreement (Form 1848) dated 30.11.2015 with letter of Hypothecation agreement. Ex.P.7 is the zerox copy of guarantee agreement executed by guarantor accused No.2. Ex.P.8 is the zerox copy of election I.D. card, income tax return and acknowledgement, credit reports, credit declaration, Ex.P.9 is the zerox copy of Proforma Invoice issued by Revankar Motors Pvt. Ltd., Hubballi. Ex.P.10 is the office copy of notice issued by the complainant bank dated 01.10.2016 to the Revankar Motors for producing invoice copy, insurance and registration certificate. Ex.P.11 is the zerox copy of CIBIL report. Ex.P.12 is the zerox copy of Form No.29, Form of notice of transfer of ownership of motor vehicle. and Form No.30 report of transfer of ownership of a motor vehicle. Ex.P.13 is the zerox copy of personal Banking-Car Loan-Master Circular dated 20.02.2015. Ex.P.14 is the staff details report shows that accused No.4 Smt. Rohini Dani worked from 22.09.2014 to 07.08.2016 as Branch Manager of State Bank of Mysore, Kalaghatagi Branch now merged with State Bank of India with effect from 01.04.2017.

45. Ex.P.15 is the crime details report (spot Panchanama) dated 22.05.2017 conducted at SBM, Kalaghatagi branch office from 10.30 a.m. to 11.30 a.m.

Ex.P.16 to 19 and 23 are the statements of witnesses. Ex.P.20 is the staff details of accused No.4. Ex.P.21 is the list of car loan NPA issued by Manager of State Bank of India. Ex.P.22 is the letter addressed by Assistant General Manager, Regional Office-2 Hubballi dated 03.11.2016 directing the Branch Manager, Kalaghatagi Branch to lodge complaint against the borrowers as per list enclosed with letter.

46. Ex.P.24 is the Account Statement of Revankar Motors its proprietor standing in the name of Ulavappa S. Koti. (acused No.3) pertaining to account No.CBCA/01/150017. The details of entry date 01.12.2015 shows that Rs.6,00,000/- was credited to the said account. Further entries disclose that on 06.10.2015 Rs.5,00,000/- on 02.12.2015 an amount of Rs.4,00,000/- transferred in the name of Siddappanavar (accused No.2). Ex.P.25 is the copy of account opening Form of accused No.3. Ex.P.26 is the FIR registered in Kalaghatagi P.S.crime No.186/2017 dated 21.05.2017.

47. The contention of accused that prosecution has not produced original documents of loan transactions. It is settle law that in a criminal case there is no strict proof of documents is is required. Even zerox copy of document is admissible. The material point for consideration in this case is illegal transfer of money. Moreover, documents got marked by the prosecution is undisputed documents which are bankers document i.e., bank account statement, application, receipts which are having presumptive value under law. The legality and validity of documents cannot be questioned. The material documents and corroborative documents establishes that loan amount sanctioned to the accused No.1 has been transferred to the amount of accused No.1 and thereafter it was transferred to the fake account of accused No.3. Therefore, I find no merits in the arguments advanced in this regard.

48. The documents got marked by prosecution establishes that, accused No.1 has applied for purchase

of vehicle loan on 29.11.2015 from complainant bank and accused No.2 was guarantor to the said loan have executed loan agreement and supplementary letter to Hypothication agreement for under taking to repay the loan amount. Accused No.4 has sanctioned car loan on 30.11.2015. The car loan amount sanctioned to the accused No.1 has been transferred and debited to the account No.CBCA/01/150017 standing in the name of accused No.3 Ulavappa Koti at Corporation Bank, Dharwad. The said amount is remitted to the account of accused No.3 through RTGS. The endorsement issued by the Revankar Motors, Hubballi discloses that loan sanctioned to the accused No.1 for purchase of loan has not been credited to the M/s. Revankar Motors Pvt. Ltd., Hubballi. and no vehicle has been purchased from them.

49. Further records establishes that after coming to know about non purchase of car and fraud played by the accused persons the complainant got issued notice to produce the documents and also requested to make

payment of loan amount, neither the vehicle has been produced or loan amount has been repaid. It shows that accused persons hatched up a plan and criminal conspiracy to cheat the bank have submitted false documents of Invoice Proforma to show that car was purchased. Accused No.4 having knowledge of no intention to purchase car of accused No.1 who had in fiduciary capacity, misused entrusted power of sanction of loan to deceive the bank has sanctioned the loan. Accused No.3 was not the proprietor of M/s. Revankar Motors, Hubballi has opened fake account and got transferred loan amount. Deceased accused No.2 was main person who has introduced accused No.1 to the accused No.4 and created fake account in the name of accused No.3 has succeeded in getting sanction of loan. Accused persons have got sanctioned the car loan without purchase have misused the loan amount and committed fraud.

50. To rebut documents got marked by the prosecution accused have not produced documents. It is true that in criminal case proof is beyond reasonable doubt and entire burden is upon the prosecution to prove its case. In the present case on hand the material documents got marked by the prosecution and oral evidence of witnesses establishes that accused have made criminal conspiracy to deceive bank have got sanctioned the loan amount for purchase of car without purchasing the same have misused the amount for their personal gain. Documents got marked by prosecution are bankers documents and they have got presumptive value under law. Accused persons not disputed the sanction of loan and transfer of loan amount and their signatures appearing on loan documents. Case of the prosecution is mainly based upon documentary evidence. The material documents based on record are satisfactory to prove the guilt of accused persons. The oral evidence of prosecution witnesses to prove the meeting of minds of

accused persons and their common intention to deceive the bank is supported with documentary evidence.

51. The prosecution papers discloses that accused No.1 was the agent of lorry transport and his sister was given to accused No.2. Accused No.2 Ningraj Siddappanavar was previously worked as recovery and seizing agency to SBM branches across Dharwad District who has introduced accused No.1 to the Branch Manager (accused No.4) and also stood as surety to the loan sanctioned in the name of accused No.1. Accused No.3 was also Auto driver known to accused No.1 in whose name opened fake account in the name and style as Revenkar Motors at Corporation Bank, Dharwad branch and the bank authority without verifying the relevant documents opened the Current Bank Account in the name of accused No.3 styled as M/s. Revankar Motors which is similar to famous Revenkar Motors, Hubballi. Accused No.3 was not doing business of sale of vehicles and he was not the proprietor or authorized dealer of

Maruti Suzuki company. The documents placed on record establishes that prior to applying loan accused No.3 has opened his account in the name and style as Revankar Motors Dharwad. Accused No.4 without verifying quotation and bank details of Revankar Motors, Hubballi, has transferred the loan account of accused No.1 at SBI, Kalaghatagi branch SB account No.64186729400 and loan account No.64186739565 amount of Rs. 3,00,000/- each in total Rs.6,00,000/- and thereafter it was transferred to the account of accused No.3 at Corporation Bank, Saptapur, Dharwad in A/c No. CBCA/01/1150017. The relevant entries of Bank records establishes transfer of loan account.

52. The agreement between accused No.1 and 4 is after sanction of loan, accused No.1 has to purchase Rs.50,000/- State Bank Life Insurance Policy, accordingly, accused No.1 has purchased the said policy and thereby accused No.4 has received incentive from the policy and gain profit. Sanction of loan without deposit of

title deeds as security of loan shows that there was agreement between accused No.1 and 3 for purchase of Life Insurance Policy. The allegations made in the charge sheet has not been disputed by the accused No.3. It was not denied or disputed in the cross examination of witnesses. No rebuttal documents have been produced to prove the same. If there was no agreement between accused No.1 and 4 there is no need to sanction loan. Therefore, it can be inferred that there was an agreement between accused No.1 and 4 for purchase of insurance policy.

53. Learned counsel for accused No.4 relied the decisions of Hon'ble Supreme Court of India reported in AIR 1980 Supreme Court 499, AIR 1996 Supreme Court 3390 and AIR 1974 Supreme Court 1560. I have gone through the above decisions. The facts of the above decisions and present case on hand are differs. In the present case on hand accused No.4 who had knowingly that accused No.2 was the previous bank seizing agency

for State Bank of Mysore under Dharwad District has sanctioned loan on the basis of false and concocted documents produced before her. Further accused No.2 was the surety almost 5 to 6 cases and himself was the beneficiary in one case wherein he has obtained car loan. The documents have been approved without considering its genuineness and counter check. Purchase of car have not been personally checked and amount has been transferred knowing that accused No.4 was not the owner of authorized vehicle from which invoice have been produced. There was series of cases wherein fraud has been played. Since borrowers have paid the loan amount the bank authority without further proceedings have dropped further action. In some cases, borrower and guarantor have died and some cases loan amount has not been recovered have been reported to the higher authority and as per their direction cases have been registered. Under these circumstances, this court is of the opinion that the above decisions relied by the learned counsel for accused are not helpful to the case of the accused.

54. Arguments of counsel for accused that there was no mens rea to commit offence. When there is no mens rea accused cannot be convicted. For this, my answer is mens rea always cannot be proved by examining the witnesses or documents. The very conduct of accused meeting prior to sanction of loan itself is sufficient to prove the mens rea. Further the act of accused persons to cheat is criminal act. If any criminal act done by several persons in furtherance of common intention of all, each person is liable for that act. Therefore, all the accused persons are liable for punishment.

55. Accused No.4 is responsible Manager of bank was under fiduciary capacity has got duty to verify genuineness of transaction has not taken proper precautions and in violation of master circular of bank conditions of grant of loan has sanctioned loan and

transferred the money illegally and thereby involved in the criminal conspiracy. If the accused No.4 has taken proper care she could have stopped illegal transactions. Even there is chance to accused No.4 to counter check the car purchased by accused No.4 has not acted bonafidly. It is also within the knowledge of accused No.4 that accused No.2 was the seizing agent of bank who has stood as surety to the several persons has granted the loan. At the time of grant of loan accused No.4 has not verified vehicle purchase documents, only on the basis of Proforma Invoice transferred the loan amount. Even the owner of showroom has not been properly verified.

56. Accused No.1 and 2 are not the local residents and they are not having movable or immovable properties within the jurisdiction of Kalaghatagi taluka. They are the permanent residents of Dharwad. Accused No.4 having knowledge that accused No.1 is not going to purchase car has sanctioned loan and involved in

criminal conspiracy. No property documents have been deposited. Their address have been wrongly shown in the loan documents without any proof.

57. On going through the all the 8 cases, except his own case, Ningappa Siddappanavar was the guarantor or fake account holder of Bhagyalaxmi Motors, Hospet who is no more. He alone also got sanctioned loan for purchase of car and introduced other accused persons for obtaining car and stood as guarantor as well as alleged proprietor of Bhagyalaxmi Motors. Accused Ulavappa Koti was fake account holder in the name of Revankar Motors, Maruti Suzuki, Hubballi, in whose account loan amount has been transferred and withdrawn. Accused Raghavendra Patil had obtained two car loan facility with a gap of 2 to 3 months. Almost loan has been sanctioned within a day or week. In normal course sanction of loan will take months together. Systematic planning, preparation of documents and its execution was done. The then Manager of bank Smt.

Rohini Dani having knowledge of facts that the borrower have not purchased the car has sanctioned loan. Even it is known to her that Ningaraj Siddappanavar and Ulavappa Koti are not the authorized owners or vehicle dealers has sanctioned the loan amount. Fake bank accounts have been opened in the name of Revankar Motors and Bhagyalaxmi Motors and cheated the bank. It can be said that it is a big scam. Scheme of the bank has been misused by few members in collusion with bank Manager and purpose of scheme has been destroyed. Needy people are deprived from government scheme and public money has been mis-utilized.

58. One side needy people are in que, will not get loan. On the other hand, persons like accused No.2 who know how to deal with bank authority will get sanction of loan amount in easy way. Therefore, it can be said that in the present case money power is worked out. It can be presumed from conduct of accused No.4 that there was an agreement between accused No.1 and 4 that after

sanction of loan accused No.1 has to purchase Stage Bank Life Insurance Policy. No where it is denied by accused that after sanction of loan accused No.1 has not purchased insurance policy. It is mockery of system, that persons who are in need of money will not get loan and persons who know that how to deal with bank authority will get easy loan facility.

59. Loan transactions were not disputed. Amount credited to the account of accused No.1 and 2 is not disputed. The documents and oral evidence of prosecution witnesses establishes that accused No.1 was the borrower, accused No.2 was the guarantor and accused No.4 was fake account holder of M/s.Revankar Motors. Accused No.4 is the Manager of the Bank as on the date of sanction of loan. It is also proved by documentary evidence that accused No.1 without intention to purchase car has applied for car loan and accused No.2 who was the seizing agent was stood as guarantor to the car loan and accused No.4 having

knowledge of intention of accused No.1 to 3 has illegally helped and transferred the loan amount of Rs.6,00,000/- thereafter it was transferred to the account of accused No.3. Accused No.1 to 3 have mis-utilized the loan amount without purchase of car for their own purpose. Accused No.1 to 4 have actively participated in the commission of offence. In the cross examination the evidence of prosecution either destroyed or weaken or elicited anything which is helpful in favour of accused. No reasons to discredit or disbelieve the demenour of witnesses. No enmity between accused and witnesses to depose false evidence. The prosecution by adducing oral and documentary evidence has proved its case beyond all reasonable doubt. Accordingly, I have answered point No.1 in the affirmative.

60. **POINT No.2** : The prosecution has proved that accused persons have committed the offencess punishable u/sec.120B, 406, 409, 420 r/w.sec.34 of IPC. Hence, court proceed to pass the following:

ORDER

Acting U/Sec.248(2) of Cr.P.C., the accused No.1,3 and 4 are found guilty for the offences punishable U/Sec. 120B, 406, 409 and 420 r/w. Sec. 34 of IPC.

The bail bond of accused No.1,3 and 4 surety stands cancelled.

(Judgment is dictated to steno directly on computer, typed by him, then corrected and pronounced by me in the open court on this 12th day of June 2026)

(R.L.HONOLE)
SR.CIVIL JUDGE & J.M.F.C.,
KALAGHATAGI

HEARING ON SENTENCE

The offenders submits that they are innocent persons and their family depends upon their income. If they are punished and kept in prison their family will be put into great hardship. Therefore, prays for taking lenient view while sentencing.

Learned APP submits that offenders have committed fraud and cheated public fund. They are not entitled for leniency. The offenders may be convicted for maximum imprisonment and fine prescribed under law.

The offenders found guilty for the offences punishable u/sec. 120B, 406, 409, 420 r/w. Sec.34 of IPC. The provision of Sec.409 is applicable to the offender No.3 who is the banker. The punishment prescribed for the offence punishable u/sec. 120B is imprisonment for 6 months, or fine or both, sec.406 is imprisonment for 3 years or fine, or both, sec.409 is imprisonment for life or imprisonment for 10 years and fine and sec.420 is imprisonment for 7 years and fine respectively.

The offenders designated criminal conspiracy, criminal breach of trust have deceived the complainant bank fraudulently with dishonest intention to receive the car loan amount have mis-utilized the amount. Offenders No.1 to 4 have committed offence of criminal conspiracy, criminal breach of trust and cheating the bank without intention to purchase the car have fraudulently got sanctioned car loan and cheated. Offender No.2 died during pendency of case and case against him is abated. Offender No.1 is main borrower and offender No.3 is fake account holder and offender No.4 is the Manager who sanctioned the loan illegally. Offender No.4 is the lady and she has no previous antecedents about involvement of illegal transactions. The offender No.1 and 3 are the young persons and their family depends upon their income. Offender No.4 is aged about more than 50 years.

The money involved in the case is public money and same is economic offence. Offenders are not entitled for benefit of provisions of Sec. 3 and 4 of the Probation of Offenders Act, 1958. Offender No.4 being the banker has committed the offence punishable u/sec. 409 of IPC for which punishment prescribed for life imprisonment. Therefore, offenders are not entitled for benefit of above provisions. However, in order to gain public trust and it is the lesson to the persons involved in fraudulent transactions. Considering the above all grounds court is of the opinion that minimum sentence is to be imposed. Hence, court proceed to pass the following.....

ORDER

Offender No.1,3 and 4 are convicted and sentenced to under go simple imprisonment for 3 months for the offence punishable u/sec. 120B r/w.34 of IPC.

Offender No.1 ,3 and 4 are convicted and sentenced to under go simple imprisonment for 1 year for the offence punishable u/sec. 406 r/w.34 of IPC.

Offender No.1,3 and 4 are convicted and sentenced to under go simple imprisonment for 1 year for the offence punishable u/sec. 420 r/w.34 of IPC and shall also pay fine of Rs.5,000/- each. In default of payment of fine they shall undergo further imprisonment for 2 months.

Offender No. 4 is convicted and sentenced to undergo simple imprisonment for 1 year for the offence punishable u/sec.409 of IPC and pay fine of Rs.5,000/-. In default of payment of fine she has to undergo further simple imprisonment for 2 months.

All the sentences shall run concurrently.

Offenders are entitled for set off u/sec. 428 of Cr.P.C.

Office to supply free of cost copy of judgment to the offenders.

(R.L.HONOLE)
SR.CIVIL JUDGE & J.M.F.C.,
KALAGHATAGI

ANNEXURE

WITNESSES EXAMINED FOR PROSECUTION:

PW.1 : Varun s/o Janardhan Kandpal
PW.2 : Yashwant s/o Mohan Kumtakar
PW.3 : Prakash s/o Yallavva Yaragunti
PW.4 : Mahadevappa s/o Kuberappa Simpi
PW.5 : Mahesh s/o Channayya Maribasayyanavar
PW.6 : Aman s/o Alok Mittal
PW.7 : Bhanudas s/o Natha Pimple
PW.8 : Srinath s/o Jayachandra Babu
PW.9 : Sharifsab s/o Alisab Mishrikoti
PW.10 : Nagaraj s/o Bhujabal Kadabi
PW.11 : Anand s/o Appanna Doni

DOCUMENTS EXIBHITED FOR PROSECUTION:

Ex.P.1	:	Private Complaint
Ex.P.1(a)	:	Signature of PW.1
Ex.P.2	:	Seizure panchanama
Ex.P.2(a)	:	Signature of PW.1
Ex.P.2(b)	:	Signature of PW.4
Ex.P.2(c)	:	Signature of PW.11
Ex.P.3	:	Photo
Ex.P.4	:	Application cum proposal for vehicle loan
Ex.P.5	:	Copy of loan sanction order
Ex.P.6	:	Vehicle loan agreement
Ex.P.7	:	Guarantee agreement
Ex.P.8	:	Accused persons identity documents
Ex.P.9	:	Proforma Invoice
Ex.P.10	:	Report submitted to Revankar Motors
Ex.P.11	:	Cibil consumer credit information report
Ex.P.12	:	Form of notice of transfer of ownership of a motor vehicle
Ex.P.13	:	Personal banking-Car loan-Master circular
Ex.P.14	:	:Letter of staff details
Ex.P.15	:	Crime detail form
Ex.P.15(a)	:	Signature of PW.2
Ex.P.15(b)	:	Signature of PW.3
Ex.P.16	:	Statement of PW.3
Ex.P.17	:	Further statement of PW.3
Ex.P.18	:	Statement of PW.5
Ex.P.19	:	Further statement of PW.5
Ex.P.20	:	Letter of staff details
Ex.P.21	:	Car loan NPA
Ex.P.21(a)	:	Signature of PW.6
Ex.P.22	:	Misappropriation of bank fund
Ex.P.23	:	Statement of PW.6
Ex.P.24	:	Corporation Bank account statement
Ex.P.25	:	Account Opening Form
Ex.P.26	:	FIR
Ex.P.26(a)	:	Signature of PW.9

MATERIAL OBJECTS MARKED FOR PROSECUTION:

-- NIL--

WITNESSES EXAMINED FOR DEFENCE:

--NIL—

DOCUMENTS EXIBITED FOR DEFENCE:

--NIL--

(R.L.HONOLE)
SR.CIVIL JUDGE & J.M.F.C.,
KALAGHATAGI