

Witness recalled

Duly sworn on: 06.09.2025.

Cross examination by : Sri.HKV., Advocate for accused:

I have studied up to SSLC. I am doing agriculture. My annual income is 8 -10 laks. Myself and accused are belongs to same village. I know the accused since from 30 years. My children are majors. I don't know about receipt of pension by the accused.

I have given hand loan to the accused of Rs.3,00,000/- by cash and except me and accused no body were present. On looking the property of the accused I have given hand loan of Rs.3,00,000/-. I have not filed IT returns. I am not holding BPL card.

There is no documents to show about payment of Rs.3,00,000/- to the accused. It is false to suggest that there is no financial transaction taken place between me and the accused so I could not produced the documents. I got money by selling the coconuts and milk and same has been stated in the complaint. I have not mentioned in the complaint that I have made the payment to the accused after receiving the amount from chit business. It is false to suggest that I am deposing falsely in respect of payment of money to the accused from chit business. I don't know about mentioning in the legal notice and complaint in respect of the mode of payment made by me to the accused. Accused residing at Bengaluru. I don't know that the accused getting

the monthly pension of Rs.500/- and her son depositing the amount to her account. It is false to suggest that accused has not issued cheque to me. I don't know about lost of cheque by the accused. I don't know about mentioning the missing of cheque in the legal notice. I don't know that the accused has lodged the complaint about missing of cheque on 13.11.2023.

I don't know that I have issued legal notice after 11 days of lost of cheque by the accused. I cannot read and write English. Advocate for the accused suggested that the bank issued endorsement that payment was stopped. Witness stated that she thought that bank issued endorsement stating that funds insufficient. I have not approached the accused after receipt of endorsement from the bank. I have given the hand loan of Rs.3,00,000/- in 500 rupees currency notes of 6 bundles. I have no difficulty to make payment of Rs.3,00,000/- through online. In the coconut business I used to receive 500 rupees currency bundles. It is false to suggest that I have knowledge about missing of accused cheque even though I have taken advantage and filed false case against the accused. It is false to suggest that accused has no necessity to take the hand loan from me and I am deposing falsely. Accused has given cheque to me in my house on 02.08.2023 and except me and accused no one was present. It is false to suggest that no witnesses at the time of giving loan to the accused and also receipt of the cheque and I have filed false complaint against the accused. Previously house of the

accused situated adjacent to my house now the accused constructed new house at the distance of $\frac{1}{4}$ kms. In the year 2023 house of the accused situated at the distance of $\frac{1}{4}$ kms from my house. I used to visit house of the accused before entering to the financial transaction. I don't know the family affairs of the accused. I have knowledge about financial transaction but I don't know about payment of money exceeding Rs.50,000/- should be online transaction. I don't know of using phone pay and google pay but through others I am doing the phone pay and google pay transactions. I don't have knowledge of making payment through online in the year 2023. It is false to suggest that the contents of the complaint and the evidence are not related to each other. I don't have knowledge about online transaction. It is false to suggest that I have knowledge about lost of cheque of the accused and I am deposing falsely.

(Typed to my dictation in the open court, corrected and then signed by me.)

ROI & AC

**Addl. Senior Civil Judge & JMFC.,
Nagamangala**