

IN THE COURT OF PRL. JUDGE, COURT OF SMALL CAUSES AND
MACT., MYSURU.
MVC.NO. 354/2022

Witness Name	: Bhargavan R	RW.1
Father Name	: P.Ranganathan	
Age	: 38 years	
Occupation	: Senior Manager, Universal Sompo General Insurance Co. Ltd.,	
Residence	: Bengaluru	

Witness called and duly sworn on: 03.09.2025

**EXAMINATION IN CHIEF BY: SRI. JSK LEARNED COUNSEL FOR
RESPONDENT NO.2:**

Now I see the affidavit filed in lieu of my examination in chief, the same bears my signatures. The same is prepared as per my instructions and I am aware of the contents of the same. The contents of the affidavit is true to the best of my knowledge, information and belief.

Ex.R1	Authorization letter
Ex.R2	Copy of Insurance policy bearing No. 2320/64109162/00/000, pertaining to vehicle bearing No. KA-09-ES-9920 for the period 15.07.2021 to 14.07.2022.

Wherefore I pray that this Hon'ble Court be pleased to dismiss the petition as against respondent No.3 company in the interest of justice and equity.

**CROSS EXAMINATION BY: SRI. TM LEARNED COUNSEL FOR
PETITIONER:**

2. It is true to suggest that as on date of accident the motorcycle bearing No.KA-09-ES-9920 was duly insured with respondent No.3 company and the policy was in force at the time of accident. The respondent No.3 company has not cross verified with the RTO whether the respondent No.1 possessed a valid and subsisting D.L. at the time of accident or not.

3. Upon being questioned whether the respondent No.3 company had any impediment to inquire with the RTO to ascertain whether the respondent No.1 possessed a D.L. or not, witness states that the charge sheet is clear and the I.O. has invoked section 181 of MV Act against the rider as such the question of seeking details from RTO does not arise.

4. It is false to suggest that despite the fact that the respondent No.1 possessed a valid and subsisting D.L. at the time of accident and he knew to ride a motorcycle, the respondent No.3 company has set up a false defense without trying to ascertain the genuineness of the said contention. It is false to suggest that the rider of the offending vehicle possessed a valid and subsisting DL at the time of accident and yet the company has taken up false defense to wash off its liability. It is false to suggest that I have deposed false facts in support of the false defense set up by the company.

5. It is false to suggest that as the motorcycle bearing No.KA-09-ES-9920 was duly insured with respondent No.3 company and the policy was in force at the time of accident and since the accident occurred due to sole due to any actionable negligence on the part of the respondent No.3 company is liable to pay compensation to the petitioner if any awarded by this tribunal.

RE-EXAMINATION: NIL

(Typed to my dictation in the open court)

R.O.I. & A.C.

sd/-

Prl. Judge.

Court of SC., & MACT., Mysuru