

IN THE COURT OF PRL CIVIL JUDGE & JMFC HOSAPETE

CC No.2109/2017

CW -16

PW -13

Name of the witness : Sandeep Kashaba Karale
Father's name : Kashaba Ramachandra karale
Age : 42 years
Occupation : National Sales Manager, Bajaj Finance
Residence : Satara, Maharastra

The witness appears through Video conferencing using Google Meet/PCJHOS link provided by the Court at 03.35 p.m.

Duly sworn on: 07-03-2026

Examination in chief

About 10 years ago, I was Supervising the Bajaj Finance Business of Karnataka region. About 9-10 years ago I received information that there was an issue regarding disbursal of and recovery of loan at Hosapete. At that time there was registration of Criminal case and I was summoned by the Police. I had given visit to the Hosapete Town Police Station in that regard and given by name for reference to the police. I do not know the facts of the case and I do not remember anything pertaining to the case.

(At this juncture, Ld. APP seeks permission to cross examine the witness, stating that the witness has turned hostile to the case of the prosecution. The permission is granted after having heard the prosecution.)

Cross examination by the Learned APP:

It is true to suggest that, the CW1, 4 to 12 had availed loan for purchase of electronic goods from Bajaj Finance Office at Hosapete and they were due to repay the said loan amount. It is true to suggest that, the recovery agents and the Manager Ismail learnt on 04-06-2016 that the above names persons had not availed the load, but the said loans were availed by the accused no. 1 and 2 in the name of the above said persons. It is true to suggest that, I learnt about the acts committed by the accused and later on gave my statement to the Police. It is true to suggest that, I have given statement to the police to that effect.

Cross examination by : Sri. HR ., Counsel for the Accused

It false to the suggest that I was one of the accused in the FIR. I had not obtained any anticipatory bail before going to the Hosapete Town Police Station. The police have not given me notices U/s 41 of Cr.P.C. I do not know if my name was in the FIR as an accused. I have not gone through the FIR before I went to the Police Station. I do not know if my name is mentioned in the First Information Statement. I have not worked at Hosapete at any point of time. Normally borrowers

appear personally before the offices to apply for loan. It is true to suggest that the office people do not disburse loan to the account of the borrowers if the borrowers do not appear personally. It is true to the suggest that the borrowers submit applications for grant of loan. It is true to the suggest that the employee who is entrusted with work of receiving the loan application is also entrusted with work of scrutinizing the documents. After this scrutiny, the said employee forwards it to his higher officer. It is true to the suggest that online verification takes place directly with the customer and higher officers. It is true to the suggest that there will not be any mediator or a middle man in that process. It is true to the suggest that on satisfaction the local officer recommends for granting of loan. It is false to the suggest that after grant of the loan the customer may purchase product of his choice. The witness volunteers to state that the customer has not purchase the product, to which the loan was granted for. There is no compulsion from our end on the customers to purchase from particular shop.

It is true to the suggest that the company would issue notice to the person who fails to repay the loan amount. It is true to the suggest that we would take legal action if a person fails to repay the loan amount even after service of notice. It is true to the suggest that the same procedure is followed in the present case also. I do not know if all these procedure are followed in the present case as I was not working at Hosapete.

I have not given statement to the police that I have verified the documents in the present case. The attention of the witness is drawn to the portion of the statement which reads as ಅದರಂತೆ ----- ಕಂಡು ಬಂದಿರುತ್ತದೆ. The portion of the statement is marked as Ex-D1.

I do not know any of the persons named as borrowers in the present case have made repayments pertaining to loan transaction.

I have not given statement as ಹೇಮಗಿರಿಯಪ್ಪರವರ ಲೋನ್ ಖಾತೆಗೆ ---- ಬಾಕಿ ಉಳಿಸಿಕೊಂಡಿರುತ್ತಾರೆ. The portion of the statement if marked as Ex-D2. It is true to the suggest that I have not given any statement to the police. It is true to the suggest that I do not know the facts of the case. It is true to the suggest that except the loan procedure, I do not know anything about the present case. It is true to the suggest that I do not know about one Suresh, It is false to the suggest that I do not know about Prabath electronics.

(Typed to my dictation in the open court, corrected and then signed by me, since the witness appeared through video conferencing, her signature is not taken on the deposition.)

R.O.I. & A.C.

Prl. Civil Judge & JMFC.,
Vijayanagara District, Hosapete.