

Witness is called and duly sworn on 24.06.2026
Chief Examination by Sri. B.S.K., Advocate for the
plaintiff:

I have filed my Affidavit in lieu of my examination and contents are true and correct.

Today I producing and marking following documents on my behalf.

1. Loan application to MSMEs dated 24.02.2022 is marked as per Ex P-1.
2. Sanction letter is marked as per Ex P-2.
3. Agreement cum deed of hypothecation dated 24.02.2022 is marked as per Ex P-3.
4. Letter of undertaking dated 24.02.2022 is marked as per Ex P-4.
5. Communication of repayment schedule to borrowers dated 24.02.2022 is marked as per Ex P-5.
6. Link letter dated 25.02.2022 is marked as per Ex P-6.
7. Letter furnishing particulars of securities hypothecated dated 29.02.2022 is marked as per Ex P-7.
8. Letter of revival dated 02.02.2023 is marked as per Ex P-8.

9. Legal notice dated 09.05.2025 is marked as per Ex P-9.
10. Postal receipts are marked as per Ex P-10 and 11.
11. Postal acknowledgments are marked as per Ex P-12 and 13.
12. Non-Starter-Certificate is marked as per Ex P-14.
13. Loan account extract is marked as per Ex P-15.
14. Memo of calculation is marked as per Ex P-16.
15. Certificate under the Bankers Book Evidence Act is marked as per Ex P-17.

Cross-examination on behalf of the defendant:

Defendant absent. Placed ex parte. Taken as no cross.

(Typed to my dictation in the Open Court)

R.O.I.&A.C.

(Manjunath Nayak)
Prl. Dist.& Sessions Judge,
Belagavi.