

The witness is sworn to oath on 10/12/2025

Examination -in-Chief : By Sri CMM Advocate for the plaintiff

That I am the Manager of the plaintiff bank. Today I have filed my affidavit in lieu of my examination-in-chief.

I have submitted the documents and the same be marked as Exhibits in my favour.

The documents submitted by the plaintiff bank is marked as hereunder

Loan application dated 31-08-2021	Ex.P-1
Loan Sanction Letter dated 31/08/2021	Ex.P-2
Composite Hupothication deed	Ex.P-3
Guarantee Agreement	Ex.P-4
Acknowledgement for having received the cash	Ex.P-5
Legal notice dated 4-07-2023	Ex.P-6
Postal receipts	Ex.P-7
Account statement	Ex.P-8

Cross- Examination :

The defendants are absent. The cross examination is deferred.

(Typed to my dictation in the open court)

R.O.I. & A.C

(Aditya R Kalal)

Civil Judge &JMFC, Hukkeri