

Witness duly sworn on 04.02.2026

Examination-in-chief by Sri.LSB Advocate for plaintiff

I am the Branch Manager of the plaintiff bank. I have filed the affidavit in lieu of examination-in-chief and the contents of the same are true and correct to the best of my knowledge, information and belief. I have produced the some relevant documents and I pray for marking the same, which are marked as under;

Ex.P.1	Application for agriculture loan dtd 22.02.2017
Ex.P.2	Letter of arrangement
EX.P.3	Authority letter executed by defendant
Ex.P.4	Hypothication agreement dtd 22.02.2017
Ex.P.5	Registered Mortgage deed dtd 22.02.2017
EX.P.6	RTC Extract in respect of Sy.No.96/1 for the year 2024-25 in two sheets
EX.P.7	Office copy of legal notice
EX.P.8	Postal receipt
EX.P.9	Postal acknowledgment
Ex.P.10	Statement of account
Ex.P.11	Closure statement
Ex.P.12	Overdraft enquiry report

(At the request of counsel for plaintiff, case is adjourned for further chief examination.)

(Recorded the statement of witness in the open court hall)

R. O. A. C.

(Shantamma Mallikarjungouda P.)
Senior Civil Judge & JMFC, Mudalagi.

Witness sign.

**IN THE COURT OF I ADDL. SENIOR CIVIL JUDGE,
GOKAK**

**OS No. 205/2025
PW.1**

Witness duly sworn on 28.10.2025

Name	Ramappa Kittur
Father name	Siddappa
Age	43 years
Occ	Branch Manager, SBI (ADB) Bank, Gokak
R/o:	Gokak

Examination-in-chief by Sri.LSB Advocate for plaintiff

I am the Branch Manager of the plaintiff bank. I have filed the affidavit in lieu of examination-in-chief and the contents of the same are true and correct to the best of my knowledge, information and belief. I have produced the some relevant documents and I pray for marking the same, which are marked as under;

Ex.P.1	Application for agriculture loan
Ex.P.2	Authority letter
EX.P.3	Pre conditions to grant of loan
Ex.P.4	Letter of arrangement
Ex.P.5	Hypothication agreement
EX.P.6	Mortgage deed
EX.P.7 and 8	Two RTC Extracts

EX.P.9	Office copy of legal notice
Ex.P.10	Postal receipt
Ex.P.11	Postal acknowledgement
Ex.P.12	Loan account statement
EX.P.13	Closure statement
EX.P.14	Overdraft enquiry certificate

Cross examination: Since defendant placed exappte, Cross of examination taken as nil.

Re examination : Nil.

(Recorded the statement of witness in the open court hall)

R. O. A. C.

(Mahadev Kanatti)

I Addl. Sr. Civil Judge, Gokak.

Witness sign.

**IN THE COURT OF I ADDL. SENIOR CIVIL JUDGE,
GOKAK**

OS No. 141/2024

PW.1

Witness duly sworn on 28.10.2025

Name	Ramappa Kittur
Father name	Siddappa
Age	43 years
Occ	Branch Manager, SBI (ADB) Bank, Gokak
R/o:	Gokak

Examination-in-chief by Sri.LSB Advocate for plaintiff

I am the Branch Manager of the plaintiff bank. I have filed the affidavit in lieu of examination-in-chief and the contents of the same are true and correct to the best of my knowledge, information and belief. I have produced the some relevant documents and I pray for marking the same, which are marked as under;

Ex.P.1	Application for agriculture loan
EX.P.2	Pre sanction inspection letter
Ex.P.3	Personal assessts and liabilities statement
Ex.P.4	Intreview come appraisal form
Ex.P.5	Letter of arrangement
EX.P.6	Pre condition declaration/ information by the borrowers
EX.P.7	Renewal application.

EX.P.8	Loan Sanction letter with condonations
EX.P.9	Personal assets and liabilities of borrowers
Ex.P.10	Hypothication agreement
Ex.P.11	Mortgage deed
Ex.P.12 to 20	09 RTC extracts
Ex.P.21	Loan account statement
EX.P.22	Closure statement
Ex.P.23	Office copy of legal notice
Ex.P.24 and 25	Two postal receipts
EX.P.26 and 27	Two Postal acknowledgment
EX.P.28	Overdraft enquiry certificate

Cross examination: Defendant and his counsel called out, absent. Defendants have not file W/S. Hence cross of PW 1 taken as nil.

Re examination : Nil.

(Recorded the statement of witness in the open court hall)

R. O. A. C.

(Mahadev Kanatti)
I Addl. Sr. Civil Judge, Gokak.

Witness sign.

**IN THE COURT OF I ADDL. SENIOR CIVIL JUDGE,
GOKAK**

OS No. 141/2024

PW.1

Witness duly sworn on 28.10.2025

Name	Ramappa Kittur
Father name	Siddappa
Age	43 years
Occ	Branch Manager, SBI (ADB) Bank, Gokak
R/o:	Gokak

Examination-in-chief by Sri.LSB Advocate for plaintiff

I am the Branch Manager of the plaintiff bank. I have filed the affidavit in lieu of examination-in-chief and the contents of the same are true and correct to the best of my knowledge, information and belief. I have produced the some relevant documents and I pray for marking the same, which are marked as under;

Ex.P.1	Application for agriculture loan
EX.P.2	Pre sanction inspection letter
Ex.P.3	Personal assessts and liabilities statement
Ex.P.4	Intreview come appraisal form
Ex.P.5	Letter of arrangement
EX.P.6	Pre condition declaration/ information by the borrowers
EX.P.7	Renewal application.

EX.P.8	Loan Sanction letter with condonations
EX.P.9	Personal assets and liabilities of borrowers
Ex.P.10	Hypothication agreement
Ex.P.11	Mortgage deed
Ex.P.12 to 20	09 RTC extracts
Ex.P.21	Loan account statement
EX.P.22	Closure statement
Ex.P.23	Office copy of legal notice
Ex.P.24 and 25	Two postal receipts
EX.P.26 and 27	Two Postal acknowledgment
EX.P.28	Overdraft enquiry certificate

Cross examination: Since defendant placed exappte, Cross of examination taken as nil.

Re examination : Nil.

(Recorded the statement of witness in the open court hall)

R. O. A. C.

(Mahadev Kanatti)
I Addl. Sr. Civil Judge, Gokak.

Witness sign.

**IN THE COURT OF I ADDL. SENIOR CIVIL JUDGE,
GOKAK**

OS No.799/2024

PW.1

Witness duly sworn on 28.10.2025

Name	Ramappa Kittur
Father name	Siddappa
Age	43 years
Occ	Branch Manager, SBI (ADB) Bank, Gokak
R/o:	Gokak

Examination-in-chief by Sri.LSB Advocate for plaintiff

I am the Branch Manager of the plaintiff bank. I have filed the affidavit in lieu of examination-in-chief and the contents of the same are true and correct to the best of my knowledge, information and belief. I have produced the some relevant documents and I pray for marking the same, which are marked as under;

Ex.P.1	Application for agriculture loan
Ex.P.2	Loan sanction letter with conditions
Ex.P.3	Authority letter
EX.P.4	Hypotication agreement
EX.P.5	Mortgage deed
EX.P.6	Receipts
EX.P.7	Encrubance certificate

EX.P.8	RTC extract
EX.P.9	Application for conversion of loan
Ex.P.10	Installment agreement
Ex.P.11	Letter of revival dtd 20.07.2017
Ex.P.12	Letter of revival dtd 15.07.2020
Ex.P.13	Letter of revival dtd 10.07.2023
EX.P.14	Office copy of legal notice
EX.P.15	Postal receipt
Ex.P.16	Postal acknowledgment
Ex.P.17 , 18	Two Loan Account statements in respect of ATL
Ex.P.19	Closure statement
Ex.P.20	Overdraft enquiry certificate

Cross examination: Since defendant placed exapрте, Cross of examination taken as nil.

Re examination : Nil.

(Recorded the statement of witness in the open court hall)

R. O. A. C.

(Mahadev Kanatti)

I Addl. Sr. Civil Judge, Gokak.

Witness sign.

**IN THE COURT OF II ADDL. SENIOR CIVIL JUDGE,
GOKAK**

OS No.691/2024

PW.1

Witness duly sworn on 24.09.2025

Name	Ramappa Kittur
Father name	Siddappa
Age	43 years
Occ	Branch Manager, SBI (ADB) Bank, Gokak
R/o:	Gokak

Examination-in-chief by Sri.LSB Advocate for plaintiff

I am the Branch Manager of the plaintiff bank. I have filed the affidavit in lieu of examination-in-chief and the contents of the same are true and correct to the best of my knowledge, information and belief. I have produced the some relevant documents and I pray for marking the same, which are marked as under;

Ex.P.1	Application for agriculture loan
Ex.P.2	Personal assets and liabilities
Ex.P.3	Assesement of KCC limit
Ex.P.4	Authority letter
Ex.P.5	Interview come appresal report
Ex.P.6	Hypotication agreement
Ex.P.7	Letter of arrangement

Ex.P.8	Mortagage deed
Ex.P.9	Encumbrance certificate
Ex.P.10	RTC Extract
Ex.P.11	Office copy of legal notice
Ex.P.12	Postal receipt
Ex.P.13	Postal acknowledgement
EX.P.14	Loan Account statement
EX.P.15	Loan closure statement
Ex.P.16	Overdraft enquiry certificate

Cross examination: Defendant and his counsel called out, absent. Defendants have not file W/S. Hence cross of PW 1 taken as nil.

Re examination : Nil.

(Recorded the statement of witness in the open court hall)

R. O. A. C.

(Mahadev Kanatti)
C/C.II Addl. Sr. Civil Judge, Gokak.

Witness sign.

**IN THE COURT OF II ADDL. SENIOR CIVIL JUDGE,
GOKAK**

OS No.691/2024

PW.1

Witness duly sworn on 24.09.2025

Name	Ramappa Kittur
Father name	Siddappa
Age	43 years
Occ	Branch Manager, SBI (ADB) Bank, Gokak
R/o:	Gokak

Examination-in-chief by Sri.LSB Advocate for plaintiff

I am the Branch Manager of the plaintiff bank. I have filed the affidavit in lieu of examination-in-chief and the contents of the same are true and correct to the best of my knowledge, information and belief. I have produced the some relevant documents and I pray for marking the same, which are marked as under;

Ex.P.1	Application for agriculture loan
Ex.P.2	Personal assets and liabilities
Ex.P.3	Assesement of KCC limit
Ex.P.4	Authority letter
Ex.P.5	Interview come appresal report
Ex.P.6	Hypotication agreement
Ex.P.7	Letter of arrangement

Ex.P.8	Mortagage deed
Ex.P.9	Encumbrance certificate
Ex.P.10	RTC Extract
Ex.P.11	Office copy of legal notice
Ex.P.12	Postal receipt
Ex.P.13	Postal acknowledgement
EX.P.14	Loan Account statement
EX.P.15	Loan closure statement
Ex.P.16	Overdraft enquiry certificate

Cross examination: Defendant and his counsel called out, absent. Defendants have not file W/S. Hence cross of PW 1 taken as nil.

Re examination : Nil.

(Recorded the statement of witness in the open court hall)

R. O. A. C.

(Mahadev Kanatti)
C/C.II Addl. Sr. Civil Judge, Gokak.

Witness sign.

**IN THE COURT OF I ADDL. SENIOR CIVIL JUDGE,
GOKAK**

OS No.506/2024

PW.1

Witness duly sworn on 24.09.2025

Name	Ramappa Kittur
Father name	Siddappa
Age	43 years
Occ	Branch Manager, SBI (ADB) Bank, Gokak
R/o:	Gokak

Examination-in-chief by Sri.LSB Advocate for plaintiff

I am the Branch Manager of the plaintiff bank. I have filed the affidavit in lieu of examination-in-chief and the contents of the same are true and correct to the best of my knowledge, information and belief. I have produced the some relevant documents and I pray for marking the same, which are marked as under;

Ex.P.1	Application for agriculture loan
Ex.P.2	Pre sanction inspection report
Ex.P.3	Personal assets and liabilities
Ex.P.4	Assesement of KCC limit
Ex.P.5	Authority letter
Ex.P.6	Loan sanction letter and conditions
Ex.P.7	Hypotication agreement

Ex.P.8	Mortagage deed
Ex.P.9	Encumbrance certificate
Ex.P.10 to 16	07 RTC Extract
Ex.P.17	Office copy of legal notice
Ex.P.18	Postal receipts
Ex.P.19	Postal acknowledged
EX.P.20	Loan Account statement
EX.P.21	Loan closure statement
Ex.P.22	Overdraft enquiry certificate

Cross examination: Defendant and his counsel called out, absent. Defendants have not file W/S. Hence cross of PW 1 taken as nil.

Re examination : Nil.

(Recorded the statement of witness in the open court hall)

R. O. A. C.

(Mahadev Kanatti)
I Addl. Sr. Civil Judge, Gokak.

Witness sign.

**IN THE COURT OF I ADDL. SENIOR CIVIL JUDGE,
GOKAK**

OS No.425/2024

PW.1

Witness duly sworn on 24.09.2025

Name	Ramappa Kittur
Father name	Siddappa
Age	43 years
Occ	Branch Manager, SBI (ADB) Bank, Gokak
R/o:	Gokak

Examination-in-chief by Sri.LSB Advocate for plaintiff

I am the Branch Manager of the plaintiff bank. I have filed the affidavit in lieu of examination-in-chief and the contents of the same are true and correct to the best of my knowledge, information and belief. I have produced the some relevant documents and I pray for marking the same, which are marked as under;

Ex.P.1	Application for agriculture loan
Ex.P.2	Personal assets and liabilities
Ex.P.3	Pre sanction inspection report
Ex.P.4	Loan sanction letter and conditions
Ex.P.5	Authority letter
Ex.P.6	Hypotication agreement
Ex.P.7	Register mortgage deed

Ex.P.8	Encumbrance certificate
Ex.P.9 and 10	02 RTC Extract
Ex.P.11	Office copy of the legal notice
Ex.P.12	Postal receipt
Ex.P.13	Postal acknowledgment
Ex.P.14	Loan Account statement
EX.P.15	Loan closure statement
EX.P.16	Overdraft enquiry certificate

Cross examination: Since defendant placed exapрте, Cross of examination taken as nil.

Re examination : Nil.

(Recorded the statement of witness in the open court hall)

R. O. A. C.

(Mahadev Kanatti)

I Addl. Sr. Civil Judge, Gokak.

Witness sign.

**IN THE COURT OF I ADDL. SENIOR CIVIL JUDGE,
GOKAK**

OS No.690/2024

PW.1

Witness duly sworn on 20.09.2025

Name	Ramappa Kittur
Father name	Siddappa
Age	43 years
Occ	Branch Manager, SBI (ADB) Bank, Gokak
R/o:	Gokak

Examination-in-chief by Sri.LSB Advocate for plaintiff

I am the Branch Manager of the plaintiff bank. I have filed the affidavit in lieu of examination-in-chief and the contents of the same are true and correct to the best of my knowledge, information and belief. I have produced the some relevant documents and I pray for marking the same, which are marked as under;

Ex.P.1	Application for agriculture loan
Ex.P.2	Appraisal memorandum
Ex.P.3	Loan Sanction letter and conditions
Ex.P.4 and 5	Two Authority letters
Ex.P.6	Another Loan Sanction letter and condition
Ex.P.7	Appraisal memorandum , dtd 11.06.2021

Ex.P.8		Loan renewal appliation
Ex.P.9		Loan Sanction letter and conditions
Ex.P.10		Statement of personal assessts and liabilities
Ex.P.11		Hypothecation agreement
Ex.P.12		Register mortgage deed
Ex.P.13		Encumbrance certificate
Ex.P.14	to	11 RTC Extract
24		
EX.P.25		Office copy of the legal notice
EX.P.26	to	04 Postal receipt
29		
Ex.P30	to	04 Postal acknowledgment
33		
Ex.P.34		Loan Account statement
Ex.P.35		Loan closure statement
Ex.P.36		Overdraft enquiry certificate
		Application for agriculture loan
		Appraisal memorandum
		Loan Sanction letter and conditions
		Two Authority letters

Cross examination: Since defendant placed exapрте, Cross of examination taken as nil.

Re examination : Nil.

(Recorded the statement of witness in the open court hall)

R. O. A. C.

(Mahadev Kanatti)

I Addl. Sr. Civil Judge, Gokak.

Witness sign.

**IN THE COURT OF I ADDL. SENIOR CIVIL JUDGE,
GOKAK**

OS No.690/2024

PW.1

Witness duly sworn on 20.09.2025

Name	Ramappa Kittur
Father name	Siddappa
Age	43 years
Occ	Branch Manager, SBI (ADB) Bank, Gokak
R/o:	Gokak

Examination-in-chief by Sri.LSB Advocate for plaintiff

I am the Branch Manager of the plaintiff bank. I have filed the affidavit in lieu of examination-in-chief and the contents of the same are true and correct to the best of my knowledge, information and belief. I have produced the some relevant documents and I pray for marking the same, which are marked as under;

Ex.P.1	Application for agriculture loan
Ex.P.2	Appraisal memorandum
Ex.P.3	Loan Sanction letter and conditions
Ex.P.4 and 5	Two Authority letters
Ex.P.6	Another Loan Sanction letter and condition
Ex.P.7	Appraisal memorandum , dtd 11.06.2021

Ex.P.8	Loan renewal appliation
Ex.P.9	Loan Sanction letter and conditions
Ex.P.10	Statement of personal assessts and liabilities
Ex.P.11	Hypothecation agreement
Ex.P.12	Register mortgage deed
Ex.P.13	Encumbrance certificate
Ex.P.14 to 24	11 RTC Extract
EX.P.25	Office copy of the legal notice
EX.P.26 to 29	04 Postal receipt
Ex.P30 to 33	04 Postal acknowledgment
Ex.P.34	Loan Account statement
Ex.P.35	Loan closure statement
Ex.P.36	Overdraft enquiry certificate

Cross examination: Since defendant placed exapрте, Cross of examination taken as nil.

Re examination : Nil.

(Recorded the statement of witness in the open court hall)

R. O. A. C.

(Mahadev Kanatti)

I Addl. Sr. Civil Judge, Gokak.

Witness sign.

**IN THE COURT OF I ADDL. SENIOR CIVIL JUDGE,
GOKAK**

OS No.608/2024

PW.1

Witness duly sworn on 20.09.2025

Name	Ramappa Kittur
Father name	Siddappa
Age	43 years
Occ	Branch Manager, SBI (ADB) Bank, Gokak
R/o:	Gokak

Examination-in-chief by Sri.LSB Advocate for plaintiff

I am the Branch Manager of the plaintiff bank. I have filed the affidavit in lieu of examination-in-chief and the contents of the same are true and correct to the best of my knowledge, information and belief. I have produced the some relevant documents and I pray for marking the same, which are marked as under;

Ex.P.1	Application for agriculture loan
Ex.P.2	Pre Sanction inspection report
Ex.P.3	Statement of personal assets and liabilities
Ex.P.4	Authority letter
Ex.P.5	Loan Sanction letter and conditions
Ex.P.6	Hypothecation agreement
Ex.P.7	Register mortgage deed

Ex.P.08	Encumbrance certificate
Ex.P.09 to 12	04 RTC Extract
Ex.P.13	Office copy of the legal notice
Ex.P.14, 15	02 Postal receipt
Ex.P.16 and 17	02 Postal acknowledgment
Ex.P.18	Loan account statement
EX.P.19	Loan closure statement
EX.P.20	Overdraft enquiry certificate

Cross examination: Since defendant placed exappte, Cross of examination taken as nil.

Re examination : Nil.

(Recorded the statement of witness in the open court hall)

R. O. A. C.

(Mahadev Kanatti)

I Addl. Sr. Civil Judge, Gokak.

Witness sign.

**IN THE COURT OF II ADDL. SENIOR CIVIL JUDGE,
GOKAK**

**OS No.
PW.1**

Witness duly sworn on 06.09.2025

Name	Ramappa Kittur
Father name	Siddappa
Age	43 years
Occ	Branch Manager, SBI (ADB) Bank, Gokak
R/o:	Gokak

Examination-in-chief by Sri.LSB Advocate for plaintiff

I am the Branch Manager of the plaintiff bank. I have filed the affidavit in lieu of examination-in-chief and the contents of the same are true and correct to the best of my knowledge, information and belief. I have produced the some relevant documents and I pray for marking the same, which are marked as under;

Ex.P.1	Application for agriculture loan
Ex.P.2	Sanction letter, terms and conditions
Ex.P.3	Authority letter
Ex.P.4	Hypothiection agreement
Ex.P.5	Register mortgage deed
Ex.P.6	RTC Extract
Ex.P.7	Loan Renewal letter

Ex.P.08	Office copy of legal notice
Ex.P.09	Postal receipt
Ex.P.10	Postal acknowledgment
Ex.P.11	Loan account statement
Ex.P.12	Loan Closure statement
Ex.P.13	Overdraft enquiry certificate
EX.P.14	Loan Sanction terms and conditions letter
EX.P.15	Personal assets and liabilities
Ex.P.16	Interim cum assessments form

Cross examination: Since defendant placed exapрте, Cross of examination taken as nil.

Re examination : Nil.

(Recorded the statement of witness in the open court hall)

R. O. A. C.

(Mahadev Kanatti)
C/C. II Addl. Sr. Civil Judge, Gokak.

Witness sign.

**IN THE COURT OF II ADDL. SENIOR CIVIL JUDGE,
GOKAK**

**OS No.
PW.1**

Witness duly sworn on 06.09.2025

Name	Ramappa Kittur
Father name	Siddappa
Age	43 years
Occ	Branch Manager, SBI (ADB) Bank, Gokak
R/o:	Gokak

Examination-in-chief by Sri.LSB Advocate for plaintiff

I am the Branch Manager of the plaintiff bank. I have filed the affidavit in lieu of examination-in-chief and the contents of the same are true and correct to the best of my knowledge, information and belief. I have produced the some relevant documents and I pray for marking the same, which are marked as under;

Ex.P.1	Application for agriculture loan
Ex.P.2	Sanction letter, terms and conditions
Ex.P.3	Authority letter
Ex.P.4	Hypothiection agreemnt
Ex.P.5	Register mortgage deed
Ex.P.6	RTC Extract
Ex.P.7	Loan Renewal letter

Ex.P.08	Office copy of legal notice
Ex.P.09	Postal receipt
Ex.P.10	Postal acknowledgement
Ex.P.11	Loan account statement
Ex.P.12	Loan Closure statement
Ex.P.13	Overdraft enquiry certificate
EX.P.14	Loan Sanction terms and conditions letter
EX.P.15	Personal assets and liabilities
Ex.P.16	Interim cum assestments form

Cross examination: Since defendant placed exapрте, Cross of examination taken as nil.

Re examination : Nil.

(Recorded the statement of witness in the open court hall)

R. O. A. C.

(Mahadev Kanatti)

C/C. II Addl. Sr. Civil Judge, Gokak.

Witness sign.

**IN THE COURT OF II ADDL. SENIOR CIVIL JUDGE,
GOKAK**

OS No.98/2025

PW.1

Witness duly sworn on 06.09.2025

Name	Ramappa Kittur
Father name	Siddappa
Age	43 years
Occ	Branch Manager, SBI (ADB) Bank, Gokak
R/o:	Gokak

Examination-in-chief by Sri.LSB Advocate for plaintiff

I am the Branch Manager of the plaintiff bank. I have filed the affidavit in lieu of examination-in-chief and the contents of the same are true and correct to the best of my knowledge, information and belief. I have produced the some relevant documents and I pray for marking the same, which are marked as under;

Ex.P.1	Application for agriculture loan
Ex.P.2	Sanction letter, terms and conditions
Ex.P.3	Authority letter
Ex.P.4	Hypothiection agreemnt
Ex.P.5	Register mortgage deed
Ex.P.6	RTC Extract
Ex.P.7	Loan Renewal letter

Ex.P.08	Office copy of legal notice
Ex.P.09	Postal receipt
Ex.P.10	Postal acknowledgement
Ex.P.11	Loan account statement
Ex.P.12	Loan Closure statement
Ex.P.13	Overdraft enquiry certificate
EX.P.14	Loan Sanction terms and conditions letter
EX.P.15	Personal assets and liabilities
Ex.P.16	Interim cum assestments form

Cross examination: Since defendant placed exapрте, Cross of examination taken as nil.

Re examination : Nil.

(Recorded the statement of witness in the open court hall)

R. O. A. C.

(Mahadev Kanatti)

C/C. II Addl. Sr. Civil Judge, Gokak.

Witness sign.

**IN THE COURT OF I ADDL. SENIOR CIVIL JUDGE,
GOKAK**

OS No.253/2025

PW.1

Witness duly sworn on 06.09.2025

Name	Ramappa Kittur
Father name	Siddappa
Age	43 years
Occ	Branch Manager, SBI (ADB) Bank, Gokak
R/o:	Gokak

Examination-in-chief by Sri.LSB Advocate for plaintiff

I am the Branch Manager of the plaintiff bank. I have filed the affidavit in lieu of examination-in-chief and the contents of the same are true and correct to the best of my knowledge, information and belief. I have produced the some relevant documents and I pray for marking the same, which are marked as under;

Ex.P.1	Application for KCC agriculture loan
Ex.P.2	Personal assets and liabilities
Ex.P.3	Authority letter
Ex.P.4	Pre condition letter relating to grant of loan
Ex.P.5	Hypothecation agreement, dtd 02.02.2018
Ex.P.6	Register mortgage deed , dtd 03.02.2018
Ex.P.7 to 10	RTC Extract 04 in numbers

Ex.P.11	Loan account statement relating to KCC loan
Ex.P.12	Closure statement
Ex.P.13	Overdraft enquiry certificate
Ex.P.14	Application for ATL agricultural loan
Ex.P.15	Loan Sanction terms and conditions letter dtd 02.02.2018
Ex.P.16	Authority letter
EX.P.17	Personal assets and liabilities
EX.P.18	Pre conditions relating to grant of loan
Ex.P.19	ESTIMATE face sheet
Ex.P.20	Account statement of ATL loan account
Ex.P.21	Closure statement
EX.P. 22	Overdraft enquiry certificate
Ex.P.23	Pre sanction inspection report for KCC loan
Ex.P.24	Interview come appraisal Report
EX.P.25	Letter of arrangement
Ex.P.26	Assessment of KCC limit
Ex.P.27	Hypotication agreement
Ex.P.28	Office copy of legal notice
Ex.P.29 to 32	04 Postal receipts
Ex.P.33 to 36	04 Postal acknowledgment

Cross examination: Since defendant placed exappte, Cross of examination taken as nil.

Re examination : Nil.

(Recorded the statement of witness in the open court hall)

R. O. A. C.

(Mahadev Kanatti)

I Addl. Sr. Civil Judge, Gokak.

Witness sign.

**IN THE COURT OF II ADDL. SENIOR CIVIL JUDGE,
GOKAK**

OS No.517/24

PW.1

Witness duly sworn on 05.06.2025

Name	Ramappa Kittur
Father name	Siddappa
Age	41 years
Occ	Branch Manager, SBI (ADB) Bank, Gokak
R/o:	Gokak

Examination-in-chief by Sri.LSB Advocate for plaintiff

I am the Branch Manager of the plaintiff bank. I have filed the affidavit in lieu of examination-in-chief and the contents of the same are true and correct to the best of my knowledge, information and belief. I have produced the some relevant documents and I pray for marking the same, which are marked as under;

Ex.P.1	Application for agriculture loan
Ex.P.2	Memorandum letter for short term loan
Ex.P.3	Valuation Form
Ex.P.4	Statement of personal assets and liabilities
Ex.P.5	Loan sanction letter
Ex.P.6	Pre condition letter relating to grant of loan
Ex.P.7	Authority letter
Ex.P.8	Hypothecation agreement
Ex.P.9	Register mortgage deed

Ex.P.10	Encumbrance certificate
Ex.P.11	Original Challan
Ex.P.12	Five RTC Extracts
Ex.P.13	Office copy of legal notice
EX.P.14	Postal Receipt
EX.P.15	Postal acknowledgment
Ex.P.16	Account statement
Ex.P.17	Closure statement

Cross examination: Since defendant has not files W/S, cross examination taken as nil.

Re examination : Nil.

(Recorded the statement of witness in the open court hall)

R. O. A. C.

(Mahadev Kanatti)
C/C.II Addl. Sr. Civil Judge, Gokak.

Witness sign.

OS No.608/2024
PW.1

Ex.P.1	Application for agriculture loan
Ex.P.2	Pre Sanction inspection report
Ex.P.3	Statement of personal assets and liabilities
Ex.P.4	Authority letter
Ex.P.5	Loan Sanction letter and conditions
Ex.P.6	Hypothecation agreement
Ex.P.7	Register mortgage deed
Ex.P.08	Encumbrance certificate
Ex.P.09 to 12	04 RTC Extract
Ex.P.13	Office copy of the legal notice
Ex.P.14, 15	02 Postal receipt
Ex.P.16 and 17	02 Postal acknowledgment
Ex.P.18	Loan account statement
EX.P.19	Loan closure statement
EX.P.20	Overdraft enquiry certificate

Cross examination: Since defendant placed exappte, Cross of examination taken as nil.

Cross examination: Defendant and his counsel called out, absent. Defendants have not file W/S. Hence cross of PW 1 taken as nil. 644/

Ex.P.1	Application for agriculture loan
Ex.P.2	Loan sanction letter with conditions
Ex.P.3	Authority letter
EX.P.4	Hypotication agreement
EX.P.5	Mortgage deed
EX.P.6	Receipts
EX.P.7	Encrubance certificate
EX.P.8	RTC extract
EX.P.9	Application for conversion of loan
Ex.P.10	Installment agreement
Ex.P.11	Letter of revival dtd 20.07.2017
Ex.P.12	Letter of revival dtd 15.07.2020
Ex.P.13	Letter of revival dtd 10.07.2023
EX.P.14	Office copy of legal notice
EX.P.15	Postal receipt
Ex.P.16	Postal acknowledgment
Ex.P.17 , 18	Two Loan Account statements in respect of ATL
Ex.P.19	Closure statement
Ex.P.20	Overdraft enquiry certificate

OS No. 141/2024
PW.1

Ex.P.1	Application for agriculture loan
EX.P.2	Pre sanction inspection letter
Ex.P.3	Personal assessts and liabilities statement
Ex.P.4	Intreview come appraisal form
Ex.P.5	Letter of arrangement
EX.P.6	Pre condition declaration/ information by the borrowers
EX.P.7	Renewal application.
EX.P.8	Loan Sanction letter with condonations
EX.P.9	Personal assets and liabilities of borrowers
Ex.P.10	Hypothication agreement
Ex.P.11	Mortgage deed
Ex.P.12 to 20	09 RTC extracts
Ex.P.21	Loan account statement
EX.P.22	Closure statement
Ex.P.23	Office copy of legal notice
Ex.P.24 and 25	Two postal receipts
EX.P.26 and 27	Two Postal acknowledgment
EX.P.28	Overdraft enquiry certificate

OS No. 526/2025
PW.1

Ex.P.1	Application for agriculture loan
Ex.P.2	Authority letter
EX.P.3	Letter of arrangement
Ex.P.4	Hypothication agreement
Ex.P.5	Mortgage deed
EX.P.6	RTC Extract
EX.P.7	Office copy of legal notice
EX.P8	Postal receipt
EX.P.9	Postal acknowledgement
Ex.P.10	Loan account statement
Ex.P.11	Closure statement
Ex.P.12	Overdraft enquiry certificate

OS No. 205/2025
PW.1

Ex.P.1	Application for agriculture loan
Ex.P.2	Authority letter
EX.P.3	Pre conditions to grant of loan
Ex.P.4	Letter of arrangement
Ex.P.5	Hypothication agreement
EX.P.6	Mortgage deed
EX.P.7 and 8	Two RTC Extracts
EX.P.9	Office copy of legal notice
Ex.P.10	Postal receipt
Ex.P.11	Postal acknowledgement
Ex.P.12	Loan account statement
EX.P.13	Closure statement
EX.P.14	Overdraft enquiry certificate

OS No. 141/2024
PW.1

Ex.P.1	Application for agriculture loan
EX.P.2	Pre sanction inspection letter
Ex.P.3	Personal assessts and liabilities statement
Ex.P.4	Intreview come appraisal form
Ex.P.5	Letter of arrangement
EX.P.6	Pre condition declaration/ information by the borrowers
EX.P.7	Renewal application.
EX.P.8	Loan Sanction letter with condonations
EX.P.9	Personal assets and liabilities of borrowers
Ex.P.10	Hypothication agreement
Ex.P.11	Mortgage deed
Ex.P.12 to 20	09 RTC extracts
Ex.P.21	Loan account statement
EX.P.22	Closure statement
Ex.P.23	Office copy of legal notice
Ex.P.24 and 25	Two postal receipts
EX.P.26 and 27	Two Postal acknowledgment
EX.P.28	Overdraft enquiry certificate