

Witness duly sworn on 06.08.2026

Examination-in-Chief by Advocate, for plaintiff:

I have filed my affidavit in lieu of examination in chief as provided u/o 18 Rule 4 of CPC. The contents of the same are true and correct to the best of my knowledge.

I have produced following documents:

- Ex.P.1 : True copy of letter of authority
- Ex.P.2 : Loan application
- Ex.P.3 : Sanction letter
- Ex.P.4 : Inter-se agreement
- Ex.P.5 : Request for OD facilities
- Ex.P.6 : Articles of agreement for financing self help group
- Ex.P.7 : Pronote
- Ex.P.8 : Information submitted with KYC of the D-2
- Ex.P.9 : Information submitted with KYC of the D-3
- Ex.P.10 : Information submitted with KYC of the D-4
- Ex.P.11 : Information submitted with KYC of the D-5
- Ex.P.12 : Information submitted with KYC of the D-6
- Ex.P.13 : Information submitted with KYC of the D-7
- Ex.P.14 : Information submitted with KYC of the D-8
- Ex.P.15 : Information submitted with KYC of the D-9
- Ex.P.16 : Information submitted with KYC of the D-10
- Ex.P.17 : Information submitted with KYC of the D-11
- Ex.P.18 : Information submitted with KYC of the D-12
- Ex.P.19 : Information submitted with KYC of the D-13
- Ex.P.20 : Office copy of the lawyer's notice issued to the defendant with 2 postal receipts, 5 postal acknowledgments and 8 returned envelopes
- Ex.P.21 : Statement of account in respect of the loan account of the defendants
- Ex.P.22 : PIM report

I pray for decreeing the suit.

Cross Examination by Advocate for defendant:

Cross examination of PW-1 is deferred on the request of
D/C.

(Typed to my dictation in the open court.)

R.O.I. & A.C.,

(Sri.Vinay Devaraj)
I Addl. District & Sessions Judge,
Mangaluru, D.K.