

Witness duly sworn on 13.07.2026

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 : Authorization letter
- Ex.P.2 : Loan application
- Ex.P.3 : Loan sanction letter
- Ex.P.4 : Hypothecation agreement
- Ex.P.5 : Letter of undertaking
- Ex.P.6 : Interest agreement
- Ex.P.7 : Letter of continuity
- Ex.P.8 : Letter of general lien and set off
- Ex.P.9 : Demand promissory note
- Ex.P.10 : Office copy of legal notice along with
returned postal cover with
acknowledgment
- Ex.P.11 : Non Starter report issued by DLSA, D.K.
- Ex.P.12 : Statement of account

I pray for decreeing the suit.

Cross Examination by Advocate for defendant:

Defendant and counsel absent. Hence, cross examination of PW-1 is deferred.

(Typed to my dictation in the open court.)

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

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