

Witness duly sworn on 30.08.2025

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 : Application for loan dated 24.04.2015
- Ex.P.2 : Sanction memorandum
- Ex.P.3 : Agreement cum deed of hypothecation
- Ex.P.4 : Letter of undertaking
- Ex.P.5 : Letter of revival dated 19.04.2018
- Ex.P.6 : Letter of revival dated 04.07.2020
- Ex.P.7 : Letter of revival dated 08.07.2020
- Ex.P.8 : Letter of revival dated 05.07.2023
- Ex.P.9 : Application for loan dated 21.10.2015
- Ex.P.10 : Sanction memorandum dated
21.10.2015
- Ex.P.11 : Agreement cum deed of hypothecation
- Ex.P.12 : Letter of undertaking
- Ex.P.13 : Letter of revival dated 19.07.2017
- Ex.P.14 : Letter of revival dated 04.07.2020
- Ex.P.15 : Letter of revival dated 14.06.2023
- Ex.P.16 : Application for loan
- Ex.P.17 : Sanction memorandum dated
03.06.2016
- Ex.P.18 : Cash Credit agreement executed by D1
- Ex.P.19 : Guarantee agreement executed by D2
- Ex.P.20 : Letter of undertaking
- Ex.P.21 : Pronote dated 03.06.2016
- Ex.P.22 : Letter of revival dated 19.07.2017
- Ex.P.23 : Letter of revival dated 15.05.2019
- Ex.P.24 : Letter of revival dated 11.04.2022

- Ex.P.25 : Application for loan dated 12.08.2020
- Ex.P.26 : Sanction memorandum dated
12.08.2020
- Ex.P.27 : Agreement cum deed of hypothecation
dated 12.08.2020
- Ex.P.28 : Letter of revival dated 28.07.2023
- Ex.P.29 : Office copy of the registered notice with
2 postal receipts and postal
acknowledgments
- Ex.P.30 : Ledger extract statement with regard to
loan A/c No.5267768000320 with
certificate
- Ex.P.31 : Ledger extract statement with regard to
loan A/c No.5267768000490 with
certificate
- Ex.P.32 : Ledger extract statement with regard to
loan A/c No.5267261000033 with
certificate
- Ex.P.33 : Ledger extract statement with regard to
loan A/c No.5267755000042 with
certificate
- Ex.P.34 : Notarized copy of letter of authorization
- Ex.P.35 : Non Starter report issued by DLSA, D.K.

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.,

***I Addl. District & Sessions Judge,
Mangaluru, D.K.***