

Witness duly sworn on 24.07.2026

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 : True copy of GPA
- Ex.P.2 : Loan application
- Ex.P.3 : Sanction letter
- Ex.P.4 : Pronote
- Ex.P.5 : Request for OD facilities
- Ex.P.6 : Cash credit agreement
- Ex.P.7 : Letter of undertaking
- Ex.P.8 : Loan application (renewal) dated
15.06.2023
- Ex.P.9 : Sanction letter dated 16.08.2023
- Ex.P.10 : Cash credit agreement dated 16.08.2023
- Ex.P.11 : Pronote dated 16.08.2023
- Ex.P.12 : Request for OD facilities dated
16.08.2023
- Ex.P.13 : Letter of renewal dated 16.08.2023
- Ex.P.14 : Letter of proprietorship dated
16.08.2023
- Ex.P.15 : Loan application (enhanced) dated
30.07.2024
- Ex.P.16 : Sanction letter dated 30.07.2024
- Ex.P.17 : Cash credit agreement 30.07.2024
- Ex.P.18 : Letter of renewal dated 30.07.2024
- Ex.P.19 : Supplemental agreement dated
30.07.2024
- Ex.P.20 : Request for OD facilities dated
30.07.2024
- Ex.P.21 : Letter of revival dated 30.07.2024

- Ex.P.22 : Letter of undertaking dated 30.07.2024
Ex.P.23 : Letter of proprietorship dated
30.07.2024
Ex.P.24 : Link letter in respect of enhancement of
credit facilities
Ex.P.25 : Non starter report issued by DLSA, D.K.
Ex.P.26 : Legal notice with receipt
Ex.P.27 : Statement of accounts for A/c
No.125001971568

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.