

Witness duly sworn on 18.11.2025

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 in pursuance to the orders passed by the Hon'ble High Court of Karnataka in WP No.2744/2022 (GM-CPC) dated 25.09.2025.

Ex.P.22 : Cash deposit challan paid by defendant
for Rs.50/- (OD loan) dated 11.10.2017

Ex.P.23 : Cash deposit challan paid by defendant
for Rs.50/- (Term loan) dated
11.10.2017

Ex.P.24 : Office copy of notices of Plaintiff bank to
defendant dated 02.06.2018

Ex.P.25 : Postal acknowledgment singed by
defendant No.1 dated 05.06.2018

Ex.P.26 : Returned post envelope containing
notice addressed to defendant

I pray for decreeing the suit.

Cross Examination by Advocate for defendant:

Defendant and counsel absent. Hence, cross examination of PW-2 is deferred.

(Typed to my dictation in the open court.)

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

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