

(Witness has duly sworn his oath on this day 07-11-2025)

Chief Examination by Sri.R.M.R Advocate :-

I have submitted the affidavit in lieu of my examination in chief and I am conversant with the contents of the affidavit which are written as per my instructions.

The documents submitted by me are as follows and I am identifying the same.

1)	Application form is marked as Ex.P-1.
2)	Certificate of loan papers is marked as Ex.P-2.
3)	Loan agreement is marked as Ex.P-3.
4)	Letter of repayment is marked as Ex.P-4.
5)	AOD dated 21-11-2019 is marked as Ex.P-5.
6)	AOD dated 05-01-2021 is marked as Ex.P-6.
7)	AOD dated 31-12-2023 is marked as Ex.P-7.
8)	Legal notice dated 13-05-2025 is marked as Ex.P-8.
9)	Two postal receipts are together marked as Ex.P-9.
10)	Two A.D. cards are marked as Ex.P-10 and Ex.P-11 respectively.
11)	NPA statement is marked as Ex.P-12.

Therefore it is humbly prayed for decreeing the suit.

Cross Examination : Defendants are absent and placed exparte. Hence cross of PW-1 is taken as nil.

Re-Examination : Nil.

(Dictated to the Typist, directly on the computer, transcribed and typed by him, corrected in the open Court)

R.O.I. & A.C.

**(Naveen F Dsouza)
Civil Judge & J.M.F.C.,Navalgund**