

(Witness has duly sworn his oath on this day 18-03-2026)

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)	<i>Certificate of loan is marked as Ex.P-1.</i>
2)	<i>Composite Hypothecation agreement is marked as Ex.P-2.</i>
3)	<i>Agreement is marked as Ex.P-3.</i>
4)	<i>Letter of declaration cum undertaking is marked as Ex.P-4.</i>
5)	<i>Letter of undertaking is marked as Ex.P-5.</i>
6)	<i>Two AOD dated 26-06-2021 and 04-11-2023 are marked as Ex.P-6 and Ex.P-7 respectively.</i>
7)	<i>Legal notice dated 04-01-2025 is marked as Ex.P-8.</i>
8)	<i>Two postal receipts are marked as Ex.P-9 and Ex.P-10.</i>

At the request of counsel for plaintiff for further chief of PW-1.

(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**