

(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)	Kissan I.D. Card is marked as Ex.P-2.
3)	Sanction letter is marked as Ex.P-3.
4)	Agreement cum Hypothecation is marked as Ex.P-4.
5)	Declaration cum undertaking letter is marked as Ex.P-5.
6)	Letter of undertaking is marked as Ex.P-6.
7)	Letter of guarantee is marked as Ex.P-7.
8)	Mortgage deed is marked as Ex.P-8.
9)	AOD dated 21-01-2022 is marked as Ex.P-9.
10)	AOD dated 02-12-2024 is marked as Ex.P-10.
11)	Legal notice dated 15-07-2025 is marked as Ex.P-11.
12)	Two postal receipts are together marked as Ex.P-12.
13)	One A.D. card is marked as Ex.P-13.
14)	NPA statement is marked as Ex.P-14.

*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**

O. S. 254/2025  
PW-1