

(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)	Two Application forms are marked as Ex.P-1 and Ex.P-2. Sanction letter is marked as Ex.P-2(a).
2)	Composite Hypothecation agreement is marked as Ex.P-3.
3)	Letter of declaration is marked as Ex.P-4.
4)	Agreement of guarantee is marked as Ex.P-5.
5)	Simple mortgage deed is marked as Ex.P-6.
6)	Two AOD dated 11-05-2022 & 23-01-2025 are marked as Ex.P-7 and Ex.P-8 respectively.
7)	Legal notice dated 15-09-2025 is marked as Ex.P-9.
8)	Two postal acknowledged card are marked as Ex.P-10 and Ex.P-11.
9)	NPA statement is marked as Ex.P-12.

Therefore it is humbly prayed for decreeing the suit.

Cross Examination : Defendants absent, no representation. 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**