

(Witness has duly sworn his oath on this day 13-01-2026)

**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 respectively marked as Ex.P-1 and Ex.P-2.
2)	Composite Hypothecation agreement is marked as Ex.P-3.
3)	Agreement of guarantee is marked as Ex.P-4.
4)	Simple mortgage deed is marked as Ex.P-5.
5)	AOD dated 25-03-2019 is marked as Ex.P-6.
6)	AOD dated 30-09-2021 is marked as Ex.P-7.
7)	AOD dated 15-03-2022 is marked as Ex.P-8.
8)	AOD dated 06-12-2024 is marked as Ex.P-9.
9)	Legal notice dated 15-09-2025 is marked as Ex.P-10.
10)	A.D. card is marked as Ex.P-11.
11)	NPA statement is marked as Ex.P-12.

*Therefore it is humbly prayed for decreeing the suit.*

**Cross Examination : Defendants absent. However after recording of evidence power is filed.**

*(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**