

(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)	Loan application form is marked as Ex.P-1.
2)	Agreement is marked as Ex.P-2.
3)	Sanction letter is marked as Ex.P-3.
4)	AOD dated 05-03-2025 is marked as Ex.P-4.
5)	Legal notice dated 08-10-2025 is marked as Ex.P-5.
6)	Acknowledged card is marked as Ex.P-6.
7)	NPA statement is marked as Ex.P-7.
8)	Account statement is marked as Ex.P-8.

**At this stage counsel for plaintiff prays time for further chief of PW1.**

*(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**