

Witness called and duly sworn on 12-06-2026

**Chief Examination of authorized person of the Plaintiff Bank
by the counsel for Defendants Sri. MKD :**

1. I am the authorized person of the Plaintiff Bank in the above said case and I have filed the affidavit in lieu of chief examination and I have given the information to draft this affidavit and he contends averred are true and correct.

2. I am producing the original authorized letter dated 27-06-2023 issued by regional manager along with the notarized copy and I required the original copy for my daily bank activities (the original document and notarized copy perused, verified and found correct). Notarized copy of authorized letter is marked as **Ex.P.1**. (Original document is handed over to the witness)

3. I am producing the loan application filed by the defendant for a sum of Rs. 6,00,000/- for business on 25-12-2022 and enclosed with particulars to be supplied by the

applicant/guarantees for advance in total 8 pages in toto marked as **Ex.P.2.**

4. I am producing Sanction letter issued by the Bank of Baroda to the defendant by sanctioning the loan application on 07-01-2023 is marked as **Ex.P.3** it doesn't have sign and signature of the Manager.

5. I am producing the Demand Promisory note executed by the defendant for Rs. 6,00,000/- with interest at the rate 11.30% p.a and other interest is marked as **Ex.P.4.**

6. I am producing the letter of sole proprietorship dated 07-01-2023 is marked as **Ex.P.5.**

7. I am producing the Composite Hypothecation agreement executed between Plaintiff Bank and defendant on 07-01-2023 is marked as **Ex.P.6.**

8. I am producing the General undertaking executed by the defendant on 07-01-2023 is marked as **Ex.P.7.**

9. I am producing the Declaration cum undertaking cum authority executed by the defendant is marked as **Ex.P.8.**

10. I am producing the Legal notice issued against defendant on 08-01-2024 through my counsel is marked as **Ex.P.9.**

11. I am producing the Postal acknowledgment which returned as served with signature of the defendant is marked as **Ex.P.10.**

12. I am producing the Statement of account pertaining to defendant bearing A/c No.64200400000570 for the period of 07-01-2023 to 02-11-2025 is marked as **Ex.P.11.**

Counsel for plaintiff prays time for further chief. Time granted.

Comm.OS 1/2026

PW : 1

(Typed to my dictation in the open Court).

R.O.I. & A.C.

Sd/-xxx

I Addl. District & Sessions Judge,

Kodagu, Madikeri.