

Witness present and duly sworn on 23/03/2023

Chief Examination by Advocate for plaintiff :

I have filed my affidavit in lieu of my examination in chief. The contents of my affidavit are true and correct. I have signed after knowing the contents of the affidavit.

Today I have produced the following documents.

1. Loan application dated 23.09.2016 is marked as Ex.P.1.
2. Sanction Memorandum dated 23.09.2016 is marked as Ex.P.2.
3. Agreement between student and the branch, dated 23.09.2016 is marked as Ex.P.3.
4. Educational Load agreement dated 23.09.2016 is marked as Ex.P.4.
5. Agreement Cum Deed of Hypothecation Educational Load, dated 23.09.2016 is marked as Ex.P.5.
6. Statement of Account dated 02.09.2022 is marked as Ex.P.6.
7. Swearing affidavit executed by the student and the Co-obligant, dated 09.08.2016 is marked as Ex.P.7.
8. Admission to order to Professions College issue by the Karnataka examinations authority, dated 04.08.2016 is marked as Ex.P.8.
9. Expenditure Certificate issued by K.V.G. College, dated 04.08.2016 is marked as Ex.P.9.
10. RTC of Sy.No.147/9 of Kitturu village is marked as Ex.P.10.
11. Letter evidencing execution of Documents is marked as Ex.P.11.
12. Certificate of Loan papers obtained is marked as Ex.P.12.

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13. Office copy of the legal notice to plaintiff dated 08.09.2022 is marked as Ex.P.13.
14. 2 Postal receipts are marked as Ex.P.14 and 15.
15. 2 Postal RPAD covered returned with 'No such person in this address, returned to sender' are marked as Ex.P.16 and 17.

Cross examination of PW.1: Advocate for D.2 is prays time. There is no reasonable grounds to allow the prayer of advocate for D.2. hence Prayer rejected. Cross of PW.1 is taken as nil.

(Typed to my dictation in the open Court)

R.O.I & A.C

Civil Judge and JMFC,
Periyapatna