

IN THE COURT OF THE ADDITIONAL
SENIOR CIVIL JUDGE JMFC AT
RAMANAGARA

O.S. No. 218/2023

Plaintiff : IDBI BANK
Bidadi Branch

V/s

Defendant : Sri. Chandra.C

Examination in chief of plaintiff in the form of
affidavit :

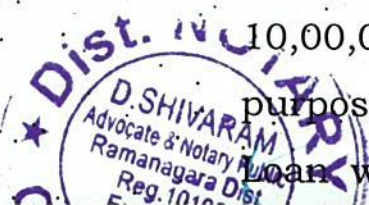
Name : Swarnalatha
Father's Name : Settipathy
Age : 41 years
Place : Bidadi
Occupation : Manager

AFFIDAVIT

Herein I, Swarnalatha the manager of Plaintiff bank office/at :Bidadi Hobli, Ramanagar taluk and District do solemnly swear and state on oath as follows :

1. I, submit that I am the Manager of plaintiff bank in this case and I know the facts and circumstances of this case and hence I am swearing to this affidavit. The averments of the plaint may kindly be read as part and parcel of this affidavit.

2. I respectfully submit that the plaintiff has availed for Pradhana Mantri Mudra Loan Facility of Rs. 10,00,000/- from the plaintiff bank under for the purpose of Auto Loan Application dated on 15-10-2018. Loan was sanctioned to the defendant on 15-10-2018.



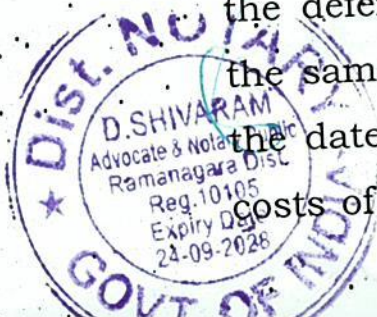
2018, Demand promissory note during 2019 the defendants could not repay the loan due lockdown because of COVID 19, hence he requested the bank for Moratorium period of 3 months. Hence the bank was reconstructed the loan under RBI's Resolution Frame word for COVID stress on 27-05-2021. The documents referred to above are available and filed. The defendants are liable to be pay the above debt severally.

3. The plaintiff bank has opened and kept regular accounts of the loan transaction as per ledger extract filed, which is made up to date, the defendants is due in a sum of Rs. 10,63,193/- The payments made and liabilities are as shown in the ledger extract. The defendants are not paid the above debt in spit of demands from bank hence, this suit.

4. The cause of action for the suit has arisen on from the date of 15-10-2018 date of loan, subsequently when the defendants failed to repay and became defaulter, within the jurisdiction of this hon'ble court. The payments made and liabilities are as shown in the ledger extract filed. The suit is in time.

5. Value of suit for the purpose of court fee and juristion is per the annexed valuation slip, and court fee is paid accordingly.

Wherefore, the plaintiff prays for decree against the defendants for Rs. 10,63,193/- current interest on the same at 8,85% per annum (2% penal interest) from the date of suit till realization of entire suit claim. For costs of this suit, and such other reliefs as this Hon'ble



J. Swamee

What are all facts stated above are true and correct to best of my knowledge, information and belief in the token of which I have put my signature here under.

Rumi

Dated : 20/7/26

Deponent.

J. SHIVARAM, M.A., LL.B
Advocate & Notary Public
Govt. of India
GVS Building, B.M. Road 1 floor
Ramanagara Dist-562159

