

IN THE COURT OF THE ADDL. SENIOR CIVIL JUDGE
& JMFC., GUBBI
OS –464/2024

Witness present and duly sworn on : 03-06-2026

Examination in chief by Plaintiff :

I am the Branch Manager at the Plaintiff Bank. I am filing my affidavit in lieu of examination in chief. The contents of my affidavit are true and correct to the best of my knowledge.

Further I have produced following documents.

1. Loan application dated 05.12.2014. It is marked as Ex.P.1.
2. Terms and conditions of the loan dated 05.12.2014. It is marked as Ex.P.2.
3. Hypothication agreement dated 05.12.2014.. It is marked as Ex.P.3.
4. Registered mortgage deed dated 01.11.2014. It is marked as Ex.P.4.
5. Statement of account for the period 18.04.2010 to 27.12.2019. It is marked as Ex.P.5.
6. Statement of account for the period 28.12.2019 to 31.05.2026. It is marked as Ex.P.6.
7. Statement of account for the period 29.03.2021 to 31.05.2026. It is marked as Ex.P.7.
8. Loan application dated 03.03.2015. It is marked as Ex.P.8.
9. Terms and conditions of the loan dated 03.03.2015. It is marked as Ex.P.9.

10. Hypothication agreement dated 03.03.2015.. It is marked as Ex.P.10.
11. Registered mortgage deed dated 20.02.2015. It is marked as Ex.P.11.
12. Statement of account for the period 18.04.2010 to 27.12.2019. It is marked as Ex.P.12.
13. Statement of account for the period 28.12.2019 to 31.05.2026. It is marked as Ex.P.13.
14. Certificate u/s 63 BSA. It is marked as Ex.P.14.
14. Legal Notice dated 31-07-2025. It is marked as Ex.P.15.

Hence, I pray to decree the suit.

Cross examination by Counsel for Defendants

Counsel called out absent. Hence taken as nil

(Typed to my dictation in open court)

R.O.I & A.C.

sd/-

Addl. Senior Civil Judge and
JMFC., Gubbi