

IN THE COURT OF THE SPECIAL SUBORDINATE JUDGE
(LAOP CASES), VELLORE, VELLORE DISTRICT.

PRESENT : Thiru. N.Vasudevan,
Special Subordinate Judge
to deal with LAOP Cases,
Vellore.

This the Friday, the 25th of July 2025
O.S. No.128 of 2024
(CNR No.TNVL06-000805 -2024)

(O.S. No. 339 of 2022 on the file of the Principal Sub Court, Vlr.)

Canara Bank, S.M.E. Branch, rep by its Branch Manager, Office
Thiyagarajapuram, Officer's Line, Vellore -1. ... Plaintiff

.Vs.

T.Chidambaram, aged about 42 years, S/o. T.N. Teekkaraman, residing
at No. 78, Braminar Street, Kanganeyanellore Village, Katpadi Taluk,
Vellore -6. ... Defendant

The suit has been filed by the plaintiff against the defendants for recovery of the sum of Rs.1,98,977.80 (Rupees One lakh Ninety Eight Thousand Nine Hundred Seventy Seven eighty paise only) due under the personal loan agreement with future interest at the rate of 11.25% per annum till realization.

Date of Presentation	:	15.11.2022
Date of Filing	:	17.11.2022
Value of the suit	:	Rs.1,98,977/-

Court Fee paid	:	Rs.5969.40/- (Rounded off Rs.5970/-)
Under Section	:	Section 22 of TNCF Act.
Cause of Action	:	19.06.2015, 01.09.2017, 11.02.2020 and 18.04.2022 at Vellore.

This suit coming up for final hearing, in the presence of Thiru.K.M.Saravanan, and the defendant having not filed his written statement remained *ex parte* despite service of summons and upon consideration of the evidence and the documents produced on the side of the plaintiff and having stood over for consideration till this date this court doth the following.

DECREE

(i) That the plaintiff shall be entitled to the suit amount of Rs.1,98,977.80/- (Rupees One Lakh Ninety Eight Thousand Nine Hundred Seventy Seven and Eighty paise only) from the defendant together with interest for the principal amount of Rs.2,70,000/- at the rate of 11.25% from 11.09.2022 till the date of filing of the suit.

(ii) That the plaintiff shall be entitled to interest at the rate of 9% per annum on the principal amount of Rs.2,70,000/- from the date of the suit till the date of this judgment;

(iii) That the plaintiff shall be entitled to claim subsequent interest from the date of this judgment at 6% per annum till the date of realization of the entire principal amount.

(iv) The plaintiff shall be entitled to the suit costs.

(v) That the defendant do pay the cost of Rs.8,251/- to the plaintiff towards cost.

COST MEMO

S.No	Description	Plaintiff Side
1)	Stamp for plaint	Rs.5,970.00
2)	Stamp for power	Rs.10.00
3)	Pleader's fees	Rs.2270.80 (Rounded off Rs.2271.00)
4)	Preparation of Process	-
5)	Service of process	
6)	Cost of pre-suit notice	
7)	Cost of making or getting copies	
	Total	Rs. 8251.00

Given under my hand and the seal of this Court, this the 25th day of July 2025.

Sd/-N.Vasudevan

Special Subordinate Judge,
Special Sub Court to deal
with LAOP Cases, Vellore.

O.S. 128 of 2024

Decree

O.S. No.128 of 2024

Date: 25.07.2025