

**IN THE COURT OF PRINCIPAL DISTRICT AND
SESSIONS JUDGE AT : CHIKKAMAGALURU**

COM.O.S. No.51/2025

PLAINTIFF: Canara Bank, Chikkamagalur Branch.

-VERSUS-

DEFENDANTS: Maralusiddeshwara Holdings.

I S S U E S

1. Whether the plaintiff bank proves that on 2.12.2020 the defendant has availed loan of 5,00,000/- under MSME loan vide A/C. No.09001400002665 and also additional loan of Rs.3,00,000/- on 11.3.2022?
2. Whether the plaintiff bank proves that the defendant has executed necessary documents agreeing to repay the loan in installments with interest and penal interest in case of overdue?
3. Whether the plaintiff bank proves that the defendant is a chronic defaulter in repayment of the loan amount?
4. Whether the defendant proves that he has not at all executed loan revival letters, as alleged in the plaint?
5. Whether the defendant proves that the plaintiff bank has not given deduction of the amounts deposited by him, interest subvention / MSME reliefs and also the insurance claim amount, approximately amounting to Rs.3,00,000/-, as alleged in paras No.7 to 10 of the written statement
6. Whether the plaintiff bank is entitled to recover a sum of Rs.9,30,910.90ps along with court costs and current interest at the rate of 11.50% per annum plus 2% penal interest, compounded with monthly rest?
7. What Order or Decree?

Dated: This the 22nd day of November, 2025.

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(RAJESHWARI N.HEGDE)
Principal District & Sessions Judge,
CHIKKAMAGALURU.