

IN THE VII ASSISTANT CITY CIVIL COURT AT CHENNAI

Present: Tmt.A. Saridha, M.L.,

VII Assistant Judge

Monday the 23th day of June 2025

O.S.No.520/2023

CNR:TNCH01-033149-2022

Canara Bank, IFSC CNRB0002773,

Santhome High Road Branch,

Represented by its Branch Manager,

No. 130, Santhome High Road, Santhome, Chennai-600 004.

. . . Plaintiff

/vs/

1. Mrs. I. Maragathamani,

2. Mr. P. Nithin,

. . . Defendants

This suit coming on this day for disposal before me, in the presence of M/s. S.M. Murali Dharan, Manoj Raghuram and E. Paramasivan counsel for second defendant and M/s.S. Karthika, M. Muralidharan, P. Senthatti Kalai Pandian counsels for first defendant and M/s. M. Muthukumaran and S. Divya counsel for plaintiff having remained absent and no representation having made for the plaintiff side and the PW1 being called absent and the Plaintiff has not ready to take cross continuation and this court delivered the following:

JUDGMENT

This suit has been filed by the plaintiff under Order VII, Rule 1 of C.P.C for Directing defendants to jointly and severally pay a sum of Rs. 4,36,679.00/- (Rupees Four Lakhs Thirty Six Thousand Six Hundred Seventy Nine Only) in respect of Domestic Loan availed under Account No. 2773626000076 together with subsequent interest at the rate of 11.65% per annum compounded with monthly rests and penal interest at 2% per annum from the date of filing of original suit till the date of realization and for cost.

D2- Counsel present. Witness not present. The Defendant counsel present till 2.45 p.m. No representation on the side of plaintiff. PW1 chief examined on 05.02.25 and thereafter he appeared only on 19.03.25 and thereafter no representation and pending till 5.11.24 and therefore PW1 (Neelamanikandan) evidence was eschewed. Again udayakumar examined as PW1 on 28.11.24 and he also not turnedup. Sufficient time given. Due to absence of PW1. No progress. Hence the suit is Dismissed For Default.

Pronounced by me in the open court, this the 23th day of June, 2025.

VII Assistant Judge

Note:

Drafting of Decree in this case does not arise according to U/Sec. 2(2) (b) of CPC.

List of the Witnesses for the Plaintiff.

PW1 – Udhaya Kumar

List of the Documents for the Plaintiff.

S.No.	Date	Description	Exhibits Nos
1.	09.05.20218	Original of Application form for domestic loan by defendants to plaintiff.	Ex. A1
2.	11.05.2018	Original of Sanction Memorandum of plaintiff.	Ex A2
3.	16.05.2018	Original of Take delivery letter to DPN by defendants to plaintiff.	Ex A3
4.	14.05.2018	Original of promissory note for Rs. 3,50,000/- by defendants to plaintiff.	Ex A4
5.		True copy of Statement of Accounts. A.C.No. 2773626000076.	Ex A5
6.		Original of Authorization Letter	Ex A6

List of the Witnesses and Exhibits for the Defendant. - NIL -

VII Assistant Judge

Draft/Fair Judgment

O.S.No. 520/2023

Dt. 23.06.2025

VII Assistant court.