

**IN THE COURT OF THE I ADDL.DISTRICT &
SESSIONS AND COMMERCIAL JUDGE,
KODAGU-MADIKERI**

Com.O.S.No.30/2025

Plaintiff/s : **Canara Bank,
Somwarpet Branch,
Rep. By its Manager,
Rahul Kumar.**

-V/s-

Defendant/s : **Smt. Savitha K.J and
others.**

ISSUES

1. Whether the plaintiff proves that Sri C.S. Manikanta had borrowed a sum of ₹14,25,000/- from the plaintiff bank on 25.08.2020 for establishing a cement block manufacturing business and executed the necessary loan documents in favour of the plaintiff agreeing to repay the same with interest at 9.8% per annum compounded quarterly?

2. Whether the plaintiff further proves that the said Sri C.S. Manikanta committed default in repayment of the loan and that a sum of ₹18,15,292/- (including interest and charges) is due and payable as on the date of filing of the suit?

3. Whether the defendants prove that they have not inherited any movable or immovable properties of the deceased Sri C.S. Manikanta

and therefore they are not liable to discharge the alleged loan liability?

4. Whether the plaintiff is entitled to recover a sum of ₹18,15,292/- with current and future interest at the rate of 11.80% per annum from the defendants?

5. What order or decree?

Dated, this the 12th day of March, 2026.

Sd/xxx

(SURENDRA G.)

I Addl.District & Sessions and
Commercial Judge,
Kodagu-Madikeri.