

D E C R E E

**IN THE COURT OF CIVIL JUDGE AND J.M.F.C. AT
PONNAMPET**

O.S. No.54/2025

Plaintiff:

Vijaya Bank, now
Bank of Baroda, A Banking
Company constitution and
Functioning under the
Banking Companies
(Acquisition and Transfer of
Undertakings) Act 1980,
having its Head office at
Baroda Bhavan, R.C. Datha
road, Alkapuri, Baroda-
390007, Gujarat with a
Branch at Gonikoppal
Town, Ponnampet Taluk,
Kodagu District, represented
by its Branch Manager,
presently, Sri. Sathiyarajan S
Aged 38 years, S/o Singarajan,
Bank of Baroda,
Gonikoppal Branch,
Ponnampet Taluk,
Kodagu District.

-V/s-

Defendants:

1. Sri. Dinu M.D.,
Aged about 36 years,
S/o Divakaran M.K.,
Second Division Assistant,
Cauvery Collge,
Gonikoppal-571213.

Residing at
Chennangolli,
Mayamudi, Balaji
Ponnampet Taluk,
Kodagu District.

2. Sri. U.T. Pemmaiah,
S/o U.C. Thimmaiah,
Aged about 39 years,
Lecturer,
Cauvery Collge,
Vidyanagar,
Gonikoppal-571213.
Residing at # 421,
Basaveshwara Badavane,
Mullusoge,
Kushalnagar-571234,
Kodagu District.

Date of Institution of the Suit: 13.08.2025

Suit Claim: Money Suit

Claim: Prays to pass a judgment and decree against the defendants:

a) Adjudicating that a sum of Rs. 2,39,262.68 (Rupees two lakhs thirty nine thousand two hundred sixty two and paise sixty eight only) with further interest at the rate of 11.55% p.a. and a penal interest at the rate of 2% p.a, from 12.07.2025 is due and payable by the defendants to the plaintiff towards this suit claim.

b) Directing the defendants to pay the plaintiff bank said sum of Rs. 2,39,262.68 (Rupees two lakhs thirty nine thousand two hundred sixty two and paise sixty only) with interest at the rate of 11.55% p.a. and penal interest at the rate of 2% p.a. from 12.07.2025 till full realization of suit claim.

c) Award costs of the suit with such other reliefs to the plaintiff against the defendants as the Hon'ble Court deems fit in the circumstances of the case.

This suit is coming on 22nd day of July 2026 for final disposal before Sri. Shrinath A., B.A.L., L.L.B., Civil Judge and JMFC, Ponnampet, before Sri. M.K. Dileep., Advocate for Plaintiff and defendants are placed exparte.

It is ordered and decreed that the suit of the plaintiff is decreed with cost.

It is further ordered and decreed that the defendants are jointly and severally liable to pay a sum of Rs. 2,39,262.68/- together with interest at the rate of 11.55% p.a. and penal interest at the rate of 2% p.a. from 12.07.2025 till realization.

Given under my hand and seal of the court this the 01st day of August 2026.

sd/-

(Shrinath A)
Civil Judge and JMFC.,
Ponnampet.

MEMORANDUM OF COSTS		
	By the Plaintiffs	By the Defendant
Court Fee paid on Complaint	16375-00	-
Court Fee paid on Vakalat	-	-
Court Fee paid on Process	16-00	-
Complaint preparation charges	-	-
Advocate fee	500-00	(F. C. not Filed)
TOTAL	16891-00	-

sd/-

(Shrinath A)
Civil Judge and JMFC.,
Ponnampet.

Decree Signed on 01.08.2026