

**IN THE COURT OF THE PRL. DISTRICT &
SESSIONS JUDGE AT MYSURU**

COM. O.S.No. 159/2025

Plaintiff: State Bank of India

Vs.

Defendant: M/s. N.R. Mobiles by its Proprietor
Karthik N.

ISSUES

- 1) Whether the plaintiff bank proves that, defendant has borrowed loan of Rs.11,00,000/- on 16.01.2023 under MSME Cash Credit Loan Scheme, agreeing to repay the same with interest at the rate of 12.15% per annum?
- 2) Whether defendant is liable to pay Rs.11,69,512/- together with interest at the rate of 12.15% per annum?
- 3) Whether suit is barred by limitation?
- 4) Whether suit is bad for non-joinder of necessary parties?
- 5) Whether the plaintiff bank is entitled for the relief sought for?
- 6) What decree or order?

Dated this the **16th day of December, 2025.**

(Usharani)
Prl. District & Sessions Judge,
Mysuru.