

**IN THE COURT OF SENIOR CIVIL JUDGE, AT NANJANGUD**

**O.S.No. 148/2024**

**Plaintiff** : Union Bank of India

**-vs-**

**Defendants** : Shivakumar K. and another

**I S S U E S**

- 1) Whether the plaintiff proves that the defendants have taken loan of Rs.2,98,000/- on 16.08.2016 and Rs.3,50,000/- on 07.11.2016 by executing security documents?
- 2) Whether the plaintiff further proves that the 1<sup>st</sup> defendant executed a registered simple mortgage on 18.07.2016 for Rs.8,00,000/-?
- 3) Whether the plaintiff further proves that, the defendants have assured to repay the said loan with agreed interest?
- 4) Whether the defendants prove that there is no cause of action to file the suit?
- 5) Whether the defendants further prove that there is no loan has been raised by them in the plaintiff-bank?
- 6) Whether the defendants further prove that the plaintiff claims exorbitant interest on loan?
- 7) Whether the plaintiff-bank is entitled to get recovery of loan with interest?
- 8) What order or decree?

Dated this the 22<sup>nd</sup> day of August 2025

(KAMALAKSHA D.)  
Senior Civil Judge & J.M.F.C.,  
Nanjangud.