



**IN THE COURT OF V ADDITIONAL DISTRICT AND
SESSIONS JUDGE, TUMKUR (SITTING AT TIPTUR).**

Com. O.S. No.10029/2025

Plaintiff/s : Canara Bank

V/s

**Defendant/s : Omsfree Annadanaranga Traders
and others**

ISSUES

1. Whether the plaintiff proves that the defendants had availed business loan under Micro & Small Enterprises (MSME) scheme for a sum of Rs.5,00,000 on 18.12.2018 for the purchase of Kirana items and that the defendants agreed to repay the same with interest at 11.25 % per annum, together with overdue penal interest at 2% per annum for delayed payment, in terms of the loan agreements?
2. Whether the plaintiff proves that the defendants are due a sum of Rs.5,98,629/- as on 31.08.2025, together with court costs and current interest at the rate of 11.25% per annum plus overdue penal interest of 2% for delayed payment from 31.08.2025 till the date of realization?



3. Whether the defendant No.2 proves that due to the Covid-19 pandemic his Kirana goods were spoiled and became unusable, resulting in finance loss and health problems ?
4. Whether the plaintiff is entitled to the reliefs claimed in the plaint?
5. What order or award?

Sd/-

(Hemanth Kumar C.R.)

V Addl. District & Sessions Judge,
Tumkur (Sitting at Tiptur)

Place: Tiptur
Date:09.02.2026