

**IN THE COURT OF THE SENIOR CIVIL JUDGE AND JMFC.,
AT KUDLIGI.**

**PRESENT:- Sri. YOGESHA J., B.A, L.L.B.,
Senior Civil Judge and JMFC., Kudligi.**

DATED THIS 11th DAY OF MARCH, 2026

O.S. No. 89/2023

PLAINTIFF : -

The Manager,
Sri. Krishnappa
S/o Ramappa Bavalatti,
Aged about 40 years,
Karnataka Gramina Bank,
Hosahalli Branch, Kudligi Taluk,
Vijayanagara District.

// V E R S U S //

DEFENDANTS : -

1. Nagaraj Kondikar K.R.
S/o K. Ramadasappa,,
Aged about 32 years,
2. Ramadasappa K
S/o Gundappa,
Aged about 70 years,

Both are Hindus, Agriculturists, R/o Khanahosahalli Village,
Kudligi Taluk, Vijayanagara District.

SUIT FOR RECOVERY OF MONEY**Suit Claim :**

The plaintiff's Bank prays that the Hon'ble Court may be pleased to pass a preliminary decree in favour of the plaintiff Bank and against the defendants jointly and severally as under.

a) To recovery the outstanding loan amount of Rs. 7,24,979-40/- (Seven lakh, Twenty-four thousand, Nine hundred and Seventy-nine only) including interest as on the date of 01.03.2023 along with future interest at the rate of 13% PA from the date of 01.03.2023 till the realization of entire outstanding loan amount.

b) To award costs of the suit and

c) Grant such other relief or reliefs as the Hon'ble Court may be pleased to deem fit and proper under the circumstance of the case.

Value for the purpose of jurisdiction : Rs. 7,24,979-40/-

Court Fee paid : Rs. 46,875/-

U/Sec. 21 of KCF & SV Act.

Suit filed on : 13.07.2023

Cause action arose on : 05.12.2011

DECREE:-

This suit coming on this day for final disposal before me, in the presence of Sri. H.G. Prakash Patil, Advocate for Plaintiff, Defendant No. 1 and 2 are called out absent, placed ex parte and Judgment pronounced this day as under :-

It is ordered and decreed that, Suit of the plaintiff-Bank is hereby decreed with costs.

Further, it is ordered and decreed that, Defendants No. 1 and 2 are jointly and severally liable to pay suit loan amount of Rs. 7,24,949-40 to plaintiff Bank with the future interest at the rate of 8% per annum on the principal loan amount of Rs. 1,90,000/- from the date of suit till its realization within 6 months.

And further, it is also ordered and decreed that, Defendants are directed to pay the cost of the suit of **Rs. 68,264-00** to the plaintiff.

Given under my hand and seal of this Court this the **11th day of March, 2026.**

**Senior Civil Judge and JMFC.,
Kudligi.**

Memorandum of Costs

Sl. No.	Particulars	By the Plaintiff Rs.	By the Defendant No. 1 and 2 Rs.
1	Court Fee on Plaint	46,875-00	--
2	C.F. on Process	15-00	--
3	C.F. Vakalath	1-00	EXPARTE
4	I.A. Fee	--	--
5	Advocate's Fee	21,373-00	--
	Total	68,264-00	--

Decree Drafted on : 11.03.2026

Decree Signed on : 12.03.2026

**Senior Civil Judge and JMFC.,
Kudligi.**