

**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 22th DAY OF APRIL, 2026

O.S. No. 156/2025

PLAINTIFF : -

The Manager,
Sudheer Kumar Bacha S/o Ashok Bacha,
aged about 36 years,
Represented by its Gramina Bank,
Kottur Branch, in Kottur Taluk,
Vijayanagara District.

// V E R S U S //

DEFENDANTS : -

1. Smt. Kenchamma W/o Late Thindappa,
aged about 64 years, Agriculturist,
R/o Haralu Village in Kottur Taluk,
Vijayanagara District.
2. K. Dodda Basavanagouda
S/o K. Basavanagouda,
aged about 50 years, Agriculturist,
R/o Haralu Village in Kottur Taluk,
Vijayanagara District.

Suit Claim :**Suit for recovery of Money.**

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. 9,08,045/- including interest as on the date of 03.07.2025 along with future interest at the rate of 14.75% PA from the date of 09.05.2015 till the till 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 circumstances of the case.

Value for the purpose of jurisdiction : Rs. 9,08,045/-

Court Fee paid : Rs. 57,068/-

U/Sec. 21 of KCF & SV Act.

Suit filed on : 21.07.2025

Cause action arose on : 09.05.2015

DECREE:-

This suit coming on this day for final disposal before me, in the presence of Sri. K. Naganagouda, Advocate for Plaintiff, Defendant No. 1 and 2 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 partly 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. 9,08,045/- to plaintiff and the future interest at the rate of 6% per annum on the principal loan amount of Rs. 5,00,000/- from the date of suit, till it's realization, which shall not be later than six months from the date of this order.

Further, it is ordered and decreed that, in the event of failure of defendants to pay the decretal amount with interest to the plaintiff Bank, the plaintiff is entitled to recover the decretal amount by sale of plaint schedule property. Further in case, the sale proceeds become insufficient to satisfy the claim, the plaintiff bank is at liberty to proceed against defendants.

And further, it is also ordered and decreed that, Defendants are directed to pay the cost of the suit of **Rs. 70,327-00** to the plaintiff.

Given under my hand and seal of this Court this the **22nd day of April, 2026.**

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

Memorandum of Costs

Sl. No.	Particulars	By the Plaintiff Rs.	By the Defendants No. 1 and 2 Rs.
1	Court Fee on Plaint	57,068-00	--
2	C.F. on Process	12-00	--
3	C.F. Vakalath	1-00	EXPARTE
4	I.A. Fee	--	--
5	Advocate's Fee	13,246-00	--
	Total	70,327-00	—

Decree Drafted on : 18.05.2026

Decree Signed on : 19.05.2026

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