

IN THE COURT OF THE MUNSIFF, IRINJALAKUDA
Present: Smt. Abeena C. H., Additional Munsiff
Saturday, 28th day of March 2026/7th Chaithra, 1948

O.S. No. 290/2025

Plaintiff:-

Anugraha Finance, Varandarappilly Village, Desom,
Chalaky Taluk. Rep. by Managing Partner,
Vasudevan, 63 years, S/o Thanikunnil Kumaran,
Varakkara Desom, Amballur Village, Mukundapuram
Taluk.

By Advs. M. R. Manoj Kumar & C. V. Saburaj

Defendant:-

1. Vinod Kumar, 50 years, S/o Vengathanath Sukumaran,
Madakkathara Desom, Vellanikkara Village, Thrissur Taluk.
2. Pradeep Kumar, 46 years, S/o Nanattil Gangadharan,
Thekkumuri Desom, Varandarappilly Village,
Chalaky Taluk.

Exparte

This suit coming on 16.03.2026 for hearing and the court on
28.03.2026 delivered the following:-

JUDGMENT

1. The suit is for realization of money.
2. **The plaintiff has the following case:-** Plaintiff is a registered company represented by its Managing Partner. Defendants had availed a loan of Rs.1,00,000/- (Rupees one lakh only) from the plaintiff company by executing a promissory note dated 21.05.2024 agreeing to repay the amount with 12% interest on demand. Defendants committed default in making repayment of the above loan

amount. Even after several demands including a lawyer notice, which was received by the 1st defendant and evaded by the 2nd defendant; however, no reply notice was sent by the defendants, and no amount was repaid. Plaintiff is entitled to get Rs.1,10,500/-, which is the defaulted amount. Plaintiff wants to realize the said amount. Hence this suit.

3. Summons was served to the defendants. Defendants remained absent. Hence the suit proceeded ex parte against the defendants.

4. Plaintiff was examined as PW1. He filed affidavit in lieu of examination in chief. Exts.A1 to A5 were marked. Ext.A1 is the promissory note dated 21.05.2024. Ext.A2 is the copy of lawyer notice dated 05.03.2025. Ext.A3 is the postal receipts. Ext.A4 is the acknowledgment card of 1st defendant. Ext.A5 is the unclaimed notice of 2nd defendant. The evidence adduced by the plaintiff remains unrebutted.

5. On perusing the documents and considering the evidence adduced by PW1, I am satisfied that the plaintiff have succeeded in establishing their case. Hence, the plaintiff is entitled for the relief sought for. Hence the suit is decreed as follows:-

- i. Plaintiff is entitled to realize a sum of Rs.1,10,500/- (Rupees one lakh ten thousand and five hundred only) and interest at the rate of 12% per annum on the principal amount from the date of suit till the date of decree and thereafter, 6% per annum till realization from defendants and their assets.
- ii. Plaintiff is entitled for costs of the suit.

(Dictated to the Confidential Assistant, transcribed and typed by her, corrected by me and pronounced in open court on this the 28th day of March, 2026).

Sd/-

Abeena C. H
Additional Munsiff

A P P E N D I X

Plaintiff's Witness:-

PW1 16.03.2026 Vasudevan T. K

Plaintiffs Exhibits :

A1 21.05.2024 Promissory note
A2 05.03.2025 Copy of lawyer notice
A3 Postal receipts
A4 Acknowledgment card
A5 Returned unclaimed notice

Sd/-

Additional Munsiff

//True copy//

Additional Munsiff

Copied by: rh

Com. by:

Judgment in OS 290/2025
Dated. 28.03.2026