

## IN THE COURT OF THE MUNSIFF OF CHAVAKKAD

PRESENT:- Dr. Aswathy Asok., Munsiff

Thursday, the 26<sup>th</sup> day of March, 2026/ 05<sup>th</sup> Chaithram , 1948 SEO.S.959/2022Plaintiff:-

Canara Bank, Chavakkad Branch, Represented by Senior Manager  
Chikku Anto Abraham, Aged 39 Yrs, S/o P.A. Abraham,  
Parampakathu House, Moozhoor P.O., Kottayam, PIN 686 503.  
(By Adv. K. Radhakrishnan, Adv. T. Sajith Menon & Adv. Soumya)

Defendants:-

1. M/s. MAME Bakers, Represented by Managing Partner and Partner  
Shameera Rafeeq and Rafeeq NAS Complex Anjangadi, Kadappuram  
P.O., Thrissur District, PIN 680 514.
2. Mrs. Shameera Rafeeq, Aged 42 Yrs, S/o Rafeeq, Kuruppath House,  
Puthiyangadi, Kadappuram, PIN 680 514.
3. Mr. Rafeeq, Aged 50 Yrs, S/o Rafeeq, Kuruppath House,  
Puthiyangadi, Kadappuram, PIN 680 514.

(Exparte)

This suit is coming on 24/03/2026 for hearing, the court delivered the following:-

J U D G M E N T

The suit is one for realization of money.

2. The plaint averments, in brief, are as follows:- The defendants availed of a loan for an amount of Rs.2,04,000/- under corona support from the plaintiff bank on 11.06.2020 after executing an agreement cum deed of hypothecation, demand promissory note and other required documents, undertaking to repay the amount with 7.50% interest per annum with monthly rests and on failure to pay the amount in time

to pay penal interest at the rate of 2% per annum. The defendants were irregular in payment of the instalment. Though the plaintiff demanding the amount, it did not invoke any response. An amount of Rs.2,39,405.22/- is due from the defendant. Hence the suit.

3. Defendants remained absent and was set ex-parte.

4. On the side of the plaintiff Senior Manager was examined as PW1 and Exts.A1 to A9 were marked.

5. Heard the counsel for the plaintiff and perused the records.

6. The plaintiff seeks for realisation of defaulted loan amount. To prove the case of the plaintiff the Chief Manager of the plaintiff bank was examined as PW1. In the affidavit filed in lieu of examination in chief PW1 has reiterated the entire contentions put forward in the plaint. The entire evidence of the plaintiff remained unchallenged. On going through the evidence of PW1 coupled with Exts.A1 to A9, I am of the opinion that the plaintiff is successful in establishing the case projected in the plaint. There is nothing to doubt the case put forth in the plaint. Therefore, the case of the plaintiff stands proved and the plaintiff is entitled to get a decree as prayed for.

In the result, the suit is decreed as follows:-

1. Defendants are directed to pay to the plaintiff jointly and severally an amount of Rs.2,41,153.57/- (Rupees Two lakhs forty one thousand one hundred and fifty three and fifty seven paise only) with interest @ 7.50%



Judgment OS 959/2022  
dt 26/03/2026