

IN THE COURT OF THE MUNSIFF, KODUNGALLUR.

Present:- Smt.Karthika.K., Munsiff.

Monday, the 23rd day of March, 2026/ 02nd Chaithram, 1948.

O.S.219/2025

Plaintiffs:-

Kalyanadayini Sabha, Anappuzha Desom, Methala Village,
Kodungallur Taluk, The firm Rep by

1. Chairman: Thankaraj, Aged 60 years, S/o.Nottarasseril Kesavan, Anappuzha Desom, Methala Village, Kodungallur Taluk.
3. Managing Director: Jyothish, Aged 52 years, S/o.Kudilingaparambil Narayanan, Anappuzha Desom, Methala Village, Kodungallur Taluk.

By Adv. K.N.Prathapan & Shimtha.P.N.

Defendants:-

1. Pradeepan, Aged 57 years, S/o.Kochupurakkal Govindan, Anappuzha Desom, Methala Village, Kodungallur Taluk.
2. Prakasini, Aged 75 years, W/o.Kochupurakkal Govindan, Anappuzha Desom, Methala Village, Kodungallur Taluk.

By Adv.Vishnu Velayudhan

This suit coming on this day for hearing before me, the court on the same day passed the following:

JUDGMENT

Suit for realisation of money.

2. **The plaint averments in brief is as follows:-**The plaintiff is a sabha which is dealing with money transaction. The defendants took a loan of Rs. 2,50,000/- from the plaintiff institution on 11.11.2019 by pledging the defendants' property and agreed to

repay the amount in 60 monthly installments with interest @ 13% per month without any default. On 11.11.2019, the defendants executed an agreement in favour of the plaintiff institution. Accordingly, in order to secure the liability on the amount the property belongs to defendants 2 & 3 vide document No.2245/2012 of Kodungallur SRO having an extent of 7.500 cents in Methala village survey 927 has been deposited with the plaintiff institution on 11.11.2019. It has been stipulated in the above agreement that the defendants will pay the monthly installments of Rs. 4,167/-with interest to the plaintiff institution and that and in default of payment the defendants will be liable to pay the amount along with 13% interest. But the defendants have defaulted payment from 28.1.2021 onwards. Accordingly, the plaintiff institution is entitled to recover the sum of Rs. 2,38,996/- from the defendants with 13% interest from 28.01.2021. Hence the suit.

3. Defendants filed conceding written statement admitting the plaint claim. They sought for 9 months time for repayment. On hearing the plaintiff agreed for the same. Hence 9 months time is granted to the defendants for payment.

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

a) The defendants shall pay an amount of Rs.3,66,863/- (Three Lakh Sixty Six Thousand Eight Hundred and Sixty

Three) to the plaintiff with an interest @ 6% per annum from the date of suit till the date of realization.

b) 9 months time is granted to the defendants for payment.

c) Plaintiff is entitled to refund of half the court fee.

d) The defendants shall pay entire costs of the suit to the plaintiff.

e) There shall be a charge over the plaint schedule property till realisation of the aforesaid amount.

(Dictated to the Confdl.Asst., transcribed by her corrected by me and pronounced in open court on this the 23rd day of March, 2026)

Sd/-
KARTHIKA.K,
MUNSIFF.

APPENDIX: NIL.

Id/-
MUNSIFF.

Copied by: pn
Compared by:

/True Copy/