

In the Court of the Principal Munsiff, Nedumangad

Present:- Smt. Radhika.S. Nair, Principal Munsiff

Friday 13th March, 2026/ 22nd Phalguna, 1947

O.S No. 215/2025

Plaintiff(s):- Manager, Kerala Gramin Bank,
Nedumangad Branch.

(By Adv.: Sri. K P Gopalakrishna Pillai)

Defendant(s) :- Prasannakumari V, W/o. Sudhakaran, aged 54 years,
Sivasadanam, Aruvikkuzhi, Karipoor P O, PIN 695 541,
Karipoor village, Nedumangad Taluk.

(No representation)

This suit is having been finally heard on 13.03.2026 and the court on the same day delivered the following.

J U D G M E N T

The suit is for realization of money.

2. **The gist of the plaint claim is as follows:-** The plaintiff is Kerala Gramin Bank, Nedumangad Branch represented by its Senior Manager and Principal Officer. On 10.09.2020, the defendant availed Rs.1,44,000/- as agricultural loan from the plaintiff bank and agreed to repay the amount together with interest @ 11%. The defendant also executed necessary documents in favour of the plaintiff bank agreeing to repay the loan amount as

per the terms and conditions. However, the defendant defaulted in repayment of the loan amount as agreed. As on the date of the suit, an amount of Rs.1,49,394.60/- is due to the plaintiff bank from the defendant together with 11% interest. Hence the suit is necessitated.

3. Summons was issued to the defendant, and the same was returned as unclaimed. Eventhough the case was posted for appearance of the defendant, she failed to appear before the court and contest the matter. Hence, the defendant was set exparte on 11.08.2025.

4. To prove the plaint claim, the Branch Manager of the plaintiff bank filed proof affidavit and was examined as PW1. Exts.A1 to A4 were marked.

5. Heard the learned counsel for the plaintiff.

6. The plaint averments are proved by proof affidavit and the documents produced by the plaintiff. Since the defendant did not opt to contest the matter, the evidence adduced by the plaintiff remains unchallenged and uncontroverted. In the absence of any contra evidence, this court is of the view that, the plaintiff is entitled to get a decree as prayed for.

In the result,

The suit is decreed with costs as follows:-

The plaintiff is entitled to realize Rs. 1,49,394.60/- (Rupees one lakh forty nine thousand three hundred ninety four and sixty paise only) together with 9% interest from the date of the suit till this date and hereinafter @ 6%

interest on the principal amount till its realisation from the defendant and her assets both movable and immovable.

(Dictated to the Confidential Assistant, transcribed and typed by her, corrected by me and pronounced in open court this the day of 13th March 2026.)

Sd/-
RADHIKA.S.NAIR,
PRINCIPAL MUNSIFF.

APPENDIX:-

Exhibits marked from the side of the Plaintiff(s):

A1	dated: 10..09..2020	Loan Application for Agriculture Crop Cultivation
A2	dated: 10..09..2020	Memorandum of Agreement for Agriculture Loans
A3	dated: 17..12..2022	Acknowledgment of Debt
A4	dated: 19..01..2025	Copy of Statement of Accounts

Exhibits marked from the side of the Defendant(s): NIL

Court Exhibits: NIL

Witnesses examined from the side of the Plaintiff(s):

PW1 dated: 10..11..2025 Arun S Nair

Witnesses examined from the side of the Defendant(s): NIL

Id/-
PRINCIPAL MUNSIFF

//True Copy//

Typed by: Apsara L V
Compared by:

PRINCIPAL MUNSIFF