

IN THE COURT OF THE MUNSIF-MAGISTRATE, MANANTHAVADY

Present : Sri.Anand Parathara, Munsiff-Magistrate, Mananthavady

Saturday, the 6th day of June – 2026

(The 16th day of Jyaishta – 1948)

ORIGINAL SUIT No.155/2025

Between:

Bank of Baroda, (earlier called Vijaya Bank) Makkiyad Branch, Makkiyad Post, Thondernadu Village, Mananthavady Taluk, Wayanad District, Pin 670 731. Represented by it's Branch Manager, Mr. Athul. P.K., aged 35 years, S/o Krishnankutty.P.K. Ph-8714606416 Email: vjmakk@bankofbaroda.co.in

Plaintiff

And:

- 1. Akhil C.G. aged about 30 years, S/o Gireesh Kumar, Chenackaparambil House, Kallody, Edavaka P.O., Edavaka Village, Mananthavady Taluk, Wayanad District, PIN 670 645.*
- 2. Gireesh Kumar, aged about 62 years, S/o Korakutty, Chenackaparambil House, Kallody, Edavaka P.O., Edavaka Village, Mananthavady Taluk, Wayanad District, PIN 670 645.*

Defendants

Suit for realization of money directing the defendants jointly, severally and personally to pay the plaintiff bank a sum of Rs.9,29,587/- (Rupees nine lakh twenty nine thousand five hundred and eighty seven only), together with future interest thereon @ 11.25% p.a compounded monthly and the penal interest @ of 2% p.a from 19.09.2025 'ie' date of suit till date of full realization of the amount and allow the plaintiff Bank to realize the amount due as above together with cost of the suit from defendants and their assets.

The cause of action for the suit arose on 20.08.2015, 13.03.2017, 22.06.2018, 29.11.2018, 18.10.2021, 25.09.2022, 29.03.2025 and on 04.04.2025 and thereafter at Thondernadu village of Mananthavady Taluk

within the jurisdiction of this court.

The plaint was presented and returned on 22.09.2024 and re presented and filed on 24.09.2025 and numbered as OS 155/2025.

<u>Valuation</u>		
<i>Jurisdiction value</i>	<i>—</i>	<i>₹ 9,29,587/-</i>
<i>C.F payable under section 22 of KCF and AV Act</i>	<i>—</i>	<i>₹ 91,360/-</i>
<i>CF paid Under section 4(a) of KCF and AV Act.</i>	<i>—</i>	<i>₹ 9,136/-</i>
<i>BCF payable and paid</i>	<i>—</i>	<i>₹ 82,224/-</i>
<i>Additional C.F (LBF) stamp payable</i>	<i>—</i>	<i>₹ 9,296/-</i>
<i>Additional C.F (LBF) paid</i>	<i>—</i>	<i>₹ 930/-</i>
<i>Balance Additional C.F (LBF) payable and paid</i>	<i>—</i>	<i>₹ 8,366/-</i>
<i>BCF</i>		<i>Nil</i>

This suit coming on 01.06.2026 for hearing before me in the presence of Sri. Shebin George Thumpasseril and Miss. Niveditha Ratheesh Advocates for the Plaintiff and defendants set exparte and having stood over for consideration to this day, the Court doth order and decree as follows;

DECREE

- i. The defendants are directed to pay to the Plaintiff Bank a sum of ₹9,29,587/- (Rupees nine lakh twenty nine thousand five hundred and eighty seven only) with interest @ 9% per annum from the date of the suit till the date of decree and thereafter with interest @ 6% per annum till realization of the amount. The amount shall be paid within one year from the date of decree.*

ii. The defendants are directed to pay the costs of the suit to the plaintiff.

iii. The defendants do pay an amount of Rs.1,37,866/-to the Plaintiff being the costs of the suit.

Given under my hand and seal of the court, this the 06th day of June, 2026

Munsiff Magistrate

Particulars of costs

Plaintiff's costs allowed - Costs list put in – (Certified)

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Stamp on vakalath	—	₹	13/-
Court Fee stamp on plaint	—	₹	91,360/-
LBF stamp on plaint	—	₹	9,296/-
LBF stamp on vakalath	—	₹	13/-
Stamp on document	—	₹	10/-
Stamp on batha	—	₹	16/-
Clerical charges & photocopy expense	—	₹	500/-
Advocate Fee (Sr.)	—	₹	24,439/-
Advocate Fee (Jr.) 1/2	—	₹	12,219/-
Total	—	₹	1,37,866/-

Defendants' costs not allowed- costs list not put in

Munsiff Magistrate