

IN THE COURT OF PRINCIPAL DISTRICT JUDGE,
ARIYALUR.

PRESENT: Tmt. T. Malarvalantina., M.L.,
Principal District Judge,
Ariyalur.

Monday, this the 20th day of July 2026
2057 Thiruvalluvar Aandu, Parabava Varudam Aadi Thingal 4 Nall

O.S.No.53/2025
(CNR.TNAL010017292025)

The Federal Bank Ltd.,
Ariyalur Branch by its
Branch Manager
Ponnusamy Aranmanai Street
Ariyalur

... Plaintiff

/Vs/

Balamurugan, age 42 years
S/o. Vadamalai
No.2/25A – Panjupattarai Street
Ariyalur
Ariyalur Taluk

.... Defendants

This is a suit filed by the plaintiff prays to decree the suit and direct the defendant to pay a sum of Rs.3,39,677/- in gold account number 20196400105732, with future interest @ 14.5 per annum, a sum of Rs.2,31,865/- in gold account number 20196400105740, with future interest @ 14.5 per annum, a sum of Rs.2,30,086/- in gold account number 20196400106474, with future interest @ 14.5 per annum, and sum of Rs.2,29,964.00 in Gold account number 20196400106482 with future interest @ 14.5% per annum with quarterly rest and penal interest @ 4% from the date of filing of the suit till realization with cost.

This suit was presented on : 09.06.2025

Cause of Action : 12.06.2023, 19.06.2023, 13.09.2023

Place : Ariyalur.

Valuation for the purpose of court fees and jurisdiction is Rs.10,31,592/- Court fee of Rs.30,948/- is paid there on under section 22 of the Tamil Nadu Court Fees and Suits Valuation Act.

Details of the Valuation

Amount due in
 account number 20196400105732 is Rs.3,39,677.00
 account number 20196400105740 is Rs.2,31,865.00
 account number 20196400106474 is Rs.2,30,086.00
 account number 20196400106482 is Rs.2,29,964.00

Total	Rs.10,31,592.00

C.F. paid thereon under section 22 of
 T.N.C.F and Suit Valuation Act is Rs.30,948/-

This suit came before me on 09.07.2026 for final hearing in the presence of Thiru.S. Shankar, Advocate appearing for the Plaintiff and the defendant is called absent set ex-parte and upon hearing the arguments of plaintiff side and upon perusing the records, having stood over till this day for consideration, this court doth order and decree as follows,

DECREETAL ORDER

1. That the suit is decreed with cost.
2. That the defendant is directed to pay the suit amount of Rs.10,31,592/- to the plaintiff's bank within three months.
3. That the defendant is further directed to pay the interest for the principal amount of Rs.10,31,592/- at the rate of 9% per annum from the date of filing this suit till the date of decree and thereafter at the rate of 6% till the date of realization.
4. That the defendant shall pay a sum of Rs.41,863/- as cost to the plaintiff.

Cost list

Sl. No	Particulars	Plaintiff	
		Rs.	Ps.
1.	Stamp on suit		30,948.00
2.	Vakkalath		10.00
3.	Stamp on process		4.50
4.	Paper Publication Expenses		100.00
5.	Plaint preparation charges		200.00
4.	Advocate Fees		10,600.00
	Total		41.862.50
	Rounded off		41,863.00

Given under my hand and the seal of this court, this is the 20th day of July 2026.

**Principal District Judge,
Ariyalur.**