

**IN THE COURT OF THE SUBORDINATE JUDGE, MELUR.**

Present: Tmt. M. SAMUNDEESWARI PRABHA, M.A., M.L.,

**Subordinate Judge, Melur,**

Monday the 23rd day of March 2026

**O.S.No.284/2024**

**CNR No.TNMD-23000637-2024**

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Bank of India,  
Rep by its Branch Manager,  
Iyyer Bungalow Branch,  
No.2/1121, Jaya Complex,  
New Natham Road, Ezhil Nagar,  
Iyer Bungalow, Madurai - 625014.

... Plaintiff

Versus

1. Ms.K.Mahalakshmi  
2. Mr.R.Kannan

... Defendants

The suit coming on 23.03.2026 for hearing before this court for exparte evidence in the presence of Thiru.V.Maharajan advocate for the plaintiff and no representation made by the plaintiff counsel and upon perusing the case records this court delivered the following. . .

**JUDGMENT**

Suit for directing the defendants to pay the plaintiff, the sum of Rs.2,11,413.04/- with subsequent interest from the date of the plaint and future interest till date of the full payment under the decree at the contractual rate of 12% per annum compounded monthly till payment along with penal interest @ 1.75% on overdue amount and directing the defendants to pay the costs of the suit to the plaintiff.

Plaintiff absent. Exparte evidence not taken till date. Hence this suit is dismissed for default. No costs.

Pronounced by me in the open court this the 23rd day of March 2026

Sub Judge,  
Melur

O.S No.284/ 2024  
Draft/Fair Judgment  
Date: 23.03.2026

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**Present: Tmt. M. SAMUNDEESWARI PRABHA, M.A., M.L.,**

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M/s.Bank of India, having their branches throughout India and one such branch is Madurai Iyer Bunglow Branch, No.2/1121, Jaya Complex, New Natham Road, Ezhil Nagar, Iyer Bungalow, Madurai – 625014 represented by its Branch Manager.

... Plaintiff

/ Versus /

1. Ms.K.Mahalakshmi, D/o.R.Kannan, Hindu, aged about 29 years residing at 3/65, Pandiyan Nagar, 1<sup>st</sup> street, Surveyor Colony, Madurai – 625 007.

2.Mr.R.Kannan, S/o.D.Ramachandran, Hindu, aged about 57 years residing at 3/65, Pandiyan Nagar, 1<sup>st</sup> street, Surveyor Colony, Madurai – 625 007.

... Defendants

Suit for directing the defendants to pay the plaintiff, the sum of Rs.2,11,413.04/- with subsequent interest from the date of the plaint and future interest till date of the full payment under the decree at the contractual rate of 12% per annum compounded monthly till payment along with penal interest @ 1.75% on overdue amount and directing the defendants to pay the costs of the suit to the plaintiff.

The suit for the purpose of court fees and jurisdiction at Rs.2,11,413.04/- and has paid the court fee of Rs.6342/- under section 22 of the Tamilnadu Court fee and Suit valuation Act 1955.

Cause of action arose on : 23.08.2013, 30.05.2016, 28.05.2019, 26.05.2022

Plaint presented on: 01.10.2024

The suit coming on 23.03.2026 for hearing before this court for exparte evidence in the presence of Thiru.V.Maharajan advocate for the plaintiff and no representation made by the plaintiff counsel and upon perusing the case records this court doth order and decree as follows:

DECREE

- 1) that the suit be and the same is hereby is dismissed for default.
- 2)that there is no costs.

Given under my hand and seal of this court, 23rd day of March 2026.

Sub Judge,  
Melur.

O.S No.284/ 2024  
Decree  
Date:23.03.2026.