

IN THE COURT OF SUBORDINATE COURT, SIRKALI.

Present: - Tmt. S. Mumtaj, B.Sc., B.L.,
Subordinate Judge,
Sirkali.

Thursday, the 26th day of March, 2026.

O.S. No. 199/2024

CNR No.TNMY06-001240-2024

State Bank of India, Thiruvengadu
Branch represented by its
Branch Manager

..... Plaintiff

// Vs //

1. Priyanka
2. Jayanthi

..... Defendants

This suit was came up for final hearing before me on 02.02.2026, Thiru. R. Ravichandran, Counsel for plaintiff and the defendants remained exparte and upon hearing the Counsel for plaintiff and on perusing the case records as well as oral testimony, this court delivers the following:

JUDGMENT

The suit is for recovery of money based on Education Term Loan against the defendants directing them pay the suit amount of Rs.2,45,233/- with subsequent interest and with costs.

2. The contents of plaint in brief as follows:-

The defendants have borrowed for the Educational purpose of 1st defendant a sum of Rs.2,02,208/- on 21.03.2016 from the Plaintiff Bank and the 1st and 2nd defendants have executed a Arrangement for term loan on 24.03.2016 and other

related loan documents agreeing to pay with interest at the rate of 12.3% per annum. The defendants have executed Revival letters on 21.05.2015 and 09.05.2018. The defendants have not paid the loan amount due inspite of several oral demands made by the Bank and the defendants are liable to pay the suit amount. Hence this suit.

3. On the side of the plaintiff, the Assistant Manager of plaintiff Bank was examined as PW1 through Proof affidavit. Exhibit A.1 to A.12 were marked. The defendants remained set exparte.

4. The point for consideration is whether the plaintiff is entitled to the suit claim as prayed for?

5. Point :

In order to prove the case the Assistant Manager of the plaintiff Bank was examined as PW1 and through him Ex.A.1 to Ex.A12 were marked. This court has carefully verified the documents filed by the plaintiff and ascertained that Ex.A.1 is the loan application submitted by the defendants. Ex.A.2 is the Agreement of Educational loan signed by the 1st and 2nd defendant. Ex.A3 is the Letter of sanction executed by the 1st and 2nd Defendants. Ex.A.4 is the letter of Agreement of Educational Term loan executed by the 1st and 2nd defendants. Ex.A.5 is the SI report. Ex.A6 is the Ledger page of Account. Ex.A.7 is the Pan card by the 1st defendant 2nd defendant. Ex.A.8 is the Aadhar card by the 1st defendant 2nd defendant. Ex.A.9 and Ex.A.10 are the Revival letters signed by the

1st and 2nd defendants. Ex.A.11 is the Legal notice. Ex. A.12 is the returned postal cover of 1st defendant and Acknowledgment card of 2nd defendant.

6. The signature of the defendants found in Ex.A.1 to Ex.A.5 and the recitals of Ex.A.1 to Ex.A.5 clearly show the loan transaction and the liability of the defendants. The defendants have acknowledged their liability under Ex.A.9 and Ex.A.10 i.e., Revival letters. Ex.A.6 Ledger page of account shows that the defendants failed to repay the loan amount as agreed. Though the defendants served with summons, they did not choose to contest this suit by filing written statement and participate in the trial and set exparte. Hence this court took adverse inference as against the defendants. In the absence of any specific pleadings and evidence to rebut the claim of the plaintiff, there is no proper reason to discard the pleadings and evidence putforth by the plaintiff. Therefore this court comes to the conclusion that the defendants are liable to pay the suit claim amount jointly and severally as prayed for.

7. **In the result**, this suit is decreed and the defendants are directed to pay jointly and severally the suit claim of Rs.2,45,233/- with subsequent interest at the rate of 6% p.a. from the date of plaint till realization on the principal loan amount of Rs.2,02,208/- to the plaintiff with costs of the suit.

Dictated to steno-typist and directly typed by her and corrected by me, and pronounced by me in open court this the 26th day of March 2026.

Subordinate Judge,
Sirkali.

List Plaintiff side witnesses:	
PW1	Thiru. Ramakrishnan (Assistant Manager)

List of Plaintiff side Exhibits:		
1.	21.03.2016	Loan application submitted by the defendants - Original
2.	24.03.2016	Agreement for term loan executed by the defendants- Original
3.	24.03.2016	Sanction Letter executed by the defendants -Original
4.	24.03.2016	Letter of arrangement executed by the defendants - Original
5.	24.03.2016	SI Report
6.	--	Ledger page of account
7.	--	1& 2 Defendants Pan Card
8.	--	1 & 2 Defendants Aadhar card
9.	19.03.2019	Revival letter signed by the defendants -Original
10.	11.03.2022	Revival letter signed by the defendants -Original
11.	21.01.2023	Advocate Notice
12.	--	Returned Postal Cover of 1 st defendant and Acknowledgment card of 2 nd defendant.
List of Defendant side witnesses :		NIL
List of Defendant side Exhibits:		NIL

Subordinate Judge,
Sirkali.

Fair/Draft Judgment
O.S.No.199/2024
date: 26.03.2026