

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

Present: Tmt. S. Indra Gandhi, M.L.,  
Subordinate Judge, Nagapattinam

Monday, the 01<sup>st</sup> day of June 2026

CNR.NO.TNNG03-000572-2023

**ORIGINAL SUIT NO.104/2023**

Canara Bank, Thethakudi South Branch,  
rep., by its Branch Manager and Power  
Agent

.....Plaintiff

-Vs.-

1. M. Madhumitha
2. R. Muthukumar

.....Defendants

This suit coming before me for final hearing on 21.04.2026 in the presence of Mr. K.V. Rajendran, counsel for the plaintiff and the defendants one and two being called absent and set exparte, upon hearing the plaintiff and upon perusal of all connected material records and having stood over for consideration till this date, this court pronounced the following .....

**//JUDGEMENT //**

1. This is a suit filed by the plaintiff bank against the defendants one and two to pay jointly and severally the suit amount of Rs.3,23,167.60/- with subsequent interest at the rate of 10.85% p.a. till realization and for costs and other reliefs.
2. In this suit no issues have been framed.

3. In this suit on the side of plaintiff Mebbu Ankojee Rao Bank Manager was examined as PW.1 and Exs.A.1 to A.11 Were marked. Plaintiff side arguments heard.
4. In this Suit the defendants by remaining exparte have not controverted the plaint averments, the evidence of P.W.1 and Ex.A-1 to Ex.A-11. Therefore this court determines that the evidence of P.W.1 Mr. Mebbu Ankojee Rao, Branch Manager of plaintiff bank is not challenged by the defendants. The Ex.A1 is the Application for Education Loan (B.E., Mechanical Engineering) VIDYA SAGAR Scheme accommodation executed by the defendant in favour of the Plaintiff Bank Original, dated: 16.12.2016 given by defendant to plaintiff bank seeking a loan of Rs.2,48,000/- and in the said loan application defendant has signed and Ex.A2 the sanctioning authority for 1st defendant (Certificate of Loan papers obtained) original, Ex.A3 sanction Memorandum for the 1<sup>st</sup> and 2<sup>nd</sup> defendants original, Ex.A4 is Agreement (education) executed by the 1<sup>st</sup> and 2<sup>nd</sup> defendants in favour of the plaintiff - original, Ex.A5 is Guarantor agreement executed by the 1<sup>st</sup> and 2<sup>nd</sup> defendants in favour of the plaintiff - original, Ex.A6 is College Bonafide certificate for 1<sup>st</sup> defendant original, Ex.A7 is Acknowledgment of Debt and Security executed by 1<sup>st</sup> and 2<sup>nd</sup> defendants original, Ex.A8 is Acknowledgment of Debt and Security executed by 1st and 2nd defendants (Original) , Ex.A9 is Account copy True copy, Ex.A10 is Transfer order of the branch manager - true

copy and Ex.A11 is the general power of Attorney executed by directors, Canara Bank in favour of E. Mebbu Ankojee Rao - True copy. The 1<sup>st</sup> and 2<sup>nd</sup> defendants owe Rs.3,23,167.60/- to the plaintiff bank towards the loan and so when defendants have availed the suit loan from plaintiff bank they are legally bound to repay it to the plaintiff bank along with due interest and so due to the foregoing reasons this court answers that plaintiff bank is entitled for a decree for recovery of suit amount along with 12% subsequent interest for the principal amount from the defendants.

5. In the result, the suit is decreed as prayed for with cost. The plaintiff bank is entitled for the suit sum of Rs.3,23,167.60/- along with interest of 12% per annum defendants from the date of the suit till decree and at 6% from the date of decree till realization with cost.

This Judgment is dictated to the Steno-Typist by me and directed typed by her, corrected and pronounced by me in the open court on this the 01<sup>st</sup> day of June 2026.

SUBORDINATE JUDGE,  
NAGAPATTINAM.

**Witness examined on the side of plaintiff**

PW.1      Mr. Mebbu Ankojee Rao (Plaintiff bank manager)

**Documents marked on the side of plaintiff**

|        |            |                                                                                                                             |             |
|--------|------------|-----------------------------------------------------------------------------------------------------------------------------|-------------|
| Ex.A1  | 16.12.2016 | Application for Education loan executed by the 1 <sup>st</sup> , 2 <sup>nd</sup> defendants in favour of the plaintiff bank | (Original)  |
| Ex.A2  | 16.12.2016 | the sanctioning authority for 1st defendant (Certificate of Loan papers obtained)                                           | (Original)  |
| Ex.A3  | 16.12.2016 | Sanction of education loan for 1 <sup>st</sup> and 2 <sup>nd</sup> defendants                                               | (Original)  |
| Ex.A4  | 16.12.2016 | Agreement (Education) executed by the 1 <sup>st</sup> , 2 <sup>nd</sup> defendants in favour of the plaintiff               | (Original)  |
| Ex.A5  | 16.12.2016 | Guarantor Agreement executed by the 1 <sup>st</sup> , 2 <sup>nd</sup> defendants in favour of the plaintiff                 | (Original)  |
| Ex.A6  | 19.09.2016 | College Bonafide certificate for 1 <sup>st</sup> defendant                                                                  | (Original)  |
| Ex.A7  | 01.12.2019 | Acknowledgment of Debt and Security executed by 1 to 3 defendants                                                           | (Original)  |
| Ex.A8  | 30.09.2022 | Acknowledgment of Debt and Security executed by 1st and 2nd defendants                                                      | (Original)  |
| Ex.A9  | 26.06.2023 | Account copy                                                                                                                | (True copy) |
| Ex.A10 | 03.07.2021 | Transfer order of the Branch Manager                                                                                        | (True copy) |
| Ex.A11 | 14.08.2024 | The general power of Attorney executed by directors, Canara Bank in favour of Mebbu Ankojee Rao                             | (True copy) |

**Witness examined on the side of Defendants : Nil**

**Documents marked on the side of Defendants : Nil**

Sub Judge,  
Nagapattinam.

**Draft / Fair Judgment**

Sub court, Nagapattinam

**O.S.No.104/2023**

Date : 01.06.2026