

ORIGINAL DECREE

IN THE COURT OF ADDITIONAL JUDGE,
SMALL CAUSE COURT, AT-VADODARA.



GJVD170010122025

SMST-R No. 471/2025

Exh.-31



REGISTERED ON:- 19-12-2025

DECIDED ON :- 07-05-2026

PLAINTIFF:

Bank of baroda

Through Its Authorized Signatory And Senior Branch Manager

Mr.Ritesh Jaiswal

Address:- Corporate Centre Plot No.C/20,
Block No.G Bandra Kurla Complex,
Bandraeast Mumbai-400051 And
Atmajyoti Ashram Road Branch
At.Indraprastha Tower Race Course Circle North,
Opp.Ellora Park Vadodara-390007

Versus

DEFENDANT:

(1) Thakor Jagdambasing Latbahdur

Address: C-17, Gayatri Nagar, Near Bank Of Baroda,
Por, Ta.Dist.Vadodara- 391243

(2) MUNIYADEVI BADRI PASVAN

Address :- d-104, Vedant Vishram Jambua,
Vadodara-339001

Advocates:

1. Ld. Advocate, **Mr. V.S.MODI** for Plaintiff.
2. None remained present on behalf of Defendant.

SUIT FOR RECOVERY OF Rs. 4,44,498.63/-
UNDER ORDER-37 OF THE CIVIL PROCEDURE CODE

The Plaintiff, a nationalized bank incorporated under the Banking Companies Acquisition and Transfer of Undertakings Act, has filed the present recovery suit through its authorized officer, Mr. Ritesh Jaiswal, Senior Branch Manager of its Atmajyoti Ashram Road Branch, Vadodara. Defendant No.1 approached the Plaintiff Bank for a personal loan of Rs.5,00,000 under the Baroda Personal Loan Scheme and submitted the required application and supporting documents on 31/10/2023. Defendant No.2 agreed to act as guarantor for the loan. After verifying the documents, the Plaintiff sanctioned the loan on 02/12/2023 subject to certain terms and conditions, including repayment through 60 monthly installments of Rs.11,686 each with interest at the fixed rate of 14.20% per annum. In consideration of the sanctioned loan, the Defendants executed various loan and security documents in favour of the Plaintiff Bank on 02/12/2023, including a Demand Promissory Note, General Form of Guarantee, Letter of Installment with Acceleration Clause, Letter of Undertaking for Post-Dated Cheques, and Loan Agreement. The Plaintiff thereafter opened Loan Account No. 14790600003939 in the name of Defendant No.1 and disbursed the loan amount in accordance with the sanction terms. Defendant No.2 remained liable as guarantor for repayment of the said loan.

The Plaintiff states that Defendant No.1 failed to regularly repay the loan installments, interest, penal interest, and other charges despite repeated reminders and follow-ups by the bank. As per the statement of account dated 05/11/2025, an outstanding amount of Rs.4,44,498.63 remained unpaid. The Plaintiff further issued a legal demand notice through Advocate V. S. Modi dated 17/11/2025 and dispatched on 20/11/2025 to the Defendants at their last known addresses, but the Defendants neither replied nor complied with the notice. Despite further efforts by the bank to recover the dues, the Defendants allegedly avoided repayment. Consequently, the Plaintiff Bank has been compelled to file the present suit for recovery of Rs.4,44,498.63/- together with 14.20% interest plus 2% penal interest and costs of the suite.

આજરોજ એડી. સ્મોલ કોઝ કોર્ટના જજ શ્રી ટી.જે.પટેલ સાહેબની કોર્ટમાં વાદી તરફથી વિધ્વાન વકિલ શ્રી વી. એસ. મોદી હાજર છે તેમજ પ્રતિવાદી/ઓ તરફથી કોઈ હાજર નથી. આ દાવાના નિકાલે આજરોજ ખુલ્લી કોર્ટમાં નીચે મુજબનો હુકમ કરવામાં આવે છે.

-: ORDER :-

1. Plaintiff's suit bearing SMST-R No.471/2025 is decreed for the amount of Rs.4,44,498.63/- (Rupees Four Lakhs Forty Four Thousand Four Hundred Ninety Eight Rupees And Sixty Three Paise Only) from the defendant with @ 14.20 % p.a. interest from the date of filing of suit till realization of entire decretal amount.

2. Defendant to bear the cost of plaintiff and also his own.

3. Decree be drawn accordingly.

Signed and pronounced in the open Court today on this 7th day of
May, 2026.

Sd/-

Date: 07/05/2026
Vadodara

(Tejas Jitendrabhai Patel)
Addl. Judge, Small Cause Court,
Vadodara.
[UI Code No. GJ00959]

ખર્ચ નો આંકડો

વાદીને થયેલ ખર્ચ	રૂપીયા	પૈ	પ્રતિવાદીને થયેલ ખર્ચ	રૂપીયા	પૈ
૧. ફરીયાદી અરજીનો સ્ટેમ્પ	12950				
૨. મુખત્યારનામાનો સ્ટેમ્પ	02		મુખત્યારનામાનો સ્ટેમ્પ	0	
૩. પ્રોસેસ બજવણી	0				
૪. કમીશનની ફી	0				
૫. પ્લીડર ફી	6175		પ્લીડર ફી	0	
કુલ	19127	0	કુલ	0	
કોર્ટ ફી રીફંડ					
કુલ બાકી					

આજ તારીખ ૦૭/૦૫/૨૦૨૬ ના રોજ મારી સહી તથા કોર્ટ નો સિક્કો કરી આપ્યો છે.

તૈયાર કરનાર

મુકાબલ કરનાર

આસીસ્ટન્ટ
એડી. સ્મોલકોઝ કોર્ટ
વડોદરા.

સીની. કલાર્ક
એડી. સ્મોલકોઝ કોર્ટ
વડોદરા.

(ટી.જે.પટેલ)
એડી. જજ, સ્મોલ કોઝ કોર્ટ
વડોદરા.