

**IN THE COURT OF CIVIL JUDGE - II
AIZAWL DISTRICT: AIZAWL**

Money Suit No. 07 of 2018

Mizoram Rural Bank
Kulikawn Branch, Aizawl
Mizoram
Represented by
Its Manager

.....

Plaintiff

-Vrs-

Shri Jeremy Lalremkima
S/o T Lalfala
House No 859
Tlangnuam Kawn Veng
Aizawl, Aizawl District

.....

Defendant

Shri C Zonunsanga
S/o C Zosangliana
Tlangnuam Kawn Veng
Aizawl, Aizawl District

**BEFORE
Shri. H.Lalduhsanga
Civil Judge-II
Aizawl**

For the Plaintiff : Mr. Lalbiakkima, Advocate
For the Defendant :

JUDGMENT & ORDER

Dated 05.04.2018

1. This is a Money Suit No. 07 of 2018 filed on 06.02.2018 by the Plaintiff against the Defendants for recovering Rs 1,71,286.28/- (One Lakh seventy one thousand two hundred and eighty six and twenty eight paise) only with its interest @ 14.50% per annum.
2. The Plaintiff submitted *inter alia* the Defendant No 1 took a Personal loan of Rs 1,50,000/- through an application dated 06.05.2013 from the Plaintiff Bank with the Defendant No 2 as a Guarantor. The Defendant No 1 executed Personal Term Loan (PTL) Agreement on 27.05.2013 and borrowed Rs 1,50,000/- from the Plaintiff with a promise that he would repay as per agreement. The rate of interest was 14.50% per

annum. However, nothing has been recovered from the Defendants and thus the outstanding balance payable by the Defendant No 1 alongwith an interest thereon calculated as on 16.01.2018 was a sum of Rs 1,71,286.28/- (One Lakh seventy one thousand two hundred and eighty six and twenty eight paise).

3. Whilst proceeding with the case at the stage of making submission of written statement, the Defendant No 1 submitted before this Court on 23.03.2018 a letter (reply) wherein he admitted his debt with interest shown in the Plaint. Hence, this Court passed an Order under Order XII Rule 6 of CPC.

Order XII Rule 6. **Judgment on admissions.**- (1) Where admissions of fact have been made either in the pleading or otherwise, whether orally or in writing, the court may at any stage of the suit, either on the application of an party or of its own motion and without waiting for the determination of any other question between the parties, make such Order or give such judgment as It may think fit, having regard to such admissions.

(2) Whenever a judgment is pronounced under sub-rule (1) a decree shall be drawn up in accordance with the judgment and the decree shall bear the date on which the judgment was pronounced.

6. Hence, it is decided that the Defendant No 1 Shri Jeremy Lalremkima S/o T Lalfala House No 859, Tlangnuam Kawn Veng, Aizawl, Aizawl District shall make repayment of his loan as per agreement signed by him and the Plaintiff Bank from the month of May, 2018 or earlier. The Defendant No 1 shall also pay costs Rs 4,625/- (Rupees Four Thousand Six Hundred Twenty Five only) for Court's fee.
7. With the above Order, the present case stands disposed of.
8. Give this copy to both the parties and all concerned.

Sd/- H.LALDUHSANGA

Civil Judge -II

Aizawl District, Aizawl.

Memo No._____/CJ-II/ (A)/2018 : Dated Aizawl, the 5th April., 2018.

Copy to:-

1. The Manager, Mizoram Rural Bank, Kulikawn Branch, Aizawl, Mizoram through Counsel Shri Lalbiakkima, Advocate
2. Shri Jeremy Lalremkima S/o T Lalfala House No 859, Tlangnuam Kawn Veng, Aizawl, Aizawl District
3. Shri C Zonunsanga S/o C Zosangliana, Tlangnuam Kawn Veng, Aizawl, Aizawl District
4. Judicial Section.
5. Case record

**IN THE COURT OF CIVIL JUDGE
AIZAWL DISTRICT: AIZAWL
Money Suit No. 07 of 2018**

Mizoram Rural Bank Plaintiff
Kulikawn Branch, Aizawl
Mizoram
Represented by
Its Manager

-Vrs-

Shri Jeremy Lalremkima Defendant
S/o T Lalfala
House No 859
Tlangnuam Kawn Veng
Aizawl, Aizawl District

Shri C Zonunsanga Defendant
S/o C Zosangliana
Tlangnuam Kawn Veng
Aizawl, Aizawl District

**BEFORE
Shri. H.Lalduhsanga
Civil Judge-II, Aizawl**

For the Plaintiff : Mr. Lalbiakkima, Advocate
For the Defendant :
Date of Order : 05.04.2018

DECREE

Dated 05.04.2018

This suit registered as Money Suit No 07 of 2018 coming on this day of the 6th February, 2018 for final disposal before Shri H Lalduhsanga, Court of Civil Judge, Aizawl in the presence of Shri Lalbiakkima for the Plaintiff and of NIL for the Defendants.

IT IS THERFORE ORDERED AND DECREED by the Court that the Defendant No 1 shall pay Rs 1,71,286.28/- (One Lakh seventy one thousand two hundred and eighty six and twenty eight paise) only with its interest thereon at the rate of 14.50% per annum as per the agreement made by the parties and costs of Court's Fee from the month of May, 2018 or earlier.

**(H. LALDUHSANGA)
Civil Judge - II
Aizawl**

COSTS OF SUIT

	Plaintiff				Defendants		
Sl. No		Rs	P	Sl. No		Rs	P
1.	Stamp for Plaintiff	NIL	NIL	1.	Stamp for Plaintiff	4,625	00
2.	Pleader's Fee	NIL	NIL	2.	Pleader's Fee		
3.	Total	NIL	NIL	3.	Total	4,625	00

(H. LALDUHSANGA)
Civil Judge - II
Aizawl