

KABC010162892025



**IN THE COURT OF THE XXIX ADDL.CITY CIVIL &
SESSIONS JUDGE AT BANGALORE (CCH-30)**

Present: R.Y.SHASHIDHARA, B.Com., LL.B.
XXIX Addl.City Civil & Sessions Judge,
Bengaluru (CCH-30)

Dated this the 1st day of October 2026.

O.S.No.4614/2025

PLAINTIFF/S:

M/s.Karnataka Bank Limited,
Registered and Head office at
P.B.No.599, Mahaveera Circle,
Kankanady, Mangaluru-575002
With its Regional office at No. 21,
Kengal Hanumanthaiah Road,
Shanti Nagar, Bengaluru-560027.

Represented by its GPA Holder and
Authorised Signatory Mr.
Chandrashekar (Legal & Recovery)

(Sri.APB, Advocate)

-V/s-

DEFENDANT/S:

BTV NEWS Channel
Reg office at No. 32/1/2, Next to
Goldfinch Hotel, Crescent Road,
Bengaluru-560001 Rep by its CEO
and Managing Director Mr.
G.M.Kumar

(Exparte)

Date of institution of the suit	:-	30.06.2025		
Nature of the suit (suit on pronote. Suit for declaration and possession suit for injunction, etc.)	:-	Damages, Mandatory and permanent injunction		
Date of the commencement of recording of the evidence.	:-	12.03.2026		
Date on which the judgment was pronounced	:-	01.10.2026		
Total duration	:-	Year/s	Month/s	Day/s
		01	03	01

(R.Y.Shashidhara)
**XXIX Addl.City Civil and Sessions Judge,
 Bengaluru.**

JUDGMENT

The plaintiff bank filed this suit directing the defendant to pay a sum of Rs.1,00,000/- by way of damages for defamation. Directing the defendant to post/publish a complete apology to the plaintiff bank in their news channel. Permanent injunction restraining the defendant from in any manner holding any press conference or publishing printing,

circulating, distributing any statement of messages in social media especially on news channel which is in the manner of defamatory to the plaintiff bank/its board of directors, employees and customers.

2. In the plaint it is stated that the plaintiff is an A-Class Scheduled Commercial Bank with a network of 957 branches, over 1,000 ATMs and cash recyclers and more than 500 e-lobbies and mini e-lobbies across 22 states and 2 union territories. It is also one of the largest Indian private sector bank with its registered office in Mangalore and its regional office in Bangalore and over 9,000 employees are working and servicing with the plaintiff, with more than 11 million customers throughout the country. The shares of the plaintiff bank are listed on the National Stock Exchange (NSE) and the Bombay Stock Exchange (BSE). The tagline of the plaintiff bank is "Your Family Bank Across India."

3. Branches of the plaintiff bank are present in 22 Indian states and 2 Union Territories. Plaintiff bank has adopted modern methods and technology, including its Quick Remit facility, to facilitate easy money transfers for non-resident Indians residing in Canada, the United States, and the United Kingdom. The plaintiff bank also provides 24-hour internet banking services under the brand name "Money Click." The plaintiff bank offers corporate, wholesale, and retail banking services, among other banking operations. It accepts savings and current accounts, fixed and cumulative deposits, non-resident rupee non-resident accounts, and foreign currency accounts.

4. The plaintiff bank also provides a range of loan products, including vehicle loans, home loans, education loans, personal loans, MSME loans, mortgage loans, loans for women entrepreneurs, gold loans, loans against property, and loans against fixed deposits. Additionally, the Plaintiff bank offers debit cards, credit cards, gift cards, deposit-only

cards, image cards, and travel cards, along with general and health insurance products, investment services, remittance services, and other banking facilities. Its foreign exchange services include pre and post shipment export collection bills, export LC advising, inward remittance facilities, import letters of credit, import bill collection, buyer's credit, and outward remittances. Furthermore, the plaintiff bank offers various agricultural loans and other services such as internet banking, mutual funds, demat services, locker facilities, and fund transfer services, among others.

5. On the basis of the audit report and observations made by the audit, a board meeting was held on 05.05.2025 for the financial year ended March 31st 2025. The plaintiff bank on the basis of the said audit report, the board came to the conclusion by disallowing certain expenses which were resolved and requested the CEO/Managing Director to stay in Bengaluru for longer period for which the Managing Director/CEO of the bank, resigned on 29.06.2025 on personal

grounds that he intends to relocate to Mumbai. The defendant news channel without verifying the reasons for the resignation of the managing director, CEO of the plaintiffs bank, and without having any credible source of information from the plaintiff management, went outrage making defamatory statement/comments against the Board of Directors, CEO and higher rank officers and went on scrolling flash news in its news channel which has caused huge damage to the plaintiff's business and due to this reckless statements has caused panic among the small investors, depositors and the directors have to answer several calls in this regard clarifying the exact position.

6. The share value of the plaintiff bank on end of 26th June 2025 trading day the share value of the plaintiff Bank was around Rs.207/-. But due to the baseless, reckless, publication and screening by the defendant news channel the share value of the plaintiff bank is fall down to Rs. 15/- in an hour of the opening business of trading. The defendant news

channel, without verifying the true facts has flashed the news as breaking news and questioned the general public that there savings and deposit in plaintiff bank is unsafe.

7. The defendant channel is running clippings in its news channel a defamatory statement against the plaintiff bank *"There is unrest in administration within the Board of Directors"* *"Be careful before you open a account and deposit your monies"* *"The people of Karnataka are been cheated by the name Karnataka"* *" If you keep your deposit there they would siphon monies."* *"You monies in Karnataka Bank Govinda, Govinda"* *"There is no guarantee to customers money whether govt takes stiff action"* *"There is co-ordination between the board of directors"* *"Financial Irregularities found in the month of may"* *"There is fight amongst the Board of Directors"* *"There is dispute with regard to unapproved expenditure".*

8. After the above publication of defamatory statement against the plaintiff bank, made on the said social media are

perse defamatory and the comments are not genuine and do not fall within realm of 'Fair Comments'. The defendant s making the above said portion of statements recklessly with malafide intention to damage the reputation and image of the plaintiff bank in the society. Hence the defendant is liable to pay damages for the defamatory statement for the harm, loss, injury and damage caused by the plaintiff bank and their business reputation and professional reputation by the defendant. It is stated that the plaintiff bank is entitled to have defendant ordered to stop running the defamatory reckless statements comments in the news channel forthwith. Hence the plaintiff constrained to file this suit.

9. After service of suit summons, the defendant has not appeared and placed exparte. Hence case posted for plaintiff evidence.

10. Chief Business Officer of plaintiff bank Chandrashekar examined as PW1. Documents got marked Ex.P1 to Ex.P13.

11. Heard the arguments.

12. The following points arise for my consideration:

- (1) Whether the plaintiff bank proves that the defendant news channel published defamatory statement in the social media and it caused damage to the reputation and image of the plaintiff bank in the society ?
- (2) Whether plaintiff is entitled for reliefs as sought for ?
- (3) What order or decree?

7. My answer to the above points are as under:

- Point No.1: In the Affirmative
- Point No.2: In the Affirmative
- Point No.3: As per final order
for the following:

REASONS

10. **Point No.1 and 2:** PW1 in his examination-in-chief reiterated the averments of plaint and stated that on the basis of the audit report and observations made by the audit,

a board meeting was held on 05.05.2025 for the financial year ended March 31st 2025. On the basis of the said audit report, the plaintiff bank board came to the conclusion by disallowing certain expenses which were resolved and requested the CEO/Managing Director to stay in Bengaluru for longer period for which the Managing Director/CEO of the bank, resigned on 29.06.2025 on personal grounds that he intends to relocate to Mumbai. He further stated that without verifying the reasons for the resignation of the managing director, CEO of the plaintiffs bank, without having any credible source of information from the plaintiff management, the defendant went outrage making defamatory statement/comments against the Board of Directors, CEO and higher rank officers and went on scrolling flash news in its news channel which has caused huge damage to the plaintiff's business. Due to this reckless statements has caused panic among the small investors, depositors and the directors have to answer several calls in this regard clarifying the exact position.

11. He further stated that the share value of the plaintiff bank on end of 26th June 2025 trading day the share value of the plaintiff Bank was around Rs.207/-. But due to the baseless, reckless, publication and screening by the defendant news channel the share value of the plaintiff bank is fall down to Rs. 15/- in an hour of the opening business of trading. The defendant news channel, without verifying the true facts has flashed the news as breaking news and questioned the general public that there savings and deposit in plaintiff bank is unsafe. He further stated that the defendant channel is running clippings in its news channel a defamatory statement against the plaintiff bank *"There is unrest in administration within the Board of Directors" "Be careful before you open a account and deposit your monies" "The people of Karnataka are been cheated by the name Karnataka" " If you keep your deposit there they would siphon monies." "You monies in Karnataka Bank Govinda, Govinda" "There is no guarantee to customers money whether govt takes stiff action" "There is co-ordination between the board of*

directors" "Financial Irregularities found in the month of may"
"There is fight amongst the Board of Directors" "There is
dispute with regard to unapproved expenditure".

12. He further stated that after the above publication of defamatory statement against the plaintiff bank, made on the said social media are perse defamatory and the comments are not genuine and do not fall within realm of 'Fair Comments'. The defendant is making the above said portion of statements recklessly with malafide intention to damage the reputation and image of the plaintiff bank in the society. Hence the defendant is liable to pay damages for the defamatory statement for the harm, loss, injury and damage caused by the plaintiff bank and their business reputation and professional reputation by the defendant. He stated that the plaintiff bank is entitled to have defendant ordered to stop running the defamatory reckless statements comments in the news channel forthwith.

13. I have perused the documentary evidence produced by plaintiff bank. Ex.P1 Power of Attorney executed by plaintiff bank in favour of PW1 to deposing evidence in the case. Ex.P2 Audit report of plaintiff bank (Audited Standalone & Consolidated Financial Results for the quarter and financial year ended March 31, 2025). Ex.P3 Resignation letter dated 29.06.2025 of Managing Director and CEO, Karnataka Bank Limited. Ex.P4 to Ex.P11 8 photos in respect of publishing news at defendant TV in respect of plaintiff bank. Ex.P12 one CD in respect of said photos. Ex.P13 certificate filed under Section 63(4)(c) of the Bharatiya Sakshya Adhiniyam Act 2023 in respect of Ex.P4 to 11 photos.

14. I have perused the pleadings, oral and documentary evidence placed by the plaintiff bank. The defendant has not appeared and resisted the claim of the plaintiff. From going through the records I come to the conclusion that the plaintiff bank has proved that without having any credible source of information from the plaintiff management, the defendant

has published defamatory statement/comments against bank, its board of directors, CEO and higher rank officers. It is further proved that went on scrolling flash news by the defendant in its channel caused huge damage to the plaintiff business. The defendant published defamatory statement against the plaintiff bank recklessly with malafide intention to damage the reputation and image of the plaintiff bank in the society. The defendant published defamatory statement against plaintiff bank is proved with documentary evidence of Ex.P1 to Ex.P11 photos and Ex.P12 CD. It is seen from Ex.P1 to Ex.P11 photos that the defendant has published in their TV channel with headlines of *"There is unrest in administration within the Board of Directors"* *"Be careful before you open a account and deposit your monies"* *"The people of Karnataka are been cheated by the name Karnataka"* *" If you keep your deposit there they would siphon monies."* *"You monies in Karnataka Bank Govinda, Govinda"* *"There is no guarantee to customers money whether govt takes stiff action"* *"There is co-ordination between the board of directors"*

"Financial Irregularities found in the month of may" "There is fight amongst the Board of Directors" "There is dispute with regard to unapproved expenditure". I am of the opinion that the defendant has not followed norms of journalistic conduct issued by press council of India. The defendant has not followed principles and ethics while publishing statement against plaintiff bank.

15. As per records that during the audit for the year 2024-25 of the plaintiff bank, it was found that the Managing Director of the plaintiff bank has spent the amount of Rs.1.16 Crores towards engaging consultants and other revenue expenditures, he has spent beyond his delegated powers. It was suggested to recover the said amount from the concerned, the same was intimated to the National Stock Exchange of India Ltd., vide letter dated 14.05.2025. The Managing Director of the plaintiff bank tendered his resignation to the post of Managing Director and CEO of Karnataka Bank Limited, the same was accepted by the

Board of Directors on 29.06.2025 and he was permitted to relieve from the said post on 15.07.2025. The plaintiff bank has intimated the same to the National Stock Exchange of India Pvt. Ltd. Such being the case, the defendant has telecast defamatory statement against plaintiff bank.

16. Ex.P3 resignation letter dated 29.06.2025 by Managing Director to the Chairman of plaintiff bank. He has resigned his post on personal grounds that he intends to relocate to Mumbai. But without verifying the reasons for resignation of Managing Director of plaintiff bank, the defendant published defamatory statement against plaintiff bank and its officials in its news channel. Certainly it will damage the reputation and image of the plaintiff bank in the public/society. From the above discussion, I come to the conclusion that the plaintiff bank has established case against defendant. Hence I come to the conclusion that the defendant is liable to pay damages of Rs.1,00,000/- to the plaintiff bank as prayed in the suit. Further the defendant is liable to post/publish a

complete apology to the plaintiff bank in its news channel. Defendant is also liable to not to publish any defamatory statement against the plaintiff bank and its officials in respect of subject matter of this case. Hence I come to the conclusion that suit of the plaintiff bank is liable to be decreed with costs. Therefore I answer point No.1 and 2 in the Affirmative.

17. **Point No.3:** In view of the findings on point No.1 and 2, I proceed to pass the following:

ORDER

The suit of the plaintiff bank is decreed with costs.

It is directed to the defendant to pay a sum of Rs.1,00,000/- by way of damages for defamation to the plaintiff bank.

It is directed to the defendant to post/publish a complete apology to the plaintiff bank in their news channel.

It is directed to the defendant by way of permanent injunction from in any manner holding any press conference or publishing printing, circulating, distributing any statement of messages in social media especially on news channel which is in the manner of defamatory to the plaintiff bank/its board of directors, employees and customers in respect of subject matter of this case.

Draw decree accordingly.

(Dictated to the Stenographer Grade-1, typed by her, corrected and then pronounced in the Open Court by me on 1st day of October, 2026.)

(R.Y.Shashidhara)
XXIX Addl.City Civil and Sessions Judge,
Bengaluru.

ANNEXURE

WITNESS EXAMINED ON BEHALF OF THE PLAINTIFF:

PW1 : Chandrashekar

DOCUMENTS EXAMINED ON BEHALF OF THE PLAINTIFF:

- Ex.P1 : Certified copy of Power of Attorney
- Ex.P2 : Audited Standalone and consolidated Financial Results for the quarter and financial year 2025 issued by Karnataka Bank Limited.
- Ex.P3 : Resignation letter dated 29.06.2025 of Managing Director and CEO, Karnataka Bank Limited
- Ex.P4-11 : Eight photos
- Ex.P12 : One CD in respect of Ex.P4 to 11 photos
- Ex.P13 : Certificate under Section 63(4)(c) of Bharatiya Sakshya Adhiniyam, 2025

WITNESS EXAMINED ON BEHALF OF DEFENDANT:

NIL

DOCUMENT EXAMINED ON BEHALF OF DEFENDANT:

NIL

(R.Y.Shashidhara)
XXIX Addl.City Civil and Sessions Judge,
Bengaluru.

RACHENAHALLI
YOGANARASHIMASETTY
SHASHIDHARA

Digitally signed by
RACHENAHALLI
YOGANARASHIMASETTY
SHASHIDHARA
Date: 2026.10.06 16:18:01
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ORDER

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respect of subject matter of this case.

Draw decree accordingly.

(vide separate judgment)

(R.Y.Shashidhara)
XXIX Addl.City Civil and Session Judge,
Bengaluru.