

IN THE ASSISTANT CITY CIVIL COURT AT CHENNAI

Present: Thiru. K. Sivasakthivel Kannan., B.A., M.L.,

I Assistant Judge, City Civil Court, Chennai.

Monday, the 27th day of July, 2026

O.S.No.8289 of 2021

(CNR.No.TNCH01-025297-2021)

M/s. Ashok Kumar Jain, (HUF),
a Hindu Undivided Family Firm,
rep by its Manager and Karta,
Mr.Sahil A.Jain,
No.30, Thirupali Street,
Sowcarpet, Chennai – 600 079.

(Amended as per order in IA.No.05 of 2025 dated 23.06.2026)

-Plaintiff

-Vs-

1. M/s. Sri Lakshmi Exports Co.,
a Partnership firm, rep by its
Partners, Defendants 2 and 3
2. Mr.N.Naveen Baalaji,
3. Mr.K.Nagarajan,
No.186, 188-A, Kosakadai Street,
Pondicherry – 605 001.

-Defendants

This suit came up before me for final hearing on 20.07.2026, in the presence of M/s. T.Srikanth and T.Shrinikethan Counsels for the Plaintiff and M/s. M.Magesh and V.Chellammal Counsels for the defendants and the defendants were remained exparte at the time of cross examination of PW1 and upon perusal of case records and after hearing arguments Plaintiff side this suit having stood over for consideration till this date, this court delivers the following:

J U D G M E N T

This suit has been filed by the Plaintiff under Order XXXVII of CPC., and later converted as ordinary suit on granting leave to the defend the suit as per order in IA.No.03 of 2022 dated 20.07.2022 that the defendants be decreed, jointly and severally to pay to the plaintiff the sum of Rs.6,33,000/- together with interest on Rs.5,00,000/- at 1.40% per month from this date of plaint till realization and for cost.

2. The Brief averments of Plaintiff are as follows

(i) At Chennai, on 29.08.2028, for value received by RTGS under UTR No.TMBLH18241005591 from Tamilnad Mercantile bank for Rs.4,00,000/- and by cash Rs.1,00,000/- in all aggregating to Rs.5,00,000/-, the 2nd and 3rd defendants as partners of the 1st defendant firm and as agent of the other partners of the 1st defendant firm, executed a promissory note in favour of the plaintiff, in and by which, the defendants jointly and severally promised to pay to the plaintiff, or order on demand the sum of Rs.5,00,000/- together with interest thereon at the rate of 1.40% per month. In respect of the said promissory note, the defendants paid only interest upto 28.12.2019 and failed and neglected to pay the entire principal amount and all subsequently accumulated interest. Therefore now due and payable by the defendants to the plaintiff a sum of Rs.5,00,000/- for principal, and Rs.1,33,000/- for interest, in all aggregating to Rs.6,33,000/- which sum the defendants have filed to neglected to pay, in spite of repeated demands and notice dated 06.08.2021. This suit is filed under Order XXXVII of the code of civil procedure 1908 and that no relief

which does not fall within the ambit of said order has been claimed in the plaint. Hence this suit.

3. The Brief averments of the Written statement filed by the Defendants are as follows

(i) The suit filed by the Plaintiff is not maintainable which is liable to be dismissed, it is denied that a sum of Rs.4,00,000/- transferred to the account of the defendants on 29.08.2018 and paid a sum of Rs.1,00,000/- as a cash to the defendants and it is also denied that the defendants have executed a promissory note infavour of the Plaintiff, it is also denied that up to 28.12.2019 the defendants have paid interest, all the allegations stated in the plaint are denied as false.

(ii) The defendants further stated that the defendants do not know the Plaintiff and they have not met the Plaintiff till now. The defendants used to obtain loan from several finance companies for their business purposes and one such firm is M/s. Nirman Finance and Investment company situated at Sowcarpet, Chennai, the said finance company had sanctioned a loan of Rs.2 crores for defendants company with interest at the rate of 1.4% per month, the term of such loan is 10 months and 3 months moratorium, the sanction letter issued on 29.08.2018 by the said Nirman Finance, the defendants have paid amount to their account of Nirman finance through bank transfer / cheque and by way of cash also, but said finance company had insisted the defendants to pay an extra interest for some delayed payments which was refused by defendants, therefore they had misused their unfilled signed promissory notes issued as security for such loans and filed this vexatious case and other cases pending before various courts at Chennai.

(iii) The defendants further stated that the defendants had settled all the dues to the said Nirman Finance and investment company and willingness to submit their book of accounts before this court during the course of trail. The defendants had not executed a promissory note infavour of the Plaintiff, the Plaintiff had suppressed the facts and filed this suit which is liable to be dismissed, the following cases were filed as against this defendants before various courts by said M/s. Nirman finance and investment company which were filed only by two Advocates.

S.No.	Court Name	Case Details	Party Name
1.	I Assistant Judge	OS.No.6875/2021	Abhijit Jain
2.	I Assistant Judge	OS.No.6938/2021	Indu.V.Jain
3.	I Assistant Judge	OS.No. 6940/2021	Rajesh Kumar
4.	I Assistant Judge	OS.No.7903/2021	Karan Kumar Bhabutmal
5.	I Assistant Judge	OS.No.7904/2021	Samant Kumar
6.	I Assistant Judge	OS.No.9443/2021	M.Kumarpal and Sons HUF
7.	I Assistant Judge	OS.No.388/2022	Bherulal Rupchandji
8.	I Assistant Judge	OS.No.389/2022	Hitesh R HUF
9.	I Assistant Judge	OS.No.9445/2021	Anil Kumar M Jain HUF
10.	I Assistant Judge	OS.No.9446/2021	Kamal Kumar Kantilal Jain
11.	I Assistant Judge	OS.No.8293/2021	Hemalatha Jain
12.	I Assistant Judge	OS.No.8292/2021	Apeksha S.Mardia
13.	I Assistant Judge	OS.No.8290/2021	Vikram Kumar Jain
14.	I Assistant Judge	OS.No.8291/2021	Sanjay Kumar Ambalal
15.	I Assistant Judge	OS.No.8289/2021	Ashok Kumar Jain
16.	I Assistant Judge	OS.No.8022/2021	Hitesh P Jain
17.	I Assistant Judge	OS.No.8021/2021	Ramesh Kumar
18.	I Assistant Judge	OS.No.8020/2021	Jay Shree
19.	I Assistant Judge	OS.No. 9636/2021	Prafful Tater
20.	I Assistant Judge	OS.No.9440/2021	Dillip Kumar Ambalaji
21.	I Assistant Judge	OS.No.8019/2021	Jaymala V Jain
22.	I Assistant Judge	OS.No.9444/2021	Vidit B Jain

23.	I Assistant Judge	OS.No.9439/2021	Prakashchand B Jain
24.	I Assistant Judge	OS.No.7905/2021	Khushboo K.Sakariya
25.	I Assistant Judge	OS.No.9441/2021	Naresh M Jain
26.	I Assistant Judge	OS.No.8117/2021	Vikram Kumar P Jain
27.	I Assistant Judge	OS.No.8118/2021	Vikram Kumar Ambalaji
28.	I Assistant Judge	OS.No.8119/2021	Pradeep Kumar
29.	I Assistant Judge	OS.No.8120/2021	Sha Fulchand Narendra Kumar
30.	I Assistant Judge	OS.No.7902/2021	Nirmala K Sakariya
31.	I Assistant Judge	OS.No.7901/2021	C.Kanta Jain
32.	I Assistant Judge	OS.No. 6937/2021	Shantial Phoolchand
33.	I Assistant Judge	OS.No. 6938/2021	Indu V.Jain
34.	I Assistant Judge	OS.No.6939/2021	Indu V Jain
35.	I Assistant Judge	OS.No.6873/2021	Veena B Jain
36.	I Assistant Judge	OS.No.9442/2021	Bipin Kumar Kesarimalji
37.	I Assistant Judge	OS.No.9438/2021	S.Sapna
38.	I Assistant Judge	OS.No.8121/2021	Neelam S Jain
39.	II Additional Judge	OS.No.8767/2021	Chetana Kothari
40.	II Additional Judge	OS.No. 8768/2021	Saroj Nahar
41.	II Additional Judge	OS.No.8769/2021	Ranjith Kumar
42.	II Assistant Judge	OS.No.8612/2021	Kaushik P Jain
43.	II Assistant Judge	OS.No.8613/2021	Somana Ben
44.	II Assistant Judge	OS.No.8614/2021	Pratap M,Bafna and sons
45.	II Assistant Judge	OS.No.8713/2021	Hasmukhlal and sons
46.	II Assistant Judge	OS.No.8714/2021	Tara K Jain
47.	II Assistant Judge	OS.No.8715/2021	B.Susheela Bai
48.	II Assistant Judge	OS.No.8716/2021	Manjula D Jain
49.	II Assistant Judge	OS.No.8717/2021	Lata Ben
50.	II Assistant Judge	OS.No.9451/2021	Kishore kumar P Jain
51.	II Assistant Judge	OS.No. 9452/2021	Lakshita Investment
52.	II Assistant Judge	OS.No.9453/2021	Hastimal Velchand
53.	II Assistant Judge	OS.No. 9454/2021	Hastimal Velchand
54.	V Assistant Judge	OS.No.3287/2021	Parakh Jain
55.	V Assistant Judge	OS.No.2605/2021	Payal L Shah
56.	VI Assistant Judge	OS.No.6992/2021	Deepak Sons
57.	VI Assistant Judge	OS.No. 6993/2021	Pavan Bai

58.	VI Assistant Judge	OS.No.6994/2021	Bhoopot Kumar Jain
59.	VI Assistant Judge	OS.No.6995/2021	Sonal K.Sakariya
60.	VI Assistant Judge	OS.No.6996/2021	Sonal K.Sakariya
61.	XIX Assistant Judge	OS.No.8822/2021	Arun Kumar HUF
62.	XX Assistant Judge	OS.No.8823/2021	Mahendra Kumar HUF
63.	XX Assistant Judge	OS.No.8824/2021	Deepika R Jain
64.	XX Assistant Judge	OS.No.8825/2021	Kumarpal Kantilal Jain
65.	XX Assistant Judge	OS.No.8413/2021	Yogita K.Jain
66.	XX Assistant Judge	OS.No.8414/2021	Neha Jain
67.	XX Assistant Judge	OS.No.8415/2021	Jitendra Kumar
68.	XX Assistant Judge	OS.No.8416/2021	Mohit A Jain
69.	XX Assistant Judge	OS.No.8417/2021	Bhogindra Kumr K Jain
70.	XXII Assistant Judge	OS.No.8201/2021	Jaswant Kumar T Jain HUF
71.	XXII Assistant Judge	OS.No.8202/2021	Sadhana D Jain
72.	XXII Assistant Judge	OS.No.8203/2021	Leela Bai Ratanchandji
73.	XXIII Assistant Judge	OS.No.2474/2021	Manjula Shah
74.	XXIII Assistant Judge	OS.No.8204/2021	Hemalatha Kalpesh Kumar Jain
75.	XXIII Assistant Judge	OS.No.8205/2021	Bhagyawanti K Jain
76.	XXIII Assistant Judge	OS.No.4327/2021	Sundeeep Kumar S Jain

(vi) All the cases were filed on the same style and on same noting and based on a promissory note, the allegations stated in all the plaint are one and the same, it is not possible to give 80% loan amount through bank transfer and 20% as a cash on the same day.

(v) A study of pending before the I Assistant City Civil Court.

S.No.	OS.No.	Bank Transfer	Hand Cash	Date	Total Loan amount
1.	9446/2021	2,00,000	50,000	31.10.2018	2,50,000
2.	9445/2021	1,60,000	40,000	31.10.2018	2,00,000
3.	9444/2021	2,00,000	50,000	31.10.2018	2,50,000
4.	9443/2021	2,00,000	50,000	31.10.2018	2,50,000

5.	9442/2021	2,00,000	50,000	31.10.2018	2,50,000
6.	9441/2021	4,00,000	1,00,000	31.10.2018	5,00,000
7.	9440/2021	4,00,000	1,00,000	31.10.2018	5,00,000
8.	9439/2021	2.40,000	60,000	31.10.2018	3,00,000
9.	9438/2021	4,00,000	1,00,000	31.10.2018	5,00,000
10.	388/2021	4,80,000	1,20,000	31.10.2018	6,00,000
11.	389/2021	80,000	20,000	31.10.2018	1,00,000
12.	8493/2021	1,60,000	40,000	31.10.2018	2,00,000
13.	8292/2021	2,40,000	60,000	29.08.2018	3,00,000
14.	8291/2021	2,40,000	60,000	29.08.2018	3,00,000
15.	8290/2021	6,00,000	1,50,000	29.08.2018	7,50,000
16.	8289/2021	4,00,000	1,00,000	29.08.2018	5,00,000
17.	8121/2021	1,60,000	40,000	29.08.2018	2,00,000
18.	8120/2021	2,00,000	50,000	29.08.2018	2,50,000
19.	8119/2021	2,40,000	60,000	29.08.2018	3,00,000
20.	8118/2021	6,00,000	1,50,000	29.08.2018	7,50,000
21.	8117/2021	1,60,000	40,000	29.08.2018	2,00,000
22.	6940/2021	4,00,000	1,00,000	29.08.2018	5,00,000
23.	6939/2021	3,20,000	80,000	29.08.2018	4,00,000
24.	6938/2021	4,00,000	1,00,000	29.08.2018	5,00,000
25.	6937/2021	1,60,000	40,000	29.08.2018	2,00,000
26.	6936/2021	2,40,000	60,000	29.08.2018	3,00,000
27.	6875/2021	1,60,000	40,000	29.08.2018	2,00,000
28.	6873/2021	1,60,000	40,000	29.08.2018	2,00,000
29.	8022/2021	2,52,000	48,000	20.09.2018	3,00,000
30.	8020/2021	84,000	16,000	20.09.2018	1,00,000
31.	8021/2021	1,68,000	32,000	20.09.2018	2,00,000
32.	8019/2021	1,68,000	32,000	20.09.2018	2,00,000
33.	7905/2021	1,68,000	32,000	20.09.2018	2,00,000
34.	7904/2021	2,10,000	40,000	20.09.2018	2,50,000
35.	7903/2021	2,10,000	40,000	20.09.2018	2,50,000
36.	7902/2021	1,68,000	32,000	20.09.2018	2,00,000
37.	7901/2021	1,68,000	32,000	20.09.2018	2,00,000

Only the case pending before I Asst Court is listed above and if all the cases were compared and studied in detail, the suit will be dismissed by this Court.

(vi) The defendants further stated that the Plaintiff is living in Chennai and the defendants are doing business in Puducherry and the defendants have no branch at Chennai then how it is possible to transfer 80% of loan amount and 20% as a cash on the same day, there is no pleadings that plaintiff is the money lender, how the quantum of amount was sealed in the promissory note, the Nirmal Finance and Investment Company misused the blank promissory notes submitted by defendants as a security and filed this suit through this Plaintiff.

(vii) The M/s. Nirman Finance and Investment Company has filed case as against the defendants for a sum of Rs.30,00,000/- and the same type of the suit for 30 Lakhs and said suit was pending in OS.No.8767 of 2021 on the file of II Additional City Civil Court, Chennai, the suit is bad for non joinder of necessary parties and valuation of the suit is also not correct, hence suit is liable to be dismissed.

3. This suit filed by the Plaintiff for recovery of money under Order 37 of CPC, the defendants entered into appearance and filed petition for leave to defend the suit and the same was allowed in IA.No.03 of 2022 on 20.07.2022, thereafter the defendants have filed written statement and issues also framed, thereafter the case was posted for trial, the Plaintiff was examined as PW1 and Ex.A1 to Ex.A9 were marked. Thereafter the defendants were remained exparte at the time of cross examination of PW1.

4. Based on the pleadings, the following Issues were framed by this court for trial.

- 1 Whether the plaintiff has paid a sum of Rs.4,00,000/- by way of NEFT transfer and Rs.1,00,000/- by way of cash to the defendants on executing Promissory note dated 29.08.2018 by the defendant No.1 Firm as alleged in the plaint ?
- 2 Whether the plaintiff is having legally enforceable debt with consensus ad idem as against the defendants in respect of suit promissory note ?
- 3 Whether the suit is hit by Doctrine of Privity of Contract, as alleged by the defendants ?
4. Is it true that the plaintiff in the name lender of M/s. Nirman Finance and Investment Company, as alleged in the written statement ?
5. Whether the suit is bad in law for want of necessary parties as alleged in the written statement ?
6. Whether the plaintiff is entitled for the suit reliefs along with interest and costs ?
7. To what other reliefs ?

5. On the side of the plaintiff, the Plaintiff was examined as PW1 and Ex.A1 to Ex.A9 were marked. On the defendants side, they have not marked any documents. At the time of cross examination of PW1 the defendants were called absent and set exparte on 09.01.2026.

6. Issue No. 1 to 5 :-

1. Whether the plaintiff has paid a sum of Rs.4,00,000/- by way of NEFT transfer and Rs.1,00,000/- by way of cash to the defendants on executing Promissory note dated 29.08.2018 by the defendant No.1 Firm as alleged in the plaint ? is considered as follows :-
2. Whether the plaintiff is having legally enforceable debt with consensus ad idem as against the defendants in respect of suit promissory note ? is considered as follows :-
3. Whether the suit is hit by Doctrine of Privity of Contract, as alleged by the defendants ? is considered as follows :-
4. Is it true that the plaintiff in the name lender of M/s. Nirman Finance and Investment Company, as alleged in the written statement ? is considered as follows :-
5. Whether the suit is bad in law for want of necessary parties as alleged in the written statement ? is considered as follows :-

PW1 one Sahil A Jain deposed that on behalf of the 1st defendant firm, 2nd and 3rd defendants as partners approached the plaintiffs for loan through their finance agent and executed promissory note on receiving cheque in favour of 1st defendant for Rs.5,00,000/- and Rs.4,00,000/- was given through RTGS and Rs.1,00,000/- was given by cash and the said Rs.4,00,000/- was transferred through TamilNad Mercantile Bank to defendants bank account the UTR Number is TMBLH18041005591 and Rs.1,00,000/- was received by cash. Even though the defendants stated in the written statement that no amount was received from the

plaintiff and no promissory note was executed by the defendants to the plaintiff, no oral evidence was adduced on behalf of the defendants and the evidence of PW1 stands unchallenged and unopposed. On perusal of the Ex.A4 the certificate given by the TamilNad Mercantile Bank it is clearly shows that from the Hindu Undivided family Mr.Ashok Kumar Jain has made RTGS of Rs.4,00,000/- to M/s. Lakshmi exports on 29.08.2018 and also a payment was settled with the UTR.No. TMBLH18041005591. Further as per Ex.A8 the Nirman Finance investment Company issued a letter to the plaintiff to arrange the loan for Sri Lakshmi Exports Naveen Balaji and Nagarajan and pronote dated 29.08.2018 also executed in favour of the plaintiff and cheque No.363250 of TamilNad Mercantile Bank for Rs.12,500/- dated 10.07.2019 was issued in favour of the plaintiff for the part payment of interest for the promissory note dated 29.08.2018. From that document it is clear that in financial Nirman Finance and Investment Company on behalf of the defendants requested to arrange the loan, on the basis of the request and on the basis of the promissory note dated 29.08.2018 in favour of the plaintiff Rs.4,00,000/- was transferred to the 1st defendant firm through RTGS. The PW1 deposed that Rs.1,00,000/- was paid to the defendants by cash and that evidence is not opposed by the defendants either through oral evidence or through documentary evidence. Hence this court come to the conclusion that the defendants received Rs.5,00,000/- from the plaintiffs.

7. On perusal of the Ex.A9 Tamilnad Mercantile Bank issued certificate that the Nirmal Finance and Investment Company paid interest of Rs.12,500/- on 24.06.2019 through cheque No.3346169 and Rs.12,500/- through cheque

No.3363250 dated 11.07.2019. on perusal of the Ex.A5 The Income tax returns submitted in the Assessment year 2019 – 2020 it is mentioned that Rs.5,00,000/- was paid to Sri Lakshmi Exports Company and further interest Rs.1,00,000/- was received is also mentioned in that document. In Ex.A6 Income tax returns for the year 2021 it is stated that Rs.5,00,000/- was paid to the Lakshmi Export Company Rs.25,000/- interest was received from the Lakshmi Export Company. On perusal of the Ex.A1 promissory note the defendants had executed promissory note in favour of the plaintiff on receiving Rs.5,00,000/- and promised to pay 1.40% interest and it is stated that Rs.4,00,000/- was paid through RTGS and Rs.1,00,000/- is by cash.

8. From the above documents the plaintiff has proved that the defendants received Rs.5,00,000/- from the plaintiff and agreed to pay the principal along with interest at the rate of 1.40% per month and interest was paid through cheque to the plaintiff by the defendants on 20.06.2019 through cheque and Rs.12,500/- on 10.07.2019 through cheque, Rs.12,500/- on 24.06.2019 through cheque and Rs.12,500/- on 11.07.2019 through cheque. After that interest also not paid. Hence the defendants defense that they have no privity of contract between the plaintiff and defendants is not tenable, from the above facts and issue No.3 is answered as against the defendants.

9. The defendants defense that the plaintiff is the name lender of M/s. Nirman Finance and Investment Company is also not tenable from the above facts because Rs.4,00,000/- was paid to the defendants account Number through RTGS at request of the broker letter the loan was given to the defendants. Hence the above issue no.4 is answered as against the defendants.

10. M/s. Nirman Finance and Investment Company can be a witness and not necessary party to decide the issue, hence this suit is not bad in law of non joinder of necessary parties as alleged by the defendants. From the above facts this court come to the conclusion that the suit is not bad for necessary parties and the above issue No.5 is answered as against the defendants accordingly.

11. Rs.4,00,000/- was paid to the 1st defendant partnership firm through RTGS and Ex.A1 promissory note also executed by the defendants 2 and 3 as a partner of the 1st defendant partnership firm, hence from the above facts this court come to the conclusion that the plaintiff has paid Rs.4,00,000/- by way of RTGS and Rs.1,00,000/- by cash to the defendants on executing promissory note dated 29.08.2018 by the defendants and plaintiff is having legally enforceable debt against the defendants in respect of suit promissory note and issue No.1 and 2 are answered in favour of the plaintiff accordingly.

12. Issue No.6:

Whether the plaintiff is entitled for the suit reliefs along with interest and costs ? is considered as follows :-

As per answer arrived in Issue No.1 this court come to the conclusion that the 1st defendant firm borrowed Rs.4,00,000/- through RTGS and Rs.1,00,000/- through cash on executing promissory note and agreed to pay interest at the rate of 1.40% per month to the plaintiff. The defendants have not paid interest from 29.12.2019 to till date. Even though the plaintiff had claimed interest at the rate of 1.40% per month, the plaintiff is entitled to 12% interest per annum from 29.12.2019 to till realization of entire amount, since it is a business loan as per Section 34 of CPC.

13. The defendants have not paid the debt amount even after issuing legal notice Ex.A2 and it was received and reply sent through Ex.A2. So, the plaintiff is forced to file this suit to recover the said amount. Hence the plaintiff is entitled to the cost of the suit proceedings also.

14. From the above facts this court come to the conclusion that the plaintiff is entitled to Rs.5,00,000/- along with 12% interest per annum from 29.12.2019 to till realization of entire amount from the defendants. The defendants are liable to pay cost of the suit proceedings also. The above issue is answered in favour of the plaintiff accordingly.

15. Issue No.7:-

To what other reliefs ? is considered as follows :-

Since this court already answered in issue no.6 that the plaintiff is entitled to decree in part, hence this issue need not be answered.

16. From the answer arrived in issue No.6 this court come to the conclusion that the plaintiff is entitled to Rs.5,00,000/- along with 12% interest per annum from 29.12.2019 to till realization of entire amount from the defendants. The defendants are liable to pay cost of the suit proceedings also.

In the result, suit is decreed in part with cost

1. The Defendants are jointly and severally directed to pay a sum of Rs.5,00,000/- (Rupees Five Lakhs only) to the Plaintiff along with 12% interest per annum from 29.12.2019 to till the date of realization of entire amount to the plaintiff.

2. The Defendants are jointly and severally directed to pay cost of the suit proceedings to the Plaintiff.

Dictated to Steno-Typist, computerized by her directly, corrected and pronounced by me in the open court, on this the 27th day of July, 2026.

**I Assistant Judge,
City Civil Court, Chennai.**

I. Plaintiff's side witness :

PW1 : Ashok Kumar Jain (Karthi of the Plaintiff HUF)

II. Plaintiff's side documents :

1.	Ex.A1	29.08.2018	Promissory note for Rs.5,00,000/- (Original)
2.	Ex.A2.	06.08.2021	Copy of notice with postal receipts and acknowledgment cards (Original)
3.	Ex.A3	18.08.2021	Reply (Original)
4.	Ex.A4	16.04.2022	Bank Certificate (Original)
5.	Ex.A5	-	Income Tax return with acknowledgment for the assessment year 2019 – 2020 (Original)
6.	Ex.A6	-	Income tax return with acknowledgment for the assessment year 2020 – 2021 (Original)
7.	Ex.A7	20.06.2019	Broker Letter (Original)
8.	Ex.A8	10.07.2019	Broker Letter (Original)
9.	Ex.A9	21.10.2024	Bank Certificate from Tamil Nadu Mercantile Bank (original)

III. Defendants side witnesses and documents:NIL

**I Assistant Judge,
City Civil Court, Chennai.**

Draft/Fair Judgment

O.S.No.8289 of 2021

Dated : 27.07.2026

I Assistant City Civil Court,
Chennai.