





plaintiff issued legal notice dated 03.01.2025 demanding repayment of the sum due under the promissory note with interest. The plaintiff avers the defendant received the legal notice on 09.01.2025 and failed to issue any reply or make repayment. Hence, the plaintiff has instituted this suit for recovery of a sum of Rs. 60,000/- (Rupees Sixty Thousand only) borrowed under promissory note with subsequent interest at the rate of 12 % per annum, and for the cost of the suit.

**3. The non-filing of written statement by the defendant:**

3(i). Despite sufficient opportunities afforded to the defendant, she failed to appear before this Court and was set *ex parte* on 18.06.2025.

**4. Point for consideration:**

4(i). The point for consideration in this suit is whether the plaintiff is entitled to the reliefs as prayed for?

**5. Evidence:**

5(i). The plaintiff has been examined as PW1 and Exhibits A1 to A3 are marked and plaintiff side witness PW2 also examined.

**6. Arguments:**

6(i). The learned counsel for the plaintiff argued that the plaintiff, by way of oral and documentary evidence, has proved his case and is entitled to the reliefs as prayed.

**Discussion:**

7. This Court, having considered the arguments advanced on the plaintiff's side and thoroughly examined the pertinent case records, proceeds to delineate its findings by the following discussion. The suit has been instituted for recovery of a sum of Rs. 60,000/- (Rupees Sixty Thousand only) with further interest at the rate of 12% per



annum, and for the cost of the suit. The plaintiff has examined himself as PW1 and has testified in tune with the averments in the plaint and has marked Exhibits A1 to A3. Exhibit A1 is the original promissory note dated 20.04.2022 executed in favour of the plaintiff by the defendant for a sum of Rs. 60,000/- (Rupees Sixty Thousand only). The plaintiff has let in oral evidence that the plaintiff, on multiple occasions, demanded repayment of the debt in person. Exhibit A2 is the legal notice dated 03.01.2025 issued by the plaintiff to the defendant calling upon the defendant to pay the debt of Rs. 60,000/- (Rupees Sixty Thousand only) borrowed under the suit promissory note along with interest at the rate of 12% per annum. Exhibit A3 is the original postal acknowledgment card showing service of the legal notice i.e. Exhibit A2. The plaintiff side witness PW2 also examined.

8. The plaintiff, by his uncontroverted oral evidence and documentary evidence, duly proved the borrowed of debt, execution of the suit promissory note and non-payment of the debt by the defendant. The defendant has failed to appear before this Court despite sufficient opportunities granted and failed to either contest or answer the claim of the plaintiff. Sifting of the oral and documentary evidence adduced by the plaintiff, this Court finds that the plaintiff has proved his case and is entitled to the relief as prayed for with cost.

***Result:***

***1. As a result, based on the foregoing discussion and findings therein, this suit is decreed with cost as follows:***

***(1) The defendant is directed to pay the suit sum Rs. 81,486/- (Rupees Eighty-One Thousand Four Hundred Eighty-Six only) to the plaintiff.***

***(2) The defendant is directed to pay a subsequent interest at the rate of 9% per annum on the principal sum of Rs. 60,000/- (Rupees Sixty Thousand only) from the date of institution of the suit till the date of the decree.***



(3) *The defendant is directed to pay a further interest at the rate of 6% per annum on the principal sum from the date of decree till realization in full.*

(4) *The defendant is directed to pay the cost of the suit to the plaintiff.*

This judgment was dictated to the steno-typist and transcribed by her on computer and after rectification of mistakes, pronounced by me in open court on this 16<sup>th</sup> day of April 2026.

Sd/- XXXXX

District Munsif (FAC)  
Uthangarai

**Annexure**

**Plaintiff side evidence**

Plaintiff side witnesses:

P.W.1 : Thiru. Raja (Plaintiff)

P.W.2 : Thiru. Mayil

Plaintiff side Exhibits:

<b>Exhibit</b>	<b>Date</b>	<b>Document</b>	<b>Remarks</b>
A1	20.04.2022	Promissory note (No endorsement)	Original
A2	03.01.2025	Legal notice	Office copy
A3	-	Postal acknowledgement card	Original

**Defendant side evidence**

Defendant side witnesses: Nil

Defendant side Exhibits: Nil

**Court Documents: Nil**

Sd/- XXXXX

District Munsif (FAC)  
Uthangarai