



IN THE COURT OF SUBORDINATE JUDGE, USILAMPATTI.

Present : **Tmt. L.Maheswari, M.L.,**
Subordinate Judge, Usilampatti

Wednesday, the 23rd day of June 2026

Original Suit No.194/2025 [CNR No.TNMD-24000550-2025]

Amutha ... Plaintiff

- Versus -

Sumathi ... Defendant

This suit is coming up before me for final hearing on 16.06.2026, in presence of learned counsel Thiru. P.Murugapandi Advocate for plaintiff and the defendant was remained exparte, for upon hearing plaintiff's side arguments and perusing the documents and having stood over consideration till this day this court delivered the following :

JUDGMENT

This suit has been filed for recovery of money, i) directing the defendant to pay a sum of Rs.1,12,866.66/- with subsequent interest on Principal amount of Rs.1,00,000/- and 12% per annum from the date of plain till the date of realization, ii) To direct the defendant to pay the cast of the suit.

2) Brief averments of the plaint as follows:-

i) It is the case of the plaintiff that, On 10.10.2024 day, this respondent received Rs.1,00,000/- from plaintiff for her family expenses and to pay off small loans and in support of the same, she executed a promissory note infavour of the plaintiff on the above said date, stating that she would pay plaintiff side principal amount at the rate of 12% per annum. Despite plaintiff repeated request, the defendant has not offered to pay any amount towards the principal or interest on the above loan. In the above circumstances, plaintiff have sent a legal notice to the respondent through plaintiff lawyer on 14.10.2025 demanding repayment of the principal and interest on the said promissory note. The respondent, having received the above notice, has not sent any reply till the date of this notice and has not come forward to repay the principal and interest on the promissory note loan. This respondent is legally liable to repay the said loan amount to plaintiff with interest. In such circumstances, Plaintiff have filed a claim for Rs.1, 12,866.66 with interest and plaintiff have filed this original case before this Hon'ble court for recovery of costs.

3) In this case, Summon served to the defendant was served upon her and She is failed to appear before this court and hence she was set ex partee. Thus, the defendant was remained ex partee and failed to contest this case.

4) In order to prove the case, on the plaintiff's side plaintiff was examined as P.W.1 and produced the promissory Note, Legal Notice, Postal receipt and Postal Track are marked as Ex.A1 to A3. The plaintiff had filed documents to show that the defendant have to repay the suit amount to the plaintiff, and this suit has been filed within a period of limitation. This court upon perusal of oral and documentary evidence comes to the conclusion that the plaintiff has proved her case. Through proper oral and documentary evidence the defendant received the summon of failed to appear before this court and contest this case. Hence, this court considered that the plaintiff is entitled for a decree in her favour.

In the result, this suit is decreed with cost and the defendant is directed to pay a sum of Rs.1,12,866.66/- along with interest at the rate of 6% per annum on the principal amount Rs.1,00,000/- from the date of plaint till the date of realization.

Directly dictated to the steno - typist, typed by her, corrected and pronounced by me in open court on this the 23rd day of June, 2026.

Sub Judge,
Usilampatti.

Plaintiff side Witness:-

P.W.1 – Amutha

Plaintiff side documents:-

Ex.A1	10.10.2024	Promissory note	Original
Ex.A2	14.10.2025	Legal notice	Office Copy
Ex.A3	---	Postal receipt and Postal Track	Original

Sub Judge,
Usilampatti.

Sub Court, Usilampatti,

O.S. No.194 / 2025

Draft / Fair / Judgment

Dated: 23.06.2026