

IN THE COURT OF THE SUBORDINATE JUDGE, METTUR**Present: Thiru.R.Saravana Babu,B.A., L.L.B.,****Sub-Judge, Mettur****Saturday, the 06th day of June 2026****O.S.No.327/2024****CNR.No: TNSA16-000835-2024**

N. Nallasamy

... Plaintiff

//Vs//

R. Easwari

... Defendant

This suit is coming on 21.04.2026 before this Court for final hearing in the presence of R. Sivaraman, learned counsel for the plaintiff and the defendant having remained exparte and upon hearing the plaintiff side arguments and on perusing the documents as well as the oral testimony and having stood over for consideration till this day, this Court delivered the following:

JUDGMENT

This suit is filed for pronote and seeking to directing the defendant to pay a sum of Rs.3,54,000/- to the plaintiff with subsequent interest at the rate of 12% per annum to the principal amount from the date of filing of the suit till the date of decree and thereafter at the rate of 6% per annum till the realization of the amount and awarding the costs of the suit.

2) The Brief facts of the plaint is as follows:-

1) The plaintiff has filed the suit for Pronote. The plaintiff has stated that on 26.11.2023, the defendant has borrowed a sum of Rs.3,00,000/- from the plaintiff, in which the defendant has received a sum of Rs 3,00,000/- in cash for his urgent family expenses and agreed to repay the amount with rate of interest at the rate of 18% per annum. On repeated demands, the defendant has failed to repay the loan amount. Therefore, the plaintiff has filed the suit for pronote for sum of Rs.3,54,000/- with rate of interest at the rate of 18% per annum.

3. The suit was taken on file and summon was sent to defendant. The defendant was called absent and set exparte on 23.04.2025

4. The point for consideration is:

- (i) Whether the plaintiff is entitled to recover the suit amount ?
- (ii) To what other relief the plaintiff is entitled to ?

5. To buttress the claim, the Plaintiff has been examined as Pw1 and has produced the documents under Ex.A1 to Ex.A3. Since the defendant remained exparte. This Court has carefully considered the arguments of learned counsel for Plaintiff and has keenly perused the evidence adduced by Plaintiff.

6. Findings:

- (i) Whether the plaintiff is entitled to recover the suit amount ?
- (ii) Pw1 has deposed the similar averments stated in the plaint. Exhibit A1 is the Suit pronote (No endorsement). Ex.A2 is the Encumbrance certificate (01.01.2015 to 31.01.2017). Ex A3 is the Encumbrance certificate (01.02.2017 to 18.09.2024).

7. The defendant has remained exparte and the veracity of testimony of Pw1 was not tested by way of cross examination and the documents relied by plaintiff were not disputed by defendant. If the defendant was really agrieved on the suit, he would have appeared before the court and have contested the case and put forth defence. In this circumstance, the plaintiff has proved the case by way of oral and documentary evidence, as such the plaintiff is entitled to recover the suit amount. The point is answered accordingly.

8. (ii) To what other relief the plaintiff is entitled to ?

Since the relief sought by the plaintiff is granted, the plaintiff is not entitled to any other relief. The point is answered accordingly.

9. In the result, suit is decreed in favour of Plaintiff, directing the defendant to pay the suit amount of Rs.3,54,000/- together with interest thereon at the rate of 9% per annum from the date of suit till date of decree along with interest at 6% per annum from the

date of decree till the date of realization on the suit amount. The defendant is directed to pay the cost to plaintiff. The defendant shall bear his own cost.

Dictated to the typist directly and computerized by him, corrected and pronounced by me in the open court, this the 06th day of June 2026.

**Subordinate Judge,
Mettur.**

Plaintiff Side Witness:

P.W1 : Nallasamy

P.W2 : Govintharaj

Plaintiff Side Exhibits:

Ex.A1	26.11.2023	Suit Pronote(No endorsement)	Original
Ex.A2	20.09.2024	Encumbrance certificate(01.01.2015 to 31.01.2017)	Online copy
Ex.A3	20.09.2024	Encumbrance Certificate(01.02.2017 to 18.09.2024)	Online copy

Defendant side Witness and Exhibits:Nil

**Subordinate Judge,
Mettur.**