

**IN THE COURT OF THE 1st ADDITIONAL DISTRICT AND SESSIONS
JUDGE, TIRUVALLUR**

Present : Tmt. S. TASNEEM, M.L.,
1st Additional District and Sessions Judge
Tiruvallur

Thursday, dated the 12th day of March 2026

O.S.No.311 of 2021

Malliga . . . Plaintiff

/Vs/

Rajeswari Defendant

This suit came up before me for final hearing on 23.02.2026, in the presence of Tr.S.Muthukumaravel, Learned Counsel for the plaintiff, and Tr.N.Kathir Narasimman, Learned Counsel for the Defendant, and upon hearing arguments from both sides and perusing the case records, and after standing over for consideration till this day, this Court delivers the following:-

JUDGMENT

Suit for recovery of money directing the defendant to pay a sum of Rs.18,90,483/- due to the plaintiff towards suit promissory note and hand loans with subsequent interest at 12% p.a from the date of plaint till the date of realization from the assets of deceased Pushpa and to create charge as against the defendant's property mentioned in the schedule hereunder and to bring the sale of the same through court public action and to realise the said amount with subsequent interest at 12% p.a from the date of plaint till the date of realization and for costs of the suit.

2. Gist of averment in plaint :

The defendant's mother namely late Pushpa was doing money lending business of plaintiff's residential area and in these ways the plaintiff also came to know the above said Pushpa. The said Pushpa had borrowed a sum of Rs.6,50,000/- from the plaintiff for her business in cash and also executed a promissory note dated 31.10.2020 in favour of the plaintiff and assured to repay the same with 12% per annum. Based on the said promissory note the said late Pushpa had also borrowed a sum of Rs.1,50,000/- on 19.11.2020, Rs.2,00,000/- on 23.11.2020, Rs.4,00,000/- on 01.11.2020 assured to repay the same on or before 01.06.2020, a further sum of Rs.3,00,000/- on 20.01.2021, a sum of Rs.22,000/- on 06.04.2021 and a sum of Rs.20,000/- on 10.05.2021 and Rs.22,000/- for her medical expenses but within a few days on 13.05.2021 the said Pushpa died due to her illness. For the receipt of the above additional amounts, the said Pushpa had deposited her original rectification deed with the plaintiff for the security purpose and to get back the same after the payment of the above said amounts with interest. The defendant was not in a cordial relationship with the said Pushpa. The defendant has not known the list of creditors where the Pushpa has invested the money. The plaintiff requested the defendant several times to repay the above said amount but the defendant neither repaid the loan amount nor the interest. Therefore, the plaintiff issued a legal notice dated 07.07.2021, and the same was acknowledged by the defendant and a reply was sent on 28.07.2021 with false averments. Therefore, the plaintiff filed the suit for recovery of money from the defendant. Hence, the suit.

3. Gist of Written statement filed by the Defendant is as follows :-

The defendant admits the relationship and it is true that the defendant's mother Pushpa W/o Jayaraman was tenant in the plaintiff's building and also it is true that on 07.07.2021, the plaintiff issued legal notice through her advocate to the defendant and the same was acknowledged by the defendant and she has also given suitable reply. The defendant also states that she is the only daughter of her mother Pushpa and after the death of her mother, the plaintiff locked the door of tenant premises and not allowed this defendant to take belongings of her mother and the defendant gave complaint in the Tiruvelangadu police station and the plaintiff has shown different pronotes in the police station which are not in tact and the pronotes carry different amount and the plaintiff claim is not maintainable. The said pronotes 2nd page does not carry any entires below the witness signature but the entries are made with forged signature of the deceased Pushpa. The said pronotes is forged, manipulated, fabricated one by adding entires and the same is against the law and not valid. The defendant's mother Pushpa had executed the pronote as alleged in the suit pronote and the said Pushpa died on 13.05.2021 but the plaintiff alleged in plaint the deceased Pushpa received on 23.11.2021 a sum of Rs.20,000/- and the said pronote is created only to grab money from the defendant. Therefore, the plaintiff is not entitled to claim any sum as alleged in the pronote . Hence, the suit is liable to be dismissed in limine with costs.

4. On the basis of the above pleadings, the following issues have been framed by my predecessor:-

- 1) *Whether the suit pronote is true and valid?*
- 2) *Whether the plaintiff is entitled for recovery of money as sought for?*
- 3) *To what other relief is the plaintiff entitled to?*

5. To substantiate the case of the plaintiff, the plaintiff has examined herself as PW1 and one Tr.Amulraj was examined as PW2 and one Tr.Venkatesan was examined as PW3 and one Tmt.Shanthi was examined as PW4 and Ex.A1 to Ex.A5 were marked. On the side of the defendant, the defendant has examined herself as DW1 and Ex.B1 marked on her side.

6. Issues No.1 to 3 :-

The Plaintiff Malliga, filed the suit for recovery of money against the defendant Rajeswari, directing the defendant to pay a sum of Rs.18,90,483/- due to her towards promissory note dated 31.10.2020 said to be executed by the defendant's mother Late.Pushpa, who is a tenant of the plaintiff at the time of borrowal of a sum of Rs.6.5 Lakhs agreeing to repay the said amount with interest @ 12% p.a., and the further case of the plaintiff is that the said Pushpa additionally borrowed a sum of Rs.1.5 Lakhs on 19.11.2020, Rs.2 Lakhs on 23.11.2020 and also borrowed a sum of Rs.4 Lakhs on 01.11.2020, a sum of Rs.3 Lakhs on 20.01.2021, a further sum of Rs.22,000/- on 06.04.2021, a sum of Rs.20,000/- on 10.05.2021. The further case of

the plaintiff is that the said Pushpa in support of her borrowal of additional amounts handed over Original Rectification Deed with the plaintiff for the security purpose died on 13.05.2021 leaving the plaintiff. That the defendant is not having cordial relationship with the said Pushpa and she gave complaints against the plaintiff also. Since the defendant did not come forward to repay the suit amount, the plaintiff sent a legal notice on 02.07.2021 and for which the defendant issued false reply on 28.07.2021. Hence, the suit.

7. The plaintiff examined herself as PW1 and deposed the same facts as pleaded in the plaint. Through PW1, the Oriignal Promissory Note Bond, first sheet written in Rs.20 Stamp Paper and the 2nd Sheet written in a Green Sheet is marked as Ex.A1. There is no signature of both the plaintiff and defendant in the first page and the signature of Pushpa is made on the stamp paper found in the 2nd sheet and also on the bottom of the 2nd page. Ex.A2 is the Original Rectification Deed dated 04.01.2011 standing in the name of Pushpa. Ex.A3 is the Office copy of the legal notice dated 07.07.2021 sent by the plaintiff through her counsel to the defendant. Ex.A4 is the Acknowledgement Card and Ex.A5 is the reply notice of the defendant dated 28.07.2021. Further, one of the attesting witness to Pronote namely Amulraj is examined as PW2. One Venkatesan, who is said to have written the subsequent endorsements is examined as PW3. One Shanthi is examined as PW4 and she was examined to speak about the landlord tenant relationship between the plaintiff and the late. Pushpa.

8. Per contra, the defendant admits in her written statement that the deceased Pushpa is her mother, she resided in the house of plaintiff, and that her mother died in Covid 19 Period on 13.05.2021 and that her mother never received such huge amount from the plaintiff, that the suit promissory note is fabricated and forged one, and in fact, since the plaintiff refused to take the belongings of her mother, she gave police complaint and at that time, the plaintiff shown the suit promissory note, which she took a photo in her cell phone camera and at that time there was no subsequent endorsements and that the plaintiff included the said endorsements and filed this vexatious suit, that the defendant's mother never borrowed any amount and not executed the promissory note and prayed dismissal of the suit. The Photocopy of Ex.A1, which does not contain any subsequent endorsements is marked as Ex.B1, during the cross examination of PW1.

9. To succeed in a suit based on a promissory note, the plaintiff has to establish that the defendant executed the promissory note in her favour for valid consideration, promising to pay a certain sum of money, and that the amount remains unpaid. Once execution is proved or admitted, a statutory presumption as to consideration arises under Section 118 of the Negotiable Instruments Act, and the burden shifts on the defendant to rebut the same.

10. Now, as stated earlier, the initial burden lies upon the plaintiff to prove the averments. As far as execution of promissory note is concerned, the plaintiff must prove that the defendant executed the promissory note in favour of the plaintiff by signing it. Execution includes voluntary signing and delivery of the promissory note.

Further, there must be lawful consideration for the promissory note. Under Section 118(a) of the Negotiable Instruments Act, 1881, there is a statutory presumption that the promissory note was made for consideration, unless the defendant proves otherwise. Further, the instrument must contain a clear and unconditional promise to pay a definite sum of money to the plaintiff or to his order. Moreover, the signature of the defendant (maker) must be proved. Once execution is admitted or proved, the presumption under Section 118 operates in favour of the plaintiff. The promissory note must show when the amount is payable, either: on demand, or on a specified date. The plaintiff must prove that despite demand, the defendant failed to repay the amount due under the promissory note. The suit must be filed within three years from the date of execution or from the date of demand/payment endorsement as per the Limitation Act, 1963. If interest is claimed, the plaintiff must show that: the interest was agreed in the promissory note, or she is entitled to reasonable interest under law.

11. Under Section 118(a) of the Negotiable Instruments Act, a presumption arises that every promissory note was executed for valid consideration. Once the plaintiff proves the execution of the promissory note by the defendant, the burden shifts to the defendant to rebut the statutory presumption by adducing acceptable evidence. In the absence of such rebuttal evidence, the presumption stands unrebutted and the plaintiff is entitled to succeed.

12. Now, this Court has to see whether the plaintiff proved the original promissory note and the subsequent endorsements. The defendant denies the receipt

of the said amount and claims that the suit promissory note is fabricated. But, to prove the same the defendant had not taken any steps to send the promissory note to Forensic Expert analysis and not produced any signatures of her mother. The defendant admits that Ex.A2 Rectification Deed is with the custody of her mother. The signature found in Ex.A2 seems to be tallied with the suit promissory note signature in the 2nd page. Further, the said Amulraj is examined as PW2 and he deposed about the suit promissory note transaction. He has spoken about the fact that the defendant borrowed a sum of Rs.6.5 Lakhs from the plaintiff and that he saw the defendant borrowed money from the plaintiff and that he stood as witness and signed in the said promissory note. The said PW2 does not speak anything about the subsequent endorsements. So, the initial payment of Rs.6.5 Lakhs, is proved by the plaintiff.

13. Now coming to the subsequent endorsements, in the present case on hand, the suit promissory note is marked as Ex.A1. The suit promissory note contains two pages. The first page is written in Rs.20 NJS Stamp Paper and the 2nd Page is written in a greensheet and in the 2nd page, Pushpa signature is found on two Revenue Stamps. The witnesses are Arul raj (PW2) and one V.Surendar, who is the son of the plaintiff. But he was not examined as witness. The 2nd page contains various endorsements. Above the signature of Pusha, there are two lines written as “**19.11.2020 U 150000 and 23.11.2020 U 200000**”. The said endorsement is written in a different ink. As stated earlier, only a date and amount is mentioned twice i.e., 19.11.2020 – Rs.1.5 Lakhs and 23.11.2020 Rs.2 Lakhs.

14. Further, below the signature, there are eight lines endorsements which are reproduced as below :-

- (1) சீட்டு பணம் ரூ.2,00,000, தேதி 1.11.20 ரூ 01.06.2022
 (2) சீட்டு பணம் ரூ.2,00,000, தேதி 1.11.20 ரூ 01.06.2022
 பணம் ரூ.3,00,000, மூன்று லட்சம் தேதி 20.01.2021
 பணம் ரூ.2,00,000, மூன்று லட்சம் தேதி 20.01.2021
 பணம் ரூ.22,000, இருபத்திரண்டு ஆயிரம் தேதி 06.04..2021
 பணம் ரூ.20,000, இருவதாயிரம் தேதி 10.05..2021
 மேற்படி பூரா கடன் தொகை ரூ.17,40,000/- மற்றும் அதற்கான வட்டியை
 செலுத்திவிட்டு என்னுடைய அசல் பிழைதிருத்தல் பத்திரத்தை
 மீட்டுக்கொள்கிறேன்.

15. The above said lines were written at the bottom of the 2nd page and below the said lines, the signature of PW3 and Pushpa is found very near. On a bare perusal of the said endorsement itself, it is evident that the said endorsements was written initially in a free manner and then later it developed in to a tighter endorsement so as to complete the fact prior to the signature of the PW3 and deceased Pushpa. There is no gap between the final line of the endorsement and the signature, which itself is evident that the said endorsement is written at later stage. Further, as per Ex.B1, which is Xerox copy of Ex.A1, there are no endorsements found in the Ex.B1 Xerox copy. So, the case of the defendant that she took photo of Ex.A1 in the Police station and at that time, she did not find any subsequent endorsements of 8 lines seems to be acceptable version and it is very clear that the said endorsements were written for the purpose of filing the suit alone. Further it is stated that “Chit Fund Amount

Rs.2,00,000/- twice on 01.11.2020". Whether the Pushpa borrowed the amount from the plaintiff is not stated. Moreover, the PW1 deposed evidence admitting certain facts as herunder :-

"01.11.2020 அன்று ரூ.3 லட்சம் கொடுத்துள்ளேன். அன்றைய தினம் வேறு தொகை கொடுத்துள்ளேன் . 19.11.2020 அன்று ரூ.1,50,000/- லட்சம் கொடுத்துள்ளேன். 01.11.2020 அன்று 3 லட்சம் தவிர ரூ.2 லட்சம் கொடுத்துள்ளேன். 20.01.2021 அன்று நான் தொகை கொடுத்துள்ளேன், ரூ.72000/- கொடுத்துள்ளேன். 06.04.2021 அன்று ரூ.2,00,000/- தொகை கொடுத்தேன். 10.05.2021 அன்று ரூ.2,00,000/- கொடுத்துள்ளேன்.

16. Admittedly, the said payment of Rs.72,000/- was not shown in the Ex.A1 2nd page. Likewise that on 10.05.2021, only Rs.20,000/- alone shown, but the PW1 speaks that it is Rs.2 Lakhs. Further, the plaintiff stated that on 01.11.2020 she gave Rs.3 Lakhs + Rs.2 Lakhs. But, as per endorsement it is only Rs.3.00,000/-. There is no single evidence to show that on 01.11.2020 the plaintiff gave such huge amounts to the deceased Pushpa. Further, the plaintiff contends that she pledged jewel Rs.3 Lakhs in Coopeative Bank, which was also not proved. Further, the plaintiff had taken a different stand that she paid two chits in the name of Pushpa and that she took the Chits and handed over the money to Pushpa. The said admissions runs as below:-

"நான் புஷ்பா பெயரில் இரண்டு சீட்டை போட்டு எடுத்து கொடுத்தேன். முதல் சீட் ரூ.55000/- தள்ளுபடி மீதம் ரூ.135000/- பணத்தை புஷ்பாவிடம் கொடுத்தேன். இரண்டாவது சீட்டு தள்ளுபடி போக ரூ.45000/- மீதம் பணத்தை கொடுத்தேன்... என்னிடம் காண்பிக்கப்படும் ஆவணம் திருவலாங்காடு காவல் நிலையத்தில் வைத்து பிரதிவாதிக்கு

காண்பித்த கடன் பத்திரம் நகல் என்றால் சரிதான். அது பி.வா.சா.ஆ.1 ஆகும்".

So, the plaintiff's evidence is in total contra in respect of the subsequent endorsements and payments which proves that the plaintiff failed to prove the subsequent payments before the Court. Except the first payment of Rs.6.5 Lakhs, other payments and endorsements are not proved by the plaintiff.

17. In view of the oral evidence of PW1 and PW2 and the surrounding circumstances, this Court finds that the plaintiff has satisfactorily established that Late Pushpa executed the promissory note dated 31.10.2020 and borrowed a sum of Rs.6,50,000/- from the plaintiff. Therefore, the initial loan transaction stands proved.

18. However, the plaintiff has further contended that after the execution of the promissory note, the deceased Pushpa borrowed several additional amounts on different dates and that the same were recorded as endorsements in the second page of the suit promissory note. According to the plaintiff, these subsequent borrowals include amounts of Rs.1,50,000/- on 19.11.2020, Rs.2,00,000/- on 23.11.2020, Rs.3,00,000/- on 20.01.2021, Rs.22,000/- on 06.04.2021 and Rs.20,000/- on 10.05.2021, apart from other entries.

19. In this regard, the Court carefully examined the endorsements found in Ex.A1. Above the signature of Pushpa in the second page, two lines are written mentioning the dates 19.11.2020 and 23.11.2020 with the amounts of Rs.1,50,000/- and Rs.2,00,000/- respectively. These entries appear to have been written in a

different ink and merely mention the date and amount without describing the nature of the transaction.

20. Further, below the signature of Pushpa, several additional lines of endorsements have been written mentioning various amounts allegedly received on different dates. These writings are placed very closely above the signatures of PW3 and the deceased Pushpa. On a bare perusal of the document, it is evident that the endorsements have been written in a compact manner in the limited space available above the signatures. There is practically no gap between the last line of the endorsement and the signatures found below. This unusual manner of writing naturally creates a doubt as to whether the endorsements were written at the same time as the execution of the document or at a later point of time.

21. More importantly, during the cross-examination of PW1, a xerox copy of the suit promissory note has been marked as Ex.B1. In the said xerox copy, none of the above endorsements are found. The defendant has explained that she had taken the photograph of the document in the police station when the plaintiff produced the promissory note during the enquiry relating to her complaint regarding the belongings of her deceased mother. The absence of the endorsements in Ex.B1 lends considerable support to the defence version that the subsequent endorsements were incorporated only at a later stage.

22. Apart from this, the evidence of PW1 itself contains several inconsistencies with regard to the alleged payments. During the course of her cross-examination,

PW1 has admitted certain payments which are not reflected in the endorsements found in Ex.A1. For instance, she has stated that she paid a sum of Rs.72,000/- to Pushpa, whereas no such entry is found in the document. Likewise, with regard to the alleged payment dated 10.05.2021, the endorsement in Ex.A1 shows only Rs.20,000/-, whereas PW1 has stated in her evidence that she paid Rs.2,00,000/-. Similarly, PW1 has stated that she paid Rs.3,00,000/- and another Rs.2,00,000/- on 01.11.2020, but the document reflects only a single entry.

23. These inconsistencies between the oral evidence of PW1 and the contents of Ex.A1 create serious doubt regarding the genuineness of the subsequent endorsements. Further, no independent documentary evidence has been produced by the plaintiff to prove the source of funds for such huge payments. Though the plaintiff has stated that she pledged jewels in a Cooperative Bank and also that she paid chit amounts in the name of Pushpa, no document has been produced to substantiate these claims.

24. Therefore, while the evidence available on record is sufficient to establish the initial borrowal of Rs.6,50,000/- by the deceased Pushpa from the plaintiff, the same cannot be said with regard to the alleged subsequent payments. The plaintiff has failed to produce reliable and convincing evidence to prove that the deceased Pushpa received the additional amounts mentioned in the endorsements or that such endorsements were made contemporaneously with the transaction.

25. In view of the above discussion, this Court holds that the plaintiff has successfully proved the execution of the promissory note and the initial payment of Rs.6,50,000/- alone. However, the plaintiff has failed to establish the genuineness of the subsequent endorsements and the alleged additional payments said to have been made thereunder.

26. Therefore, this Court holds that the suit promissory note dated 31.10.2020 is valid and proved only to the extent of the original borrowal of Rs.6,50,000/-, and the plaintiff has failed to establish the subsequent endorsements and additional payments said to have been made thereafter.

27. The plaintiff has filed the present suit seeking recovery of a sum of Rs.18,90,483/- together with interest based on the promissory note dated 31.10.2020 said to have been executed by the defendant's mother Late Pushpa. The plaintiff contends that apart from the initial borrowal of Rs.6,50,000/-, the deceased Pushpa had borrowed several additional amounts on different dates and made endorsements in the suit promissory note acknowledging the same.

28. However, while answering Issue No.1, this Court has already held that the plaintiff has succeeded in proving the execution of the promissory note only to the extent of the initial borrowal of Rs.6,50,000/- by the deceased Pushpa. The plaintiff has failed to satisfactorily prove the genuineness of the subsequent endorsements and the alleged additional payments said to have been made thereafter. Therefore, the claim of the plaintiff in respect of the additional amounts cannot be accepted.

29. It is also an admitted fact that the alleged executant of the promissory note, namely Late Pushpa, died on 13.05.2021. The present defendant is none other than her daughter and legal heir. Under law, a legal heir is liable to discharge the debts of the deceased only to the extent of the estate inherited from the deceased. In the present case, the defendant has not seriously disputed that she is the legal heir of the deceased Pushpa. Hence, the liability arising out of the validly proved debt of the deceased Pushpa would devolve upon the defendant, subject to the extent of the estate inherited by her.

30. Since the plaintiff has proved that the deceased Pushpa borrowed a sum of Rs.6,50,000/- from her under the suit promissory note, the plaintiff is entitled to recover the said amount from the defendant as the legal heir of the deceased borrower.

31. With regard to interest, the plaintiff has claimed interest at the rate of 12% per annum. Considering the nature of the transaction and the facts and circumstances of the case, this Court is of the view that awarding interest at the rate of 9% per annum from the date of suit till the date of realization would meet the ends of justice.

32. Accordingly, this Court holds that the plaintiff is entitled to recover a sum of **Rs.6,50,000/- (Rupees Six Lakhs and Fifty Thousand only)** from the defendant together with **interest at the rate of 9% per annum from the date of suit till the date of realization** and thus Issue No.2 is answered.

33. As far as Issue No.3 is concerned, in the result of the above discussion and findings on the issues, this Court finds that the plaintiff has succeeded in proving that the defendant's mother Late Pushpa borrowed a sum of **Rs.6,50,000/-** from the plaintiff under the promissory note dated **31.10.2020**. The execution of the said promissory note and the initial loan transaction stand established through the oral evidence of PW1 and PW2 and the document marked as Ex.A1.

34. However, the plaintiff has failed to satisfactorily prove the alleged subsequent borrowals and endorsements said to have been made in the suit promissory note. The inconsistencies found in the oral testimony of PW1, the absence of reliable supporting evidence, and the discrepancies noticed in the document create serious doubt regarding the genuineness of the subsequent endorsements. Hence, this Court is not inclined to accept the claim of the plaintiff in respect of the additional amounts alleged to have been borrowed by the deceased Pushpa.

35. Thus, upon a careful consideration of the pleadings, oral and documentary evidence and the submissions made on either side, this Court is of the view that the plaintiff has satisfactorily proved the execution of the suit promissory note dated 31.10.2020 and the initial loan transaction of Rs.6,50,000/- advanced to the deceased Pushpa. However, the plaintiff has failed to establish the subsequent endorsements and additional borrowals alleged to have been made thereafter. The inconsistencies in the evidence of PW1 and the suspicious nature of the endorsements create serious doubt regarding their genuineness. Hence, this Court is not inclined to accept the

claim of the plaintiff in respect of the subsequent amounts. Consequently, the plaintiff is entitled to recover only the sum of Rs.6,50,000/- with agreed interest from the defendant, who is the legal heir of the deceased borrower, subject to the extent of the estate inherited by her. Accordingly, the suit deserves to be partly decreed.

36. Therefore, this Court holds that the plaintiff is entitled to recover only the initial loan amount of **Rs.6,50,000/-** from the defendant, who is the legal heir of the deceased borrower, subject to the extent of the estate inherited by her.

37. Considering that the promissory note provides for payment of interest at **12% per annum**, the plaintiff is entitled to interest on the said amount from the date of the promissory note till realization and thus the Point No.3 is partly answered in favour of the plaintiff.

In the result, the suit is **partly decreed** as follows:-

1. The defendant is directed to pay to the plaintiff a sum of **Rs.6,50,000/- (Rupees Six Lakhs and Fifty Thousand only)**.
2. The said amount shall carry **interest at the rate of 12% per annum from 31.10.2020 till the date of decree, and that the subsequent interest from the date of decree till realization in full shall be 6% p.a.,**
3. The plaintiff is entitled for costs of litigation expenses only for the said sum of Rs.6.5 Lakhs with interest and not for the entire suit amount.
4. The claim of the plaintiff in respect of the remaining amount is **dismissed**.

Dictated to the Steno-typist, directly typed by her in the computer, corrected and pronounced by me in the open court this the 12th day of March 2026.

I-Additional District and Sessions Judge
Tiruvallur

Plaintiffs side Witnesses:

PW1 - Tmt.Malliga
PW2 - Tr.Amulraj
PW3 - Tr.Venkatesan
PW4 - Tmt.Shanthi

Plaintiffs side Exhibits:-

Ex.A1 31.10.2020 Promissory note for a sum of Rs.650000/-
Ex.A2 04.01.2011 Original Rectification deed
Ex.A3 07.07.2021 Legal notice issued by the plaintiff
Ex.A4 --- Acknowledgement card
Ex.A5 28.07.2021 Reply notice issued by the defendant

Defendant side Witnesses:

DW1 - Rajeswari

Defendant side Exhibits:-

Ex.B1 31.10.2020 Copy of Promissory note for a sum of Rs.6,50,000/-

I-Additional District and Sessions Judge
Tiruvallur