

**In the Court of the Subordinate Judge, Thiruvarur.
Present: Thiru. C. Rajesh, B.A., B.L.,
Subordinate Judge, Thiruvarur.**

**Monday, the 22nd day of June 2026
2057 Thiruvalluvar Aandu, Parabava varudam, Aani thingal 08th day**

**Original Suit No.20/2026
(CNR.NO.TNTV03-000074-2026)**

N.Senthilkumar	...	Plaintiff
	Vs	
Kamalanathan	...	Defendant

This suit came up before this court on 16.06.2026 for final hearing in the presence of Thiru. S.R.Ayyappan, B.A., B.L., Advocate for the plaintiff and the defendant remains exparte and upon hearing plaintiff side argument and upon perusal of the case records and stood over for consideration till this day this court hereby delivered the following:-

JUDGMENT

This suit has been filed by the plaintiff for recovery of Rs.2,45,172/- and subsequent interest from the defendant and for cost.

The brevity of the plaint:-

1. The defendant borrowed Rs.2,00,000/- from the plaintiff on 17.03.2024. The same day the defendant executed a demand promissory note and promised to repay the debt amount with an interest of Rs.12% per annum. After that the defendant neither pay the interest nor the principal amount. Despite repeated demands made by the plaintiff the defendant did not come forward to discharge the debt amount. Then the plaintiff issued a legal notice on 11.02.2025 to the defendant and call upon him to

repay the debt amount with interest. Even after reception of the legal notice the defendant has not chosen to repay the debt amount. Hence, the plaintiff is constrained to file this suit for recovery of money against the defendant.

2. On the side of plaintiff two witnesses were examined as PW1 and PW2 and 4 exhibits were marked as Ex.A1 to Ex.A4. Neither oral nor documentary evidence adduced by the defendant and he simply remains exparte.

3. The point for consideration is,

Whether the plaintiff is entitled to recover the suit amount from the defendant as prayed for?

4. The suit has been filed by the plaintiff for recovery of Rs.2,45,172/- with subsequent interest from the defendant. The plaintiff claims that the defendant had borrowed Rs.2,00,000/- from the plaintiff on 17.03.2024 and executed a demand promissory note on the same day and also promised to repay the debt amount with an interest at the rate of Rs.12% per annum. To substantiate his version the demand promissory note dated 17.03.2024 executed by the defendant was marked as Ex.A1. The Ex.A2 is the office copy of legal notice issued by the plaintiff. The Ex.A3 is the postal Acknowledgment Card. The attesting witness of the Promissory Note Ex.A1 namely Ramachandiran was examined as Pw2. From the evidence of Pw1 and Pw2 and upon perusal of documents the plaintiff has proved that the defendant had borrowed Rs.2,00,000/- from the plaintiff and failed to discharge the same. Further, though the plaintiff has filed this suit for recovery of Rs.2,45,172/- based upon the promissory note, but the defendant did not come forward to contest the claim of the plaintiff and he simply remained exparte. Hence, this court is hold that the plaintiff is entitled to recover the suit claim with subsequent interest from the defendant.

In Result:-

Accordingly the suit is decreed by directing the defendant to pay a sum of Rs.2,45,172/- to the plaintiff as on the date of institution of the suit and to pay with subsequent interest at the rate of 12% per annum for the principal amount of Rs.2,00,000/- from the date of institution the suit till the date of decree and to pay interest at 6% from the date of decree till the date of payment or realization in full with cost.

Directly dictated to the Steno typist, typed by her, corrected and pronounced by me in open court on this the 22nd day of June 2026.

Subordinate Judge,
Thiruvarur.

Plaintiff Side Witnesses:-

PW1 – Senthilkumar (plaintiff)

PW2 – Ramachandiran (Attesting Witness)

Plaintiff Side Documents:-

01	Ex-A1	17.03.2025	Promissory Note - Original
02	Ex-A2	11.02.2025	Legal Notice - Office Copy
03	Ex-A3	13.02.2025	Postal Acknowledgment Card – Original
04	Ex-A4	--	Plaintiff Aadhar card - Copy

Defendant Side Witness and Exhibits:- Nil

Subordinate Judge,
Thiruvarur.