BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

Date of Reserving the Judgment	Date of Pronouncing the Judgment
06.10.2025	23.10.2025

CORAM:

THE HONOURABLE MR.JUSTICE C.V.KARTHIKEYAN
and
THE HONOURABLE MR.JUSTICE R.VIJAYAKUMAR

A.S.(MD)No.60 of 2017
and
C.M.P.(MD)No.3947 of 2017

V.Maheswari ... Appellant / 3rd Defendant

V.Venkatraj (Expired on 13.02.2017) ... 4th Defendant

vs.

1.Tamilnad Mercantile Bank Ltd.,
Sivakasi Branch,
Rep. by its Branch Manager and
Power of Attorney Holder,
P.Samydoss, S/o.M.Palanichamy,
1-2-1, Suviesesamuthu Vathiar Street,
Sivakasi, Virudhunagar District. ... 1st Respondent / Plaintiff

2.V.Baskaran

3.R.A.Palaniappan ... Respondents 2 and 3 /
Defendants 1 and 2

4.B.Sankaraeswari

5.A.S.Rajasekaran

6.S.R.Balaji

7.B.Lalithambigai Balaji

8.A.S.Rajasekaran (HUF),
Rep. by its Kartha,
A.S.Rajasekaran,
S/o.M.S.A.Senthiappa Nadar,
182, Gananagiri Road, Sivakasi,
Virudhunagar District.

9.J.Dhanalakshmi

10.S.Maheswari ... Respondents 4 to 10 / Defendants 5 to 11

[Cause title accepted vide order dated 17.04.2017 made in C.M.P.(MD)No.3345 of 2017 in A.S.(MD)Sr.No.12225 of 2017]

PRAYER : Appeal Suit filed under Order XLI Rules 1 and 2 read with Section 96 Civil Procedure Code against the judgment and decree dated 30.08.2016 passed in O.S.No.177 of 2004, on the file of Principal District Court, Virudhunagar District at Srivilliputhur.

For Appellant	: Mr.S.Srinivasa Raghavan for Mr.G.Marimuthu
For R1	: Mr.A.R.M.Ramesh
For R2 to R10	: No Appearance

JUDGMENT

C.V.KARTHIKEYAN, J.

The third defendant in O.S.No.177 of 2004 on the file of the Principal District Court, Virudhunagar District at Srivilliputhur, is the appellant herein.

2. The Appeal Suit had also been filed by the fourth defendant; however, he passed away on 13.02.2017, leaving behind the appellant/third defendant, his legal heir as the sole appellant.

3. The suit in O.S.No.177 of 2004 was filed by the first respondent, Tamilnad Mercantile Bank Ltd., Sivakasi Branch, seeking the following reliefs against the defendants:-

(a) A declaration that the second respondent herein/first defendant, V.Baskaran, had dishonestly misappropriated a sum of Rs.63,34,000/- from the plaintiff Bank;

(b) A further declaration that the properties described in the schedule to the plaint were purchased and constructed by the second respondent/first defendant from a portion of the misappropriated amount, in the names of the defendants 2 to 5;

(c) A direction to the defendants 1 to 5 to repay jointly and severally the misappropriated amount of Rs.63,34,000/- along with interest at the rate of 12% per annum;

(d) A direction to create a charge over the properties described in the schedule to the plaint;

(e) In the event of failure to repay, to bring to court auction Item Nos.1 to 3 of the 'A' Schedule, Item No.1 of the 'B' Schedule, and the 'C' Schedule properties, and credit the sale proceeds towards the decree amount;

(f) Permission for the plaintiff to credit any deposits lying with the plaintiff Bank towards the decree amount; and

(g) Costs of the suit.

4. It is to be noted that only the defendants 3 and 4, namely, V.Maheswari and her husband V.Venkatraj, filed written statements and contested the claim of the plaintiff. The other defendants, namely defendants 1, 2, and 5 to 11, had taken a conscious decision not to participate in the trial proceedings and were set *ex parte*.

5. During the trial, the plaintiff examined two witnesses as P.W.1 and P.W.2. The third defendant examined herself as D.W.1. The plaintiff marked Exhibits A1 to A27, while the defendants marked Exhibits B1 to B30.

6. Upon conclusion of the trial, by judgment and decree dated 30.08.2016, the learned Principal District Judge, Virudhunagar District at Srivilliputhur, decreed the suit with costs. The trial Court granted the following reliefs:

(a) A declaration that the first defendant had misappropriated a sum of Rs.63,34,000/- from the plaintiff Bank;

(b) A direction to the defendants 1 to 5 to repay the said amount jointly and severally, along with interest;

(c) Creation of a charge over the properties described in the schedule to the plaint;

(d) A declaration that the plaintiff is entitled to appropriate the fixed deposits described in the schedule, towards the decree amount.

7. Aggrieved by the said judgment and decree, the defendants 3 and 4 have filed the present Appeal Suit.

8. During the pendency of the appeal, V.Venkatraj/fourth defendant passed away. However, the appellant/third defendant, being his legal heir, continued to prosecute the Appeal Suit.

O.S.No.177 of 2004 [Principal District Court, Virudhunagar District at Srivilliputhur]:-

9. In the plaint, it had been contended that the first defendant had been appointed as a Clerk in the plaintiff Bank in the year 1982. After several transfers, he was posted to the Sivakasi Branch in June 1996 and worked there until October 2004. He was well aware of the credit and debit entries of the customers of the plaintiff Bank at Sivakasi. The defendants 6 to 10 held Savings Bank Accounts in the plaintiff Bank. The seventh defendant is the son of the sixth defendant, the eighth defendant is the wife of the seventh defendant, and the ninth defendant is a Joint Hindu Undivided Family, represented through its Kartha.

10. It had been further contended that, in effect, the defendants 6 to 9 were members of one family. They deposited substantial amounts without making significant withdrawals. Further, it had been contended that the sixth defendant brought to the plaintiff Bank's notice discrepancies between the Pass Book entries and the copies of the Account Statements furnished to him. Upon scrutiny by the Bank officers, it was found that amounts had been transferred to other accounts, which the first defendant had encashed and thereby misappropriated. The details and methods of such misappropriation were narrated in the plaint.

11. It had been further contended that the total amount misappropriated from the accounts of the defendants 6 to 10 was Rs.63,34,000/-. Additionally, it had been contended that the third defendant is the wife of the fourth defendant and that both were neighbours of the first defendant and were closely acquainted with him. It had been further contended that the first defendant had purchased the first item of the ‘A’ schedule property in the name of the third defendant by sale deed dated 27.04.2001; the second item of ‘A’ schedule property also in the name of the third defendant by sale deed dated 27.11.2003; and the third item of ‘A’ schedule property again in the name of the third defendant on 20.06.2003.

12. It had been further contended that the first defendant had also constructed a building on the vacant site belonging to the fourth defendant, which property is described as the first item in the 'B' Schedule. He had also purchased machinery, as detailed in the plaint, and permitted the fourth defendant to use the same. Additionally, it had been contended that the first defendant had purchased the 'C' Schedule property in the name of his wife, the fifth defendant. He had also deposited amounts corresponding to Item Nos.4 to 7 in the 'A' Schedule property, Item No.2 in the 'B' Schedule property, and in the properties mentioned in the 'D,' 'E,' and 'F' Schedules of the plaint. Thus, it had been contended that the first defendant committed acts of forgery, fraud, and misappropriation, thereby betrayed the trust placed in him by the Bank and its customers.

13. Further, it had been contended that the sale deeds in favour of the defendants 2 to 5 are not valid, as the said defendants lacked independent source of income to purchase the said properties. It had been contended that the first defendant was the actual owner of these properties.

14. It had also been contended that the plaintiff had lodged a criminal complaint on 09.10.2004 against the defendants 1 and 2, and an F.I.R. in Crime No.17 of 2004 was registered by the District Crime Branch, Virudhunagar, for offences punishable under Sections 408, 477-A, and 120B of the Indian Penal Code. The first defendant was subsequently remanded to judicial custody. Original documents relating to the ‘A’ and ‘C’ Schedule properties were recovered from the custody and possession of the first defendant.

15. It had been contended that the defendants 2 to 5 had conspired with the first defendant in committing the acts of misappropriation. It was on these grounds that the suit was filed for the reliefs stated supra.

16. The defendants 3 and 4 alone filed written statements and contested the suit. They contended that they were strangers to the other defendants and there was no privity of contract between them and the plaintiff or any of the other defendants. They disclaimed all knowledge of the first defendant and his possessions. They also denied any knowledge of the allegations of misappropriation levelled against the first defendant by the plaintiff.

17. The defendants asserted that the properties in their names had been purchased from their own hard-earned money. The third defendant stated that the first item of the ‘A’ Schedule property was purchased by availing a loan from the Thiruthangal Primary Agricultural Co-operative Bank and, therefore, the said property was her absolute property. She further contended that the second item of the ‘A’ Schedule property was purchased with funds supplied by the fourth defendant from his earnings while working abroad, and that a property at Coimbatore in the name of the third defendant was sold on 04.06.2001, with the sale consideration being used to purchase the second item of the ‘A’ Schedule property. It had also been contended that the third item of the ‘A’ Schedule property was purchased using their own funds, as well as funds from the father of the fourth defendant.

18. With respect to the vacant site in the name of the fourth defendant, described as the first item of the ‘B’ Schedule property, it had been contended that the vacant site was purchased out of family income and also by availing a loan from Elayirampannai Mercantile Bank. Further, it had been contended that a LIC policy had been opened by the fourth defendant out of his own funds. Details regarding the GPF loan availed by the third defendant were also furnished in the written statement.

19. The defendants 3 and 4 reiterated that there was no connection whatsoever between them and the first defendant. It had been further contended that these defendants had been falsely implicated in the criminal case along with the first defendant. Accordingly, it was prayed that the suit be dismissed.

20. On the basis of the above pleadings, the learned Principal District Judge, Virudhunagar District at Srivilliputhur, framed the following issues:-

"*(i) Whether the suit schedule properties had been purchased by the first defendant in the names of the defendants 2 to 5 from the amounts misappropriated from the plaintiff Bank?*

(ii) Whether the plaintiff is entitled to a declaration that the suit schedule properties had been purchased by the first defendant in favour of the defendants 2 to 5?

(iii) Whether the plaintiff is entitled to recovery of the suit amount along with interest at 12% per annum?

(iv) Whether the plaintiff is entitled to bring into their account the fixed deposits mentioned in the schedules to the plaint?

(v) To what other reliefs the plaintiff is entitled?"

21. During the trial, the plaintiff examined two witnesses as P.W.1 and P.W.2, while the third defendant examined herself as D.W.1. The plaintiff marked Exhibits A.1 to A.27, which included the Statement of Accounts of the Savings Bank Accounts of the defendants 6 to 10 as Exhibits A.1 to A.6, copies of sale deeds in the names of the defendants 3 to 5 as Exhibits A.12 to A.16, and Statements of Accounts in the name of the third defendant, in the joint names of the defendants 3 and 5, and in the name of the second defendant as Exhibits A.17 to A.19. The First Information Report registered against the first defendant was marked as Exhibit A.20. Copies of cheques were marked as Exhibits A.24 to A.26.

22. The defendants marked Exhibits B.1 to B.30. These included financial transaction records of Venkatesh Poly Bag Company, operated by the father of the fourth defendant, as Exhibits B.5 to B.13; the statement of the General Provident Fund in the name of the third defendant as Exhibits B.20 and B.21; Pass Books in the name of the third defendant with the Thiruthangal Primary Agricultural Co-operative Bank as Exhibit B.22; and copies of deposits made by the third defendant as Exhibits B.26, B.27, and B.29.

23. On the basis of the pleadings and the evidence adduced, the learned Principal District Judge, Virudhunagar District at Srivilliputhur, rejected the contentions of the defendants 3 and 4 that they had the necessary source of funds to purchase the properties in their names. It had been observed that they had failed to satisfy the Court that, even if they had sold properties earlier, the consideration received was utilized to purchase the suit schedule properties in their names. The contention of the defendants 3 and 4 regarding income from Venkatesh Poly Bags Company was also rejected, as the specific amount of profit earned from that business was not disclosed by the fourth defendant. Further, it had been held that the defendants 3 and 4 had not established that they possessed substantial funds to purchase the suit schedule properties in their names.

24. Having held the above, the learned Trial Judge inferred that the only possible conclusion was that the properties were purchased from and out of the amounts misappropriated by the first defendant from the plaintiff Bank.

25. In view of the inferences drawn and the findings thereon, the learned Trial Judge decreed the suit as prayed for, with costs.

26. Challenging that judgment and decree, the defendants 3 and 4 have filed the present Appeal Suit.

A.S.(MD)No.60 of 2017:-

27. Heard arguments advanced by Mr.S.Srinivasa Raghavan, learned counsel for the appellant and Mr.A.R.M.Ramesh, learned counsel for the first respondent.

28. The respondents 2 to 10 have not participated in the appeal proceedings and have been set *ex parte*. The learned counsel for the appellant filed a memo dated 27.12.2021 stating that they are not necessary parties to the appeal and, therefore, their appearance may be dispensed with. The said memo was recorded on 06.10.2025.

29. Mr.S.Srinivasa Raghavan, learned counsel for the appellant pointed out that the suit had been filed seeking a declaration that the properties purchased in the name of the appellant / third defendant and the fourth defendant were, in fact, purchased by the first defendant. It was alleged that the first defendant had provided the sale consideration for the said properties using funds misappropriated from the plaintiff Bank.

30. The learned counsel submitted that, in order to obtain a decree, the plaintiff must necessarily prove that the first defendant had provided the sale consideration and that such funds were misappropriated from the Bank. Simultaneously, the plaintiff must also establish that the appellant / third defendant and the fourth defendant had no independent source of funds for purchasing the properties registered in their names.

31. The learned counsel further pointed out that the appellant / third defendant and the fourth defendant had filed their written statements asserting that they had adequate independent sources of income to fund the purchases. He contended that there was no obligation on the part of the defendants 3 and 4 to establish this fact unless and until the plaintiff discharged the initial burden of proving that the properties were purchased solely using funds provided by the first defendant.

32. The learned counsel pointed out the sale deeds which had been marked in this regard which very clearly stated that the sale consideration had been paid only by the appellant / third defendant and the fourth defendant and stated that therefore, no oral evidence contra to that written document could be addressed by the plaintiff.

33. The learned counsel submitted that the learned Trial Judge had evidently been swayed by the averments in the plaint alleging misappropriation by the first defendant, and had misdirected herself in inferring that the sale consideration for the properties purchased by the appellant / third defendant and the fourth defendant was financed solely by the first defendant, that too from the alleged misappropriated funds.

34. The learned counsel pointed out that there was no substantive link in the chain of events connecting the first defendant to the defendants 3 and 4, except for the oral assertion that they were neighbours.

35. The learned counsel further contended that, although a Civil Court is permitted to arrive at conclusions based on the preponderance of probabilities, such conclusions must be drawn from concrete and established facts. In the present case, when the foundational facts themselves have not been proved, the learned counsel submitted that the inference drawn by the Trial Court that the properties were purchased exclusively from funds provided by the first defendant was unsustainable and warrants interference by this Court. He therefore urged that the appeal be allowed.

36. Mr.A.R.M.Ramesh, learned counsel for the first respondent / plaintiff Bank, however, contended that the first defendant, the appellant / third defendant, and the fourth defendant were not merely neighbours, but had also maintained joint accounts with the plaintiff Bank. He submitted that the first defendant had misappropriated a substantial sum of Rs.64/- Lakhs while working as a Clerk in the plaintiff Bank, and that, quite proximate to the period of such misappropriation, the appellant / third defendant and the fourth defendant had purchased the subject properties.

37. The learned counsel therefore argued that it was reasonable for the learned Trial Judge to draw an inference that the sale consideration for the properties had flowed from the misappropriated funds.

38. With respect to the criminal complaint lodged against the first defendant, the learned counsel submitted that although the trial had concluded in October 2023 and final arguments had been advanced, for reasons best known to the learned Judicial Magistrate No.II, Virudhunagar, the judgment is yet to be pronounced. He further submitted that, in any event, in civil proceedings, strict proof is not required, and the standard of proof is based on the preponderance of probabilities.

39. The learned counsel submitted that the foundational facts namely, that the first defendant was employed as a Clerk in the plaintiff Bank, that he had been charged with offences relating to misappropriation and manipulation of accounts, and that the criminal trial in that regard had substantially progressed, had all been established. He further submitted that the proximity between the first defendant and the appellant / third defendant and the fourth defendant had also been demonstrated.

40. In the light of these facts, the learned counsel contended that the burden had shifted to the appellant / third defendant and the fourth defendant to prove that they had independent financial means to purchase the properties in question. He pointed out that the evidence produced by them in this regard was extremely scant and insufficient. Therefore, the learned counsel argued that the learned Trial Judge had rightly concluded that the properties were purchased using the misappropriated funds of the first defendant, who had layered the said funds by purchasing properties in the names of the appellant / third defendant and the fourth defendant. The learned counsel thus insisted that the judgment of the Trial Court was sound and required no interference, and accordingly, the Appeal Suit should be dismissed.

41. We have carefully considered the arguments advanced and perused the relevant records.

42. The following points arise for consideration:-

(1) Whether the sale consideration for the purchase of properties in the names of the appellant / third defendant and the fourth defendant was financed by the first defendant in the suit?

(2) Whether the appellant / third defendant and the fourth defendant have produced adequate evidence to demonstrate that they possessed sufficient funds to purchase the properties?

(3) Whether the judgment of the Trial Court warrants interference?

43. Since these points revolve around the examination of pleadings and the appreciation of oral and documentary evidence, they are taken up together for consideration.

44. The suit had been filed by the Tamilnad Mercantile Bank / the first respondent seeking a declaration that the first defendant had dishonestly misappropriated a sum of Rs.63,34,000/- and that, out of the said amount, properties were purchased in the names of the defendants 2 to 5. In order to establish this assertion, the first respondent, who was the plaintiff before the Trial Court, examined one witness, a Clerk employed with the Bank.

45. The crucial issue for consideration is whether the plaintiff was able to establish that, from and out of the misappropriated funds, the appellant and the fourth defendant had purchased immovable properties. The burden of proof squarely lay on the plaintiff to demonstrate a direct nexus between the alleged misappropriation and the consideration paid under the sale deeds executed in favour of the appellant and the fourth defendant.

46. The sale deeds executed in favour of the third defendant were marked as Exhibits A.12 to A.14, and the sale deed in favour of the fourth defendant was marked as Exhibit A.15. A careful perusal of all the said sale deeds reveals that the purchasers, namely, the appellant and the fourth defendant, were shown to have paid the sale consideration themselves. There is no reference whatsoever in any of the documents to the first defendant having provided the funds or financed the purchase of the said properties.

47. In this regard, it is relevant to refer to Section 92 of the Indian Evidence Act, 1872, which reads as follows:

> *"**92. Exclusion of evidence of oral agreement.**-*
>
> *When the terms of any such contract, grant or other disposition of property, or any matter required by law to be reduced to the form of a document, have been proved according to the last section, no evidence of any oral agreement or statement shall be admitted, as between the parties to any such instrument or their representatives in interest, for the*

purpose of contradicting, varying, adding to, or subtracting from, its terms:"

48. In the light of Section 92, once the sale deed expressly states that the purchaser had paid the consideration, no oral evidence can be admitted to contradict the contents of such a document, unless it falls under one of the exceptions provided in the provisos. In the present case, there is no material to invoke any such exception.

49. It is thus evident that no amount of oral evidence can be admitted to contradict or override the statements contained in a written document, unless fraud, misrepresentation, or undue influence is specifically pleaded and established. If the first respondent/plaintiff Bank intended to allege that the purchase of properties by the appellant and the fourth defendant was vitiated by fraud, then it was incumbent upon them to plead such fraud in accordance with Order VI Rule 4 of the Code of Civil Procedure, which mandates that particulars of fraud must be specifically stated with supporting details. Mere inferences or insinuations are not sufficient to satisfy this requirement. Further, even assuming that such pleadings existed, there must also be cogent evidence adduced to substantiate the alleged fraud.

50. In the present case, except for drawing an inference that the first defendant had financed the purchase of the properties in the names of the appellant and the fourth defendant, there is no direct or conclusive evidence brought on record. It had been contended that certain joint bank accounts were maintained between the first defendant and the appellant; however, the mere existence of such accounts cannot be the basis to prove that the consideration for the purchase of the properties originated from the misappropriated funds.

51. Although the first respondent/plaintiff attempted to create a chain of circumstances, the evidentiary value of these links is weak and insufficient to discharge the heavy burden of proof placed upon them. The Trial Court appears to have been unduly influenced by the allegation that the first defendant had misappropriated funds from the first respondent Bank. While the issue of misappropriation may be subject to criminal prosecution, and indeed a complaint has been lodged and is pending trial before the competent Judicial Magistrate

Court, such proceedings are distinct and independent from the relief sought in the present civil suit.

52. Even assuming that the first defendant had misappropriated funds, the crucial issue in the present suit, and consequently, in this appeal is whether the sale consideration for the properties purchased in the names of the appellant and the fourth defendant was sourced from the misappropriated funds. Unfortunately, there is no evidence, direct or circumstantial, to establish such a link. Courts cannot proceed on conjectures or presumptions when serious allegations such as benami transactions or fraudulent property purchases are made.

53. The learned Trial Judge appears to have placed undue reliance on various receipts produced by the plaintiff Bank to demonstrate misappropriation by the first defendant. However, the core issue to be adjudicated was not the misappropriation *per se*, but whether the misappropriated funds were utilised by the appellant and the fourth defendant for purchasing the suit properties.

54. Furthermore, in the written statements filed by the appellant and the fourth defendant an alternative and plausible explanation had been provided regarding the source of funds for the property purchases. Unfortunately, the learned Trial Judge failed to examine these pleadings or discuss the documentary evidence submitted by the appellant and the fourth defendant in support of their case. This omission is significant, as the Court is duty-bound to consider the case of both parties and arrive at findings based on the pleadings and evidence adduced on either side.

55. The learned Trial Judge had proceeded primarily on the basis of the documents produced by the first respondent/plaintiff Bank, which sought to establish that the first defendant had misappropriated amounts. However, as already emphasised, that was not and ought not to have been the central issue for adjudication in the present suit. A Civil Court cannot, in the absence of cogent and conclusive evidence, declare that the first defendant had misappropriated funds, particularly, when a criminal prosecution is already pending with respect to the same allegations.

56. In the absence of proof of such misappropriation, there can be no legal basis to draw an inference that the first defendant financed the purchase of the properties by the appellant and the fourth defendant. The records are devoid of any direct or reliable evidence in this regard. Courts cannot render findings based on speculation or in the absence of evidence.

57. It is also pertinent to note that the appellant had entered the witness box and produced documents demonstrating that she was in possession of sufficient funds to purchase the properties in question. The veracity of these documents was not effectively challenged by the first respondent/plaintiff Bank. More importantly, it must be reiterated that it was never incumbent upon the appellant or the fourth defendant to prove the source of their funds unless the plaintiff had first discharged the burden of showing that the consideration for the purchases flowed from the misappropriated amount allegedly routed through the first defendant.

58. As the foundational facts themselves have not been established, the burden never shifted to the appellant or the fourth defendant. Even so, they have placed materials on record to show that they possessed the financial capacity to purchase the properties.

59. We are therefore of the considered opinion that the first respondent/plaintiff Bank has failed to discharge the initial and essential burden of proof namely, that the properties were purchased using the misappropriated funds allegedly diverted by the first defendant.

60. Accordingly, the first point framed for consideration is answered that there is no evidence to hold that the first defendant financed the purchase of the properties by the appellant / third defendant and the fourth defendant and the second point framed is answered that sufficient evidence had been produced by the appellant / third defendant and the fourth defendant to prove source for purchase of the properties. The points framed are answered in favour of the appellant / third defendant and the fourth defendant, and against the first respondent/plaintiff Bank.

61. In view of the above findings, we hold that the judgment and decree of the Trial Court dated 30.08.2016 cannot be sustained and is liable to be set aside.

62. In the result,

(i) The Appeal Suit stands allowed.

(ii) The judgment and decree of the Trial Court dated 30.08.2016 is hereby set aside.

(iii) The suit in O.S.No.177 of 2004, on the file of the Principal District Court, Virudhunagar District @ Srivilliputhur, is dismissed.

(iv) C.M.P.(MD)No.3947 of 2017 is closed.

(v) There shall be no order as to costs.

Index	: Yes	**[C.V.K., J.] & [R.V., J.]**
NCC	: Yes	**23.10.2025**

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To

1.The Principal District Judge,
Virudhunagar District at Srivilliputhur.

2.The Section Officer,
V.R. Section,
Madurai Bench of Madras High Court,
Madurai.

C.V.KARTHIKEYAN, J.
and
R.VIJAYAKUMAR, J.

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PRE-DELIVERY JUDGMENT MADE IN A.S.(MD)No.60 of 2017

23.10.2025