IN THE XV ADDITIONAL CITY CIVIL COURT, CHENNAI.

Present: Thiru. L. Robert Kennedy Ramesh, M.L.,

XXIII Additional District Judge,

XV Additional Court (FAC)

Thursday, the 30th day of July 2026

Criminal Appeal No.187 of 2025

CNR No.TNCH01-003054-2025

E.Filing No.ATN20240001597C202500002

against
S.T.C.No.5664/2023

and

Criminal Appeal No.188 of 2025

CNR No.TNCH01-003055-2025

E.Filing No.ATN20240001597C202500003

against
S.T.C.No.5316/2023

Criminal Appeal No.187 of 2025

Name of the Trial Court in which the Appeal has been preferred	:	Metropolitan Magistrate, FTC – II (Magisterial Level), Egmore @ Allikulam, Chennai
Trial Court Case No.	:	S.T.C.No.5664 of 2023
Appeal Case No.	:	C.A.No.187 of 2025

Name and Address of the Appellant/Accused	:	Jinna Basha M (M/ -59 years) S/o. Mahaboob Basha No.50, VB Nagar, Melavalampettai, Karunguzhi, Chengalpet – 603 303.
Name and Address of the Respondent/complainant	:	M/s. HDFC Bank Ltd., Having its Regd. Office at HDFC Bank house, Senapati Bapat Marg, Lowe Parel (West) Mumbai – 400 013. Having its Branch office at " Ceebros Building" No.110, Nelson Manickam Road, Aminjikarai, Chennai -600 029. Rep. by its Power of Attorney Holder, Mr. Ramakrishnan.
Nature of Judgment passed by the Trial Judge	:	The Learned Metropolitan Magistrate, FTC -II, Egmore @ Allikulam has passed an Order that the accused is found guilty for offence under section 138 of Negotiable Instrument Act and the accused is convicted as per section 255(2) Cr.P.C. and the accused is sentenced to undergone simple imprisonment or a period of 4 months and the accused is liable to pay a sum of Rs. 2,20,000/- (Rupees Two lakhs and Twenty thousand only) as compensation

		under section 357(3) Cr.P.C to the complainant within 30 days from the judgment date, in default 2 month simple Imprisonment. No fine is imposed.
In the Appeal, Findings of the Court	:	In the result, the appeal is dismissed and the judgment of the Learned Metropolitan Magistrate, FTC- II, Egmore @ Allikulam, Chennai in S.T.C.No.5664/2023 dated 01.02.2025 is confirmed. The learned Magistrate is required to secure the accused and commit him to prison.
E-Filing of the appeal	:	09.02.2025
Date of taken on file	:	10.02.2025
Date of appearance	:	24.06.2025
Date of Argument	:	22.07.2026
Date of Judgment	:	30.07.2026

Criminal Appeal No.188 of 2025

Name of the Trial Court in which the Appeal has been preferred	:	Metropolitan Magistrate, FTC – II (Magisterial Level), Egmore @ Allikulam, Chennai.
Trial Court Case No.	:	S.T.C.No.5316 of 2023
Appeal Case No.	:	C.A.No.188 of 2025
Name and Address of the Appellant/Accused	:	Jinna Basha M (M/A - 59 years) S/o. Mahaboob Basha No.50, VB Nagar, Melavalampettai, Karunguzhi, Chengalpet – 603 303.
Name and Address of the Respondent/complainant	:	M/s. HDFC Bank Ltd., Having its Regd. Office at HDFC Bank house, Senapati Bapat Marg, Lowe Parel (West) Mumbai – 400 013. Having its Branch office at " Ceebros Building" No.110, Nelson Manickam Road, Aminjikarai, Chennai -600 029. Rep. by its Power of Attorney Holder, Mr. Ramakrishnan.
Nature of Judgment passed by the Trial Judge	:	The Learned Metropolitan Magistrate, FTC -II, Egmore @ Allikulam has passed an Order that the

		accused is found guilty for offence under section 138 of Negotiable Instrument Act and the accused is convicted as per section 255(2) Cr.P.C. and the accused is sentenced to undergone simple imprisonment or a period of 6 months and the accused is liable to pay a sum of Rs. 4,10,000/- (Rupees Four lakhs and Ten thousand only) as compensation under section 357(3) Cr.P.C to the complainant within 30 days from the judgment date, in default 2 month simple Imprisonment. No fine is imposed.
In the Appeal, Findings of the Court	:	In the result, the appeal is dismissed and the judgment of the Learned Metropolitan Magistrate, FTC - II, Egmore @ Allikulam, Chennai in S.T.C.No.5316/2023 dated 01.02.2025 is confirmed. The learned Magistrate is required to secure the accused and commit him to prison.

E-Filing of the appeal	: 09.02.2025
Date of taken on file	: 10.02.2025
Date of appearance	: 24.06.2025
Date of Argument	: 22.07.2026
Date of Judgment	: 30.07.2026

These both Criminal Appeal 187/2025 & 188/2025 are coming on 22.07.2026 before me for final hearing in the presence of M/s. E. Jai Sangar, S.Vijaya Raghavan, M.Raja kumaran, P. Manikandan & R.Varadharajan Learned Counsel for Appellant/Accused and M/s. GGS Law Associates Learned counsel for the Respondent/Complainant and upon perusing the grounds of appeal and the documents on record and on hearing the arguments from both sides and having stood over for consideration till this day, this court delivered the following:

COMMON JUDGMENT

CA.No. 187/2025

The Appellant/accused has preferred this Criminal Appeal as against the Judgment of conviction passed by Learned Metropolitan Magistrate, FTC – II, Egmore @ Allikulam, Chennai in S.T.C.No.5664/2023 on 01.02.2025.

C.A.No. 188/2025

The Appellant/accused has preferred this Criminal Appeal as against the Judgment of conviction passed by Learned Metropolitan Magistrate, FTC - II, Egmore @ Allikulam, Chennai in S.T.C.No.5316/2023 on 01.02.2025.

2) The parties in both the appeal are referred to as per their rankings before the trial court for the sake of convenience and for better understanding.

3) The complainant has filed two private complaint u/s 200 of Cr.P.C. for an offence u/s. 138 of the Negotiable Instruments Act (hereinafter referred to as N.I Act) to impose punishment to the accused and for compensation to the complainant u/s.357 of Cr.P.C.

4) In both complainant the learned Magistrate took cognizance of offence u/s 138 of N.I. Act and issued summons to the accused and on appearance of the accused, after compliance with the provisions of section 207 of Cr.P.C., when the substance of the accusation was stated to the accused, the accused denied the accusation as false and he did not plead guilty. Therefore the trial court proceeded to record the evidence of Complainant as PW1 and marked Ex.P.1 to Ex.P.6 in both S.T.C.No.5664/2025 and S.T.C. No. 5316/2025,

5) After completion of the complainant side evidence in both S.T.C.No. 5664/2025 and S.T.C. No. 5316/2025, when the accused was examined U/s.313(1)(b) of Cr.P.C. on the incriminating evidence adduced by the complainant side, he denied the evidence as false.

6) On the side of the accused in both S.T.C.No. 5664/2025 and S.T.C. No. 5316/2025, the accused was examined as DW1 and his son Mr.J. Joher Alli was examined as DW2 and marked Ex.D1 to Ex.D6.

7) On consideration of the materials placed before the trial court and on consideration of the oral submissions made on either side, in S.T.C.No.5664/2023 the learned Metropolitan Magistrate found the accused guilty of offence U/s.138 of the Negotiable Instruments Act 1881 and sentenced him to undergo 4 months simple imprisonment and ordered the accused to pay Rs.2,20,000/- as compensation to the complainant within 30 days from the judgment date, in default of payment of said compensation then the accused shall undergo 2 months simple imprisonment, and in S.T.C.No.5316/2023, the learned Metropolitan Magistrate found the accused guilty of offence U/s.138 of the Negotiable Instruments Act 1881 and sentenced him to undergo 6 months simple imprisonment and ordered the accused to pay Rs.4,10,000/- as compensation to the complainant within 30 days from the judgment date, in default of payment of said compensation then the accused shall undergo 2 months simple imprisonment.

8) The accused has challenged the impugned Judgment in S.T.C.No. 5664/2023 on the following grounds in CA. No. 187/2025:-

i) The trial court erred in convicting the appellant for an offence under section 138 of N.I. Act, based on the uncorroborated evidence and materials.

(ii) The trial court failed to note the date of issuance of Ex. D-6, since prior to the presentment of Cheque in dispute, the appellant caused Legal notice to the complainant Bank dated 08.06.2023., i.e Ex.D-6 and the Trial court discussion about Ex.D-6, in the judgment is not correct, since the Cheque in Ex.P-2 was presented only on 25.05.2023. Further the 50 EMI s mentioned in the Judgment is not the prosecution case and Ex.P-6 was also not discussed in the Impugned Judgment and on that the Trial court

Judgment is liable to be set aside.

(iii) The trial court failed to note the legal Notice Ex.P4, since it is not a demand notice and the subject column of legal notice only mentioned about the fraudulent transfer of Vehicle and the line of the legal notice it seem to be made request only and not any demand of Cheque amount.

(iv) The trial court had failed to note the Ex.P-1, since the Original Power of Attorney was not filed with complaint and the Original was also not produced before the Trial court for comparison and further there is signature about verification and it was not compared by competent authority and the Ex.P-1, is only xerox and on that score the Complaint which itself not maintainable and the appellant ought to be acquitted by the trial court.

(v) The judgment of trial court is not correct, since the issuance of Cheque and the signature was also disputed by the DW-1 .

(vi) The trial court failed to accept the defense of the appellant and failed to scrutiny the Exhibits and evidence, since the evidence of PW-1, the date of issuance of Cheque not proved and the complainant has not denied about the employment of John and

Mani and there was a settlement talk were held with the Bank and further there is no logic that the appellant had fraudulently transferred the Vehicle before the RTO and cancelled the hypothecation and no prudent man will accept the above said allegation.

(vii) The trial court impugned judgment , it's mentioned that on 31.03.2023, the appellant had paid Rs.2,20,000/- to the Complainant Bank is no were found in the evidence of DW-1 and further about the payment of Rs.2,20,000/- was also not found in the evidence of DW-2 and since the Ex.D4 had given by DW-2 to the Maduravoyal Police Station, prior to the Complaint of bank. i.e., Exhibit D-2 and further the appellant only produced the RC book and revealed about the fraudulent Transfers and further the RTO will never allow to cancel the hypothecation without authorized person.

(viii) The trial court failed to note the cross examination of PW1, since he admits that he was not aware about the contents found in E.P-4 and further it is admitted evidence of PW-1 that he has no knowledge, when and by whom, the Cheque (Ex.P-2) received from the accused and he also admits that the Ex.D-2 (Police Complaint dated 09.11.2022 given by bank Employee), and further the above said complaint was admitted by the Complainant, further the complainant has also not disputed the said Ex.D-2, and the above said Ex.D-2, in page 3, Last para and last Line it is mentioned that as on date i.e 09.11.2022, and out of 68 EMIs, 8 EMIs received and the accused has to pay remaining 25 EMIs only and further, it is admitted evidence that the accused had paid Rs.4,10,000/- on 30.03.2023, for the same the said payment receipt has also marked as Ex.D-5 (Bank Chellan for Rs.4,10,000/- dated 30.03.2023) through DW-2, and the Exhibit D-2 is completely contra to the complainant about the EMIs tenure and paid loan amounts and also the pending EMIs.

(ix) Further the loan Agreement and the consent letter was allegedly given by the appellant was also not placed by the complainant nor established that how and when the cheque in dispute was received by them from the accused and no question or suggestion raised by the counsel for Complainant to prove the above said fact and the complainant has not established the exact liability of the Appellant/ accused and every document about the pending dues differs, which creates serious doubts, however the trial court ignored all the above said contradictions and convicted the appellant is unsustainable.

9) <u>The accused has challenged the impugned Judgment in S.T.C. No.5316/2023 on the following grounds in CA. No. 188/2025</u>:-

(i) The trial court had failed to note the date of issuance of Ex.D6, since prior to the presentment of cheque related to S.T.C No.5664 of 2023 for an amount of Rs.2,20,000/- was deposited only after Legal Notice dated 08.06.2023 caused by the Appellant., i.e Ex.D6.

(ii) The trial court failed to note that the legal notice Ex.P-4 is not demand notice and further the subject column of legal notice mentioned about the fraudulent transfer of Vehicle and the last line of the legal notice, it seem to be made request only and not any demand of cheque amount.

(iii) The trial court failed to note that the Original Power of Attorney was not filed along with the complaint and the original has also not produced for comparison and further there is signature found that it was compared by competent authority and the Ex.P-1 is only xerox and on that score the Complaint which itself not maintainable and the appellant ought to be acquitted by the Trial court.

(iv) The trial court judgment, it's mentioned that on 31.03.2023, the appellant had paid Rs.4,10,000/- to the complainant Bank and if the Trial court presumes that the Exhibit D-2 is the un challenged Document and it is the case of complainant that the appellant has to pay 25 EMIs only, then the appellant liability after deducting the Rs.4,10,000/- in Rs.5,47,100/- then the remaining balance will fall only Rs.1,37,100/- and not as claimed amount of the cheque. since the Exhibit D-4 , the complaint of DW-2 at Maduravoyal police station given by DW-2 , prior to Exhibit D-2 and further the Appellant only produced the RC Book and revealed about the fraudulent Transfer and further the RTO will never allow to cancel the hypothecation without authorized person is universal fact and the Trial Court failed to place judicial facts.

v) The trial court failed to note the cross examination of PW1, since he admits that he was not aware about the contents found in

E.P-4 and further it is admitted evidence of PW-1 he has no knowledge, when and by whom, the Cheque (Exhibit P-2) received from the accused and he also admits that the Exhibit D.2 (Police Complaint dated 09.11.2022 given by bank Employee), and further the above said complaint was admitted by the Complainant, further the complainant has also not disputed the said Ex.D-2, and the above said Ex.D-2, in page 3, last para and last Line it is mentioned that as on date i.e 09.11.2022, and out of 68 EMIs, 8 EMIs received and the accused has to pay remaining 25 EMIs only and further, it is admitted evidence that the accused had paid Rs.4,10,000/- on 30.03.2023, for the same the said payment receipt has also marked as Ex.D-5 (Bank Chellan for Rs.4,10,000/- dated 30.03.2023) through DW-2, and the Exhibit D-2 is completely contra to the complainant about the EMIs tenure and paid loan amounts and also the pending EMIs.

(vi) Further the loan Agreement and the consent letter was allegedly given by the appellant was also not placed by the complainant nor established that how and when the cheque in dispute was received by them from the accused and no question or suggestion raised by the counsel for Complainant to prove the above said fact and the complainant has not established the exact liability of the Appellant/ accused and every document about the pending dues differs, which creates serious doubts, however the trial court ignored all the above said contradictions and convicted the appellant is unsustainable.

10) The points for consideration in these appeals

1) Whether there is no legally enforceable liability under Ex.P2 cheques in STC. No. 5664/2023 & S.T.C. No.5316/2023 ?

2) Whether the appeals have to be allowed?

3) To what other relief the appellant/accused is entitled?

11)<u>Point No. 1to 3</u>

(i) In these complaints on behalf of the complainant the PW1 adduced that the accused who was employed as a sub inspector of police availed a vehicle loan of Rs.10,41,760/- from the complainant to purchase a car and the said loan is repayable in 60 EMI's of Rs.21,884/- per month, and accordingly the accused purchased a car bearing registration Number TN 19 BZ 2435. The PW1 adduced that after purchase of the car the accused did not paid a single installment and on investigation by the bank it was found that the accused has forged the bank signature and canceled the hypothecation and thereafter sold the vehicle to a third party, hence the complainant lodged a complaint before the SuperIntendant of Police, Chengalpet. The PW1 adduced that after the police complaint the accused gave Ex.P6 settlement letter for a sum of Rs.10,40,000/- and agreed to pay the said amount in 3 installments that is Rs.4,10,000/- by 30.03.2023, Rs.4,10,000/- by 25.04.2023, Rs. 2,20,000/- by 25.05.2023. The PW1 adduced that the accused cleared the first installment of Rs.4,10,000/-, but the cheque issued for the second installment of Rs.4,10,000/- (STC.No.5316/2023) and the cheque issued for the third installment of Rs.2,20,000/- (STC.No.5664/2023) were dishonored as payment stopped by the drawer, hence the complainant issued Ex.P4 legal notice and the same was received by the accused through Ex. P5, but inspite of the same the accused did not paid the above two cheque amounts.

(ii) When the PW1 adduced that towards the vehicle loan availed by the accused he executed Ex.P6 settlement to pay Rs.10,40,000/- in three instalments that is Rs.4,10,000/- by 30.03.2023, Rs.4,10,000/- by 25.04.2023, Rs.2,20,000/- by 25.05.2023, the consideration of the evidence of accused/DW1 shows that the accused has admitted his signature in the

Ex.P6 settlement letter. Infact during cross examination the son of the accused /DW2 adduced that he filed up the three cheques and in respect of one cheque for Rs.4,10,000/- he made payment for Rs.4,10,000/- as per Ex.D6 and inrespect of the remaining two cheques the present two complaints have been filed. Accordingly the consideration of the evidence of PW1, DW1,DW2 and Ex.P2 cheques and Ex.P6 settlement letter and Ex.D5 receipt proves that the accused had availed vehicle loan from the complainant, and towards the settlement of the loan amount the accused had executed Ex.P6 settlement letter whereby the accused has undertaken to pay the settlement amount of Rs.10,40,000/- by way of three instalments that is Rs.4,10,000/- by 30.03.2023, Rs.4,10,000/- by 25.04.2023, Rs.2,20,000/- by 25.05.2023, and accordingly the first instalment of Rs.4,10,000/- has been paid by the accused's son /DW2 through Ex.D5, and the cheques issued towards the remaining two instalment of Rs.4,10,000/- and Rs.2,20,000/- had been dishonored, which proves that the cheques for Rs.4,10,000/- in STC.No. 5316/2023 and Rs.2,20,000/- in STC.No. 5664/2023 were issued towards legally enforceable liability.

(iii) The learned counsel for the appellant/accused submit that the car purchased through the loan was taken by one Mr. John an employee of the complainant and he had sold the car to a third party for which the accused cannot be held liable. In this regard a careful consideration of Ex.D6 legal notice issued by the accused dated 11.05.2023 shows that the accused has stated as follows

> " *Further to sell the car my client after informing to your banks field officer Mr. John, and as suggested by a car broker Mr.Mani, handed over the car to Mr. Pandiyan who is a car dealer having office at Allapakkam main road, near Meenakshi dental college, Maduravoyal and Mr. Mani and the dealer promised my client that he will sell the car and settle the loan amount to the bank and if any balance remains after the discharge of the loan, deposit the remaining balance amount in my client's account. Your banks field officer Mr. John was also co ordinating with the dealer."*

Further it is also relevant to consider the Ex.D1 police complaint given by the accused to the Commissioner of Police , Chennai in which he has stated as follows

> " மேற்படி வாகனத்தை விற்பனை செய்ய வேண்டி சென்னை மதுரவாயல் மீனாட்சி பல் மருத்துவ கல்லூரி அருகில் கார் டீலர்

தொழில் நடத்தி வந்த பாண்டியன் என்பவரிடம் புரோக்கர் மணி மற்றும் மேற்படி வங்கியை சேர்ந்த ஜான் என்பவர் மூலம் லீஸ்க்காக விட்டோம். ஆனால் மேற்படி பாண்டியன் காரை நானே எடுத்து கொள்கிறேன் வங்கிக்கு உள்ள நிலுவை தவணை தொகை Rs. 8,20,000/- செலுத்திவிட்டு பாக்கி தொகைகை Rs.1,05,000/- செலுத்தாமல் எங்களை ஏமாற்றி சட்ட விரோதமாக வாகனத்தை விற்பனை செய்ததால் எனது மகன் ஜோகர் அலி புகார் கொடுத்துள்ளார்."

A careful consideration of the above averments of the accused in Ex.D1, D6 shows that it is specific case of the accused that the car was handed over by him to a car dealer by name Mr.Pandian, and also the accused has specifically stated that the car broker Mr.Mani and the car dealer Mr.Pandian promised to the accused to sell the car and settle the loan to the complainant. As such Ex. D1 ,D6 proves that the transaction between the accused and car dealer Mr.Pandian is an independent transaction for which the complainant cannot be found fault, nor it will discharge the liability of the accused to pay the vehicle loan to the complainant. Further when the accused has purchased the car by availing a loan from the complainant the car would have been hypothecated with the complainant bank, so the above statement of the accused that the car dealer Mr.Pandian and car broker Mr.Mani promised to sell the car which was already hypothecated to the complainant bank and settle the car loan is not believable and it raises a suspicion on the conduct of the accused. So the submission by the learned counsel for the appellant/accused that the car was already handed over to the complainant employee hence the accused is not liable to pay any amount cannot be accepted.

(iv) The learned counsel for the appellant/accused submitted that the complainant has not proved the date of issuance of the cheques, and infact the accused has given Ex.D1 Police Complaint, and prior to the presentation of the cheque he also gave Ex.D6 legal notice, as such the accused cannot be held liable for the cheque amount. In this regard the consideration of the cross examination evidence of PW1 by the accused shows that the accused has suggested that the Ex.P2 cheques were received under threat in police station, while so during evidence the accused /DW1 adduced that based on the Ex.D2 complaint by the complainant he was inquired by the police in which he gave three signed cheques and subsequently he came to know that the said three cheques were filled up by his son/DW2. While so the accused's son/DW2 adduced that based on the Ex.D2 police complaint lodged by the complainant an enquiry was conducted by the police in which three cheques were given, and the said cheques were filed up by him and one of the cheque amount of Rs.4,10,000/- was paid by him through Ex.D5 and towards the remaining two cheques the present two complaint have been filed. When it is admitted case that the accused availed car loan from the complainant, there is no evidence on record produced by the accused to prove that the entire car loan was discharged. When the accused/DW1 has admitted his signature in Ex.A6 settlement letter where it provides that the settlement amount of Rs.10,40,000/- has to be paid in three instalments of Rs.4,10,000/-, Rs.4,10,000/-, Rs.2,20,000/-, the evidence of the accused's son/DW2 clearly proves that towards the above three installments the accused have issued three cheques signed by the accused and filled up by the accused's son /DW2, and the consideration of the evidence of DW2 and Ex.D5 proves that one instalment of Rs. 4,10,000/- has been paid by Ex.D5, as such towards the remaining two installments of Rs.4,10,000/- and Rs.2,20,000/- the present cheques had been presented and dishonored, for which the accused is liable. The case of the accused that the car was sold to a third party without his consent is not relevant to discharge the liability of the accused to pay the Ex.P2 cheques amount. As such when the Ex.P2 cheques in STC. No.5316/2023, STC.NO. 5664/2023 had been issued towards legally enforceable liability, inview of the dishonour of the above cheques it is decided that the accused is liable for the offence u/s. 138 of the NI Act 1881

(v) The learned counsel for the appellant/accused submitted that the Ex.P1 power of Attorney is only a xerox copy as such the complaint itself is not maintainable, as such the complaint is liable to be dismissed. In this regard the consideration of the records shows that the complainant has filed a notary certified copy of the power of Attorney as Ex.P1. When the learned counsel for the appellant /accused submitted that as it is a xerox copy the complaint itself is not maintainable, the consideration of the evidence on record shows that the accused has not disputed the validity of the Ex.P1 Power of attorney neither during cross examination of PW1 nor the DW1 adduced evidence that the Ex.P1 is inadmissible in evidence. Accordingly when the accused has not disputed the validity of Ex.P1 before the trial court he cannot dispute the same at the stage of appeal. Accordingly when the evidence of PW1, DW1, DW2 and Ex.P2 & Ex.P2 , Ex.D1 to D6 proves that the accused had issued Ex.P2 cheques towards discharge of his liability towards the car loan, the accused has failed to disprove the same.

C.A.No.187/2025

In the result, the appeal is dismissed and the judgment of the Learned Metropolitan Magistrate, FTC- II, Egmore @ Allikulam, Chennai in S.T.C.No.5664/2023 dated 01.02.2025 is confirmed. The learned Magistrate is required to secure the accused and commit him to prison.

C.A.No.188/2025

In the result, the appeal is dismissed and the judgment of the Learned Metropolitan Magistrate, FTC- II, Egmore @ Allikulam, Chennai in S.T.C.No.5316/2023 dated 01.02.2025 is confirmed. The learned Magistrate is required to secure the accused and commit him to prison.

This Judgment was dictated by me to the steno typist, and directly typed by her in my chamber computer and corrected by me and pronounced by me in the open court this the 30th day of July 2026.

ROBERT KENNEDY RAMESH

Digitally signed by ROBERT KENNEDY RAMESH
Date: 2026.07.30 17:48:01 +0530

XXIII Additional District Judge
XV Additional Court (FAC), Chennai.

Copy to:

The Learned Metropolitan Magistrate, FTC-II, Egmore @ Allikulam, Chennai.

Draft/Fair:

Common Judgment

C.A.No.187/2025 &

C.A. No.188/2025

Dated: 30.07.2026

XV Addl Court,
Chennai-1.