IN THE NATIONAL COMPANY LAW TRIBUNAL
MUMBAI BENCH, COURT-I

CP (IB) 1268/MB/2021

Under section 7 of the Insolvency and Bankruptcy Code, 2016

In the matter of
Birmecha Investments Private Limited
[CIN: U65993MH1989PTC324946]
Unit No C-109, Hind Saurashtra
Industrial Estate, Andheri East,
Mumbai - 400059.
… Financial Creditor /Petitioner

Versus

Taksha Spaces Private Limited
[CIN: U70102MH2009PTC194634]
201, Dheeraj Plaza, Opp Bandra Police Station,
Hill Road, Bandra West,
Mumbai 400050.
… Corporate Debtor /Respondent

Order Delivered on: 25.11.2022

Coram:

Hon'ble Member (Judicial)	:	Justice P. N. Deshmukh (Retd.)
Hon'ble Member (Technical)	:	Sh. Shyam Babu Gautam

Appearances:

For the Financial Creditor	:	Mr. Prakash Shah, Counsel.
For the Corporate Debtor	:	Mr. Rohit Gupta, Counsel.

ORDER

Per: Justice P. N. Deshmukh, Member (Judicial)

1. This is a Company Petition filed under section 7 (“**the Petition”**) of the Insolvency and Bankruptcy Code, 2016 **(IBC)** by **Birmecha Investments Private Limited** ("the Financial Creditor"), seeking to

initiate Corporate Insolvency Resolution Process (CIRP) against **Taksha Spaces Private Limited** ("the Corporate Debtor").

2. The Corporate Debtor is a Private company limited by shares and incorporated on 04/08/2009 under the Companies Act, 1956, with the Registrar of Companies, Maharashtra, Mumbai. Its registered office is at 201, Dheeraj Plaza, Opp Bandra Police Station, Hill Road, Bandra West, Mumbai 400050. Therefore, this Bench has jurisdiction to deal with this petition. The captioned petition was filed on January 05, 2022.

<u>Submissions made by Financial Creditor by way of Application / Petition:</u>

I. EXISTENCE OF FINANCIAL DEBT AND DEFAULT

3. The Financial Creditor submits that at the request of the Corporate Debtor, the Financial Creditor had sanctioned, by way of Term Sheet financial assistance aggregating to Rs.5,00,00,000/- (Rupees Five Crores Only) for its business in favor of the Corporate Debtor against the Security mentioned in *Annexure – 5 at page 29-30* annexed to the Petition. As per the Term Sheet, the Corporate Debtor is obligated to pay interest at the rate of 14% p.a. Further interest at the rate of 3% is due on default in payment. The due date for repayment of entire principal amount was 30.06.2016

4. The Directors of the Corporate Debtor Mr. Kinner Kanu Nayak and Mrs. Rita Kinner Nayak offered guarantee payment of the financial assistance and provided adequate security by way of Deed of Mortgage dated 17.02.2016 entered into between the Corporate

Debtor. The Respondent mortgaged plot of land admeasuring 1011 square yards equivalent to 845.327 square meters bearing Survey No. 123/2. CTS No. 1419 (Part) lying being and situate at Village Erangal, Taluka Goregaon. Copy of Deed of Mortgage is annexed to this Petition as ***Annexure-9.***

5. A Bill of Exchange dated 15.02.2016 was executed between the Corporate Debtor and the Financial Creditor wherein the Corporate Debtor agreed to pay on demand the financial assistance along with interest @ 14% p.a. The due date for repayment was June 30, 2016. The following post-dated cheques drawn on HDFC Bank were handed over by the Corporate Debtor to the Financial Creditor vide letter dated 15.02.2016.

No.	Cheque No.	Cheque date	Amount in Rupees	Towards
1.	002136	01.02.2016	3,18,251	Interest
2.	002137	01.03.2016	6,16,612	Interest
3.	002138	01.04.2016	5,96,721	Interest
4.	002139	01.05.2016	6,16,612	Interest
5.	002140	01.06.2016	5,96,721	Interest
6.	002141	Undated	5,00,00,000	Principal

6. The Corporate Debtor vide letter dated 26.04.2017 has acknowledged having received Rs.3,00,00,000/- (Rupees Three Crores) from the Financial Creditor and agreed and confirmed to repay the sanctioned amount of Rs.5 crore along with interest, default interest, costs, charges and expenses on 30.06.2017 instead of 30.06.2016. Copy of the said letter is annexed as ***Annexure – 11 (pages 64-65)***. Thereafter, by way of letter dated 03.10.2017, the Corporate Debtor requested for

extension of time for repayment of debt which was also accepted by the Financial Creditor. Copy of letter 03.10.2017 annexed to the Petition as Annexure 12.

7. Based on the Term Sheet, the Financial Creditor has disbursed a total amount of Rs.5,00,00,000/- (Rupees Five Crores only) to the Corporate Debtor in the manner stated hereunder:

No.	Date of disbursement	Amount disbursed (Rs.)	Method of disbursement
1.	11.02.2016	25,00,000/-	Cheque
2.	17.02.2016	15,00,000/-	RTGS
3.	23.02.2016	25,00,000/-	RTGS
4.	29.02.2016	35,00,000/-	RTGS
5.	03.04.2017	25,00,000/-	RTGS
6.	05.04.2017	25,00,000/-	RTGS
7.	07.04.2017	25,00,000/-	RTGS
8.	13.04.2017	50,00,000/-	RTGS
9.	15.04.2017	75,00,000/-	RTGS
10.	27.04.2017	1,00,00,000/-	RTGS
11.	09.10.2017	20,00,000/-	RTGS
12.	10.10.2017	20,00,000/-	RTGS
13.	11.10.2017	20,00,000/-	RTGS
14.	12.10.2017	20,00,000/-	RTGS
15.	12.10.2017	20,00,000/-	RTGS
	TOTAL	5,00,00,000/-	

8. The Corporate Debtor vide letter dated 03.10.2017 has acknowledged having received Rs.4,00,00,000/- (Rupees Four Crores) from the Financial Creditor. Also the Corporate Debtor agreed and confirmed to repay the entire amount of Rs.5 crore or lesser, if not fully disbursed along with interest, default, interest, costs, charges and expenses as per

the said Deed of Mortgage (Amount Due) on or before 15.11.2017 instead of 30.06.2016. However, the principal amount along with interest @ 14% per annum and delayed payment interest @ 3% per month was due and payable on 30.11.2017, but the Corporate Debtor had paid only Rs.38,95,146/- as on 30.11.2017 as stated hereunder :

No.	Date of payment	Amount paid (Rs.)	Mode of payment
1.	10.03.2016	31,931/-	Cheque
2.	10.03.2016	22,266/-	Cheque
3.	16.03.2016	42,287/-	NEFT
4.	16.03.2016	38,663/-	NEFT
5.	16.05.016	3,14,137/-	Cheque
6.	20.07.2016	1,07,014/-	Cheque
7.	18.01.2017	5,28,164/-	RTGS
8.	16.05.2017	3,10,685/-	Cheque
9.	29.09.2017	25,00,000/-	RTGS
	Total	**38,95,146/-**	

9. In view of the default in re-payment of loan committed by the Corporate Debtor, the account of the Corporate Debtor was classified by the Financial Creditor as Non-Performing Asset (NPA) with effect from 14.02.2018.

10. In view of the defaults in repayment of facilities, the Financial Creditor issued notice under Section 13(2) of SARFAESI Act, 2002 on1307.2018. The notice is placed as Annexure 13 at Page 68 to which there was response by the Corporate Debtor vide letter dated 14.09.2018.

11. The Corporate Debtor and Financial Creditor entered into a Memorandum of Understanding dated 25.01.2019, wherein the Corporate Debtor and Financial Creditor mutually agreed to settle outstanding amount as of that date to Rs.5.25 crores towards principal and Rs.2.10 crores towards interest plus damages plus expenses. The Corporate Debtor, Financial Creditor and the Director of Financial Creditor Mr. Dharmesh Minawala inter-alia agreed that Rs.4.75 crores out of the proceeds generated by sale of Corporate Debtor's land at Andheri (West) to Dharmesh Minawala will be paid to Financial Creditor by way of postdated cheques. Corporate Debtor also agreed to pay to the Financial Creditor Rs.50,00,000 and Rs.2,10,00,000/- (towards interest + damages + expenses) by March, 2019. **(Annexure 15 at page 82).** The Corporate Debtor paid Rs.4,75,00,000/- to the Financial Creditor in the following manner:

Date	Amount in Rupees (INR)	Mode of payment
23.07.2019	25,00,000.00	RTGS
24.07.2019	25,00,000.00	RTGS
25.07.2019	25,00,000.00	RTGS
25.07.2019	25,00,000.00	RTGS
26.07.2019	25,00,000.00	RTGS
26.07.2019	25,00,000.00	RTGS
29.07.2019	25,00,000.00	RTGS
29.07.2019	25,00,000.00	RTGS
30.07.2019	25,00,000.00	RTGS
31.07.2019	25,00,000.00	RTGS
31.07.2019	25,00,000.00	RTGS
01.08.2019	25,00,000.00	RTGS
01.08.2019	25,00,000.00	RTGS

02.08.2019	25,00,000.00	RTGS
02.08.2019	25,00,000.00	RTGS
03.08.2019	25,00,000.00	RTGS
03.08.2019	25,00,000.00	RTGS
05.08.2019	25,00,000.00	RTGS
05.08.2019	25,00,000.00	RTGS

II. AMOUNT IN DEFAULT

12. The Respondent has failed to pay the balance amount of Rs. 50,00,000/- plus Rs.2,10,00,000 towards interest plus damages plus expenses and penal interest at the rate of 3% per month from the date of default. The outstanding amount due and payable by the Corporate Debtor to the Financial Creditor as on August 31, 2021 is **Rs.7,03,80,779/-.** The Date of default is 31st August 2019. The details of the computation of the amount claimed to be in default and days of default is given on Page 83-84 of the Petition.

<u>Submissions of the Corporate Debtor by way of Affidavit in Reply</u>:

13. The Ld. Counsel states that in 2016 the Corporate Debtor requested the Financial Creditor for financial assistance aggregating to Rs.5 crores. Though the entire amount of Rs.5 crores was to be disbursed immediately after the sanction by way of Term Sheet dated 01.02.2016 duly signed and accepted by both the parties, only an amount of Rs.1 crore was disbursed till 30.06.2016 / 02.04.2017.

14. Since the financial assistance availed was to be utilized for the completion of construction of the ongoing project, the delay in disbursement led to delay in completion which in turn could not generate the income required for the repayment of the same.

15. This situation was time and again brought to the notice of Financial Creditor who kept giving assurances of timely disbursement. Despite regular follow up in respect of timely disbursement, it was only in April 2017 that a further amount of Rs.3 crores disbursed, and the remaining 1 crore was disbursed as late as in October,2017.

16. Despite having only disbursed sum of Rs.1 crore in February 2016 an interest aggregating to Rs.10,84,462/- was paid thereby servicing the disbursed amount of loan.

17. Since a further amount of Rs.3 Crores were disbursed only in April 2017, Financial Creditor requested the Corporate Debtor to apply for extension of time for repayment of the facility aggregating to Rs.5 crores. By letter dated 25.04.2017 Corporate Debtor was forced to request for extension of time for repayment of principal amount from 30th June 2016 to 30th July 2017 even though by that date the principal amount of the loan was not fully disbursed. By this act, the Financial Creditor committed breach of the terms of the Loan Agreement.

18. Further the counsel for the Corporate Debtor submits that before the next disbursement of the remaining Rs.1 Crore, the Financial Creditor by letter dated 03.10.2017 again requested the Corporate Debtor to apply for extension of time for repayment of principal amount till 15.11.2017.

19. It is submitted that the Corporate Debtor has not received any communication from the Bank as to the NPA of the said account. There is no compliance with the requirements of the SARFAESI Act. It is further submitted that the debt sought to be recovered by the Financial Creditor, does not fall within the purview of Section 2(g) of the Recovery of Debts Due to Banks and Financial Institutions Act,

1993, hence, the Financial Creditor has invoked the provisions of the SARFAESI Act.

20. The Corporate Debtor states that admittedly the amount of Rs.5 crores were not disbursed at one time as per the understanding recorded in the various documents executed between the parties. It is further stated that due to non-follow up the terms of the Loan Agreement, the Corporate Debtor could not make the timely repayment.

21. It is submitted that the present petition, for payment of Rs.5,00,00,000/- is made in favour of the Corporate Debtor by the Financial Creditor and/or vice-a-versa, from time to time is not in dispute. What is in dispute is the debt as claimed, which is not clear as to whether such amount is payable pursuant to alleged MOU ***Annexed as "Annexure 15" at page 82 to the Petition***. Thus, there being a dispute about the claim arising out of a agreement and/or MOU, and the Financial Creditor have not made it clear that as to against which agreement and/or MOU as well as on which interest calculation the amount of Rs.7,03,80,779/- has been claimed to be in default.

22. Further the Corporate Debtor submitted that Financial Creditor disbursed an amount of Rs. 5,00,00,000/- to the Corporate Debtor and against which corporate Debtor paid Rs. 5,00,00,000/- The cheques issued are as follows:

Sr. No.	Name	Date	Chq. No.	Amount
1.	Birmecha Investments Pvt. Ltd.	29.09.2017	530002	25,00,000
2.	Birmecha Investments Pvt. Ltd.	23.07.2019	002563	25,00,000
3.	Birmecha Investments Pvt. Ltd.	24.07.2019	002564	25,00,000
4.	Birmecha Investments Pvt. Ltd.	25.07.2019	002565	25,00,000

5.	Birmecha Investments Pvt. Ltd.	25.07.2019	002566	25,00,000
6.	Birmecha Investments Pvt. Ltd.	26.07.2019	002567	25,00,000
7.	Birmecha Investments Pvt. Ltd.	26.07.2019	002568	25,00,000
8.	Birmecha Investments Pvt. Ltd.	29.07.2019	002569	25,00,000
9.	Birmecha Investments Pvt. Ltd.	30.07.2019	002570	25,00,000
10.	Birmecha Investments Pvt. Ltd.	30.07.2019	002571	25,00,000
11.	Birmecha Investments Pvt. Ltd.	31.07.2019	002572	25,00,000
12.	Birmecha Investments Pvt. Ltd.	31.07.2019	002573	25,00,000
13.	Birmecha Investments Pvt. Ltd.	01.08.2019	002574	25,00,000
14.	Birmecha Investments Pvt. Ltd.	01.08.2019	002575	25,00,000
15.	Birmecha Investments Pvt. Ltd.	02.08.2019	002576	25,00,000
16.	Birmecha Investments Pvt. Ltd.	02.08.2019	002577	25,00,000
17.	Birmecha Investments Pvt. Ltd.	03.08.2019	002578	25,00,000
18.	Birmecha Investments Pvt. Ltd.	03.08.2019	002579	25,00,000
19.	Birmecha Investments Pvt. Ltd.	05.08.2019	002580	25,00,000
20.	Birmecha Investments Pvt. Ltd.	05.08.2019	002581	25,00,000
Total				5,00,00,000

However, the Corporate Debtor deposited the abovementioned 19 cheques from serial No. 2 to 20, one more cheque amounting to 25,00,000/- bearing cheque No. 002582 drawn of Allahabad bank was issued in favour of Financial Creditor. For the reasons best known to the Financial Creditor, they have not deposited the said cheques with the bank.

23. It is also submitted that Financial Creditor themselves contradicting their own document and particulars of the default amount owed by the Financial Creditor from the Corporate Debtor. The Financial

Creditor relying on the alleged MOU wherein no alleged default amount of Rs.7,03,80,779/- mentioned anywhere.

24. In view of the above facts, the Corporate Debtor has relied upon the following judgements of Hon'ble NCLAT:

(a) Company Appeal (AT) (Insolvency) No.809 of 2020 in the matter of *M/s. Palm Products Pvt. Ltd. v/s. T.V.L. Narsimha Rao.*

"The Adjudicating Authority observed in Paragraph 15 of the Impugned Order as under: "The question is whether claim can be admitted basing on the un- registered document when it was filed before the Resolution Professional. The unregistered documents cannot be taken into account for admission of the claim. The document must have been registered on the date on which the claim is made. No doubt for registration, four months are available under Section 23 of the Registration Act. The question is whether Assignment Agreement was registered on the date on which claim was made before the Professional. The documents must have been registered by the date the claim was made before the Resolution Professional. So when claim was made, the documents was not registered. Therefore, the document cannot be looked into. The Resolution Professional had not committed any error by not relying on the unregistered Assignment Agreement because it was not registered and claim could not be admitted."

In the above the judgement the Hon'ble National Company Law Appellate Tribunal held that claim is not admitted on the basis of unregistered agreement. In the present case, alleged MOU on which the financial creditor claiming through is not registered.

In view thereof, on that basis the present claim deserved to be rejected.

(b) Company Appeal (AT) (Insolvency) No.36 of 2018 in the matter of K. Kesava v/s. Ajay Gopaldas Samat (HUF) & Ors.

"10. Therefore, Adjudicating Authority while dealing with such application under Section 7 is required to ascertain the 'existence of a default' from the records of the information utility or on the basis of evidence furnished by financial creditor. The corporate debtor is entitled to point out to the Adjudicating Authority that a default has not occurred; in the sense that a debt, which may also include a disputed claim, is not due i.e. it is not payable in law or in fact.

11. In the present case, we find that there are eight agreements reached between the respondents financial creditors' and the appellant. Detail of payments made by appellant from time to time has been mentioned in the affidavit and noticed above has not been disputed by the respondents. There appears to be a dispute about claim made by the respondents. While according to respondents the amount pursuant to a particular agreement (Say Agreement-A) has not been paid, according to corporate debtor, the amount detailed above is paid against such agreement (Agreement- A). The dates on which payment of more than Rupees Five crore has been made in favour of one or other respondent from time to time is not in dispute. What is in dispute is the debt as claimed, which is not clear as to whether such amount is payable pursuant to such agreement. Thus, there being a dispute about the claim arising out of a particular agreement, and as the respondents have not made it clear that as to against which agreement Rupees Five Crore has been adjusted, we are of the view that it was not a fit case for initiation of corporate *insolvency resolution process under section 7, and parties should have been allowed to move before a Court of competent jurisdiction for appropriate relief."*

In the above the judgement the Hon'ble National Company Law Appellate Tribunal held that in absence of "existence of a default" initiation of corporate insolvency resolution process under section 7 is not maintainable.

The relevant paragraphs of the same are reproduced in the written submissions and copies of Judgements are also annexed to the written submissions.

25. In response to the Affidavit by the Corporate Debtor dated 31.01.2022, the Financial Creditor filed its Affidavit in rejoinder dated 23.02.2022 to the reply filed by the Corporate Debtor denying all allegations made therein.

Findings

26. We have heard the arguments of Financial Creditor and the Corporate Debtor and perused the records.
27. The Counsel for Petitioner through his arguments articulated the existence of debt and default which are corroborated from the records annexed to the Petition.
28. It is noted that the objections regarding terms of disbursement, repayment of debt amount as mention in para 27 above and calculation of interest raised by the Corporate Debtor are meritorious. However, considering the fact the amount was disburse for time value of money and the same has been utilised by the Corporate Debtor, we

cannot at this juncture adjudicate upon quantum of debt. The Hon'ble NCLAT, Delhi in Gouri Prasad Goenka vs Punjab National Bank & Anr on 8 November, 2019 p para 11:

"In so far as joining of issue by the Corporate Debtor qua the quantum of payable debt is concerned, same does not fall for consideration of the Adjudicating Authority at the stage of admission of the application under Section 7 of the I&B Code. The only requirement is that the minimum outstanding debt should be to the tune of Rupees One Lakh. The actual amount of claim is to be ascertained by the Resolution Professional after collating the claims and their verification which comes at a later stage. The contention raised on this score also fails."

29. We have also considered the facts of the case in the light of the Order passed by Hon'ble Supreme Court in Swiss Ribbons Pvt. Ltd. & Ors. Vs. Union of India & Ors. [Writ Petition (Civil) No. 99 of 2018] upholding the Constitutional validity of IBC, the position is very clear that unlike Section 9, there is no scope of raising a 'dispute' as far as Section 7 petition is concerned. As soon as a 'debt' and 'default' is proved, the adjudicating authority is bound to admit the petition.

30. The application made by the Financial Creditor is complete in all respects as required by law. It clearly shows that the Corporate Debtor is in default of a debt due and payable, and the default is more than the minimum amount stipulated under section 4(1) of the IBC. Therefore, the debt and default stands established and there is no reason to deny the admission of the Petition. In view of this, this Adjudicating Authority admits this Petition and orders initiation of CIRP against the CD.

31. The Financial Creditor has proposed the name of **Mr. Prajakta Menezes,** Registration No. IBBI/IPA-001/IP-P01349/2018-2019/12016, as the Interim Resolution Professional of the Corporate Debtor. He has filed his written communication in Form 2 as required under rule 9(1) of the Insolvency and Bankruptcy (Application to Adjudicating Authority) Rules, 2016 along with a copy of his Certificate of Registration.

32. It is, accordingly, hereby ordered as follows: -

    (a) The petition bearing **CP (IB) 1268/MB/2021** filed by **Birmecha Investments Private Limited,** the Financial Creditor, under section 7 of the IBC read with rule 4(1) of the Insolvency and Bankruptcy (Application to Adjudicating Authority) Rules, 2016 for initiating Corporate Insolvency Resolution Process (CIRP) against **Taksha Spaces Private Limited [CIN: U70102MH2009PTC194634],** the Corporate Debtor, is **admitted**.

    (b) There shall be a moratorium under section 14 of the IBC, regarding the following:

        (i) The institution of suits or continuation of pending suits or proceedings against the Corporate Debtor including execution of any judgment, decree or order in any court of law, tribunal, arbitration panel or other authority;

        (ii) Transferring, encumbering, alienating or disposing of by the Corporate Debtor any of its assets or any legal right or beneficial interest therein;

(iii) Any action to foreclose, recover or enforce any security interest created by the Corporate Debtor in respect of its property including any action under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002;

(iv) The recovery of any property by an owner or lessor where such property is occupied by or in possession of the Corporate Debtor.

(c) Notwithstanding the above, during the period of moratorium: -

(i) The supply of essential goods or services to the Corporate Debtor, if continuing, shall not be terminated or suspended or interrupted during the moratorium period;

(ii) The provisions of sub-section (1) of section 14 of the IBC shall not apply to such transactions as may be notified by the Central Government in consultation with any sectoral regulator;

(d) The moratorium shall have effect from the date of this order till the completion of the CIRP or until this Adjudicating Authority approves the resolution plan under sub-section (1) of section 31 of the IBC or passes an order for liquidation of Corporate Debtor under section 33 of the IBC, as the case may be.

(e) Public announcement of the CIRP shall be made immediately as specified under section 13 of the IBC read with regulation 6 of the Insolvency & Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016.

(f) **Mr. Prajakta Menezes, Registration No. IBBI/IPA-001/IP-P01349/2018-2019/12016,** having address at 416, Crystal Paradise, Dattaji Salvi Marg, Off Veera Desai Road, Andheri West, Mumbai - 400053, is hereby appointed as Interim Resolution Professional (IRP) of the Corporate Debtor to carry out the functions as per the IBC. The fee payable to IRP or, as the case may be, the RP shall be compliant with such Regulations, Circulars and Directions issued/as may be issued by the Insolvency & Bankruptcy Board of India (IBBI). The IRP shall carry out his functions as contemplated by sections 15, 17, 18, 19, 20 and 21 of the IBC.

(g) During the CIRP Period, the management of the Corporate Debtor shall vest in the IRP or, as the case may be, the RP in terms of section 17 of the IBC. The officers and managers of the Corporate Debtor shall provide all documents in their possession and furnish every information in their knowledge to the IRP within a period of one week from the date of receipt of this Order, in default of which coercive steps will follow.

(h) The Financial Creditor shall deposit a sum of Rs.3,00,000/- with the IRP to meet the expenses arising out of issuing public notice and inviting claims. These expenses are subject to approval by the Committee of Creditors (CoC).

(i) Registry is directed to communicate this Order to the Financial Creditor, the Corporate Debtor and the IRP by Speed Post and email immediately, and in any case, not later than two days from the date of this Order.

(j) IRP is directed to send a copy of this Order to the Registrar of Companies, Maharashtra, Mumbai, for updating the Master Data of the Corporate Debtor. The said Registrar of Companies shall send a compliance report in this regard to the Registry of this Court **within seven days** from the date of receipt of a copy of this order.

Sd/-	**Sd/-**
SHYAM BABU GAUTAM **Member (Technical)**	**JUSTICE P. N. DESHMUKH** **Member (Judicial)**

Priyal/Jenny

25.11.2022