**IN THE HIGH COURT OF PUNJAB AND HARYANA
AT CHANDIGARH**

CR No. 1359 of 2020
Date of Decision: 26.2.2020

Baljeet Kaur @ Baljit Kaur and others
...Petitioners

Vs.

National Insurance Co. Ltd and others
...Respondents

CORAM:- HON'BLE MR.JUSTICE RAJIV NARAIN RAINA

Present: Mr. Rishabh Gupta, Advocate
for the petitioner.

RAJIV NARAIN RAINA, J.

1. This petition is by the claimants presented under Article 227 of the Constitution assailing the order dated 16.1.2020 of the Motor Accident Claims Tribunal, Bathinda closing their execution proceedings by resort to Section 174 of the Motor Vehicles Act, 1988 [for short 'MVA'] relegating the petitioners to the Collector upon issuing through his Ahalmad a certificate for the compensation amount to the Collector to recover the same in the same manner as an arrear of land revenue. Is this the proper thing to have done, is the question to be answered.

2. Heard learned counsel for the petitioner on the order dated 16.1.2020 passed in execution proceedings by the Motor Accident Claims Tribunal, Bathinda (acronym 'MACT') exercising the powers of the executing Court. The petitioners are claimants to whom compensation has been awarded. A part of the compensation has been

paid towards principal by the insurance company/judgment-debtor. A balance of Rs. 41,909/- remains to be paid, which is the interest element shown in column No. 10 of the application form for attachment of movable property to pay the balance due, which contains this heading; "The Mode in which assistance of the Court is required" It is mentioned in response: "By attachment of Account of respondent/JD No.3 Bank Account No. 912020003966659 in the name of National Insurance Co. Ltd. with Axis Bank Bathinda". This was the specific prayer in the application which was required to be determined by the MACT.

3. This application was taken up by the MACT Bathinda and was disposed of faithfully by complying with the directions issued by this Court in CR No. 3248 of 2017, titled Bharti Axa General Insurance Co. Ltd. Vs. Samsuddin and others decided on 08.09.2017, [copy of which has been circulated among the Motor Accident Claims Tribunals/Executing Courts within the territory of this Court] directing them to proceed as per provisions of Section 174 of the MVA in the matter of execution and recovery of compensation amount, or part thereof, as arrears of land revenue upon a certificate issued to the Collector. The MACT has directed his Alhmad to send the Certificate fixing the outstanding amount to the Collector of the district for recovery under Section 174 of the Act and thereafter the Judge has consigned the file to the record room thereby washing his hands off the case, increasing his disposal of cases and making his much sought after

Units.

4. The order circulated in *Bharti AXA's* case, in my considered view is not the correct legal position and overlooks the law on the subject in several directions for the reasons explained in this judgment in the course of discussion hereafter.

5. Mr. Rishabh Gupta appearing for the claimants submits that recovery of compensation as arrears of land revenue is an optional remedy under Section 174 of the Act of general import wherever the States of the Union of India may not enact their own rules relating to enforcement of awards. Instead of adopting this methodology, he contends the MACT ought to have followed the steps provided in the Punjab Motor Vehicles Rules, 1989 framed under the Motor Vehicles Act, 1988 which are special provisions for execution of MACT awards. But in his submissions he seems not to have done enough research on the topic.

6. In support of his principal submission he refers to Rules 232 and 235 in the Punjab Motor Vehicles Rules, 1989 (for short, 'Punjab Rules') which have a material bearing on this case which transcends the ruling in *Bharti AXA* case. He submits that these important provisions of the procedural law were not brought to the notice of the bench while passing the short order in *Bharti AXA's* case without proper assistance from the Bar.

7. Before we come to Rules 232 and 235 of the Punjab Rules,

it is imperative to refer to the provisions of Order XXI of the Code of Civil Procedure, 1908 which provides the comprehensive adjective law on execution of decrees. Order XXI is specifically mentioned in Rule 232 of the Punjab Rules. Rule 235 confers powers on the MACT which the Civil Court may exercise in the execution of a decree. These provisions in the local rules are reproduced as follows:-

> *232. **The Code of Civil Procedure to apply in certain cases.** [Section 169 and 176 (2) (b)]- The following provisions of the First Schedule to the Code of Civil Procedure, 1908, shall so far as may be apply to proceedings before the Claims Tribunal, namely, Order V, Rules 9 to 13 and 15 to 30; Order IX; Order XIII, Rule 3 to 10; Order XVI, Rules 2 to 21; Order XVII; **<u>Order XXI</u>** and Order XXIII, Rules 1 to 3.*
>
> *(emphasis added)*
>
> *235. **Power of Claims Tribunal [Section 176 (2)(c)]-** In endorsing the orders, the Claims Tribunal shall have all the powers in regard to contempt, resistance and the like which a Civil Court may exercise in the execution of a decree.*

8. Section 174 of the Act on which the order in *Bharti AXA's* case (supra) rests entirely; provides:-

> *"174. **Recovery of money from insurer as arrear of land revenue**----- Where any amount is due from any person under an award, the Claims Tribunal <u>may,</u> on an application made to it by the person entitled to the amount, issue a certificate for the amount to the Collector and the Collector shall proceed to recover the same in the same manner as an arrear of land revenue."* *(emphasis added)*

9. I can hardly say without being misunderstood that the recovery mechanism in Section 174 of the Act appears to be constructed on the option of the party enabling him either to make an application to MACT to issue a certificate to the Collector for him to proceed to recover the same in the manner as by recovery of money decreed as arrear of land revenue by attachment and sale of property of the debtor to satisfy the claim. This [S.174] is a provision which is normally in practice convoluted taking an extraordinary amount of time spent only to execute an award in the hands of the executive officers, when other efficacious modes of recovery are available under Order XXI of the Code of Civil Procedure, 1908 anchored in Rules 232 & 235 of the Punjab Rules.

10. This petition arises out of an order of an MACT/executing court in Punjab. The rule position in Haryana repealing the Punjab Motor Vehicles Rules, 1940 and substituting them with their own statutory rules in 1993 is no different. They are in *pari materia* with the Punjab scheme of execution and enforcement of awards directing parties to apply under the procedure in Order XXI of the Code of Civil Procedure, 1908.

11. The Government of Haryana has promulgated the Haryana Motor Vehicles Rules, 1993 in exercise of powers derived from Sections 28, 38, 65, 93, 95, 96, 107, 111 and 213 of the principal Act. Rule 220 of these rules, notified on 30.7.1993, is drafted akin to Rule

232 of the Punjab Rules, 1989 to carry forward the legacy of Order XXI of the Code and more specifically Rules 1 and 30 thereof which are adverted to later in the discussion. However to continue with the thread of reasoning where we left it, the provision [Rule 220] is extracted below and the same reads as under to acquaint the reader immediately:-

> ***"The Code of Civil Procedure to apply in certain cases****. [Sections 169 and 176(b)].-- The following provisions of the First Schedule to the code of Civil Procedure, 1908, shall so far as may be apply to proceeding before the Claims Tribunal namely, Order, V, Rules 9 to 13 and 15 to 30; Order IX Order XIII, Rules 3 to 10, Order XVI, Rules 2 to 21, Order XVII,* ***<u>Order XXI</u>*** *and Order XXIII, Rules 1 to 3."*

12. The Central Motor Vehicles Rules, 1989 are silent on this subject and consequently the Central Act depends on the generalities in Section 174 of the Act.

13. The legal position has since been completely altered with the passing of The Motor Vehicles (Amendment) Act, 2019 (Act 32 of 2019) which received the assent of the President of India on 9.8.2019 and came into force on 1.9.2019 vide Notification No. S.O. 3147 (E) of Ministry of Road Transport and Roadways, New Delhi. Section 55 of the amending Act introduces Sub-section (4) to Section 169 of the Act. The spirit of Rule 232 of the Punjab Rules and Rule 220 of the Haryana Rules is now reflected brightly in the amended provision of the Act by an insertion in Section 169 adding sub section (4) to it, which changes

the entire picture of execution of awards of the MACT equating awards with civil decrees for enforceability by decree holder and brings the issue to rest. The newly added provision reads:-

> ***"[55.*** *In section 169 of the principal Act, after sub-section (3), the following sub-section shall be inserted, namely:—*
>
> *"(4) For the purpose of enforcement of its award, the Claims Tribunal shall also have all the powers of a Civil Court in the execution of a decree under the Code of Civil Procedure, 1908, as if the award were a decree for the payment of money passed by such court in a civil suit."]*

14. Section 169 as it stood before the amendment on 9.8.2019 was enacted as follows:-

> ***"169. Procedure and powers of Claims Tribunals.***
>
> 1. *In holding any inquiry under section 168, the Claims Tribunal may, subject to any rules that may be made in this behalf, follow such summary procedure as it thinks fit.*
> 2. *The Claims Tribunal shall have all the powers of a Civil Court for the purpose of taking evidence on oath and of enforcing the attendance of witnesses and of compelling the discovery and production of documents and material objects and for such other purposes as may be prescribed; and the Claims Tribunal shall be deemed to be a Civil Court for all the purposes of section 195 and Chapter XXVI of the Code of Criminal Procedure, 1973. (2 of 1974.)*
> 3. *Subject to any rules that may be made in this behalf, the Claims Tribunal may, for the purpose of adjudicating upon any claim for compensation, choose one or more persons possessing special knowledge of any matter relevant to the inquiry to assist it in holding the inquiry."*

15. Accordingly, the orders of the Tribunal are a patent misreading of the short order in *Bharti AXA's* case (supra) due to which flaw the order suffers from grave error and a fundamental mistake of law in the reasoning based solely on an order of this Court which requires to be cured at the threshold of hearing for final disposal of the case.

16. To understand what the Tribunal has in fact done is best to reproduce the impugned order verbatim:-

> *"The perusal of the file shows that it is an execution of the Award of claim petition under Section 166 of the Motor Vehicle Act. In view of the law laid down in Bharti AXA General Insurance Co. ltd Vs. Samsuddin and others passed by the Hon'ble Punjab and Haryana High Court in CR No. 2248 of 2017 decided on 08.09.2017,* (sic, read CR 3248/17) *<u>copy of which has been circulated to all the Executing Court to proceed with as per the provisions of Section 174 of the Motor Vehicle Act for the recovery of compensation amount arising out of an award</u> by issuance of certificate by the Executing Court to the Collector and then the Collector to proceed to recover the amount mentioned in the Certificate, as arrears of land revenue.*
>
> *As such in view of the aforesaid judgment of Hon'ble High Court, it is ordered that a certificate to the Collector Bathinda to proceed to recover the amount of compensation be sent to the Collector to recover the amount of compensation*

as arrears of land revenue. Claimant is directed to appear before the Collector Bathinda for further proceedings. The Collector is further directed to send the intimation to this Court after recovery of amount for record. The Ahlmad is directed to send the Certificate under Section 174 of Motor Vehicle Act forthwith and consign this file to the record room."

17. To place alongside with the above order in execution proceedings, it would serve our understanding far better if the order in *Bharti AXA's* case (supra) is reproduced in full length for facility of reference. It reads as follows:

"*On 05.05.2017, following order was passed by this Court:-*

"Inter-alia, learned counsel for the petitioner contends that as per Section 174 of Motor Vehicle Act, 1988, the recovery of the compensation amount arising out of an Award can only be effected by issuance of a certificate by the Executing Court to the Collector and then the Collector to proceed to recover the amount mentioned in the certificate, as arrears of land revenue.

Learned counsel for the petitioner further contends that no such procedure has been adopted by the learned Tribunal before issuance of warrants of attachment of the bank account of the petitioner-Insurance Company. To buttress his contention, learned counsel for the petitioner has placed reliance upon the judgment of High Court of Rajasthan rendered in the case of "The National Insurance Company Ltd. vs. Motor Accident Claims Tribunal, Ajmer & ors." bearing Civil Misc. Writ Petition No.10902 of 2008.

Notice of motion for 08.09.2017.

> *Meanwhile, the attached amount be not disbursed to the respondents."*
>
> *Learned counsel for the petitioner submits that respondent No.2 is only proforma respondent and service qua him be dispensed with at this stage.*
>
> *Ordered accordingly.*
>
> *Learned counsel for respondent No.1 submits that the prayer of the petitioner made herein be accepted and the case be remanded to the Executing Court to comply with Section 174 of the Motor Vehicles Act.*
>
> *In view of above, order dated 10.04.2017 is set aside. The Executing Court shall proceed to comply with the provisions in terms of Section 174 of the Motor Vehicles Act in accordance with law.*
>
> *Disposed of."*

18. The directions in *Bharti AXA's* case (supra) were based on the statement of counsel for the 1st respondent admitting to the prayer of the petitioner for remand of the case to the Executing Court. Section 174 is not in the hands of the Executing Court which is the MACT except to issue certificate and it has no supervisory or appellate control over the Collector in exercise of his powers to recover moneys as arrears of land revenue. Besides, the procedure for recovery as arrears of land revenue is prolix and will defeat the very purpose of compensation reaching its beneficiary which falls due on the date of the accident and all other steps in the proceeding are to reconstruct the manner in which the accident took place and whether there was any rash

and negligent driving involved which resulted in any fatal injuries and then to fairly assess the compensation payable to the family of the deceased for the loss it has suffered by death or bodily injury.

19. The contention of the counsel in *Bharti AXA's* case based on a judgment of the Rajasthan High Court in "The National Insurance Company Ltd. vs. Motor Accident Claims Tribunal, Ajmer & ors", 2018 ACJ 1900: 2019 (2) ACC 304 was fallacious in its substance and was an act of misguiding the Court by withholding from it Rule 232 of Punjab Rules. The counsel appearing did not care to research the local law on the subject or take the trouble of reading the rules of Punjab and bringing them to the notice of the bench. Rule 10.28 of those rules [Rajasthan] deals with procedure for holding "enquiries" if we go by the heading to the rule which reads: *"Procedure to be followed by Claims Tribunal in holding enquiries.-"* The heading to the Punjab Rule 232 proclaims: "*The Code of Civil Procedure to apply in certain cases"* The Rajasthan Rule 10.28 mentions Order XXI CPC and deserves reproduction. It reads:-

> "***10.28. Procedure to be followed by Claims Tribunal in holding enquiries.*** *- (1) The following provisions of the Code of Civil Procedure, 1908 shall, so far as may be, applied to the proceedings before every Claims Tribunal, namely:-*
>
> *(a) Sections 28, 79 and 82.*
>
> *(b) In the First Schedule, Order V, rules 9 to*

*13 (both inclusive) and 15 to 30 (both inclusive). Order VI rules 4, 5, 7, 10, 11, 16, 17 and 18 and Order V, II-rule 10, Order VIII, rules 2 to 5 (both inclusive), 9 & 10; Order IX, Order XI, rules 12 to 15 (both inclusive) 17 to 21 (both inclusive) and 23; Order XII, rules 1, 2, 3A, 4, 7 and 9, Order XIII, rules 3 to 10 (both inclusive) Order XIV, rules 2 and 5, Order XVI, order XVII, Order XVIII, rules 1 to 34 (both inclusive), 10 to 20 (both inclusive) and 15 to 18 (both inclusive) Order XIX, Order XX, rules 1 to 3 (both inclusive), 8, 11 and 20, **Order XXI**, Order XXII, rules 1 to 7 (both inclusive), and 9; Order XXIII, rules 1 to 3 (both inclusive); Order XXIV, Order XXVI, rules 1 to 8 (both inclusive) and 15 to 18 (both inclusive), Order XXVII, Order XVIII, Order XXIX, Order XXX rules 1 to 15 (both inclusive). Order XXXVI) rules 1 to 10 (both inclusive), and Order XXXIX, rules 1 and 3 to 5 (both inclusive). In so far as the Act and these rules make no provision or make insufficient provision, the relevant provisions of the Code of Civil Procedure, 1908 shall so far as may be, apply to the proceedings before the Claims Tribunal."*

20. In fact another judgment by a coordinate bench of the Rajasthan High Court in Pushpa Mishra v MACT & Anr, [2004 SCC OnLine Raj 28] while properly appreciating Rule 10.28 held as follows:

"3. Having brooded over the submissions, I find that the jurisdiction of the Claims Tribunal to enforce its award is not limited to only one method, namely issuance of

> *certificate to the Collector for recovery of the amount due under the award as arrears of Land Revenue. The Tribunal possesses inherent jurisdiction to enforce its own award in accordance with the provisions of CPC as applicable to execution of order and decrees passed by a Civil Court...*
>
> *4. Learned court below did not properly appreciate Rule 10.28 of the Rajasthan Motor Vehicles Rules 1990 and drag the claimants to the office of the District Collector to follow a complicated and lengthy procedure. When the claims Tribunal possesses inherent jurisdiction to enforce its own award, the claimants could not be asked to follow another procedure."*

21. But the entire aspect has been altered in the State of Rajasthan and reaffirmed in our jurisdiction with the amendment to Section 169 introducing Sub-section (4) to Section 169 last year in the of the Motor Vehicles Act, 1988. As I understand the legal position, and to reiterate, Section 174 of the Act is an enabling provision as it uses the word "may...issue a certificate". It is a directory provision which does not exclude any other specified modes of recovery, which rules may provide or law provides, which are enacted under the rule making power conferred by the principal Act to the Sates of the Union. Section 174 of the Act is a provision to fall back on in case a State does not make its own substantive or procedural rules covering the subject matter of execution and enforcement of awards of compensation determined by

MACTs. It also provides an opportunity to the award-holding claimant who is unable to get his claim adjudicated elsewhere in execution for recovery of money by other lawful means, when one is not dealing with just national and private insurance companies which have proliferated over the years of insurance business to cases for which adequate machinery is not provided. Say, as against a driver or owner from whom recovery is difficult if not impossible when offending vehicle was not insured or driver did not hold a valid license or it was invalidated or by some other defect which protects insurer from indemnification. While applying any procedural law it must be borne in mind that procedure is the handmaid and not the mistress of the justice delivery system which can keep the substantive rights at ransom as observed by Krishna Iyer, J. in Sushil Kumar Sen v. State of Bihar, (1975) 1 SCC 774, Para 6:-

> *"The processual law so dominates in certain systems as to overpower substantive rights and substantial justice. The humanist rule that procedure should be the handmaid, not mistress, of legal justice compels consideration of vesting a residuary power in Judges to act ex debito justiciae where the tragic sequel otherwise would be wholly inequitable."*

22. Determination of compensation and execution of awards is a judicial function and is no longer in the province of the Collector in execution of an award of compensation under the tardy revenue laws within our jurisdiction. The executing court/tribunal cannot be seen abdicating its authority by palming off its essential judicial work under

Order XXI CPC to the Collector, who is an executive authority with prolix procedure wrought by bureaucratic red tape and characteristic apathy leading to avenues of corruption, which has become a hallmark of making money out of public office with the beneficiaries compelled to silently shuck out commission [speed money] to get their rightful due expedited. Execution of an award is execution by resort to Order XXI Rules 1 & 30 alone as a money decree in a civil suit which is now the mandate of Section 169(4) of the MVA. Today, an award of a Tribunal has turned into a decree by Parliament inserting Sub section (4) to Section 169 of the Act. The provisions of Order XXI Rules 1 & 30 of the Code of Civil Procedure now hold the field and they are reproduced next below for ready reference:-

> *"Rule 1.* ***Modes of paying money under decree***
> *(1) All money, payable under a decree shall be paid as follows, namely:--*
> *(a) by deposit into the Court whose duty it is to execute the decree, or sent to that Court by postal money order or through a bank; or*
> *(b) out of Court, to the decree-holder by postal money order or through a bank or by any other mode wherein payment is evidenced in writing; or*
> *(c) otherwise, as the Court which made the decree, directs.*
> *(2) Where any payment is made under clause (a) or clause (c) of sub-rule (1), the judgment-debtor shall give notice thereof to the decree-holder either through the Court or directly to him by registered post, acknowledgment due.*

(3) Where money is paid by postal money order or through a bank under clause (a) or clause (b) of sub-rule (1), the money order or payment through bank, as the case may be, shall accurately state the following particulars, namely:--

(a) the number of the original suit;

(b) the names of the parties or where there are more than two plaintiffs or more than two defendants, as the case may be, the names of the first two plaintiffs and the first two defendants;

(c) how the money remitted is to be adjusted, that is to say, whether it is towards the principal, interest or costs;

(d) the number of the execution case of the Court, where such case is pending; and

(e) the name and address of the payer.

(4) On any amount paid under clause (a) or clause (c) of sub-rule (1), Interest, if any, shall cease to run from the date of service of the notice referred to in sub-rule (2).

(5) On any amount paid under clause (b) of sub-rule (1), interest, if any, shall cease to run from the date of such payment:

Provided that, where the decree-holder refuses to accept the postal money order or payment through a bank, interest shall cease to run from the date on which the money was tendered to him, or where he avoids acceptance of the postal money order or payment through bank, interest shall cease to run from the date on which the money would have been tendered to him in the ordinary course of business of the postal authorities or the bank, as the case may be."

"Rule.30. *Decree for payment of money –* *Every decree for the payment of money, including a decree for the payment of money as the alternative to some other relief, may be executed by the detention in the civil prison of the judgment-debtor, or by the attachment and sale of his* *property, or by both."*

23. The Punjab Rules, 1989 and the Haryana Rules, 1993 are the law within the territory of this Court and, thus, Section 174 of the 1988 Act is the general provision aligned with the amended Section 169 (4) of the MV Act and resort to that provision [S.174] is optional as per choice of the claimant. He cannot be compelled to take recourse to it by the Tribunal. Accordingly, Section 174 has to be read down in conformity with Section 169 (4) of the Act. It is otherwise well-settled in law that the special excludes the general law and prevails. Special things derogate from general things. If a special provision is made on a certain matter, the matter is excluded from the general provisions. This principle is expressed in the well worn tool of interpretation of statutes which is in the Latin maxim "generalia specialibus non derogant". Today, even the general law has been redesigned by Parliament to yield a beneficial result by the amendment carried out to Section 169 of the Act introducing Sub-section (4). It is also well-settled that in contrast to legislative provisions dealing with substantive rights, the procedural provisions are retrospective in operation and hence, Section 169(4) will apply retrospectively to pending proceedings. The impugned order is, therefore, declared entirely perverse that I have not deemed it fit to issue notice to the respondents who would have had no right to be heard on a pure question of law in execution of an award based on a cumulative reading of the rules and the Act.

24. Mr. Gupta lastly submits that it is to his notice that numerous cases in execution of awards of the MACT are being disposed of in the manner done in this case, where execution proceedings are in progress at different stages and this phenomenon is rampant in Bathinda District where he has firsthand experienced as a lawyer practicing in that court and this Court as well. If this anomaly has filtered down in the other districts, curative action has to be taken immediately to keep the Tribunals within the bounds of law and their jurisdiction as explained in this judgment and order.

25. On a thorough consideration of the issue arising for determination, it is held that the order in *Bharti AXA* case does not hold the field and is not good law. The order was passed *per incuriam.* Counsel failed to bring the relevant rules and the law to the notice of the bench when they were available to be cited when the order was passed and circulated in 2017 except for the 2019 amendment bringing in Section 169(4) to the Motor Vehicles Act, 1988.

26. Therefore, the impugned order is held to be entirely illegal and bad in law that I have deemed it unfit to issue notice to the respondents who would have no inherent right to be heard on a pure question of law in execution of an award of the MACT in the face of the law that was missed notice in the case in *Bharti AXA* case. They would also be put to needles expense and time if they were put to notice to obtain the same result.

27. As a result of the foregoing discussion, the petition is allowed. The impugned order is set aside. The case is remanded to the Executing Court/ Motor Accident Claims Tribunal, Bathinda who would ensure the award is implemented in accordance with law within one month from supply of this order in certified copy by exercising jurisdiction vested in it, as explained in this order, and by taking all rapid measures of attachment of respondent company's Bank Account No. 912020003966659, as prayed for, in satisfaction of the claim to bring quick relief to the claimants and to ensure that the money is transferred into the accounts of the claimants electronically. The Tribunal would then submit a report within two weeks thereafter to the Registrar General of this Court that the debt has been satisfied. On receipt of which the report be placed on the file of this case with listing the matter, if money stands paid.

28. Parties are directed to appear before the Tribunal on 30.3.2020.

29. Copy of this order be circulated by the office including by email among the Executing Courts/Motor Accident Claims Tribunals in Punjab, Haryana and Chandigarh without delay, lest such further orders be passed which have resulted in a miscarriage of justice, as in this case, by misinterpreting and misapplying the law as it stands on the statute book by ignoring the legal position and its interpretation as analyzed in this order with the entire picture unfolded for future guidance of Motor

Accident Claims Tribunals within the jurisdiction of this Court for them to act in accordance with law and to take such measures as are deemed fit to execute and enforce awards without delay on priority basis. Any unreasonable delay without any justification shall be viewed strictly. Causes of delay, if any, and if they occur, must find mention with supporting reasons in the order sheets.

(RAJIV NARAIN RAINA)
26.2.2020 **JUDGE**
kv

REPORTABLE