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IN THE HIGH COURT OF JUDICATURE AT MADRAS

Reserved on: 30.07.2021	Delivered on: 30.09.2021
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CORAM:

THE HONOURABLE MRS.JUSTICE S.KANNAMMAL

C.M.A.Nos.2913, 2914 & 2915 of 2014

Minor. Harihara Sudhan

(Represented by his natural guardian/
mother, Preetha)

.. Appellant/Claimant (in C.M.A.No.2913/14)

Preetha

.. Appellant/Claimant (in C.M.A.No.2914/14)

Nagarajan

.. Appellant/Claimant (in C.M.A.No.2915/14)

Vs.

1.M.Vasanthi

(R1 remained exparte the Tribunal hence
his presence may be dispensed with)

2.National Insurance Company Limited
Division Office-IX, Leather Centre,
No.53, Raja Muthiah Road,
Periamet, Chennai.

.. Respondents/Respondents (in all C.M.As.)

Common Prayer: These Civil Miscellaneous Appeals are filed under Section 173 of Motor Vehicles Act, 1988, against the common Judgment and Decree dated 21.08.2013 made in M.C.O.P.Nos.3514 to 3516 of 2010 on the file of Motor Accidents Claims Tribunal, Special Sub Judge-II, Chennai.

In all C.M.As:

For Appellants : Mr.Terry Chella Raja

For R1 : Exparte

For R2 : Mrs.R.Sree Vidhya



COMMON JUDGMENT

These matter are heard through "Video Conferencing".

2. These Civil Miscellaneous Appeals are filed by the appellants / claimants against the common award dated 21.08.2013 made in M.C.O.P.Nos.3514 to 3516 of 2010 respectively on the file of the Motor Accidents Claims Tribunal, Special Sub Judge-II, Chennai.

3. By consent of both the parties, these Civil Miscellaneous Appeals have been taken up for final disposal.

4. The National Insurance Company is the second respondent in M.C.O.P.Nos.3514 to 3516 of 2010 respectively on the file of the Motor Accidents Claims Tribunal, Special Sub Judge-II, Chennai.

5. The appellants in C.M.A.Nos.2913 to 2015 of 2014 are the claimants in M.C.O.P.Nos.3514 to 3516 of 2010 respectively, filed the above said claim petitions, claiming a sum of Rs.6,00,000/-, Rs.15,00,000/- and Rs.10,00,000/- as compensation for the injuries sustained by them in the accident that took place on 26.04.2010.

6. According to the claimants, on 26.04.2010 at about 11.30 A.M., when they were travelling in a car bearing registration No.TN-02-AB-2000 proceeding to Tirunelveli on the Trichy to Madurai four ways Road, near Kottampatti bye pass Road, at Pandangudi Division Road, a Scorpio car bearing registration No.TN-63-J-0702 came in a rash and negligent manner on the wrong direction, dashed against the right side of the appellants' car and as a result of which, the car rotated twice and dashed against the road side wall and caused the accident. In the accident, all the appellants sustained grievous injuries. The first respondent is the owner and the second respondent is insurer of the car bearing registration No.TN-63-J-0702. Therefore, the appellants / claimants filed the above said claim petitions against the respondents 1 & 2, being the owner and insurer of the car bearing registration No.TN-63-J-0702 for the injuries sustained by them in the accident.

7. The 1st respondent - owner of the car bearing registration No.TN-63-J-0702 remained exparte before the Tribunal.

8. The second respondent-National Insurance Company, being the insurer of the car bearing registration No.TN-63-J-0702 filed separate counter statements and denied all the averments made by the claimants. The manner of accident stated in the appeals are false and baseless. The accident occurred while both the vehicles were crossing a junction and the driver of the car



bearing registration No.TN-02-AB-2000 was alone responsible for the accident and hence, the second respondent/insurance company, being the insurer of the car bearing registration No.TN-63-J-0702 is not liable to pay any compensation to the appellants. The second respondent denied the age, avocation, income, nature of injuries, disability and period of treatment taken by the claimants. The quantum of compensation claimed by the claimants are excessive and prayed for dismissal of all the claim petitions as against the second respondent/insurance company.

9. Before the Tribunal, the claimant in M.C.O.P.No.3516 of 2010 examined himself as P.W.1 and the claimant in M.C.O.P.No.3515 of 2010 examined herself as P.W.2, Dr.N.Saichandran, was examined as P.W.3 and 27 documents were marked as Exs.P1 to P27. On behalf of the respondent/National Insurance Company no oral or documentary evidence was marked.

10. Upon consideration of both oral and documentary evidence, the Tribunal, vide common order dated 21.08.2013, held that the accident has occurred only due to rash and negligent driving by the driver of the car bearing registration No.TN-63-J-0702 belonging to 1st respondent and directed the 2nd respondent / Insurance Company to pay a sum of Rs.2,00,000/-, Rs.5,40,000/- & Rs.2,25,000/- as compensation to the claimants in M.C.O.P.Nos.3514 to 3516 of 2010 respectively.

11. Not being satisfied with the quantum of compensation granted by the Tribunal, the Claimants have come forward with the present appeals.

12. Heard the learned counsel appearing for the claimants/appellants and the learned standing counsel appearing for the second respondent/insurance company and perused the entire materials available on record.

13. Since three separate appeals have been preferred, out of same accident as against the common order of the Tribunal; this Court is inclined to deal with respective appeals separately.

C.M.A.No.2913 of 2014

14. The learned counsel appearing for the appellant would submit that the Tribunal has not properly appreciated the medical evidence available on record in respect of the appellant who is a minor, sustained fracture on left humerus and has taken treatment from 26.04.2010 to 29.04.2010. P.W.3 doctor examined the appellant and assessed the disability of the appellant at 30% and issued Ex.32 / disability certificate to that effect. The Tribunal has awarded a meagre sum of Rs.2,00,000/- as compensation for the disability sustained by the appellant in the accident. The Tribunal has awarded a sum of Rs.60,000/- for



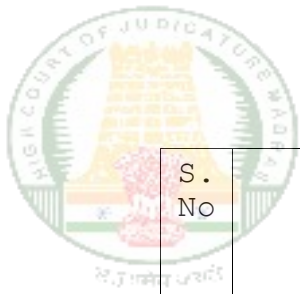
30% disability by adopting percentage method and the same is meagre. Therefore, the learned counsel for the appellant seeks enhancement of the compensation.

15. On the other hand, the learned counsel for the second respondent/insurance company would submit that the Tribunal has rightly awarded compensation for a total sum of Rs.2,00,000/- taking note of the injuries sustained by the appellant and the treatment underwent by him, therefore no interference is required and prayed for dismissal of the appeal.

16. In this regard it is worthwhile to refer a decision rendered by the Hon'ble Supreme Court in "Master Mallikarjun Vs. Divisional Manager, National Insurance Company Limited and another" reported in (2014) 14 SCC, wherein the Supreme Court has categorically held what is to be the just and fair compensation to be awarded to a child who suffered disability in a motor accident. The Hon'ble Supreme Court has held in para 12 as follows:

"12. Though it is difficult to have an accurate assessment of the compensation in the case of children suffering disability on account of a motor vehicle accident, having regard to the relevant factors, precedents and the approach of various High Courts, we are of the view that the appropriate compensation on all other heads in addition to the actual expenditure for treatment, attendant, etc., should be, if the disability is above 10% and upto 30% to the whole body, Rs.3 lakhs; upto 60%, Rs.4 lakhs; upto 90%, Rs.5 lakhs and above 90%, it should be Rs.6 lakhs. For permanent disability upto 10%, it should be Re.1 lakh, unless there are exceptional circumstances to take different yardstick. In the instant case, the disability is to the tune of 18%. Appellant had a longer period of hospitalization for about two months causing also inconvenience and loss of earning to the parents.

17. In the present case, admittedly the appellant is a minor boy who was aged just 10 months at the time of accident. Having regard to the dictum of the Hon'ble Supreme Court, cited supra, since the appellant/minor child sustained 30% of disability as per Ex.P32, this Court is inclined to award a sum of Rs.3,00,000/- under the head partial and permanent disability. As regards the amounts awarded under various other heads by the Tribunal, this Court finds that the same are reasonable and the same are confirmed. Now the compensation awarded in respect of the present appeal in C.M.A.No.2913 of 2014, this court has modified the compensation as follows:



S. No	Description	Amount awarded by Tribunal (Rs)	Amount awarded by this Court (Rs)	Award confirmed or enhanced or granted
1.	Partial and Permanent disability	60,000/-	3,00,000/-	Enhanced
2.	Loss of future prospects	50,000/-	50,000/-	Confirmed
3.	Pain and sufferings	25,000/-	25,000/-	Confirmed
4.	Transportation	10,000/-	10,000/-	Confirmed
5.	Extra Nourishment	10,000/-	10,000/-	Confirmed
6.	Attendant charges	10,000/-	10,000/-	Confirmed
7.	Medical expenses	35,000/-	35,000/-	Confirmed
	Total	Rs.2,00,000/-	Rs.4,40,000/-	Enhanced by Rs.2,40,000/-

C.M.A.No.2914 of 2014:

18.The learned counsel appearing for the appellant contended that the appellant in the accident has sustained 1.Tripod Fracture Right Zygoma with Gross Displacement. 2.Fracture Right Zygomatic Arch(Communitied) 3.Right Inferior Orbital Rim Communitied Fracture 4.Mid Palatal Split 5.Lefort I Right side Maxilla Fracture 6.Symphysis Menti Mandible Fracture 7.Extensive Orafacial Through and Through Laceration 8.Right Upper Lower Eye Lid Lacerations and multiple injuries all over the body. To prove the nature of injuries sustained by her, she examined herself as P.W.2 and marked Ex.P15/wound certificate, Ex.P16/discharge summary to that effect. P.W.3 doctor examined the appellant and assessed the disability of the appellant at 50% and issued Ex.P27 / disability certificate to that effect. The Tribunal has awarded a sum of Rs.1,00,000/- for 50% disability at the rate of Rs.2,000/- per percentage of disability and the same is meagre. At the time of accident, the appellant was aged 29 years, working as Managing Director and was earning a sum of Rs.25,000/- per month. To prove the avocation and income, the appellant produced Ex.P13/Income Tax Particulars to that effect. The Tribunal without considering the same, has fixed only a meagre sum of Rs.5,000/- per month as notional income of the appellant and awarded compensation towards loss of income only for five months. The Tribunal ought to have awarded compensation for loss of earning capacity. The appellant has taken treatment as inpatient in the Hospital from 26.04.2010 to 06.05.2010. The Tribunal ought to have awarded



compensation for damages to clothes and articles, loss of amenities and future medical expenses. The amounts awarded by the Tribunal under other heads are meagre and prayed for enhancement of compensation.

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19. On the other hand, the learned counsel for the second respondent/insurance company would submit that the Tribunal considering the nature of injuries and disability, has awarded a sum of Rs.1,00,000/- as compensation towards 50% disability at the rate of Rs.2,000/- per percentage of disability and the same is not meagre. The appellant is not entitled to any amount towards loss of earning capacity as she has not proved the same. In the absence of any documentary proof with regard to avocation and income, a sum of Rs.5,000/- per month fixed by the Tribunal as notional income of the appellant is not meagre. The Tribunal taking note of the injuries sustained by the appellant, disability suffered by her and the treatment underwent by her, has awarded a sum of Rs.5,40,000/- as compensation to the appellant and the same is not meagre. Therefore no interference is required and prayed for dismissal of the appeal.

20. The learned counsel appearing for the appellant would submit that the Tribunal has completely ignored all the points raised by the appellant and awarded a less compensation of Rs.5,40,000/-. It is further submitted that the Tribunal has failed to consider the evidence of appellant as P.W.2 and P.W.3/doctor, who assessed the disability of the appellant at 50% and issued Ex.P27/disability certificate to that effect. The Tribunal failed to consider the income of the injured and she was aged about 29 years, working as Managing Director and was earning a sum of Rs.25,000/- per month. The learned counsel would further submit that the appellant sustained severe facial injuries and got her face disfigured. Even then, the Tribunal without considering the nature of injuries and the disfigurement of the face of the appellant, awarded compensation based on the percentage method which needs interference of this Court. The learned counsel would draw the attention of this Court to section 142(c) of Motor Vehicles Act vis-a-vis explanation given under section 163A of Motor Vehicles Act.

142. Permanent disablement.

For the purposes of this Chapter, permanent disablement of a person shall be deemed to have resulted from an accident of the nature referred to in sub-section (1) of section 140 if such person has suffered by reason of the accident, any injury or injuries involving:-

(a)



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(b)

(c) permanent disfiguration of the head or face.

Section 163A in The Motor Vehicles Act, 1988

1[163A. Special provisions as to payment of compensation on structured formula basis.—

(1) Notwithstanding anything contained in this Act or in any other law for the time being in force or instrument having the force of law, the owner of the motor vehicle or the authorised insurer shall be liable to pay in the case of death or permanent disablement due to accident arising out of the use of motor vehicle, compensation, as indicated in the Second Schedule, to the legal heirs or the victim, as the case may be. Explanation.—For the purposes of this sub-section, “permanent disability” shall have the same meaning and extent as in the Workmen’s Compensation Act, 1923 (8 of 1923).

(2) In any claim for compensation under sub-section (1), the claimant shall not be required to plead or establish that the death or permanent disablement in respect of which the claim has been made was due to any wrongful act or neglect or default of the owner of the vehicle or vehicles concerned or of any other person.

(3) The Central Government may, keeping in view the cost of living by notification in the Official Gazette, from time to time amend the Second Schedule.

The learned counsel would further submit the photos of the appellant before the accident and after accident. A perusal of the said photos, it is seen that the appellant sustained severe facial injuries and obviously there is disfiguration of face. On perusal of Ex.P15, wound certificate and P16 discharge summary the appellant has sustained 1.Tripod Fracture Right Zygoma with Gross Displacement. 2.Fracture Right Zygomatic Arch(Communitied) 3.Right Inferior Orbital Rim Communitied Fracture 4.Mid Palatal Split 5.Lefort I Right side Maxilla Fracture 6.Symphysis Menti Mandible Fracture 7.Extensive Orafacial Through and Through Laceration 8.Right Upper Lower Eye Lid Lacerations.

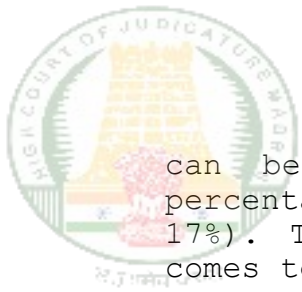
21. The Procedure of treatment given to the appellant is stated in the discharge summary are as follows:



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"Reduction Fixation of Symphysis Menti Fracture with 2 Titanium Plates.
Reduction Fixation of Mid Plate Split 1 Titanium Plate.
Fixation of Nasomaxillary Bridge 1 Titanium Plate.
Fixation of Tripod Fracture Zygoma with Inferirol Orbital Rim 2 Titanium Plate XSS Plate.
Multi Layer Repair of Facial Lacerations
Lip Reconstruction and Repair of Eye Lid Lacerations."

22. The Tribunal having observed in its order that the appellant had sustained injuries on her vital parts and the findings given in the scan report fully corroborated in the case of the petitioner ought to have applied multiplier method in this case. Whereas, the Tribunal adopted percentage method and awarded for 50% partial permanent disability fixing Rs.2,000/- per percentage which obviously needs interference. Therefore, this Court feels it appropriate to award compensation by adopting multiplier method. The learned counsel for the appellant would submit that the appellant was working as Managing Director in a company and was earning a sum of Rs.25,000/- per month and filed Ex.P14 to that effect. It is submitted that though the Tribunal observed that as per Ex.P14 the annual income was mentioned as Rs.1,71,400/- and hence her monthly income would be around Rs.14,000/-. On perusal of the award passed by the Tribunal, it is seen that the Tribunal has elaborately discussed with regard to Ex.P13 and 14 pertaining to the income of the appellant has correctly pointed out that except the xerox copy of the income tax returns, no documents was produced by the appellant to prove that she was earning Rs.25,000/- per month. Though the appellant has produced Ex.P13 xerox copy of the certificate of the incorporation of a company and the petitioner was shown as one of the directors of that company, the salary of the petitioner has not been specifically mentioned. The learned Tribunal has also observed that in page No.9 of Articles of Association attached with Ex.P13 it has been stated as if the directors are entitled to receive remuneration of such sum as may be prescribed by the Act or the Central Government from time to time. No record was produced to prove the remuneration of the petitioner. But the notional income of Rs.5,000/- fixed by the Tribunal is very meagre. Hence, considering the age of the appellant and year of accident, a sum of Rs.8,000/- is fixed by this Court as notional income of the appellant per month. At the time of accident the claimant was aged about 29 years and as per Sarala Varma's case, the correct multiplier is '17'. P.W.3/Doctor has not assessed the percentage of disability for the whole body. Therefore, by converting 1/3rd of the percentage of disability for particular part of the body, the percentage of disability for whole body



can be calculated. Thus, by converting 50% to $1/3^{rd}$, the percentage of whole body disability comes 16.67% (rounded off to 17%). Thus, the compensation towards loss of earning capacity comes to Rs.2,77,440/- ($17/100 \times 12 \times 17 \times 8,000/-$).

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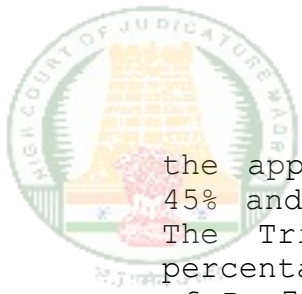
23. Accordingly the compensation awarded under permanent disability by adopting multiplier method taking into consideration of enhanced salary at Rs.8,000/-, the award amount would come to Rs.2,77,440/-. Since the appellant is entitled for loss of amenities the amount of Rs.1,00,000/- awarded by the Tribunal under head of loss of future prospects is modified to loss of amenities. In respect of the compensation awarded under various heads are concerned this Court finds that the same are reasonable and hence the same are confirmed.

24. Accordingly, the compensation awarded by the Tribunal in respect of the present appeal is modified as tabulated as under:

S. No	Description	Amount awarded by Tribunal (Rs)	Amount awarded by this Court (Rs)	Award confirmed or enhanced or granted
1.	Partial and Permanent disability	1,00,000/-	Rs.2,77,440/-	Enhanced
2.	Loss of amenities	1,00,000/-	1,00,000/-	Confirmed
3.	Pain and sufferings	50,000/-	50,000/-	Confirmed
4.	Transportation	10,000/-	10,000/-	Confirmed
5.	Extra Nourishment	10,000/-	10,000/-	Confirmed
6.	Attendant charges	10,000/-	10,000/-	Confirmed
7.	Medical expenses	2,40,000/-	2,40,000/-	Confirmed
8.	Loss of income	20,000/-	Rs.32,000/- (Rs.8,000 x 4)	Enhanced
	Total	Rs.5,40,000/-	Rs.7,29,440/-	Enhanced by Rs.1,89,440/-

C.M.A.No.2915 of 2014:

25. The learned counsel appearing for the appellant contended that the appellant in the accident has sustained fracture in right clavical, fracture in third rib and multiple injuries all over the body. To prove the nature of injuries sustained by him, he examined himself as P.W.1 and marked Ex.P2/wound certificate, Ex.P3/discharge summary to that effect. P.W.3 doctor examined



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the appellant and assessed the disability of the appellant at 45% and issued Ex.P27 / disability certificate to that effect. The Tribunal without giving any valid reason, reduced the percentage of disability from 45% to 35% and awarded only a sum of Rs.70,000/- for 35% disability at the rate of Rs.2,000/- per percentage of disability and the same is meagre. The Tribunal ought to have awarded compensation for 45% disability. At the time of accident, the appellant was aged 35 years, was running a Company in the name and style of HP Valves & Fittings (Pondy) Private Limited, Puducherry and was earning a sum of Rs.20,000/- per month. To prove the avocation and income, the appellant produced Ex.P11/salary certificate to that effect. The Tribunal without considering the same, has fixed only a meagre sum of Rs.5,000/- per month as notional income of the appellant and awarded compensation towards loss of income only for five months. The Tribunal ought to have awarded compensation for loss of earning capacity. The appellant has taken treatment as inpatient in the Hospital from 26.04.2010 to 04.05.2010. The Tribunal ought to have awarded compensation for damages to clothes and articles, loss of amenities and future medical expenses. The amounts awarded by the Tribunal under other heads are meagre and prayed for enhancement of compensation.

26. On the other hand, the learned counsel for the second respondent/insurance company would submit that the Tribunal rightly reduced the percentage of disability from 45% to 35% on the ground that assessment of disability will vary by 5% from Doctor to Doctor and awarded a sum of Rs.70,000/- as compensation for 35% disability at the rate of Rs.2,000/- per percentage of disability and the same is not meagre. The appellant is not entitled to any amount towards loss of earning capacity as he has not proved the same. In the absence of any documentary proof with regard to avocation and income, a sum of Rs.5,000/- per month fixed by the Tribunal as notional income of the appellant is not meagre. The Tribunal taking note of the injuries sustained by the appellant, disability suffered by him and the treatment underwent by him, has awarded a sum of Rs.2,25,000/- as compensation to the appellant and the same is not meagre. Therefore no interference is required and prayed for dismissal of the appeal.

27. On a perusal of the above, this Court finds that as regards the partial and permanent disability sustained by the appellant at 35%, the Tribunal has awarded a sum of Rs.70,000/- by adopting percentage method at Rs.2,000/- per percentage. P.W.3/Doctor in his evidence has deposed that percentage of disability will vary by 5% from Doctor to Doctor. Hence, the percentage of disability fixed by the Tribunal at 35% is proper. It is to be noted that the accident took place in the year 2010 and therefore, this Court is inclined to consider at Rs.3,000/-



per percentage of disability and thereby the compensation awarded under the head of partial and permanent disability would at Rs.1,05,000/- (Rs.3,000/- X 35% of disability). The Tribunal has erroneously awarded an exorbitant sum of Rs.40,000/- towards loss of future prospects. Obviously there would not be any loss of future prospects for the injuries like the fracture in right clavical, fracture in third rib and multiple injuries all over the body. Hence, a sum of Rs.40,000/- awarded by the Tribunal towards loss of future prospects is hereby set aside. The appellant has taken treatment as inpatient in the Hospital from 26.04.2010 to 04.05.2010. Considering the nature of injuries and period of treatment taken by the appellant, he is entitled to a sum of Rs.15,000/- towards loss of amenities. As regards the compensation under other heads awarded by the Tribunal this Court is of the view that the same are reasonable and not required any interference.

28. Accordingly, the compensation awarded by the Tribunal in respect of the present appeal is modified as tabulated as under:

S. No	Description	Amount awarded by Tribunal (Rs)	Amount awarded by this Court (Rs)	Award confirmed or enhanced or granted
1.	Partial and Permanent disability	70,000/-	Rs.1,05,000/-	Enhanced
2.	Pain and sufferings	25,000/-	25,000/-	Confirmed
3.	Loss of income	20,000/-	20,000/-	Confirmed
4.	Expenses towards medical bill	40,000/-	40,000/-	Confirmed
5.	Loss of future prospects	40,000/-	-----	Set aside
6.	Transportation	10,000/-	10,000/-	Confirmed
7.	Extra Nourishment	10,000/-	10,000/-	Confirmed
8.	Attendant charges	10,000/-	10,000/-	confirmed
9.	Loss of Amenities	----	15,000/-	Granted
	Total	Rs.2,25,000/-	Rs.2,35,000/-	Enhanced by Rs.10,000/-



29. In the result,

(i) C.M.A.No.2913 of 2014 is partly allowed and the compensation awarded by the Tribunal at Rs.2,00,000/- is hereby enhanced to a sum of Rs.4,40,000/- at the rate of 7.5% per annum from the date of petition till the date of deposit. The second respondent/Insurance Company is directed to deposit the enhanced award amount, with interest and costs, less the amount already deposited, if any, within a period of six weeks from the date of receipt of a copy of this order in any one of the Nationalized Banks, till the minor appellant attains majority. On such deposit, the Mother of the minor appellant, viz., Preetha, is permitted to withdraw the accrued interest once in three months for the welfare of the minor appellant.

(ii) C.M.A.No.2914 of 2014 is partly allowed and the compensation awarded by the Tribunal at Rs.5,40,000/- is hereby enhanced to a sum of Rs.7,29,440/- at the rate of 7.5% per annum from the date of petition till the date of deposit. The second respondent/Insurance Company is directed to deposit the enhanced award amount, with interest and costs, less the amount already deposited, if any, within a period of six weeks from the date of receipt of a copy of this order. On such deposit, the appellant is permitted to withdraw the award amount now determined by this Court, along with interest and costs, less the amount if any, already withdrawn by making necessary applications before the Tribunal.

(iii) C.M.A.No.2915 of 2014 is partly allowed and the compensation awarded by the Tribunal at Rs.2,25,000/- is hereby enhanced to a sum of Rs.2,35,000/- at the rate of 7.5% per annum from the date of petition till the date of deposit. The second respondent/Insurance Company is directed to deposit the enhanced award amount, with interest and costs, less the amount already deposited, if any, within a period of six weeks from the date of receipt of a copy of this order. On such deposit, the appellant is permitted to withdraw the award amount now determined by this Court, along with interest and costs, less the amount if any, already withdrawn by making necessary applications before the Tribunal. No costs.

Sd/-
Assistant Registrar(CS VI)

//True Copy//

Sub Assistant Registrar

mpa



To

1.The Motor Accidents Claims Tribunal,
Special Sub Judge-II,
Chennai.

2.The Section Officer,
VR Section,
High Court,
Madras.

+1cc to M/s.R.Sree Vidhya, Advocate Sr No.50926

+1cc to M/s.M.Malar, Advocate Sr No.50782

C.M.A.Nos.2913, 2914 & 2915 of 2014

NMI (CO)
PR (24/11/2021)