IN THE HIGH COURT OF KARNATAKA AT BENGALURU

DATED THIS THE 30TH DAY OF OCTOBER, 2026

PRESENT

THE HON'BLE MRS. JUSTICE ANU SIVARAMAN

AND

THE HON'BLE MR. JUSTICE T.P.VIVEKANANDA

MISCELLANEOUS FIRST APPEAL NO.4725 OF 2016 (AA)

BETWEEN:

1. M/S. DIAMOND PUBLICITIES
   NO.27, PRIMROSE ROAD
   BENGALURU-560 025
   REPT. BY PROP: P.B.ABDUR RAHMAN

2. SHRI P. B. ABDUR RAHMAN
   S/O LATE P.S.M.BUKHARI
   AGED ABOUT 38 YEARS
   PROPRIETOR
   M/S. DIAMOND PUBLICITIES
   NO.27, PRIMROSE ROAD
   BENGALURU -560 025

...APPELLANTS

(BY SRI. ASHOK HARANAHALLI, SR. COUNSEL A/W
SRI. YESHU BABA R. MISHRA, ADVOCATE)

AND:

1. THE UNION OF INDIA
   SOUTH-WESTERN RAILWAYS
   BENGALURU DIVISION
   REP. BY ITS SENIOR DIVISIONAL
   COMMISSIONER
   BENGALURU -560 023

Digitally signed by PAVITHRA N
Location: High Court of Karnataka

2. THE SENIOR DIVISIONAL
COMMERCIAL MANAGER
SOUTH-WESTERN RAILWAYS
BENGALURU -560 023

3. SHRI A. S. RAO
ARBITRATOR
CHIEF FREIGHT TRANSPORTATION MANAGER
SOUTH-WESTERN RAILWAY
ZONAL HEADQUARTERS OFFICE
TRANSPORTATION BRANCH
2ND FLOOR, EAST BLOCK
GADAG ROAD, HUBLI-580 020
(SOLE ARIBITRATOR)

…RESPONDENTS

(BY SRI. ABHINAY Y. T., ADVOCATE)

THIS MFA IS FILED UNDER SECTION 37(1)(b) OF THE ARBITRATION AND CONCILIATION ACT, 1996, AGAINST THE JUDGMENT AND AWARD DATED 13.04.2016 PASSED IN A.S.NO.12/13 ON THE FILE OF THE 6TH ADDITIONAL CITY CIVIL & SESSIONS JUDGE, BENGALURU CITY, DISMISSING THE SUIT FILED UNDER SECTION 34 OF THE ARBITRATION AND CONCILIATION ACT.

THIS MISCELLANEOUS FIRST APPEAL HAVING BEEN HEARD AND RESERVED FOR JUDGMENT ON 15.09.2026 AND COMING ON FOR PRONOUNCEMENT OF JUDGMENT THIS DAY, **ANU SIVARAMAN J.,** PRONOUNCED THE FOLLOWING:

CORAM: HON'BLE MRS. JUSTICE ANU SIVARAMAN
and
HON'BLE MR. JUSTICE T.P.VIVEKANANDA

CAV JUDGMENT

(PER: HON'BLE MRS. JUSTICE ANU SIVARAMAN)

This Miscellaneous First Appeal is filed challenging the judgment and decree dated 13.04.2016 passed by the VI Additional City Civil and Sessions Judge, Bengaluru City (CCH-11) ('Civil Court' for short) in A.S.No.12/2013, whereby the suit filed by the plaintiffs under Section 34 of the Arbitration and Conciliation Act, 1996 was dismissed and the arbitral award dated 19.01.2013 was upheld.

2. We have heard Shri. Ashok Haranahalli, learned senior counsel as instructed by Shri. Yeshu Baba R Mishra, learned counsel appearing for the appellants and Shri. Abhinay Y.T, learned counsel appearing for the respondents.

3. It is submitted by the learned senior counsel appearing for the appellants that the South Western Railway, Bengaluru Division, invited tenders by notification dated 30.04.2007 for allotment of spaces for display of advertisement hoardings and glow signs for a period of five years. Appellant No.1, a proprietary concern represented by

appellant No.2, submitted the highest bid, which was accepted by letter dated 08.08.2007. The appellants accepted the offer and furnished the security deposit of Rs.69,19,453/- and performance guarantee of Rs.69,19,453/-, apart from paying the licence fee for the first year. An agreement was thereafter executed between the parties on 10.01.2008. The contractual period was from 01.12.2007 to 30.11.2012.

4. During the subsistence of the contract, disputes arose between the parties concerning the availability and use of the allotted advertising spaces and the performance of their respective contractual obligations. By letter dated 28.10.2009, the appellants invoked the termination clause and brought the contract to an end with effect from 01.12.2009. The Railways asserted its entitlement to forfeit the security deposit and encash the performance guarantee on account of premature termination. The appellants disputed such entitlement and sought refund of the security deposit, release of the performance guarantee and payment of compensation. The dispute was referred to the sole

Arbitrator appointed pursuant to the order of this Court dated 22.06.2010. By award dated 19.01.2013, the Arbitrator upheld the forfeiture of the security deposit and the encashment of the performance guarantee and rejected the claim for compensation. The appellants challenged the award in A.S.No.12/2013 under Section 34 of the Arbitration and Conciliation Act.

5. The Civil Court held that interference with an arbitral award under Section 34 of the Arbitration and Conciliation Act is confined to the grounds specified therein and that the Court cannot reappreciate the evidence or substitute its own interpretation of the contract merely because another view is possible. The objections concerning the venue and the Arbitrator's expressed difficulty in devoting sufficient time to the proceedings were rejected, noticing that the venue had been shifted from Hubli to Bengaluru at the appellants' request and that neither prejudice nor unwillingness to adjudicate was established. The contention regarding denial of opportunity was also rejected, since the parties had submitted affidavits, filed and

answered interrogatories and were afforded sufficient opportunity to present their respective cases.

6. On the merits, the Civil Court held that the Arbitrator's interpretation of the expression "full period" as referring to the entire five-year contractual term was a plausible construction of the agreement. Since the appellants had terminated the contract before expiry of that period, the finding upholding forfeiture of the security deposit and encashment of the performance guarantee was sustained. As regards damages, it was held that, despite the absence of a separate issue, the Arbitrator had considered the reasons advanced for termination, held that those reasons did not establish responsibility on the part of the Railways and treated the allegation of fraud as an afterthought. Relying also on Clause IX(1), which excluded damages or compensation upon termination, the Civil Court rejected the distinction urged between damages for breach and compensation for termination. Finding no perversity, irrationality or ground for interference under Section 34 of

the Arbitration and Conciliation Act, the suit was dismissed, leaving the parties to bear their respective costs.

7. The learned senior counsel appearing for the appellants contends that the award was rendered without affording a reasonable opportunity to lead evidence and address arguments. It is submitted that the Arbitrator failed to conduct an effective hearing, frame appropriate issues or consider the documents and interrogatories placed before him and that the award rests on guesswork and surmises without adequate reasons. Reliance is placed on the Arbitrator's written request to be relieved owing to difficulty in devoting sufficient time to the proceedings. It is further contended that the conduct of the proceedings in the chambers of the respondent authorities affected the independence and fairness of the adjudication. It is submitted that the Civil Court rejected these objections without properly examining the arbitral record and the resulting prejudice.

8. It is further contended that the Arbitrator erroneously confined the adjudication to the two questions

concerning refund of the security deposit and release of the performance guarantee, as formulated by the Railways. The appointment made by this Court required resolution of the disputes between the parties and the scope of adjudication could not be restricted by a unilateral reference issued by the respondent authorities. The failure to frame and determine the questions concerning the alleged breach by the Railways and the consequential claim for damages is therefore stated to vitiate the award.

9. It is contended that the Railways failed to make available the advertising spaces contemplated under the tender and the agreement and arbitrarily restricted the erection of further hoardings. The appellants allege suppression of material facts concerning the proposed development of portions of the allotted area by the Railway Land Development Authority and occupation of other portions for Metro works. It is also submitted that space covered by their contract was allotted to a competing advertising agency and that the Railways failed to address interference by third parties and the municipal authorities.

These acts and omissions are stated to have prevented effective utilisation of the allotted spaces, caused substantial financial loss and compelled premature termination.

10. It is further submitted that Clause IX(1) permitted either party to terminate the agreement by giving not less than thirty days' notice and that exercise of this contractual right could not, by itself, warrant forfeiture of the security deposit and encashment of the performance guarantee. The provisions governing those securities ought to have been read harmoniously with the termination clause, construing "satisfactory completion" as performance up to the date of valid termination rather than invariably requiring completion of the entire five-year term. It is contended that the interpretation accepted by the Civil Court renders the right of premature termination ineffective.

11. It is further submitted that the claim for damages arose from the antecedent breaches allegedly committed by the Railways and was distinct from compensation merely on account of termination. The exclusion under Clause IX(1) could not absolve the Railways of liability for its own

breaches or the alleged suppression and misrepresentation that induced the appellants to submit a higher bid. The failure to consider these contentions and the supporting correspondence is stated to render the award perverse and contrary to public policy. It is further submitted that the bank guarantees were conditional and their invocation was required to conform to the terms thereof. It is contended that premature termination did not automatically entail forfeiture of the security deposit and encashment of the performance guarantee without establishing breach attributable to the appellants and the loss occasioned thereby. It is contended that forfeiture in the absence of such loss would result in unjust enrichment of the Railways.

12. It is further contended that any ambiguity in the expression "full period" ought to be construed against the Railways, which drafted the agreement, by applying the rule of *contra proferentem*. It is contended that construing that expression invariably as five years would expose the appellants to forfeiture even where the Railways itself exercised the contractual right of premature termination. It

is also contended that the non-availability of the allotted sites for Metro works, coupled with the restriction against seeking additional advertising locations, frustrated the performance of the contract. Reliance is placed on the replies furnished by BMRCL under the Right to Information Act to contend that the affected land could not be used for display of advertisement hoardings, notwithstanding which the Railways continued to demand licence fees.

13. The learned senior counsel appearing for the appellants places reliance on the following decisions:-

- ***Bhadra International (India) Pvt. Ltd. & Ors., v. Airports Authority of India*** reported in ***2026 SCC OnLine SC 7;***
- ***Central Organisation for Railway Electrification v. ECI-SPIC-SMO-MCML (JV)*** reported in ***(2025) 4 SCC 641;***
- ***Rahee-GPT (JV) & Ors., v. Union of India & Ors.,*** reported in ***2026 SCC OnLine Cal 1699;***
- ***Fateh Chand v. Balkishan Dass*** reported in ***AIR 1963 SC 1405;***
- ***Union of India v. Rampur Distillery and Chemical Co. Ltd*** reported in ***(1973) 1 SCC 649;***

- ***Maula Bux v. Union of India*** reported in ***(1969) 2 SCC 554,*** *and*

- ***Kailash Nath Associates v. Delhi Development Authority & Anr.,*** reported in ***(2015) 4 SCC 136.***

14. The learned senior counsel appearing for the respondents contends that the appellants voluntarily terminated the agreement before completion of the stipulated five-year period and thereby attracted the contractual consequences of forfeiture of the security deposit and encashment of the performance guarantee. It is contended that the right to terminate the agreement by giving thirty days' notice did not absolve the appellants of the obligation to perform the contract for its full period or the consequences stipulated for premature termination. Having accepted the contractual terms, the appellants could not question their operation on the ground of inequality. It was further contended that the agreement expressly excluded any claim for damages or compensation.

15. The allegations concerning non-availability of advertising spaces and breach of the agreement is denied. It is contended that permission to erect hoardings was subject

to approval by the Railway Administration and that the restriction on additional hoardings was consistent with the area covered by the tender. No communication had been issued requiring removal of the appellants' hoardings for development by the Railway Land Development Authority. The Metro soil-testing work was undertaken away from the hoarding locations and no direction had been issued for removal of any hoarding on that account. The allotment to M/s. Adcom Advertising was stated to have been made after obtaining the appellants' no-objection. Compliance with the applicable municipal bye-laws was stated to be the appellants' responsibility under the tender conditions.

16. With regard to the arbitral proceedings, it is contended that adequate opportunity had been afforded to both parties and that the appellants, having participated in the proceedings, could not subsequently allege denial of a fair hearing. The venue had not prejudiced their case and the Arbitrator's earlier request to be relieved did not establish that the adjudication was unfair or undertaken without application of mind. It is also contended that the

Arbitrator was bound by the terms of reference and that this Court's order leaving the parties' contentions open did not authorise adjudication beyond that reference.

17. We have considered the contentions advanced. We have also perused the pleadings and the materials on record. We notice that the contention of the appellants was that respondents No.1 and 2 - South Western Railways, had called for sealed tenders for allotment of space for displaying of advertising holdings/glow signs for a period of five years by a Notification dated 30.04.2007. The claimant's bid was accepted by letter dated 08.08.2007. A security deposit of Rs.69,19,453/- and performance guarantee from a Nationalized Bank for Rs.69,19,453/- was also executed along with license fee of Rs.2,27,77,779/-. It is stated that an agreement was entered into on 10.01.2008 which provided an arbitration clause. The appellants invoked the arbitration clause. The claims raised are as follows:-

> *"28. The details of the damages sought by the claimant are detailed hereunder:-*
>
> *I) Initially a sum of Rs.11,33,400/- was paid as security Deposit by Pay order no.090084 dated 22.10.2007. Later this amount was treated as part of*

Security Deposit Bank Guarantee to be furnished for Rs.69,19,453 and therefore, a Security Deposit Bank Guarantee for the balance amount of Rs.57,86,053/- was given on 27.3.2008.

II) Under the Agreement the two following Bank Guarantees were given to the respondent-Railways

a) Security Deposit Bank Guarantee for Rs.57,86,053/-bearing No.004GT01080870001 dated 27/03/2008.

b) Performance Bank Guarantee for Rs.69,19,453/-bearing No.004GT02081710001 dated 19/06/2008.

III) The full Licencee fee was to be paid by 31.3.2009. A sum of Rs.1,08,71,285-00 was due in respect thereof. Therefore, by consent, the Security Deposit Bank Guarantee for Rs.57,86,053-00 and Performance Bank Guarantee of Rs.69,19,453-00 were encashed on 1.4.2009 and realized Rs.1,27,05,513-00 out of that and the excess/balance of Rs.18,34,228/-was retained by respondent Railways as Security deposit. Therefore Security Deposit (cash deposit) became (11,33,400 + 18,34,228) = Rs.29,67,628 which was lying in cash with the respondent Railways. It was retained by the Railways as of part of Security Deposit Bank Guarantee of Rs.69,19,453/- For the balance of Rs.39,51,832/- a Security Deposit Bank Guarantee was furnished on 19.5.2009.

The Performance Bank Guarantee was replaced by new Bank Guarantee for Rs.69,19,453/- was furnished on 19.5.2009.

IV. Taking in to account the above facts which indicate that the respondent Railways has enjoyed the funds of the claimant, the interest is claimed for the period during which it had the benefit of claimant's funds.

Interest on

(a) Rs.11,33,400/- was lying with Railways from 22.10.2007 to 1.4.2009. Therefore, interest @ 18% on Rs.11,33,400/- from 22.10.2007 to 1.4.2009 is payable by the Railways, which works out to be ***Rs.2,94,000/-***

(b) Similarly, a sum of Rs.29,67,628 /- was lying with Railways from 1.4.2009 to this day. Therefore, interest @ 18% on Rs.29,67,628/- from 1.4.2009 to 31.8.2010 is payable by the Railways, which works out to be ***Rs.7,56,623/-***

(c) The Claimant has borrowed a sum of Rs Rs.57,86,053/- for obtaining Bank Guarantee for Rs.57,86,053/- from 27.3.2008 to 1.4.2009. An interest of 13% was paid on it by claimant. The said amount was kept in Fixed Deposit with the bank which earned interest at 6% for claimant. The difference of interest lost @7% by the Claimant from 27.3.2008 to 1.4.2009 is liable to be paid by the respondent Railways, which works out to be ***Rs.4,08,353/-***

(d) Similarly, on balance of Rs 39,51,832/- Security Deposit Bank Guarantee from 19.5.2009 to 31.8.2010 interest @ 7% will be ***Rs.3,54,690/-***

V) Similarly for the Other Performance Bank Guarantee:

(i), interest @ 7% on Rs.69,19,453/- from 19.6.2008(date of furnishing the BG) till 1.4.2009 which will be Rs.3,76,873/-

(ii) Interest @ 7% as Rs.69,19,453/-from 19.5.2009 (date of furnishing the BG) to 31.8.2010 which will be Rs.6,21,045/-

VI) Loss on account of materials being lost:-

Hoarding Material Cost of Hoarding	*Rs.2,00,000/-*
Less: Scrap Value (15%)	*Rs. 30,000/-*
	Rs.1,70,000/-
Less for 2 years utilization	*Rs. 68,000/-*
Loss on 1 unit for the remaining 3 years	*Rs.1,02,000/-*

Rs.1,02,000/- for. 57 Units is ***Rs.58,14,000/-***

VII) Loss on account of not providing the sites:-

Loss on Krishna Flour Mill Junction 6 nos hoardings:-

Monthly display charges at Rs:2,85,000/-

Loss for 20 Months ***Rs.57,00,000/-***

VIII) Other expenses incurred due to Railways defaults:-

Legal Expenses for obtaining stay from Court

a) Group I locations against Corporation

b) Raman Case ***Rs.5,00,000/-***

IX) Loss of profit @ 10% for 3rd 4th & 5th Year on licence fee

	Licence fee (Rs.)
3rd Year	*2,74,28,012-*
4th Year	*3,01,17,813 -*
5th Year	*3,31,87,895*
	9,07,33,720

Rs.90,73,372/-

X) Loss due to delays by Railways in plan approval:-

Inside Bangalore City Railway Station plan approval should have been given within 45 days of our application for plan approval dated 29-01-2008. Thus our plan was approved on 23-06-2008 and from their 45 days i.e., 07-08-2008. Whereas the license fee is collected from 01-12-2007 to 07-08-2008. (251 days).

c) License fee for the 1st year is Rs.2,26,67,778/-for 58,054 sqft.

i) Inside 13,254 Sqft

ii) Outside 44,800 Sqft

Total 58,054 Sqft

d) Rate per Square feet is Rs. 390.46 /-x 13,254 Sqft is Rs. 51,75,157/-för 1st year (365 days). Therefore for 251 days Rs.35,58,808/-

e) 18% interest per annum on Rs.35,58,808/- for the period from 01-12-2007 to 31-08-2010 i.e., 1003 days is Rs.17,60,265/- (Interest per day is Rs.1755/-)

f) Total amount including license fee and interest is ***Rs.53,19,073/-****. "*

18. Statement of objections were placed on record by the respondents specifically stating that the contract specifically provided that the security deposit is in the nature of security for satisfactory completion of the agreement and that the contractor would be eligible for refund of the same only on successful completion of the contract. The same is the case with the performance guarantee as well. It was contended that since the appellant admittedly did not complete the contract and had terminated the contract at his own instance, there was no merit in the contention for the refund of the security deposit and the performance guarantee or any claim for interest thereon. Further, it was stated that there is absolutely no evidence on record for any of the other claims raised by the appellants.

19. The learned Arbitrator considered the contentions advanced and specifically found that the performance guarantee as well as the security deposit were provided for the satisfactory completion of the contract for the full period and that there could be no claim unless the contract had

been completed, which was admittedly not so in the present case. Further, the learned Arbitrator had also specifically found that the reason quoted for the termination of contract by the claimant are due to self-induced impossibility which cannot be considered for repayment of the security deposit. Further, it was found that with regard to the other claims raised, there is no evidence on record and the claim is liable to be dismissed.

20. Though, the learned senior counsel for the appellants raised several contentions before us, no material is placed on record either before the Section 34 Court or even before this Court in support of the allegations made in the appeal.

21. The scope of interference of this Court in an appeal under Section 37 of the Arbitration Act has been categorically laid down by the Apex Court ***MMTC Ltd. v. Vedanta Ltd.*** reported in ***(2019) 4 SCC 163.*** The Apex Court held as follows:-

> ***"11.*** *As far as Section 34 is concerned, the position is well-settled by now that the Court does not sit in*

appeal over the arbitral award and may interfere on merits on the limited ground provided under Section 34(2)(b)(ii) i.e. if the award is against the public policy of India. As per the legal position clarified through decisions of this Court prior to the amendments to the 1996 Act in 2015, a violation of Indian public policy, in turn, includes a violation of the fundamental policy of Indian law, a violation of the interest of India, conflict with justice or morality, and the existence of patent illegality in the arbitral award. Additionally, the concept of the "fundamental policy of Indian law" would cover compliance with statutes and judicial precedents, adopting a judicial approach, compliance with the principles of natural justice, and Wednesbury reasonableness. Furthermore, "patent illegality" itself has been held to mean contravention of the substantive law of India, contravention of the 1996 Act, and contravention of the terms of the contract.

12. *It is only if one of these conditions is met that the Court may interfere with an arbitral award in terms of Section 34(2)(b)(ii), but such interference does not entail a review of the merits of the dispute, and is limited to situations where the findings of the arbitrator are arbitrary, capricious or perverse, or when the conscience of the Court is shocked, or when the illegality is not trivial but goes to the root of the matter. An arbitral award may not be interfered with if the view taken by the arbitrator is a possible view based on facts.*

> ***14.*** *As far as interference with an order made under Section 34, as per Section 37, is concerned, it cannot be disputed that such interference under Section 37 cannot travel beyond the restrictions laid down under Section 34. In other words, the court cannot undertake an independent assessment of the merits of the award, and must only ascertain that the exercise of power by the court under Section 34 has not exceeded the scope of the provision. Thus, it is evident that in case an arbitral award has been confirmed by the court under Section 34 and by the court in an appeal under Section 37, this Court must be extremely cautious and slow to disturb such concurrent findings."*

22. These principles were reaffirmed in ***Konkan Railway Corpn. Ltd. v. Chenab Bridge Project*** reported in ***(2023) 9 SCC 85***, wherein the Apex Court held that the jurisdiction of the court under Section 37 of the Arbitration Act is akin to its jurisdiction under Section 34 of the Arbitration Act, and that the scope of interference in an appeal under Section 37 of the Arbitration Act, while examining an order setting aside or refusing to set aside an award, is restricted to and subject to the same grounds as a challenge under Section 34 the Arbitration Act. It was also held that the jurisdiction under Sections 34 and 37 the

Arbitration Act is not in the nature of normal appellate jurisdiction.

23. The narrow jurisdiction under Section 37 of the Arbitration Act was also laid down in ***UHL Power Company Ltd. v. State of Himachal Pradesh*** reported in ***(2022) 4 SCC 116***. This line of reasoning was further affirmed in ***Larsen Air Conditioning & Refrigeration Co. v. Union of India*** reported in ***(2023) 15 SCC 472***, wherein the Apex Court held that the jurisdiction of the court under Section 34 of the Arbitration Act is limited and extremely circumscribed, permitting interference only on the ground of patent illegality which goes to the root of the matter and is not of a trivial nature.

24. The Apex Court in ***Punjab State Civil Suppliers Corporation Limited and Another v. M/s Sanman Rice Mills and Others*** reported in ***2024 INSC 742,*** held that an Arbitral Award is not liable to be interfered with only on the ground that the award is illegal or is erroneous in law, that too upon reappraisal of the evidence adduced before the arbitral trial. Even an award which may not be reasonable or

is non-speaking to some extent cannot ordinarily be interfered with by the Courts. It is also well settled that even if two views are possible, there is no scope for the Court to reappraise the evidence and to take the different view other than what has been taken by the arbitrator.

25. Further, in ***Somdatt Builders-NCC-NEC(JV) v. National Highways Authority of India and Ors.*** reported in ***2025 INSC 113***, the Apex Court after considering the case law on the point, held as under:-

> *"42. As already discussed above, the Arbitral Tribunal had interpreted Clause 51 in a reasonable manner based on the evidence on record. This interpretation was affirmed by the learned Single Judge exercising jurisdiction under Section 34 of the 1996 Act. Therefore, Division Bench of the High Court was not at all justified in setting aside the arbitral award exercising extremely limited jurisdiction under Section 37 of the 1996 Act by merely using expressions like 'opposed to the public policy of India', 'patent illegality' and 'shocking the conscience of the court'. As reiterated by this Court in Reliance Infrastructure Ltd. (supra), it is necessary to remind the courts that a great deal of restraint is required to be shown while examining the validity of an arbitral award when such an award has been upheld, wholly or substantially, under Section 34 of the 1996 Act. Frequent*

interference with arbitral awards would defeat the very purpose of the 1996 Act."

26. In the factual situation available in the instant case, we find that no interference is warranted in the matter since no grounds have been made for interference referable to Section 37 of the Arbitration and Conciliation Act. The appeal fails and the same is accordingly ***dismissed.***

All pending interlocutory applications shall stand *disposed of.*

Sd/-
(ANU SIVARAMAN)
JUDGE

Sd/-
(T.P.VIVEKANANDA)
JUDGE

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