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

**FAO-1714-2018 (O&M) &
XOBJC-149-CII-2018**

NATIONAL INSURANCE CO. LTD. ......Appellant

vs.

LEELA RAM AND ORS. .....Respondents

**Reserved on : 06.02.2026
Pronounced on: 10.03.2026
Uploaded on : 17.03.2026**

Whether only the operative part of the judgment is pronounced? *NO*
Whether full judgment is pronounced? *YES*

CORAM : HON'BLE MRS. JUSTICE SUDEEPTI SHARMA

Present : Mr. Satpal Dhamija, Advocate
for the appellant-Insurance Company.

Mr. S.S. Nain, Advocate
for Mr. Gurcharan Singh Gandhi, Advocate
for respondents No.1 and 2/cross-objectors.

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SUDEEPTI SHARMA, J.

FAO-1714-2018

1. The present appeal has been preferred against the award dated 13.10.2017 passed by the learned Motor Accident Claims Tribunal, Chandigarh (for short, 'the Tribunal') in the claim petition filed under Section 166 of the Motor Vehicles Act, 1988, on the ground that appellant/insurance company was wrongly held liable to pay the compensation to claimants/respondents as well as quantum of compensation is on higher side.

XOBJC-149-CII-2018

2. The present cross-objection has been preferred by respondents No.1 and 2/cross-objectors/claimants against the award dated 13.10.2017 passed in the claim petition filed under Section 166 of the Motor Vehicles Act, 1988, by the learned Motor Accident Claims Tribunal, Narnaul for enhancement of compensation, granted to respondents No.1 and 2/cross-objectors to the tune of Rs.35,77,040/- along with interest @ 7.5 % per annum on account of death of deceased-Rakesh Kumar in a motor vehicular accident, occurred on 13.12.2015.

3. Since the appeal filed by the Insurance Company and the cross-objections filed by the claimant/cross-objector are arising out of the same award dated 15.12.2023 passed by the learned Tribunal, therefore, **FAO-1714-2018** and **XOBJC-149-CII-2018** are decided vide this common judgment.

BRIEF FACTS OF THE CASE:-

4. On 13.12.2015 Rakesh (since deceased) was going from village Totaheri to Nangal Chaudhary on motor cycle No.HR-35J-7863 being driven by Jai Prakash. At about 8.00 P.M. when they reached near Bus Stand, Nangal Kaliya, meanwhile the offending vehicle bearing registration No.HR-55C-0871 came from Narnaul side being driven by respondent No.1 at a high speed,rash and negligent and zig-zag manner and hit the motor cycle of the deceased. As a result of which Rakesh (since deceased) fell down on the road and suffered fatal injuries. The accident in question was witnessed by Banwari Lal son of Sh.Ram Kumar resident of village Sirohi Bahali who noted down the registration number of the offending vehicle and

narrated the same to the police. The family members of the deceased brought the injured Rakesh to General Hospital, Narnaul where he was medico-legally examined and referred to some bigger hospital. Then the injured/deceased Rakesh was firstly taken to Kailash Hospital, Behror and then to Soni Hospital, Jaipur where he succumbed to the injuries and died during treatment on 22.12.2015 and post mortem on his dead body was conducted on 22.12.2015. The accident in question has been alleged to have been caused due to rash and negligent driving of the above said Toyota Qualis bearing No.HR-55C-0871 by respondent No.1.

5. Upon notice of the claim petition, respondents appeared and admitted the factum of compensation.

6. From the pleadings of the parties, the following issues were framed by the learned Tribunal :-

> *"1. Whether Rakesh Kumar succumbed to injuries in a motor vehicle accident which took place on 13.12.2015 at about 20.00 hours in the area of near road side of main road leading to Nangal Chaudhary due to rash and negligent driving of vehicle bearing registration No.HR-55C-0871?OPP.*
>
> *2. If issue no.1 is proved whether the petitioners are entitled to any compensation, if so in what amount and from whom?OPP.*
>
> *3. Whether respondent No.1 was holding a valid and effective driving license at the time of accident, if so its effect?OPR.*
>
> *4. Relief "*

7. Thereafter, both the parties led their evidence in support of their respective pleadings.

8. After taking into consideration the pleadings and the evidence on record, the learned Tribunal awarded compensation to the claimants. However, the liability to pay compensation was fastened upon the appellant-Insurance Company. Hence, the present appeal.

SUBMISSIONS OF LEARNED COUNSELS FOR THE PARTIES

FAO-1714-2018

9. Learned counsel for the appellant-Insurance Company contends that the learned Tribunal has erred in holding that the accident occurred due to the rash and negligent driving of the offending vehicle. He further submits that the said vehicle was implicated at a later stage. He also contends that there is a delay of one day in the registration of the FIR.

10. He further contends that the amount of compensation is on the higher side as there was no evidence of income of the deceased as working in CRPF and also that the learned Tribunal while granting compensation, has committed an error by deducting 1/3rd towards personal expenditure, whereas, it should be 50% as per the settled law. Therefore, he prays that the present appeal be allowed and the cross-objections filed by the claimants/respondents No.1 and 2 be dismissed.

11. Per contra, learned counsel for the respondent Nos.1 and 2/cross-objectors contends that the amount assessed by the learned Tribunal is on the lower side and deserves to be enhanced. He further contends that he filed cross-objection bearing No.XOBJC-149-CII-2018 seeking enhancement of compensation. He further contends that the learned Tribunal has rightly made the appellant-Insurance Company liable to pay the compensation to the claimant/respondent No. 1. Therefore, he prays that the present cross-objection be allowed and appeal filed by the appellant-

Insurance Company be dismissed and amount of compensation be enhanced as per the latest law.

12. I have heard learned counsel for the parties and perused the whole record of this case.

13. Before proceeding further it is apposite to reproduce the relevant portion of the award. The relevant portion is reproduced as under:-

> ***"ISSUE No.1***
>
> *13. The onus to prove this issue is upon the petitioners and in order to prove the same they examined PW1 Leela Ram who has narrated the facts of the petition in his affidavit Ex.PW1/A. He deposed that his son Rakesh sustained injuries in a motor vehicular accident which took place on 13.12.2015 and died due to the injuries sustained by him in the accident.*
>
> *14. PW2 Jai Prakash tendered his evidence by way of affidavit Ex.PW2/A stating therein that on the date of accident he was going on motor cycle with the deceased Rakesh and at about 8.00 P.M. when they reached near Bus Stand, Nangal Kaliya, meanwhile from back side one vehicle being driven in a zig-zag manner came and hit them severally. As a result of which, Rakesh fell on the ditches by the side of the road and suffered grievous injuries including head. One Banwari Lal son of Ram Kumar resident of Sirhoi Bahali noted down the registration number of the offending vehicle as HR-55C-0871. They took out the injured-deceased from the pits and informed his family members who took him to Government hospital, Narnaul. Thereafter, the family members of the deceased Rakesh took him to Kailash Hospital, Narnaul and then to Soni Hospital, Jaipur where during treatment he died on 22.12.2015. The witness further deposed that the accident in question has*

> *been caused due to sole rash and negligent driving of respondent No.1 while driving the offending vehicle. PW3 Banwari Lal toed the line of deposition of PW2 Jai Prakash. He also deposed about the manner of accident and that he witnessed the accident in question. The petitioners have also placed on record the copy of FIR Ex.P2, copy of report under section 173 Cr.P.C. Ex.P1 which show that the respondent No.1 is facing trial for causing the accident in question by driving the offending vehicle in a rash and negligent manner.*
>
> *15. Since the respondent No.1 has not appeared in the witness box, this Tribunal has no reason to disbelieve the evidence of petitioners. From the evidence of petitioners it is proved that deceased Rakesh died in a motor vehicular accident which was caused by respondent No.1 while driving the offending vehicle in a rash and negligent manner. Hence, issue no.1 is decided in favour of the petitioners."*

14. A perusal of the impugned award reveals that the learned Tribunal has duly appreciated both the oral as well as documentary evidence available on record and has returned a categorical finding that the accident in question occurred due to the rash and negligent driving of the offending vehicle.

15. A further perusal of the award shows that the claimants examined PW1 Leela Ram, father of the deceased, who reiterated the facts pleaded in the claim petition and deposed that his son Rakesh sustained injuries in the motor vehicular accident dated 13.12.2015 and subsequently succumbed to the injuries suffered in the said accident.

16. PW2 Jai Prakash, eye-witness to the occurrence, categorically deposed that the accident took place solely on account of the negligent

driving of the offending vehicle. His testimony regarding the manner of the accident remained unimpeached during cross-examination and nothing material could be elicited to discredit his version. The learned Tribunal, therefore, was justified in placing reliance upon such trustworthy ocular testimony.

17. The version of PW2 Jai Prakash stands further corroborated by PW3 Banwari Lal, who also witnessed the occurrence and supported the manner in which the accident had taken place.

18. Apart from the ocular evidence, the claimants also placed on record the police report submitted under Section 173 Cr.P.C., which shows that respondent No.3 (driver) has been sent up for trial for causing the accident by driving the offending vehicle in a rash and negligent manner. The said documentary evidence lends further assurance to the case set up by the claimants.

19. Significantly, respondent No.3, the driver of the offending vehicle, did not step into the witness box to rebut the evidence led by the claimants. In the absence of any rebuttal evidence, the testimony of the eye-witnesses remains unchallenged and inspires confidence. The learned Tribunal, therefore, rightly relied upon the consistent and corroborated evidence adduced by the claimants.

20. In view of the aforesaid discussion, this Court finds no perversity or infirmity in the finding recorded by the learned Tribunal that the accident in question occurred due to the rash and negligent driving of the offending vehicle by respondent No.3. The said finding is based upon proper

appreciation of the evidence on record and does not call for any interference by this Court in the present appeal.

21. So far as the contention raised by learned counsel for the appellant–Insurance Company with regard to the quantum of compensation is concerned, the same is being dealt with while deciding the cross-objections filed by the claimants/cross-objectors.

SETTLED LAW ON COMPENSATION

22. Hon'ble Supreme Court has settled the law regarding grant of compensation with respect to the disability. The Apex Court in the case of **Raj Kumar Vs. Ajay Kumar and Another (2011) 1 Supreme Court Cases 343**, has held as under:-

> ***General principles relating to compensation in injury cases***
>
> *5. The provision of the Motor Vehicles Act, 1988 ('Act' for short) makes it clear that the award must be just, which means that compensation should, to the extent possible, fully and adequately restore the claimant to the position prior to the accident. The object of awarding damages is to make good the loss suffered as a result of wrong done as far as money can do so, in a fair, reasonable and equitable manner. The court or tribunal shall have to assess the damages objectively and exclude from consideration any speculation or fancy, though some conjecture with reference to the nature of disability and its consequences, is inevitable. A person is not only to be compensated for the physical injury, but also for the loss which he suffered as a result of such injury. This means that he is to be compensated for his inability to lead a full life, his inability to enjoy those normal amenities which he would have enjoyed but for the injuries, and his inability to earn as much as he used to earn or could have earned. (See C.K. Subramonia Iyer v. T. Kunhikuttan Nair, AIR 1970 Supreme Court 376, R.D.*

Hattangadi v. Pest Control (India) Ltd., 1995 (1) SCC 551 and Baker v. Willoughby, 1970 AC 467).

6. The heads under which compensation is awarded in personal injury cases are the following :

Pecuniary damages (Special Damages)

(i) Expenses relating to treatment, hospitalization, medicines, transportation, nourishing food, and miscellaneous expenditure.

(ii) Loss of earnings (and other gains) which the injured would have made had he not been injured, comprising :

(a) Loss of earning during the period of treatment;

(b) Loss of future earnings on account of permanent disability.

(iii) Future medical expenses. Non-pecuniary damages (General Damages)

(iv) Damages for pain, suffering and trauma as a consequence of the injuries.

(v) Loss of amenities (and/or loss of prospects of marriage).

(vi) Loss of expectation of life (shortening of normal longevity).

In routine personal injury cases, compensation will be awarded only under heads (i), (ii)(a) and (iv). It is only in serious cases of injury, where there is specific medical evidence corroborating the evidence of the claimant, that compensation will be granted under any of the heads (ii)(b), (iii), (v) and (vi) relating to loss of future earnings on account of permanent disability, future medical expenses, loss of amenities (and/or loss of prospects of marriage) and loss of expectation of life.

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19. We may now summarise the principles discussed above :

(i) All injuries (or permanent disabilities arising from injuries), do not result in loss of earning capacity.

(ii) The percentage of permanent disability with reference to the whole body of a person, cannot be assumed to be the percentage of loss of earning capacity. To put it differently, the percentage of loss of earning capacity is not the same as the percentage of

permanent disability (except in a few cases, where the Tribunal on the basis of evidence, concludes that percentage of loss of earning capacity is the same as percentage of permanent disability).

(iii) The doctor who treated an injured-claimant or who examined him subsequently to assess the extent of his permanent disability can give evidence only in regard the extent of permanent disability. The loss of earning capacity is something that will have to be assessed by the Tribunal with reference to the evidence in entirety.

(iv) The same permanent disability may result in different percentages of loss of earning capacity in different persons, depending upon the nature of profession, occupation or job, age, education and other factors.

20. The assessment of loss of future earnings is explained below with reference to the following

***Illustration 'A'** : The injured, a workman, was aged 30 years and earning Rs. 3000/- per month at the time of accident. As per Doctor's evidence, the permanent disability of the limb as a consequence of the injury was 60% and the consequential permanent disability to the person was quantified at 30%. The loss of earning capacity is however assessed by the Tribunal as 15% on the basis of evidence, because the claimant is continued in employment, but in a lower grade. Calculation of compensation will be as follows:*

a) Annual income before the accident : Rs. 36,000/-.

b) Loss of future earning per annum

(15% of the prior annual income) : Rs. 5400/-.

c) Multiplier applicable with reference to age : 17

d) Loss of future earnings : (5400 x 17) : Rs. 91,800/-

***Illustration 'B'**: The injured was a driver aged 30 years, earning Rs. 3000/- per month. His hand is amputated and his permanent disability is assessed at 60%. He was terminated* *from his job as he could no longer drive. His chances of getting any other employment was bleak and even if he got any job, the salary was likely to be a pittance. The Tribunal therefore assessed his loss of future earning capacity as 75%. Calculation of compensation will be as follows :*

a) Annual income prior to the accident : Rs. 36,000/- .

b) Loss of future earning per annum

(75% of the prior annual income) : Rs. 27000/-.

c) Multiplier applicable with reference to age : 17

d) Loss of future earnings : (27000 x 17) : Rs. 4,59,000/-

***Illustration 'C'** : The injured was 25 years and a final year Engineering student. As a result of the accident, he was in coma for two months, his right hand was amputated and vision was affected. The permanent disablement was assessed as 70%. As the injured was incapacitated to pursue his chosen career and as he required the assistance of a servant throughout his life, the loss of future earning capacity was also assessed as 70%. The calculation of compensation will be as follows :*

a) Minimum annual income he would have got if had been employed as an Engineer : Rs. 60,000/-

b) Loss of future earning per annum (70% of the expected annual income) : Rs. 42000/-

c) Multiplier applicable (25 years) : 18

d) Loss of future earnings : (42000 x 18) : Rs. 7,56,000/-

[Note : The figures adopted in illustrations (A) and (B) are hypothetical. The figures in Illustration (C) however are based on actuals taken from the decision in Arvind Kumar Mishra (supra)].

23. Hon'ble Supreme Court in the case of ***National Insurance Company Ltd. Vs. Pranay Sethi & Ors.*** **[(2017) 16 SCC 680]** has clarified the law under Sections 166, 163-A and 168 of the Motor Vehicles Act, 1988, on the following aspects:-

(A) Deduction of personal and living expenses to determine multiplicand;
(B) Selection of multiplier depending on age of deceased;
(C) Age of deceased on basis for applying multiplier;
(D) Reasonable figures on conventional heads, namely, loss of estate, loss of consortium and funeral expenses, with escalation;
(E) Future prospects for all categories of persons and for different ages: with permanent job; self-employed or fixed salary.

The relevant portion of the judgment is reproduced as under:-

> "*Therefore, we think it seemly to fix reasonable sums. It seems to us that reasonable figures on conventional heads, namely, loss of estate, loss of consortium and funeral expenses should be Rs.15,000, Rs.40,000 and Rs.15,000 respectively. The principle of revisiting the said heads is an acceptable principle. But the revisit should not be fact-centric or quantum-centric. We think that it would be condign that the amount that we have quantified should be enhanced on percentage basis in every three years and the enhancement should be at the rate of 10% in a span of three years. We are disposed to hold so because that will bring in consistency in respect of those heads.*"

24. Hon'ble Supreme Court in the case of ***Erudhaya Priya Vs. State Express Tran. Corpn. Ltd.*** ***2020 ACJ 2159,*** has held as under:-

" *7. There are three aspects which are required to be examined by us:*

(a) the application of multiplier of '17' instead of '18';

The aforesaid increase of multiplier is sought on the basis of age of the appellant as 23 years relying on the judgment in National Insurance Company Limited v. Pranay Sethi and Others, 2017 ACJ 2700 (SC). In para 46 of the said judgment, the Constitution Bench effectively affirmed the multiplier method to be used as mentioned in the table in the case of Sarla Verma (Smt) and Others v. Delhi Transport Corporation and Another, 2009 ACJ 1298 (SC) . In the age group of 15-25 years, the multiplier has to be '18' along with factoring in the extent of disability.

The aforesaid position is not really disputed by learned counsel for the respondent State Corporation and, thus, we *come to the conclusion that the multiplier to be applied in the case of the appellant has to be '18' and not '17'.*

(b) Loss of earning capacity of the appellant with permanent disability of 31.1%

In respect of the aforesaid, the appellant has claimed compensation on what is stated to be the settled principle set out in Jagdish v. Mohan & Others, 2018 ACJ 1011 (SC) and Sandeep Khanuja v. Atul Dande & Another, 2017 ACJ 979 (SC). We extract below the principle set out in the Jagdish (supra) in para 8:

> *"8. In assessing the compensation payable the settled principles need to be borne in mind. A victim who suffers a permanent or temporary disability occasioned by an accident is entitled to the award of compensation. The award of compensation must cover among others, the following aspects:*
>
> i. *Pain, suffering and trauma resulting from the accident;*
> ii. *Loss of income including future income;*
> iii. *The inability of the victim to lead a normal life together with its amenities;*
> iv. *Medical expenses including those that the victim may be required to undertake in future; and*
> v. *Loss of expectation of life."*
>
> *[emphasis supplied]*

The aforesaid principle has also been emphasized in an earlier judgment, i.e. the Sandeep Khanuja case (supra) opining that the multiplier method was logically sound and legally well established to quantify the loss of income as a result of death or permanent disability suffered in an accident.

In the factual contours of the present case, if we examine the disability certificate, it shows the admission/hospitalization on 8 occasions for various number of days over 1½ years from

August 2011 to January 2013. The nature of injuries had been set out as under:

*"**Nature of injury**:*

i. *compound fracture shaft left humerus*
ii. *fracture both bones left forearm*
iii. *compound fracture both bones right forearm*
iv. *fracture 3rd, 4th & 5th metacarpals right hand*
v. *subtrochanteric fracture right femur*
vi. *fracture shaft femur*
vii. *fracture both bones left leg*

We have also perused the photographs annexed to the petition showing the current physical state of the appellant, though it is stated by learned counsel for the respondent State Corporation that the same was not on record in the trial court. Be that as it may, this is the position even after treatment and the nature of injuries itself show their extent. Further, it has been opined in para 13 of Sandeep Khanuja case (supra) that while applying the multiplier method, future prospects on advancement in life and career are also to be taken into consideration.

We are, thus, unequivocally of the view that there is merit in the contention of the appellant and the aforesaid principles with regard to future prospects must also be applied in the case of the appellant taking the permanent disability as 31.1%. The quantification of the same on the basis of the judgment in National Insurance Co. Ltd. case (supra), more specifically para 61(iii), considering the age of the appellant, would be 50% of the actual salary in the present case.

(c) The third and the last aspect is the interest rate claimed as 12%

In respect of the aforesaid, the appellant has watered down the interest rate during the course of *hearing to 9% in view of the judicial pronouncements including in the Jagdish's case (supra). On this aspect, once again, there was no serious dispute raised by the learned counsel for the respondent once the claim was confined to 9% in line with the interest rates applied by this Court.*

CONCLUSION

8. The result of the aforesaid is that relying on the settled principles, the calculation of compensation by the appellant, as set out in para 5 of the synopsis, would have to be adopted as follows:

Heads	***Awarded***
Loss of earning power (Rs.14,648 x 12 x 31.1/100	*Rs. 9,81,978/-*
Future prospects (50 per cent addition)	*Rs.4,90,989/-*
Medical expenses including transport charges, nourishment, etc.	*Rs.18,46,864/-*
Loss of matrimonial prospects	*Rs.5,00,000/-*
Loss of comfort, loss of amenities and mental agony	*Rs.1,50,000/-*
Pain and suffering	*Rs.2,00,000/-*
Total	*Rs.41,69,831/-*

The appellant would, thus, be entitled to the compensation of Rs. 41,69,831/- as claimed along with simple interest at the rate of 9% per annum from the date of application till the date of payment.

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23. A perusal of the impugned award reveals that the deceased was stated to be 24 years of age at the time of the accident, therefore the learned Tribunal has rightly applied the multiplier of 18 as per the settled law.

25. A further perusal of the award shows that respondents No.1 and 2/cross-objectors/claimants had deposed before the learned Tribunal that the deceased was serving with CRPF as Constable (GD) and was drawing a salary of Rs 24,285/- per month. To prove the same they have placed on record before the learned Tribunal the salary slip of the deceased for the month of November,2015. The learned Tribunal has rightly taken into consideration the salary slip and assessed the monthly salary of the deceased as Rs 24,285/-.

26. A further perusal of the award reveals that the learned Tribunal has committed an error by deducting one-third (1/3rd) towards personal and living expenses of the deceased. Considering the young age of the deceased and the fact that deceased was unmarried, therefore, a deduction of one-half (1/2 th) ought to have been made, in accordance with the settled law.

27. Additionally, the learned Tribunal has failed to award any amount towards future prospects, which is contrary to the settled law. Therefore, cross-objectors/claimants are entitled to an addition towards future prospects.

28. Furthermore, the learned Tribunal has not awarded any amount towards loss of consortium and further meager amount has been awarded under the conventional heads of loss of estate and funeral expenses which is contrary to the settled law. Therefore, the impugned award warrants interference and indulgence of this Court.

CONCLUSION

29. In view of the law laid down by the Hon'ble Supreme Court in the above referred to judgments, the appeal filed by the Insurance Company

is ***dismissed*** being devoid of any merits, whereas cross-objection filed by the cross-objectors/respondents No.1 and 2 is ***allowed***. The award dated 13.10.2017 is modified accordingly. The cross-objectors/respondents No.1 and 2 is held entitled to enhanced compensation as per the calculations made here-under:-

Sr. No.	*Heads*	*Compensation Awarded*
1	Monthly Income	Rs.24,285/-
2	Future prospects @ 50%	Rs.12,142/- (50% of 24285)
3	Deduction towards personal expenditure 1/2	Rs.18,213/- (36427 X 1/2)
4	Total Income	Rs.18,214/- (36427-18214)
5	Multiplier	18
6	Annual Dependency	Rs.39,34,224/- (18214 X 12 X 18)
7	Loss of Estate	Rs.15,000/-
8	Funeral Expenses	Rs.15,000/-
9	Loss of Consortium: Filial: 40,000 x 2	Rs.80,000/-
10	Medical expenses	Rs.50,000/-
11	**Total Compensation**	**Rs.40,94,224/-**
12	**Deduction** Amount Awarded by the Tribunal	**Rs.35,77,040 /-**
13	**Enhanced amount**	**Rs.5,17,184/-(40,94,224-35,77,040)**

30. So far as the interest part is concerned, as held by Hon'ble Supreme Court in ***Dara Singh @ Dhara Banjara Vs. Shyam Singh Varma 2019 ACJ 3176*** and ***R.Valli and Others VS. Tamil Nadu State Transport Corporation (2022) 5 Supreme Court Cases 107***,the amount so calculated shall carry an interest @ 9% per annum from the date of filing of the claim petition, till the date of realization.

31. Appellant-Insurance Company is directed to deposit the enhanced amount along with interest with the Tribunal within a period of two months from the date of receipt of copy of this judgment. The Tribunal is directed to disburse the enhanced amount of compensation along with interest in the accounts of the respondents No.1 and 2/cross-objectors/claimants, as per ratio settled by the learned Tribunal, vide its award dated 13.10.2017. The respondents No.1 and 2/cross-objectors/claimants are directed to furnish their bank account details to the Tribunal.

32. Pending application(s), if any, also stand disposed of.

(SUDEEPTI SHARMA)
JUDGE

10.03.2026
Ayub/Saahil

Whether speaking/non-speaking : Yes/No
Whether reportable : Yes