



**IN THE COURT OF THE I ADDL. DISTRICT & SESSIONS
JUDGE & MOTOR ACCIDENTS CLAIM TRIBUNAL AT KOLAR**

PRESENT

Smt. B.S.JAYASHREE, LL.M,
I Addl. District Judge & Member, MACT, Kolar.

DATED THIS THE 22nd DAY OF JULY, 2026

M.V.C. NO.97/2023

PETITIONER/S:

S.Harish

S/o.Shivappa,
Aged about 22 Years,
R/o.Chapurahalli Village,
Kasaba Hobli, Mulbagal Taluk.

Now R/at.Tamaka Village,
Kolar.

(Rep. by Sri. **S.K.M**, Advocate)

V/s

RESPONDENTS:

1. T.Vijay Kumar

S/o.Thimmarayappa,
Major,
R/o.38, Seethapura,
1st Main, 1st Cross,
Near MM Complex,
Varthur Main Road,
Whitefield Post,
Bangalore – 560 066.

2. The Reliance General Insurance Co., Ltd.,
Century Building,
28, 5th Floor,

Mahatma Gandhi Road,
Craig Park Layout,
Ashok Nagar, Bangalore – 560 025.

(Rep. by **Sri.B.K. Advocate** – R.2)
(Exparte – R.1)

J U D G M E N T

The present petition is filed by the petitioner under Section 166 of IMV Act 1988, seeking compensation of Rs.30,00,000/- on account of injuries sustained in the road traffic accident.

2. The facts in nutshell are as hereunder:

On 15.04.2023 at about 8.30 p.m. the petitioner was proceeding in his two wheeler bearing reg. No.KA-07-EB-6134 from Chapurahalli to Kamidoddi Festival and while he was proceeding near Peddachellaragunta Cross of Baireddipalli – Punganur Road, Baireddipalli Mandalam, Palamaneru Taluk, Chittoor District cautiously, the driver of TATA Indica Car bearing reg. No.KA-01-AG-3719 came in a opposite direction in a rash and negligent manner so as to endanger human life and hit against the two wheeler of the petitioner, due to impact the petitioner had suffered grievous injuries all over the body.

2.1. Immediately he was admitted to PES Hospital, Kuppam and to St. Johns Hospital and thereafter for better treatment he was shifted to Narayana Hrudayalaya, Bengaluru. There he was admitted as inpatient from 16.04.2023 to 21.04.2023. He had sustained injuries i.e., right femur mid shaft fracture, right proximal tibia plateau fracture with extending tibial shaft with open wound III C with absent vascularity distally all over the body. He has undergone surgery. Prior to the accident, the petitioner was hale and healthy. He was doing bar bending work and earning Rs.25,000/- p.m. and the entire amount was contributing to his family. After the accident due to severity of injuries he is not leading normal life. The respondent No.1 being the owner of vehicle and respondent No.2 being the insurer of the said vehicle are jointly and severally liable to pay compensation. He has spent Rs.10,00,000/- towards medical expenses, medicine and conveyance etc. and as of today he is taking treatment as per the advice of doctor. The accident has occurred due to the rash and negligent act of driver of respondent No.1/ vehicle bearing Reg. No. KA-01-AG-3719 and

it was insured with respondent No.2. Hence, this petition claiming compensation.

3. After institution of the claim petition, notices were issued to all the respondents. Though the respondent No.1 was served with notice, he remained absent and placed *exparte*. The respondent No.2 /Insurance Company represented through their respective counsel and filed objection.

4. The respondent No.2 Insurance Company in its objection has denied the averments made in the claim petition admitting the issuance of policy subject to terms and conditions and had taken contention that the driver of the offending vehicle did not possess valid and effective driving licence to drive the same. The vehicle was driven by a person who had no licence authorizing him to drive the same as such breached the terms and conditions of the policy. Knowing fully well had entrusted the vehicle to person who does not possess driving licence as on the date of accident, as such breached the terms and conditions of the policy. Further contended that the rider of two wheeler does not have driving licence and had

no policy of insurance. The petitioner with active collusion with the police has implanted the vehicle. They have denied the mode and manner in which the accident took place. The quantum of compensation claimed is exorbitant, they are not liable to pay any compensation. With these specific pleas sought to dismiss the claim petition.

5. On the above material pleas of the parties, my predecessor in office has framed the following issues:

ISSUES

1. Whether petitioner proves that he had sustained injuries in a road traffic accident which had occurred on 15.04.2023 at about 8.30 p.m. the petitioner was proceeding from Chapurahalli to Kamidoddi Festival in his two wheeler bearing reg. No.KA-07-EB-6134 on the extreme left side of the road cautiously and when he reached near Peddachellaragunta Cross of Baireddipalli – Punganur Road, Baireddipalli Mandalam, Palamaneru Taluk, Chittoor District, at that time the driver of TATA Indica Car bearing reg. No.KA-01-AG-3719 came from opposite direction in a rash and negligent manner at high speed and hit against the two wheeler of the petitioner, due to impact the petitioner had suffered grievous injuries?
2. Whether petitioner is entitled for compensation? If so, to what extent and from whom?
3. To what order/award?

6. The petitioner himself examined as P.W.1 and the doctors who treated the petitioner are examined as P.W.2 and P.W.3 and got marked 23 documents at Ex.P.1 to 23. On the other hand the Associate Legal Claims Manager on behalf of respondent No.2 is examined as R.W.1 and the FDA of RTO, HSR Bengaluru is examined as R.W.2 and Jr. Asst. of Transport Department, Chittoor is examined as R.W.3 and got marked 5 documents at Ex.R.1 to Ex.R.5.

7. Heard arguments.

8. On consideration of material available on record and other legal aspects prevailing over, my findings on the above issues are as hereunder;

Issue No.1 : In the Affirmative;

Issue No.2 : Partly in the Affirmative

The respondent No.2 is liable to pay compensation of
Rs.13,72,500/- to the petitioner.

Issue No.3 : As per final order
for the following :

REASONS

9. **Issue No.1**:- The claimant, who got himself examined as PW.1, had sworn in his affidavit, that on 15.04.2023 at

about 8.30 p.m. while he was proceeding from Chapurahalli to Kamidoddi Festival in his two wheeler bearing reg. No.KA-07-EB-6134 and when he reached near Peddachellaragunta Cross of Baireddipalli – Punganur Road, Baireddipalli Mandalam, Palamaneru Taluk, Chittoor District, the driver of TATA Indica Car bearing reg. No.KA-01-AG-3719 came from opposite direction and hit against the two wheeler of the petitioner. Due to impact the petitioner had suffered grievous injuries all over the body. Immediately the petitioner was shifted to PES Hospital, Kuppam and thereafter he was shifted to St. Johns Hospital, Bengaluru and for better treatment he was shifted to Narayana Hrudayala, Bengaluru where he was admitted as inpatient from 16.04.2023 to 21.04.2023.

9.1. He has placed copy of FIR, complaint, spot mahazar, wound certificate, charge sheet, discharge summary, photograph of injured, X Ray, medical bills, medical prescriptions, medical reports as per Ex.P.1 to Ex.P.11 in support of petition averments.

9.2. As could be seen from the said documents, on 15.04.2023 the petitioner met with a road traffic accident and suffered injuries all over the body. The police documents reveal the place where the incident has occurred and the details of incident. The discharge summary as per Ex.P.6 clearly depicts the nature of injuries caused to the claimant.

10. The Insurance Company while denying the mode and manner of accident had cross examined the petitioner. In the cross-examination, it is suggested that the accident had occurred due to negligent riding of two wheeler and the rider was not wearing helmet as on the date of accident, the said suggestion is denied. It is suggested that the accident had not occurred due to rash and negligent act of driving of respondent No.1 vehicle, the said suggestion is denied. On going through the cross-examination of PW1, nothing worthwhile has been elicited to disbelieve the manner in which the accident had occurred. It is undisputed that the petitioner suffered injuries due to rash and negligence of the driver of offending vehicle. Therefore, on appreciation of oral and documentary evidence coupled with the police papers, it could be held that the

accident / incident has occurred due to the negligence of respondent vehicle driver. In case of motor vehicle accident claims, strict proof of evidence regarding the negligent act of the rider of offending vehicle is not required. In this case, the claimant had placed materials which is not seriously rebutted by the respondent, therefore, it can be held that, the said accident is due to the negligent act of the rider of the offending vehicle. Accordingly, I proceed to answer issue No.1 for consideration in the '**Affirmative**'.

11. **Issue No.2:-** When the claimant had sustained injuries due to rash and negligence of rider of offending vehicle, the claimant is entitled for compensation under Sec.166 of Motor Vehicle Act, 1989. The petitioner herein had in all claimed compensation of **Rs.30,00,000/-**. As held by the Hon'ble Apex Court in **Kajal Vs. Jagadish Chand and others, SLP(C).No. 15504/2019** Civil Appeal 735/2020 dated 05.02.2020 that the principles with regard to just determination of just compensation under the act are well settled. Injuries cause deprivation to the body which entitles the claimant to claim damages. The damages may vary

according to the gravity of the injuries sustained by the claimant in an accident. On account of the injuries, the claimant may suffer consequential losses such as (i) loss of earning; (ii) expenses on treatment which may include medical expenses, transportation, special diet, attendant charges etc., (iii) loss or diminution to the pleasures of life by loss of a particular part of the body, and (iv) loss of future earning capacity. Damages can be pecuniary as well as non pecuniary, but all have to be assessed in Rupees and Paise.

a) **Pain and agony:** The fact that the claimant had sustained injuries in the accident is established by the claimant by placing cogent evidence.

The petitioner herein after the accident had taken treatment at PES Hospital, Kuppan, thereafter he was shifted to St. Johns Hospital, Bengaluru and for better treatment he was again shifted to Narayana Hrudayalaya, Bengaluru as inpatient. In order to prove the said fact the petitioner has produced X- Rays, inpatient and out patient case records etc., before the court. The say of petitioner is supported by wound certificate, medical bills, discharge summary as per Ex.P.4 to

Ex.P.9. He underwent surgery on 12.05.2023 to right femur open reduction internal fixation with Titanium IMIL nail and SS wire. Therefore, on looking to the nature of injuries sustained by the claimant and the treatment taken by him, it is just and proper to award an amount of **Rs.50,000/-** as compensation under this head which will suffice the ends of justice.

(b). Permanent disability and loss of future earning capacity:

The medical officer of Narayana Health City, Bangalore is examined as P.W.2 to prove the nature of treatment given to the injured. He has testified that he has examined the victim, aged about 24 years with history of road traffic accident on 15.04.2023. On clinical examination the injured had sustained fracture to right leg. He has undergone right knee spanning external fixator application and right proximal tibia CC Screw fixation on 16.04.2023 wound debridement and PTA repair of right lower limb along with plastic surgery and discharged from the hospital on 21.04.2023. After two weeks patient underwent right knee spanning exfix removal on

03.05.2023 and discharged on 03.05.2023 itself. Again on 12.05.2023 patient was diagnosed with right femur mid shaft segmental comminuted fracture, right proximal tibia shaft comminuted fracture and underwent right femur open reduction internal fixation with IMIL Nail and SS wire and discharged on 15.05.2023. Again on 09.10.2023 petitioner was admitted for removal of right leg ilizarov and after surgery he was discharged on 10.10.2023. Again on 17.10.2023 he underwent right tibia CRIF with Titanium IMIL Nailing and bone grafting and discharged on 19.10.2023. He has produced 4 documents which are authorization letter, medico legal case register, Inpatient files and X Ray at Ex.P.12 to Ex.P.19.

11.1. He was cross examined by learned counsel for respondent No.2. In the cross examination nothing worthwhile has been elicited to disbelieve his evidence.

12. The medical officer of Gaurav Hospital, Kolar is examined as P.W.3. He has testified that on examination of the injured he found that he was operated with external fixation of right leg on 16.04.2023, vascular repair for right leg,

SSG for wound over right leg on 20.04.2023, removal of external fixator on 03.05.2023, fixing of IMIL nail for right femur and ilizarov rig fixator for right leg on 12.05.2023 and on 09.10.2023 he underwent removal of ilizarov ring external fixator for right leg. Again on 17.10.2023 he had undergone surgery for IMIL Nailing for right tibia. He has produced 4 documents which are recent clinical examination notes, X Rays, and disability certificate at Ex.P.20 to Ex.P.23. Recently on 05.06.2025 he had examined clinically and he had noticed pain in the right hip, knee and ankle on doing strenuous activities. He walks with the help of stick, sit squatting. On assessing the difficulty he had issued disability certificate for whole body as 20%.

12.1. He was cross examined by learned counsel for respondent No.2. In the cross examination of medical officer it is elicited that he has not treated him. On 05.06.2025 he examined the petitioner for the purpose of issuing disability certificate. The petitioner had taken treatment at Kiran Mazumdar Shaw Hospital, Bengaluru. He had suffered fracture of right femur, right tibia along with right leg vascular

injury. Initially the petitioner had taken treatment at St. Johns Hospital. It is suggested that he has not followed the parameters of disability assessment and had made wrong assessment of disability, the said suggestion is denied.

12.2. The medical records produced before the court denotes that he has taken treatment in the Hospital as inpatient from 16.04.2023 to 21.04.2023 for 5 days. Again he was admitted to the Hospital and underwent surgery and had taken treatment as in patient from 11.05.2023 to 15.05.2023 for 5 days. Further after discharge also he has taken follow up treatment. The aforesaid fracture stated in the report could be termed as partial permanent disability. Partial permanent disability is a long term impairment that effects the individuals ability to perform certain tasks or activities. Therefore, the disability assessed by the medical officer at the rate of 20% to the whole body can be accepted in assessing the compensation under this head.

12.3. To assess the compensation under this head, it is necessary to take into consideration the monthly income of the

claimant. Here in this case, the claimant is bar bending work and claims that he is earning a sum of Rs.25,000/- per month as on the date of accident. To prove the income he has not produced any document. As per the Hon'ble Apex Court dictum, minimum wages notification can be considered to determine the notional income of the deceased in motor accident claims cases. (**Manusha Sree Kumar V/s. United India Insurance Company Ltd., 2002 Live Law SC 858**). As per the said minimum wage notification the minimum wage that could be taken to the case of present petitioner for the year 2024 would come at the rate of Rs.16,000/- p.m. As per the circular of **Karnataka State Legal Service Authority in its order No.06/LA/2022 dated 30.06.2026** had enhanced the notional income at the rate of Rs.16,250/- for the year 2023. As per the said minimum wage notification the minimum wage that could be taken to the case of present petitioner for the year 2023 would come at the rate of Rs.16,250/- p.m. The monthly income of the claimant has to be taken at **Rs.16,250/-** per month. The annual income of the petitioner would come to (Rs.16,250/- X 12) Rs.1,95,000/- p.a.

The disability assessed by the doctor is 20% to whole body due to the partial permanent disability caused to him in the road traffic accident. The claimant is aged about 22 years as on the date of accident and as per discharge summary Ex.P.6. The proper multiplier that could be taken to the present case as held in **2009 ACJ 1298**, in case of **Sarala Verma V/s Delhi Transport Corporation & another**, which had laid down guidelines regarding application of suitable multiplier in claim cases and also about awarding amount under different heads and further regarding deduction of amount towards personal expenses, the suitable multiplier to be taken to a person who is aged about 22 years, is 18. The annual income of claimant is Rs.1,95,000/-. If 20% is taken as loss of income that would come to Rs.39,000/- (20% of Rs.1,95,000/-). If for the said amount, the multiplier 18 is applied it would come to Rs.7,02,000/- (18 X Rs.39,000/-). Therefore, the claimant herein under this head is entitled for **Rs.7,02,000/-**.

(c) **Medical expenses & future medical expenses:** The petitioner had claimed that, he had spent **Rs.10,00,000/-** for his medical expenses. Immediately after the accident he was

shifted to PES Hospital, Kuppam where he was given first aid and thereafter he was shifted to St. John's Hospital, Bengaluru and again he was shifted to Narayana Hrudayala, Bengaluru for better treatment. He had taken treatment in the said Hospital from 16.04.2023 to 21.04.2023 as inpatient for 5 days and obtained treatment as an inpatient as per Ex.P.6 discharge summary. Again he was admitted to Narayana Hrudayala, Bengaluru for right femur open reduction internal fixation with titanium IMIL nail and SS wire from 11.05.2023 to 15.05.2023 as inpatient for 5 days. The respondent No.2 did not dispute the authenticity of the medical bills. The doctor in his evidence had stated that, he had examined the injured. As could be seen from the medical bills, the claimant during the period of his treatment had incurred expenses. On total calculation amount shown under the medical bills, the total amount which is spent by the claimant towards his treatment is **Rs.5,45,418/-** which may be rounded off to **Rs.5,45,500/-** and he is entitled for the said amount as compensation under the head of medical expenses.

12.4. In regard to future medical expenses, the medical officer has not stated anything about future treatment, therefore, the petitioner is not entitled for any compensation under the head.

(d). **Other incidental charges, food, diet, nourishment and transportation charges:** The fact that the claimant had taken treatment in the hospital and he was an inpatient and the oral testimony of the doctor regarding the treatment of the claimant, there is no contra evidence. In the cross-examination of the doctor nothing worthwhile had been elicited to disbelieve the nature of the injuries sustained by the claimant. During the said period of treatment, the claimant who was treated as inpatient, had incurred expenses towards his food, diet and nutrition. The claimant had stated that, he had taken treatment as outpatient on several occasions. During his follow-up treatment, he had incurred some expenses towards his transportation charges. Therefore, I feel it just and necessary to award a sum of **Rs.25,000/-** towards food, diet, nourishment and transportation charges, which will suffice the ends of justice.

(e). **Loss of amenities:** The claimant had suffered fracture injuries, he could not do his routine work as he was doing earlier and it is very difficult for him to eke his livelihood. Therefore, the claimant under this head is entitled for a sum of **Rs.25,000/-** as compensation which will suffice the ends of justice.

(f). **Loss of income during treatment period:** The claimant had stated that, he took treatment as inpatient at Sl. Johns Hospital and Narayana Hrudayala, Bengaluru. Further the claimant got produced the discharge summary as per Ex.P.8, which discloses that the claimant had taken treatment in the said Hospital from 16.04.2023 to 21.04.2023 as inpatient for 5 days and obtained treatment as an inpatient as per Ex.P.6 discharge summary. Again he was admitted to Narayana Hrudayala, Bengaluru for right femur open reduction internal fixation with titanium IMIL nail and SS wire from 11.05.2023 to 15.05.2023 as inpatient for 5 days. The claimant had not produced the follow up treatment records. Therefore, under this head he is entitled for a sum of **Rs.25,000/-** as compensation for loss of income for 10 days.

Hence, petitioner is entitled for compensation under various heads, as under:

Sl. No.	Particulars	Amount (in Rs.)
1	Towards pain and agony	50,000
2	Towards permanent disability & loss of future earning capacity	7,02,000
3	Towards medical expenses	5,45,500
4	Towards incidental charges	25,000
5	Towards Loss of amenities	25,000
6	Towards Loss of Income during treatment period	25,000
	Total compensation amount	13,72,500

The petitioner is entitled to total compensation of **Rs.13,72,500/-**.

13. The insurance company in their objection statement while admitting the coverage of policy of offending vehicle had taken up a contention that the driver of offending vehicle had no valid driving licence on the date of accident. But in the police papers no case is registered against driver of offending vehicle for not possessing the licence to drive the light motor

vehicle on the date of accident. The insurer of offending vehicle is examined before the Tribunal as R.W.1 who in his testimony had affirmed that the driver do not possess valid licence and the vehicle had no permit on the date of accident. The insurer has produced the policy as per Ex.R.2. In the cross examination of insurer, it is suggested that if the vehicle moves within a distance of 16 kms from the border of Karnataka State then the company is liable to indemnify the compensation, the said suggestion is denied. It is suggested that if the vehicle is not having permit it can be driven in other states even if the permit is not counter signed by the RTO of that region and that permit shall be valid in the state as per Sec.88 of IMV Act, the said suggestion is denied.

14. The Jr. Asst. of Transport Department is examined before the court as R.W.3 who had stated that he has issued permit to offending vehicle for a period of 7 days on 20.07.2023 and on 15.04.2023 he had not issued any permit. The permit issued by him is produced and marked as Ex.R.5. When it is suggested to him in the cross examination that as

per Sec.88 of IMV Act the vehicle can move interstate for a distance of 16 kms, the said suggestion is denied.

15. The FDA of RTO office Bengaluru is examined as R.W.2 who has produced the permit of offending vehicle stating that the said permit is valid from 04.10.2018 to 03.10.2023. The said document is produced as per Ex.R.3. The insurance company in the objection statement had not taken up a contention that the offending vehicle had no valid permit on the date of accident, but the insurer during the course of his evidence has stated that the offending vehicle had no valid permit as on the date of accident.

16. The learned counsel for petitioner had referred to Sec.88 of IMV Act in support of his contention that if the accident had occurred within 16 kms from the border and where the terminal point and the starting point of a route are situated within the same state or but part of such route lies in any other state and the length of such part does not exceed sixteen kilometers, the permit shall be valid in the other State in respect of that part of the route which is in that other State

notwithstanding that such permit has not been countersigned by the State Transport Authority. In the instant case the accident had occurred at Peddachallaragunta Cross of Byreddipalli - Punganur Road, Palmaneru Taluk as per the first information report which is situated at a distance of 14.5 kms from Nangali – Karnataka border as per the Map location. The offending vehicle had valid Karnataka State permit. In view of Sec.88 the accident had occurred within 16 kms from Karnataka border i.e., from Nangali, therefore, the contention of insurance company that the company is not liable to indemnify the claim of claimant as the offending vehicle had no valid permit would not be accepted.

17. That apart the insurer in the objection statement had not taken up a contention that the vehicle involved in the accident had no permit on the date of accident. Further the offending vehicle had valid policy as on the date of accident. Therefore, respondent No.2 is liable to indemnify the claim of claimant. The petitioner is entitled for compensation of **Rs.13,72,500/-** with interest at the rate of 6% p.a, from the date of petition till realization of the aforesaid amount.

Accordingly, I answer issue No.2 for consideration accordingly as stated supra.

18. **Issue No.3**:- Hence, in view of the above findings and observations, I proceed to pass the following:-

ORDER

The petition filed by the petitioner seeking compensation is partly allowed with costs and a sum of **Rs.13,72,500/-** is awarded as compensation to the petitioner.

The respondent No.2 /Insurance Company is liable to pay the said amount of compensation with interest at 6% p.a. from the date of the petition till the date of deposit in the Tribunal office within 30 days from the date of this order.

Upon deposit of compensation amount, petitioner is permitted to withdraw 50% of the compensation amount with proportionate interest to which he is entitled. The remaining 50% of compensation amount shall be deposited in Fixed

Deposit in any Nationalized or Schedule Bank in his name for a period of 5 years. The petitioner shall however be entitled to withdraw the interest accruing from the deposits made in his name and utilize the same for their welfare.

Draw award accordingly.

Advocate fee is fixed at Rs.1,000/-.

(Dictated to the Stenographer directly on computer, typed by her, corrected, signed and then pronounced by me in open Court on this the **22nd day of JULY 2026**)

(B.S. JAYASHREE)

I Addl. District & Sessions Judge and
Member, MACT, Kolar.

ANNEXURE

List of witnesses examined on behalf of petitioner/s:

P.W.1	:	S.Harish
P.W.2	:	Dr.Yeshwanth M Reddy
P.W.3	:	Dr.Imran Hussain

List of documents exhibited on behalf of petitioner/s:

Ex.P.1	:	Certified copy of FIR
Ex.P.2	:	Certified copy of Complaint
Ex.P.3	:	Certified copy of spot sketch
Ex.P.4	:	Certified copy of wound certificate
Ex.P.5	:	Certified copy of charge sheet
Ex.P.6	:	Discharge summary
Ex.P.7	:	Photographs
Ex.P.8	:	2 X Rays
Ex.P.9	:	Medical Bills

Ex.P.10	:	Medical Prescriptions
Ex.P.11	:	Medical Reports
Ex.P.12	:	Authorization letter
Ex.P.13	:	Certified copy of medico legal case register
Ex.P.14 to P.18	:	Copy of Inpatient files
Ex.P.19	:	X Ray
Ex.P.20	:	Recent Clinical Examination note
Ex.P.21	:	3 X Rays
Ex.P.22	:	10 X Rays
Ex.P.23	:	Disability Certificate

List of witnesses examined on behalf of Respondent/s:

R.W.1	:	Poonacha M.D
R.W.2	:	Kiran Kumar
R.W.3	:	A.Prudhviraaj

List of documents exhibited on behalf of Respondent/s:

Ex.R.1	:	Authorization letter
Ex.R.2	:	Insurance Policy
Ex.R.3	:	Permit
Ex.R.4	:	Letter
Ex.R.5	:	Permit issued by RTO

(B.S. JAYASHREE)

I Addl. District & Sessions Judge and
Member, MACT, Kolar.