IN THE COURT OF PRATEEK GUPTA, JUDICIAL MAGISTRATE FIRST CLASS, CHACHIOT AT GOHAR, DISTRICT MANDI, HIMACHAL PRADESH.

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CNR No. : HPMA04-000070-2017
Case Type : Comp.under 138 NIA
Registration No. : 12/2017
Case No. : 25-I/2017 / 37-III/2019
Presented on : 16.01.2017
Decided on : 20.06.2024

IN THE MATTER OF:

Leela Dhar S/o Sh. Lekh Raj R/o Village Taraur, Post Office Segali, Tehsil Chachiot, District Mandi, H.P.

…. Complainant.

Versus

Lal Singh S/o Sh. Rattan Chand R/o Village Pangliur, Post Office Sianj, Tehsil Chachiot, District Mandi, H.P.

.... Accused.

COMPLAINT UNDER SECTION 138 OF NEGOTIABLE INSTRUMENTS ACT.

For the complainant	: Sh. S.R. Thakur, learned counsel
For the accused	: Sh. N.S. Thakur, learned counsel

JUDGMENT:

This is a complaint filed by the complainant under Section 138 of Negotiable Instrument Act **(hereinafter mentioned as N.I. Act)** against the accused.

2. Bereft of all unnecessary details, the adumbrated facts are as under:

It is submitted that the accused in order to discharge his legal liability towards the complainant, issued a cheque No. 952548 dated 05.11.2016 amounting to ₹2,50,000/- of his account No. 328951496761, maintained by him with State Bank of Indian Branch Office V.P.O. Chail Chowk, Tehsil Chachiot, District Mandi, H.P. in favour of complainant. Complainant presented the cheque for its encashment through his banker i.e. State Bank of India, Chail Chowk Branch on 05.11.2016, however, the same was dishonoured vide dishonoured memo dated 22.11.2016 due to the reason '**Funds Insufficient**'. Thereafter, the complainant served legal notice to the accused calling upon him to make the payment. Thereafter the accused fails to make the payment and hence the complainant has filed the present complaint under section 138 of Negotiable Instrument Act against the accused. The details of cheque, dishonoured memo, demand legal notice, postal receipt and tracking record are given as under:

i. **Cheque bearing No. 952548 dated 05.11.2016 amounting to ₹2,50,000/-.**
ii. **Date of presentation of the cheque in the bank on 05.11.2016.**
iii. **Date of dishonour of the cheque- 22.11.2016.**
iv. **Date of demand legal notice- 05.12.2016.**
v. **Postal receipt dated 05.12.2016.**

3. The affidavit of the complainant is taken on record. After perusal of the preliminary evidence, sufficient grounds were found to proceed against the accused person for commission of offence punishable under Section 138 of Negotiable Instrument Act and thereafter, accused was summoned.

4. On notice, accused put his appearance before the

Court. Copy of complaint was supplied to the accused along with other necessary documents. On the basis of material placed on record, notice of accusation was framed against the accused person for the commission of offence punishable under Section 138 of Negotiable Instrument. Notice of accusation so framed was put to the accused, to which accused pleaded not guilty and claimed trial.

5. In this case, the complainant Leela Dhar, has appeared into witness box as CW-1 and tendered his affidavit Ext.CW1/A and also examined Sh. Satish Singh as CW-2 and Sh. Shubham Gupta as CW-3. He also led documentary evidence. After the closure of complainant evidence in this case, statement under Section 313 Cr.P.C. was put to the accused for the commission of offence punishable under Section 138 of Negotiable Instrument Act. In the statement under Section 313 Cr.P.C. each and every incriminating substance leveled against the accused by the complainant was put to accused to which accused denied each and every incriminating substance put to him. In defence, the accused examined Sh. Subham Gupta as DW-1 and himself appeared into witness box as DW-1 and thereafter, closed defence evidence vide separate statement.

6. I have heard the learned counsels for the parties and I have gone through the case file. After hearing both the Ld. Counsel for the parties and after going through the case file, following points arise for determination in the present case :-

1. **Whether complainant has proved it beyond all reasonable shadow of doubts that accused issued cheque No. 952548 dated 05.11.2016**

amounting to ₹2,50,000/- of his account no. 32895149761, drawn on the State Bank of India, Branch Chail Chowk in favour of complainant in discharge of his legal liability which on presentation to the bank for collection stood dishonoured due to reason 'Funds Insufficient' and failed to make payment within stipulated time despite due service of legal notice and has thus committed an offence punishable under section 138 of the Negotiable Instruments Act, 1881, as alleged? OPC.

2. Final Order ?

7. For the reasons to be recorded hereinafter, while discussing the points for determination, my point wise findings are as under:-

Point No. 1 : Yes.

Final order : The accused Lal Singh is **convicted** for commission of offence punishable U/S 138 N.I.Act as per operative part of the judgment.

REASONS FOR FINDINGS

POINT NO. 1:-

8. The complainant has filed compliant under Section 138 NI Act for dishonour of cheque issued in his favour by accused for discharging his legal enforceable liability. Firstly, let us quickly run through the legal benchmark which is to be satisfied in order to constitute an offence under S. 138 N.I. Act:-

(i) Person must have drawn a cheque on an account maintained by him in a bank for payment of a certain amount of money to

another person from out of that account;

(ii) The cheque should have been issued for the discharge, in whole or in part, of any debt or other liability;

(iii)That cheque has been presented to the bank within a period of six months from the date on which it is drawn or within the period of its validity whichever is earlier;

(iv)That cheque is returned by the bank unpaid, either because of the amount of money standing to the credit of the account is insufficient to honour the cheque or that it exceeds the amount arranged to be paid from that account by an agreement made with the bank;

(v) The payee or the holder in due course of the cheque makes a demand for the payment of the said amount of money by giving a notice in writing, to the drawer of the cheque, within 30 days of the receipt of information by him from the bank regarding the return of the cheque as unpaid;

(vi) **The drawer of such cheque fails to make payment of the said amount of money to the payee or the holder in due course of the cheque within 15 days of the receipt of the said notice.**

9. Being cumulative, it goes without saying that, it is only when all the aforementioned ingredients are satisfied that the person who had drawn the cheque can be deemed to have committed an offence under Section 138 of the Act.

10. The legal benchmark being thus. Let us apply it to the facts of the case.

11. In order to prove its case, the complainant has led

oral and the documentary evidence. In the oral evidence, the complainant Sh. Leela Dhar has himself appeared into witness box as CW-1 and tendered his affidavit Ext. CW1/A. He also brought on record the cheque Ext. CW1/B, deposit form/receipt Ext. CW1/C, dishonour memo Ext. CW1/D, copy of legal notice Ext. CW1/E, postal receipt Ext. CW1/F and undelivered registered letter Ext. CW1/G and acknowledgment is Ext. CW1/H. In his cross-examination, he stated that he gave money to the accused in the month of November, 2016 and self stated that he gave the same in the month of October, 2016. He stated that except this case, there are three other complaints pending before this Court with regard to cheques in which he is complainant. He denied that he used to do the business of money lending and used to take security cheques from the people. He stated that there is no other transaction with the accused. He admitted that the accused has purchased furniture worth ₹10,000/- from him and self stated that the accused purchased the furniture and he did not remember the amount. He denied that the cheque Ext. CW1/B was taken as security in lieu of furniture purchased by the accused. He denied that the cheque in question was issued as security. He admitted that the accused has deposited money in his account ad self stated that he cannot tell about the year of the same.

12. CW-2, Sh. Satish Singh, the then Manager, State Bank of India, Branch Chail Chowk has stated that the complainant and the accused have bank account in their branch. He further stated that the cheque Ex. CW1/B was presented by the complainant for encashment in their bank

which was dishonoured for insufficient funds and the memo Ext. CW1/D is of their bank. In his cross-examination, he has stated that today he has not brought any record qua this fact. He stated that he cannot say that the accused has given a written information to the bank qua missing of cheque in question.

13. CW-3, Sh. Shubham Gupta, the then Customer Associate, S.B.I. Chail Chowk, has brought cheque return register and stated that the cheque Ex. CW1/B was presented by the complainant for encashment in their bank vide deposit receipt Ext. CW1/C, which was dishonoured for insufficient funds in the account of accused and they returned the cheque in question after entry in their register. In his cross-examination, he has stated that he has not made entry in the return register.

14. In his defence, the accused also examined Sh. Shubham Gupta, the then Customer Associate, S.B.I. Chail Chowk as DW-1, who has brought on record two account statements of accused and one account statement of complainant. He stated that as per his record the accused has deposited ₹2,49,000/- through different transactions in the account of the complainant. The account statements of accused are Ext. DW1/A and Ext. DW1/B and the account statement of complainant Leela Dhar is Ext. DW1/C. In his cross-examination, he stated that he has brought the copy of computer generated of account statement and therefore, certificate under Section 65 of I.E. Act is not attached with it. He denied that he is deposing falsely.

15. The accused has appeared into witness as DW-2

and he in his examination-in-chief has stated that in the year 2016, he purchased wood (Baliya) from the complainant for ₹10,000/- and in lieu of that he had issued the blank security cheque to the complainant. He stated that he has already paid ₹10,000/- to the complainant and despite that the complainant has misused his cheque, which was issued as security. He stated that he never borrowed any amount from the complainant. He further stated that he has not filled the cheque in question. In his cross-examination, he denied that he worked as Contractor and self stated that he is a labourer. He denied that the amount deposited by him in the account of the complainant is for the labourer provided by the complainant to him. He showed ignorance whether he received notice from the counsel of complainant.

16. It is the case of the complainant that the accused in order to discharge his legal liability towards the complainant, issued the cheque in question. On the close scrutiny and appraisal of the original cheque i.e. bearing No. 952548, Ext. CW1/B, which clearly transpire that the same had been issued for a sum of ₹2,50,000/- on dated 30.05.2020, which was to be drawn in State Bank of India, Branch Chail Chowk, District Mandi, H.P. The dishonour memo Ext. CW1/D further strengthen that the cheque was dishonored for want of **“Fund Insufficient”** in account of the accused. Legal notice Ext. CW1/E further proves that the same was issued on 05.12.2016 vide postal receipt Ext.CW1/F. It has been proved that despite issuance of legal notice, the accused had failed to make the payment of the cheque amount. In his application under Section 145 (2) of

N.I. Act, the accused has taken a defence that his blank security cheque is misused by the complainant. Meaning thereby, the accused has admitted his signature on the cheque. Also in the cross-examination of complainant he has not disputed his signatures over the cheque. Therefore, on perusal of these documents and the fact that accused has not disputed his signature on the cheque conclusively established that the accused had issued the cheque which was dishonorued due to **"funds insufficient"**. The ocular evidence by the complainant has been fully substantiated with the documentary evidence. On the basis of the discussion above, the complainant has proved the foundational facts and hence, the presumption under Section 118(a) and Section 139 of the NI Act arises, which says that there is a presumption of the cheque having been issued in discharge of a legally sustainable liability and drawn for good consideration, arises. It is apt to mention relevant provision as under:

Section 118 of the N.I Act provides :-

> **"Presumptions as to negotiable instruments:**
> **Until the contrary is proved, the following presumptions shall be made:**
> **(a) of consideration – that every negotiable instrument was made or drawn for consideration, and that every such instrument, when it has been accepted, indorsed, negotiated or transferred was accepted, indorsed, negotiated or transferred for consideration;"**
>
> **Section 139 of the N.I Act further provides as follows:**
> **"Presumption in favour of holder – It**

> **shall be presumed, unless the contrary is proved, that the holder of a cheque received the cheque of the nature referred to in Section 138 for the discharge, in whole or in part, of any debt or other liability”**

17. Hence it is clear that, as per the scheme of the N.I. Act, on proof of foundational facts- a presumption arises as to the cheque having been issued in discharge of a legal liability, and the burden of proof lies upon the accused to rebut the said presumption. This clearly is an instance of the rule of ‘reverse onus’ in action, where it is incumbent on the accused to lead what can be called **‘negative evidence’**. Evidence of a character, not to prove a fact affirmatively, but to lead evidence to show non existence of liability. Keeping in view that, this is a departure from the cardinal rule of **‘presumption of innocence’** in favour of the accused, and also keeping in mind that negative evidence is not easy to be led by its very nature. It is now fairly settled that the accused can displace this presumption on a scale of “**preponderance of probabilities”** and the lack of consideration or a legally enforceable debt need not be proved to the hilt or beyond all reasonable doubts. The accused can either prove that the liability did not exist or make the non existence of liability so probable that a reasonable person ought under the circumstances of the case - act on the supposition that it does not exist. Simply put, the accused has to make out a fairly plausible hypothesis. This the accused can do either by leading own evidence in his defence or even by punching holes within the case of the complainant in the testing ordeal

of cross examination. The accused has to come forth with a convincing defence that appeals to the judicial conscience. Needless to state that if on a bare denial the presumption is stated to be rebutted, that would defeat the legislative intention of having a presumption in the first place. The reverse onus clause has been introduced to further the legislative objective of improving the credibility of negotiable instruments. The presumption that a person would not normally hand over a signed cheque to another, unless the same is for a liability, has to be respected and given its full play. Only in a case where the accused comes up with a convincing defence to liability, that the presumption can be stated to have been rebutted, lest the statutory intent as adumbrated above would be the direct casualty.

18. In a judgment reported as **Bir Singh v. Mukesh Kumar (2019) 4 SCC 197**, the Hon'ble Apex Court held that presumption under Section 139 of the Act is a presumption of law. The Court held as under:

> *"20. Section 139 introduces an exception to the general rule as to the burden of proof and shifts the onus on the accused. The presumption under Section 139 of the Negotiable Instruments Act is a presumption of law, as distinguished from presumption of facts. Presumptions are rules of evidence and do not conflict with the presumption of innocence, which requires the prosecution to prove the case against the accused beyond reasonable doubt. The obligation on the prosecution may be discharged with the help of presumptions of law and presumptions of*

fact unless the accused adduces evidence showing the reasonable possibility of the non-existence of the presumed fact as held in Hiten P. Dalal [Hiten P. Dalal v. Bratindranath Banerjee, (2001) 6 SCC 16 : 2001 SCC (Cri) 960] .

19. Similarly it was laid down by the **Hon'ble Supreme Court in Kumar Exports v. Sharma Carpets 2009 (2) SCC 513 that** :

> *"[10] Section 118 of the Act inter alia directs that it shall be presumed, until the contrary is proved, that every negotiable instrument was made or drawn for consideration. Section 139 of the Act stipulates that unless the contrary is proved, it shall be presumed, that the holder of the cheque received the cheque, for the discharge of, whole or part of any debt or liability. Applying the definition of the word 'proved' in Section 3 of the Evidence Act to the provisions of Sections 118 and 139 of the Act, it becomes evident that in a trial under Section 138 of the Act a presumption will have to be made that every negotiable instrument was made or drawn for consideration and that it was executed for discharge of debt or liability once the execution of negotiable instrument is either proved or admitted. As soon as the complainant discharges the burden to prove that the instrument, say a note, was executed by the accused, the rules of presumptions under Sections 118 and 139 of the Act help him shift the burden on the accused. The presumptions will live, exist and survive and shall end only when the contrary is proved by the accused, that is, the cheque was not issued for consideration and in discharge of any debt or liability." (Emphasis supplied).*

20. The **Hon'ble High Court of Himachal Pradesh** in case titled as **<u>Chaman Lal v. Budhi Singh 2016 LawSuit(HP) 2322</u>** also held in this context that as per Section 118 of N.I. Act there is presumption unless the contrary is proved relating to (1) Consideration (2) Date (3) Time of acceptance (4) Time of transfer (5) Order of endorsements (6) Stamps (7) Holder is holder in due course. It is apt to mention relevant para of the judgment, which is as under :

> *"Even as per Section 118 of Negotiable Instruments Act 1881 there is presumption unless contrary is proved relating to (1) 1) Consideration (2) Date (3) Time of acceptance (4) Time of transfer (5) Order of endorsements (6) Stamps (7) Holder is holder in due course. Section 118 of Negotiable Instruments Act 1181 lays special rule of evidence applicable to Negotiable Instruments Act 1881 and presumption is one of law as per Section 118 of Negotiable Instruments Act 1881. Courts are under legal obligation to presume presumptions as mentioned under Section 118 of the Act"*

21. Now coming to the defense taken by the accused. The accused has taken the defence that he has no liability towards the complainant and despite that he had paid ₹2,49,000/- to the complainant during the pendency of the present complaint and the blank security cheque issued by him in favour of complainant has been misused by him, which was issued in lieu of some furniture/woods (Baliya) purchased by him from the complainant for ₹10,000/-. Accused has examined Sh. Shubham Gupta, Customer Associate, SBI Chailchowk, who has brought on record two account

statements of accused and one account statement of complainant and as per his record, the accused has deposited a sum of ₹2,49,000/- through different transactions in the account of the complainant. The account statements of accused are Ext. DW1/A and Ext. DW1/B and the account statement of complainant Leela Dhar is Ext. DW1/C. On perusal of these account statements, it is clear that the accused has paid from his two accounts ₹2,49,000/- to the complainant in his account and this fact has also been corroborated by the complainant in his cross-examination as he has admitted that during the pendency of this case, the accused has deposited some amount in his bank account. The accused has nowhere in his evidence clarified this fact that if his transaction with the complainant was only for ₹10,000/- then why he has deposited ₹2,49,000/- in the account of the complainant and this shows that the accused was under legal liability to pay the cheque amount and that cheque amount has been paid by him during the pendency of this case. The perusal of abovesaid account statements also suggests that there was some transaction between the complainant and the accused.

22. The signatures on the cheque are admitted by the accused as he has himself admitted that security cheque was given by him to the complainant. The accused has also taken a defence that he purchased some woods worth ₹10,000/- from the complainant and the cheque in question was issued as security in lieu of woods (baliya) purchased by him from the complainant, which has been misused by the complainant, but the accused has also not proved the

transaction of the transaction of ₹10,000/- The accused has also failed to prove that the complainant has misused the security cheque by adducing any cogent evidence on record. The accused has also taken the defence that he has not filled the cheque in question and he issued blank security cheque in favour of the complainant. Also perusal of whole evidence which has come on record clearly shows that the accused has admitted his signature on the cheque in question. In judgment ***Lilly Kutty Versus Lawernce, 2003 (2) DCR 610***, in which it was observed that:

> *"In the instant case, signatures is admitted. According the the drawer of the cheque, amount and the name has been written not by the drawer, but by somebody else or by the payee and tried to encashed. We are of the view that by putting the amount and name there is no material altercation on the cheque under Section 87 of the NI Act. There is no ruling in banking business for payee name as well as amount should be written by the drawer himself".*

23. Further, in ***Ravi Chopra vs. State and others 2008 (2) JCC (NI) 169***, it was held that if the signatures on the cheque are admitted by the accused, it matters little if the name of the payee, date and amount are filled up at a subsequent point in time.

24. Further, the cheque issued as security would also come under the provision of section 138 and as per provision of Section 118 (a) and 139 of N.I. Act presumption is raised in favour of the complainant. Even, if the cheque is given as security, then also the accused is liable in view of the Judgment of Hon'ble High Court of H.P. in ***Hamid Mohammad v. Jaimal,***

Cr. Revision No. 262 of 2014 decided on 23.4.2016, wherein it has been held that Cheque issued as security would also come under the provision of section 138 of the Act.

25. Though, during cross-examination of accused, complainant has suggested that the amount deposited by accused in the account of the complainant is for the labourer provided by the complainant to the accused, but this suggestions has been specifically denied by the accused. The complainant has not brought any independent witness who could have suggested or corroborate this fact that the payment deposited by the accused in his account was further paid to the labourer, who worked for the accused. Therefore, the accused has been able to show that he has repaid ₹2,49,000/- from his different bank accounts to the bank account of the complainant, but this repayment of the amount also goes to prove that the accused was under legal liability to pay. Therefore, the accused has failed to rebut the presumption under Section 139 of N.I. Act.

26. On the basis of discussion above, it is clear that the accused has failed to rebut the presumption under Section 118(a) and 139 of N.I. Act and the complainant has proved all the essential ingredients of Section 138 of the Negotiable Instruments Act and accused has therefore, committed the offence under Section 138 of the Negotiable Instruments Act. Hence, point No.1 is decided in favour of the complainant.

FINAL ORDER:-

27. On the basis of my findings and conclusions arrived supra, the accused namely Lal Singh is convicted for the

commission of the offence punishable under Section 138 of the Act. List this case for hearing on quantum of sentence after respite. Judgment to continue.

Announced and signed in the open Court today i.e **20th day of June, 2024**.

(Prateek Gupta)
Judicial Magistrate First Class,
Chachiot at Gohar, District Mandi HP

HEARD ON QUANTUM OF SENTENCE

20.06.2024**:**
Present: Sh. Desh Mitter, learned counsel for complainant.
Convict present with Sh. N.S. Thakur, learned counsel for the convict.

Heard on quantum of sentence. The counsel for the complainant submitted that convict issued the cheque to the complainant knowingly that the same will not be cleared, as such he has cheated the complainant, therefore no lenient view be taken and he be punished and further adequate compensation be awarded to the convict.

On the other hand, the counsel for the convict submitted that convict is first time offender and is the sole bread earner of the family. Learned counsel for the convict has also submitted that the convict has paid almost all the cheque amount to the complainant during the pendency of the case, as such a lenient view be taken.

I have heard learned counsel for the parties and I am of the opinion that at the time when the cheque in question was issued by the convict, he was duty bound to assure that the same is cleared and payment is made to the complainant in discharge of legal liability. But the convict failed to discharge his liability and intentionally issued the cheque which was dishonoured on the ground of **“funds insufficient**”. Convict is a matured person and could foresee the consequence of his act.

The purpose of Section 138 of N.I. Act is to inculcate efficacy in the banking transaction. In **Lafarge Aggregates & Concrete India P. Ltd. Vs. Sukarsh Azad &**

Anr., 2014 13 SCC 779, the Hon'ble Supreme Court stressed upon the objective of Section 138 N.I. Act. It held as follows:

> *"8. The object of bringing Sections 138 to 142 of the Negotiable Instruments Act on statute appears to be to inculcate faith in the efficacy of banking operations and credibility in transacting business of negotiable instruments. Despite several remedies, Section 138 of the Act is intended to prevent dishonesty on the part of the drawer of negotiable instrument to draw a cheque without sufficient funds in his account maintained by him in a bank and induces the payee or holder in due course to act upon it."*

Recently the Hon'ble Supreme Court in ***M/s Meters and Instrument Private Ltd. Vs Kanchan Mehta 2017 LawSuit(SC) 996*** has held that Section 138 is primarily of civil nature and hence some leniency is shown in sentence. It is also a proved fact that the convict has repaid ₹2,49,000/- to the complainant within one year of filing this complaint and the cheque is amounting to ₹2,50,000/-. Therefore, this fact has been taken into consideration by this Court while sentencing him and also while deciding the amount of compensation. Hence, the convict is hereby sentence to simple imprisonment for period of **three month**. The complainant is also entitled to compensation of **₹30,000/-** for the loss suffered by him and in default of payment of compensation convict is further to go simple imprisonment of **15** days. Copy of the judgment be supplied to the convict free of costs. File after due completion be consigned to the record room.

Announced.
20.06.2024.

(Prateek Gupta)
Judicial Magistrate First Class,
Chachiot at Gohar, District Mandi HP

Form-A

List of witnesses

Sr. No.	Name of Witness	Whether witness is of complainant or of accused.
CW-1	Sh. Leela Dhar	Complainant.
CW-2	Sh. Satish Singh	-do-
CW-3	Sh. Shubham Gupta	-do-
DW-1	Sh. Shubham Gupta	Accused.
DW-2	Sh. Lal Singh	-do-

Form-B

List of Exhibits

Exhibit	Date of Exhibit	Description of Exhibits.
Ext. CW1/A	02.07.2019	Affidavit of Sh. Leela Dhar.
Ext. CW1/B	-do-	Cheque.
Ext. CW1/C	-do-	Deposit form.
Ext. CW1/D	-do-	Dishonoured memo.
Ext. CW1/E	-do-	Copy of legal notice.
Ext. CW1/F	-do-	Postal receipt.
Ext. CW1/G	-do-	Undelivered registered letter.
Ext. CW1/H	-do-	Acknowledgement.
Ext. DW1/C	05.06.2024	Account statement of accused.
Ext. DW1/B	-do-	-do-
Ext. DW1/C	-do-	Account statement of complainant.

(Prateek Gupta)
Judicial Magistrate First Class,
Chachiot at Gohar, District Mandi HP

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Sr. No.	**Particulars of accused taken under Section 437-A Cr.P.C.**	**Particulars of surety taken under Section 437-A Cr.P.C.**
1	Lal Singh S/o Sh. Ratta Chand R/o Village Pangliur, Post Office Sianj, Tehsil Chachiot, District Mandi, H.P.	Pinki Devi W/o SH. Lal Singh R/o Village Pangliur, Post Office Sianj, Tehsil Chachyot, District Mandi, H.P.

(Prateek Gupta)
Judicial Magistrate First Class,
Chachiot at Gohar, District Mandi HP

(harsh)*