



सत्यमेव जयते

INDIA NON JUDICIAL

Chandigarh Administration

e-Stamp

Certificate No.	: IN-CH51749705673349W
Certificate Issued Date	: 23-Aug-2024 02:51 PM
Certificate Issued By	: chjeevanu
Account Reference	: NEWIMPACC (GV)/ chspicg07/ E-SMP KIOSK SEC-43/ CH-CH
Unique Doc. Reference	: SUBIN-CHCHSPICG0700519983146046W
Purchased by	: RAJESH KUMAR
Description of Document	: Article 12 Award
Property Description	: Not Applicable
Consideration Price (Rs.)	: 0 (Zero)
First Party	: SAJAL KOSER
Second Party	: Not Applicable
Stamp Duty Paid By	: SAJAL KOSER
Stamp Duty Amount(Rs.)	: 100 (One Hundred only)



Please write or type below this line

**ARBITRATION AWARD**

**BEFORE SH. SAJAL KOSER, SOLE ARBITRATOR, CHANDIGARH'**

**INDRP CASE NO. 1894 OF 2024**

**DISPUTED DOMAIN NAME: < MAHINDRATRACTOR.IN >**

**IRD 0021621376**

Statutory Alert:

1. The authenticity of this Stamp certificate should be verified at [www.shcilestamp.com](http://www.shcilestamp.com) or using e-Stamp Mobile App of Stock Holding. Any discrepancy in the details on this Certificate and as available on the website / Mobile App renders it invalid.
2. The onus of checking the legitimacy is on the users of the certificate.
3. In case of any discrepancy please inform the Competent Authority.

**Mahindra & Mahindra Limited, Gateway Building Apollo Bunder,  
Mumbai-400001.**

**...Complainant**

**Versus**

**Hansa Customer Equity Pvt Ltd., Maharashtra.**

**...Respondent**

**1. INTRODUCTION:**

The above titled complaint was submitted to the undersigned for Arbitration in accordance with the .IN Domain Dispute Resolution Policy (INDRP), and the INDRP Rules of Procedure framed there under.

**2. PROCEDURAL HISTORY:**

- i) In response to the email dated 07.08.2024, appointing undersigned as an Arbitrator in response to which vide email of the same day dated 07.08.2024, the undersigned submitted Statement of Acceptance and Declaration of Impartiality and Independence.
- ii) Thereafter, vide email dated 08.08.2024 from NIXI, undersigned received copies of the complaint along with the annexures, which were also emailed/sent to the Respondent at its email ID.
- iii) That on the same day i.e. 08.08.2024, Notice to the Respondent was issued in accordance with INDRP Rules of

Procedure calling upon the Respondent to furnish reply/response within 15 days from the date of this notice.

- iv) That as the Respondent did not file any reply/response within the stipulated period of 15 days, thereafter, vide order dated 25.08.2024, the opportunity given to the Respondent to file reply/response, if any, to the Complaint was closed by order and the case was fixed for passing award, ex parte.

**3. DETAILS OF THE PARTIES, DOMAIN NAME AND REGISTRAR:**

- i) The Complainant in this administrative proceeding is Mahindra & Mahindra Limited, having its address at Gateway Building Apollo Bunder, Mumbai-400001 and further contact/authorised representatives details with regard to the Complainant in para 13 to 15 of part II (A) of the Complaint.
- ii) So far as the details of the Respondent is concerned, the same is given in part B of the Complaint Paras 1 and 2 and the details qua the domain names and Registrar is given in Part III paras 1 and 2 of the Complaint. The disputed domain name is **<MAHINDRATRACTOR.IN>**

**4. FACTS AND LEGAL GROUNDS TAKEN BY THE COMPLAINANT**

- i) Giving Background and introduction of the Complainant, it has been mentioned in the Complaint that the Complainant is an Indian vehicle manufacturing corporation and part of the Mahindra Group, a multinational conglomerate incorporated in 1945. A US multi billion global federation of companies, the Mahindra Group has a presence in more than 100 countries and employs over 2,50,000 people in over 150 companies. It is

also mentioned that the Mahindra Group operates in 22 key industries, including but not limited to, automotive, aerospace, aftermarket, Agri industry, boats, clean energy, construction equipment, consulting, defence, farm equipment, financial services, hospitality, industrial equipment, information technology, insurance broking, logistics, power back up, real estate & infrastructure, retail, rural housing finance, steel, trucks & buses, and two wheelers, and is continuously expanding and venturing into new sectors.

- ii) It has been further mentioned that the Complainant's automotive business is a full-range mobility player, and its portfolio includes world class SUVs, premium luxury UVs, sedans, pick-ups, light, medium and heavy commercial vehicles to three-wheelers. The Complainant is also the leading tractor company by volume in the world. The Automotive and Farm Equipment Business is the largest contributor of the Mahindra Group's revenue with it being present in 20 locations and an ecosystem of 1,200 suppliers and 3,500 dealers. The details of the Complainant's businesses are available on its website [www.mahindra.com](http://www.mahindra.com). Screenshots from the Complainant's website are annexed as **Annexure 1** with the Complaint.
- iii) It is also submitted by the Complainant that the Complainant's popularity, goodwill and quality of goods and services has made it the recipient of several awards and recognitions. Extracts from the Complainant's website and third-party media articles evidencing the above are annexed as **Annexure 2** with the Complaint.

- iv) It is further case of the Complainant that for over 3 decades, the Complainant has been India's undisputed No.1 tractor brand and the world's largest tractor manufacturer by volumes under the trade mark and trade name "**MAHINDRA TRACTORS**". Part of the USD 19.4 Billion Mahindra Group, **MAHINDRA TRACTORS** is an integral part of the Farm Division which is the flagship unit of Mahindra's Farm Equipment Sector (FES). Towards this, the Complainant operates the website [www.mahindractor.com](http://www.mahindractor.com) which contains extensive information about the complainant's well-established business under "**MAHINDRA TRACTORS**". Screenshots from the Complainant's website are annexed as **Annexure 3** with the Complaint. Further, that the Complainant registered the domain name [www.mahindractor.com](http://www.mahindractor.com) March 4, 2000. A copy of the Whois extract is annexed as **Annexure 4** with the Complaint.
- v) It is further submitted in the Complaint that the Complainant operates advanced R&D facilities help provide cutting-edge and innovative technology solutions to farmers across the globe. With robust manufacturing facilities across 8 countries, the Complainant is the world's first and only tractor manufacturer to win the prestigious Japan Quality Medal and Deming Application Prize
- vi) Also, that under its well-established business of manufacture and sale of tractors, the Complainant's brands of tractors include Mahindra Oja, Mahindra Yuvraj, Mahindra Jivo, Mahindra XP Plus, Mahindra SP Plus, Mahindra Yuvo Tech, Mahindra Arjun, Mahindra Novo. All of the Complainant's

tractors under these brands have acquired immense goodwill and are solely associated with the Complainant.

- vii) The Complainant has also submitted and placed on record that in addition to the common law rights accruing in favour of the Complainant's "**MAHINDRA**" and "**MAHINDRA TRACTOR**" trademark, the Complainant is also the registered proprietor of the said mark. The Complainant is also the registered proprietor of the said mark. The Complainant's registration for the mark "**MAHINDRA**" in India claims a date of first use from November 1, 1975. A selection of trade mark registrations has been given in para 8 of the Complaint and copies of the registration certificates/application status from the Trade Marks Registry's online records for the above-mentioned registrations are annexed as **Annexure 5**. In addition, it is further submitted that the Complainant also holds trade mark applications/registrations for the mark "**MAHINDRA**" and its formatives in various international jurisdictions in respect of several goods and services, *inter alia*, automobiles and its parts and accessories. A copy of a selection of the Complainant's international trademark registration certificates in a few of the international jurisdictions is annexed as **Annexure 6** with the Complaint.
- viii) It is further case of the Complainant as made out in the Complaint that Complainant's mark "MAHINDRA" is well-known **and the same is declared** *vide* the Supreme Court of India's Judgment in Mahendra And Mahendra Paper Mills vs. Mahindra And Mahindra Ltd, 2002 (24) PTC 121; CS (OS) 921/2013; Suit No. 2061 of 2012. Accordingly, any use of the Complainant's Mark "**MAHINDRA**" is bound to be associated

with the Complainant alone. A copy of the said Order is annexed as **Annexure 7** with the Complaint.

- ix) It has also been stated by the Complainant in the Complaint that the Complainant's goods under the trademarks "**MAHINDRA**" and "**MAHINDRA TRACTORS**" have been the subject of widespread unsolicited media publicity. The Complainant's goods under the trademark "**MAHINDRA**" and "**MAHINDRA TRACTORS**" have also been extensively publicized by way of promotion on television, Internet, sponsorships, magazines, newspapers, directed marketing and social media handles. Annexed as **Annexure 8** with the Complaint are copies of press releases/magazine coverage regarding a few of the Complainant's awards and accolades received over the years. Annexed as **Annexure 9** are selective screenshots of the Complainant's social media handles and articles evidencing its widespread presence on the internet.
- x) In para 12 of the Complaint, as registered owner thereof, the Complainant has also placed on record various domain names, including but not limited to:

Sr. No.	Domain Name
1.	<a href="http://www.mahindractor.com">www.mahindractor.com</a>
2.	<a href="http://www.mahindra.com">www.mahindra.com</a>
3.	<a href="http://www.mahindraagri.com">www.mahindraagri.com</a>
4.	<a href="http://www.mahindralogistics.com">www.mahindralogistics.com</a>
5.	<a href="http://www.mahindraauto.com">www.mahindraauto.com</a>
6.	<a href="http://www.mahindralifespaces.com">www.mahindralifespaces.com</a>
7.	<a href="http://www.mahindramitra.com">www.mahindramitra.com</a>

Sr. No.	Domain Name
8.	<u>www.mahindraaerospace.com</u>
9.	<u>www.mahindralastmilemobility.com</u>
10.	<u>www.mahindrafarmequipment.com</u>
11.	<u>www.mahindrafinance.com</u>
12.	<u>www.mahindrafirstchoice.com</u>
13.	<u>www.mahindrarecareers.com</u>
14.	<u>www.teammahindra.com</u>
15.	<u>www.mahindrasuper.com</u>
16.	<u>www.mahindraracing.com</u>

5. **LEGAL GROUNDS TAKEN BY THE COMPLAINANT:**

A. **The domain name is identical or confusingly similar to a trademark or service mark in which the Complainant has rights:**

In Order to fulfill this requirement the Complainant has submitted that the present complaint is being filed on account of the unauthorized and illegal registration and use of the Complainant's trademark and trade name "**MAHINDRA TRACTOR**" as part of the Respondent's domain name <mahindractor.in> (hereinafter referred to as "disputed domain name"). As mentioned above, the Complainant offers for sale various products under the trademark "**MAHINDRA**" and "**MAHINDRA TRACTOR**". The Complainant also owns and operates a website on the domain name <www.mahindractor.com>, and is the registered proprietor of the trademark "**MAHINDRA**", "**MAHINDRA TRACTOR**"



**WORLD**" and several "**MAHINDRA**" formative trade marks in India and globally, all significantly prior to the registration of the disputed domain name.

It is further submitted by the Complainant that the disputed domain name subsumes the Complainant's trademark "**MAHINDRA**", along with "**TRACTOR**", which is identical to the Complainant's prior adopted and used trade mark and trade name "**MAHINDRA TRACTOR**". The disputed domain name comprises of the Complainant's well-known trademark "**MAHINDRA**" in its entirety. In light of the glaring identity between the disputed domain name and the Complainant's trademark, an Internet user may be misled when coming across the disputed domain name. In support of above plea, the Complainant has relied upon the following decisions made in (i) *Instagram, LLC v. Super Privacy Service LTD c/o Dynadot / Edmunds Gaidis, Case No. D2021-0401* ii) *Royal Multisport Private Limited. v. Deepak Jawade Case No. D2023-0048* and iii) *Nike Innovative C.V. v. Amy Hill, Case No. INDRP/1288* .

It is further submitted by the Complainant that the Complainant's distinctive trademark "**MAHINDRA TRACTOR**" has been blatantly and entirely copied by the Respondent in the disputed domain name, is sufficient to establish confusion for the purposes of the Policy. Since, the Complainant has established its rights in the trademark "**MAHINDRA TRACTOR**" on account of its extensive use and trademark registrations in India and internationally. Any consumer when reading the disputed domain name would get confused with

the Complainant's trade mark "**MAHINDRA TRACTOR**" as it consists solely of the Complainant's said trademark and trade name which have garnered immense goodwill and are associated with the Complainant alone. In light of the above, owing to the disputed domain name subsuming Complainant's registered trademarks in India and globally along with the extensive use of the trademark "**MAHINDRA TRACTOR**", the relevant public and the people visiting the disputed domain name will definitely associate the said disputed domain name with the Complainant alone.

The Complainant has further stated in the Complaint that an Internet user who carries out a Whois search for the disputed domain name will find that the registration of <mahindractor.in> is not in the name of the Complainant. This will further exacerbate the severe confusion in the mind of such a user and would mislead a user into believing that the Respondent is in some way associated with or affiliated to the Complainant, or that the Respondent is acting with the consent or endorsement of the Complainant, which is not the case. It is also pertinent to state that a Google search for the trademark "**MAHINDRA TRACTOR**" would reveal several web links to the Complainant's goods.

Finally, under this ground the complainant states that the disputed domain name <mahindractor.in> is identical with the Complainant's prior adopted, prior used and registered trade mark "**MAHINDRA**" and trade mark and trade name "**MAHINDRA TRACTOR**".

**B. The Respondent has no rights or legitimate interests in respect of the domain name:**

Under this requirement, Complainant has submitted that the Respondent has no proprietary or contractual rights in the Complainant's trademarks "**MAHINDRA**" and/or "**MAHINDRATRACTORS**" in whole or in part. The Respondent could have no possible justification for registering the disputed domain name which comprises solely of the Complainant's trademark and trade name "**MAHINDRATRACTORS**". The Respondent is, therefore, using a domain name that prominently comprises of a term identical to the Complainant's well-known trademark "**MAHINDRA**", without the Complainant's consent or authorization and with no rights or legitimate interests with respect to the disputed domain name. The Complainant has reproduced and relied on the findings by the Panel in **F. Hoffmann-La Roche AG v. WhoisGuard, Inc. Case No. D2018-2495**.

It is further case of the Complainant that the Complainant is the registered proprietor of the trade mark "**MAHINDRA**" in India and several jurisdictions. As such, the trade mark "**MAHINDRA**" has become highly distinctive of the Complainant's goods and is well-known. The Complainant has further relied upon the findings by the Panel in **Aditya Birla Management Corp v Chinmay INDRP 1197**, and **Telstra Corporation Limited v. Nuclear Marshmallows Case No. D2000-0003**.

It is also stated by the Complainant that assuming without admitting that the Respondent would not have known of the

Complainant's trade marks, a Google search would have revealed the Complainant's trademark rights to the Respondent immediately. In this regard, reliance is placed upon **Nuplex Industries Limited v. Nuplex, WIPO Case No. D2007-0078**; **L'Oreal v. Domain Park Ltd., WIPO Case No. D2008-0072**; **BOUYGES v. Chengzhang Lu Ciagao, WIPO Case No. D2007-1325**.

Furthermore, as per the Complainant, the Respondent is not commonly known by the disputed domain name nor does the Respondent engage in any business or commerce under the trademark and/or trade name "**MAHINDRA TRACTOR**". The Complainant has no relationship with the Respondent. Reference has been made to the decision of the Hon'ble Tribunal in **The Toro Company v. Dick Egy, Case No. FA1404001553926**.

It is also ground taken by the Complainant that the Respondent's lack of rights and legitimate interest is further substantiated by the fact that the Respondent has not made any legitimate use of the disputed domain name. It is to be noted that the disputed domain name leads to an inactive page with the text "**Not Found - The requested URL was not found on this server.**". Screenshots of the disputed domain name and the third-party links are attached with the Complaint as **Annexure 12**. There is no evidence whatsoever of the Respondent's use of, or demonstrable preparations to use, the disputed domain name, in connection with a *bona fide* offering of goods and/or services. To the contrary, the Respondent's website is linked to an inactive website and does not provide

any information about any preparations to use the disputed domain name in relation to a bona fide offering of goods or services or a legitimate noncommercial or fair use. In this regard, reliance is placed on some decisions in the cases of i) **Arcelormittal (SA) v. Manuel Lopez, Manuel Lopez Cantu (Case No. D2019-0604)**, ii) **Boehringer Ingelheim Pharma GmbH & Co.KG v. Kate Middleton (Case No. D2016-0021)** and iii) **WIPO case of Arcelormittal (SA) v. Manuel Lopez, Manuel Lopez Cantu (Case No. D2019-0604)**. According to the Complainant, as no content is displayed on the website to which the disputed domain name resolves, such use by the Respondent cannot be considered a bona fide offering of goods or services or a legitimate interest or use of the disputed domain name.

Furthermore, Complainant submits that the Respondent is not commonly known by the disputed domain name. The Complainant has never licensed or otherwise authorized the Respondents to use its trademark or to register a domain name comprising its trademark. There is no commercial relationship between the Complainant and the Respondents which would entitle the Respondents to use or register the disputed domain name. Accordingly, the Respondent registering the disputed domain name several years after the Complainant has extensively used "**MAHINDRA TRACTOR**" as its trade mark and trade name, it is reasonable to conclude that the Respondent selected the disputed domain name with the intention to take advantage of the Complainant's reputation by registering a domain name fully containing the

Complainant's trade name with the intent to attract Internet users. This further substantiates the Respondent has no rights or legitimate interest in the disputed domain name.

Given the distinctiveness of the Complainant's trademark and reputation, the Complainant contends that the Respondent has registered the Domain Name in order to prevent the owner of the trademark or service mark from reflecting the mark in a corresponding domain name. As noted above, the disputed domain name resolves to an inactive website. Thus, Respondent is not using the disputed domain name in connection with a bona fide offering of goods or services. Accordingly, the Respondent has no rights or legitimate interests in respect of the domain name.

**C. The domain name is being used in bad faith:**

Under this head, Complainant pleads that Paragraph 7 of the Policy lists three circumstances that, without limitation, shall be evidence of the registration and use of a domain name in bad faith and the same are mentioned in the complaint as under:-

- i) circumstances indicating that you have registered or acquired the domain name primarily for the purpose of selling, renting, or otherwise transferring the domain name registration to the complainant, who bears the name or is the owner of the trademark or service mark or to a competitor of that complainant, for valuable consideration in excess of your documented out-of-pocket costs directly related to the domain name; or



- ii) you have registered the domain name to prevent the owner of the trademark or service mark from reflecting the mark in a corresponding domain name, if you have engaged in a pattern of such conduct; or
- iii) by using the domain name, you intentionally attempt to attract Internet users to your website and other on-line location, by creating a likelihood of confusion with the Complainant's name or mark as to the source, sponsorship, affiliation, or endorsement of your website or location or of a product or service on your website or location;

xxx xxx

The Complainant has submitted that the Respondent is using the disputed domain name solely with an ulterior motive to prevent the owner of the trademark or service mark from reflecting the mark in a corresponding domain name and disrupt the legitimate business of the Complainant's tractor business. The Complainant further submits that the lack of any legitimate, good faith use suggests the Respondent's strong bad faith. The disputed domain name issued by the Respondent after complete knowledge of the Complainant's well-known trademark "**MAHINDRA**" and the extensively used trade mark and trade name "**MAHINDRA TRACTOR**" with an ill-motive to gain unfair advantage. Moreover, the Respondent has not made any legitimate use of the domain name till date. In support of above submissions, Complainant has placed reliance upon the WIPO case of i) **Crédit Industriel Et Commercial S.A v. Whois Agent, Whois Privacy Protection**

**Service, Inc / Yves Massot (Case No. D2018-0169), ii) Commonwealth Bank of Australia v. Registration Private, Domains By Proxy, LLC / Paul Cambria Case No. D2019-0951 and iii) Accenture Global Services Limited v. Valentin Petit, Case No. D2020-1692.**

It is also submitted by the Complainant in the Complaint that by passively holding the disputed domain name, which is identical to the Complainant's trade mark and trade name "**MAHINDRA TRACTOR**", any use of the disputed domain name by the Respondent will mislead Internet users into thinking that the Respondent is, in some way connected, sponsored by or affiliated with the Complainant or that the Respondent's activities are approved or endorsed by the Complainant, which is not the case. Also, the Respondent evidently has no intention of *bona fide* use of the disputed domain name and, instead, is seeking to cause immense losses to the Complainant. If the motive of the Respondent was *bona fide*, the Respondent could well have chosen a domain name that was not identical to Complainant's and/or in which Complainant had no rights. Hence, the Respondent is using the disputed domain name with *mala fide* intentions.

Lastly, the Complainant has averred that the Complainant and its mark is well-known and popular and there is virtually no possibility that the Respondent was unaware of its existence or presence in the market. The Complainant has relied upon i) **Signify Holding B.V. v. Private Registration / Tomas Baran, Case No. D2019-3135**, ii) **Mari Clarie Album v. Marie-Claire Apparel Inc. D2003-0767, Veuve ClicquotPonsardin**, iii)



*Maison Fondeeen 1772 v. Herreveld, D2000-0776 and iv) Adidas-Salomon AG v. Domain Locations D2003-0489 and stated that it has been held in various decisions that registration of a well-known trademark of which the Respondent must reasonably have been aware is sufficient to amount to bad faith. It is accordingly submitted that by no stretch of imagination can it be conceived that the Respondent was unaware of the staggering presence of the Complainant and its rights in the well-known trademark "MAHINDRA" and the trade mark and trade name "MAHINDRA TRACTOR".*

Therefore, it is clear that the Respondent is using the domain name primarily for the purpose of disrupting the business of the Complainant and the disputed domain name, therefore, has been registered and is being used in bad faith.

6. **RESPONSE/REPLY OF THE RESPONDENT:**

As already stated since the Respondent has not submitted any reply/response, thereby, legally speaking, the contents of the Complaint and the annexures thereto have gone unrebutted and unchallenged, giving them the status of being admitted which is the form of best evidence, however, as the Complainant is also legally required to prove its case even if the same is being decided ex-parte, therefore, the undersigned has carefully gone through the contents of the Complaint and supported documents.

7. **DISCUSSION/FINDINGS OF THE ARBITRATOR:**

From the pleadings supported by documents on record, the Complainant has been sufficiently able to prove its case and also fulfilled the essential ingredients of the INDRP Policy in the legal and factual grounds. The decisions cited also support the case of the Complainant. From the averments and documents on record as evidenced by the Complainant, it has been established that the complainant has sufficiently established its rights in and to the ownership of the **“MAHINDRA TRACTOR”** Trademarks and that the Complainant has acquired the exclusive right to the use of the **“MAHINDRA TRACTOR”** mark and also the Complainant has been able to prove that the mark **“MAHINDRA TRACTOR”** is a well-established name in India and other countries. The Complainant has further established that the **“MAHINDRA TRACTOR”**, is popularly known exclusively concerning the Complainant and as the mark **“MAHINDRA TRACTOR”** of the Complainant is well-known, the inclusion of the well-known mark **“MAHINDRA TRACTOR”** in the Disputed Domain Name reflects the malafide intention of the Respondent to use the Disputed Domain Name) and the Respondent's registration of a Disputed Domain Name wholly incorporating the Complainant's well-known trademark tantamount to create confusion in the minds of the public at large. Also, as the contents of the Complaint and documents annexed which have gone unrebutted, the Complainant has been able to prove the ingredients of sub paras (a) to (c) of Clause 4 of the INDRP dispute Resolution Policy. From the contents and grounds mentioned in the Complaint, it has been proved on record that the Disputed Domain name is identically similar to the trademark/domain name in which the Complainant has full ownership rights. It has also been proved that

the Respondent has no rights or legitimate interest in respect of the Domain name and also that the domain name has been registered by the Respondent malafidely as well as dishonestly and is being used in bad faith. The Complainant has been able to prove its case in terms of relevant mandatory clauses of the INDRP as and wherever applicable. Since, the Respondent has not chosen to contest the present case, therefore, this Tribunal has no other alternative but to consider and accept the unrebutted contentions of the Complainant as made out in the Complaint which, however, are supported and proved by the documents on record.

**8. CONCLUSION:**

In wake of the abovementioned facts, documents, response of the Respondent, discussions and findings given above, the present Complaint is allowed and the following award is being passed in favour of the complainant and against the Respondent.

**9. AWARD:**

In view of above, it is awarded that the disputed domain name <MAHINDRATRATOR.IN> be transferred to the complainant. Accordingly, the registry is directed to transfer the said domain name in favour of the Complainant. It is further ordered that the Respondent is barred from using the mark <MAHINDRATRATOR.IN> and therefore, shall immediately be ceased to use the said domain name in any manner whatsoever.

10. **COST:**

In view of the facts and circumstances of the Complaint fully detailed in the Award, the cost of the proceedings are also awarded in favour of the Complainant and against the Respondent.



(Sajal Koser)  
Arbitrator  
28.08.2024