

**IN THE MAHARASHTRA ADMINISTRATIVE TRIBUNAL
MUMBAI**

ORIGINAL APPLICATION NO.1061 OF 2019

DISTRICT : MUMBAI

Shri Prakash R. Acharekar.)
Age : 57 Yrs, Working as Superintendent)
Police, Additional Superintendent of Police,)
Motor Transport, Launch Section, Thane)
and Konkan Range, Navi Mumbai and)
Residing at D/303, Matoshree Park CHS,)
Udayshree Road, Bhandup Village,)
Bhandup (E), Mumbai – 400 042.)...**Applicant**

Versus

1. The State of Maharashtra.)
Through Addl. Chief Secretary,)
Home Department, Mantralaya,)
Mumbai – 400 032.)
2. The Director General of Police.)
M.S, Chhatrapati Shivaji Maharaj)
Marg, Colaba, Mumbai – 400 001.)
3. The Commissioner of Police, Mumbai))
Dr. D.N. Road, Opp. Crawford)
Market, Mumbai – 400 001.)
4. The Addl. Commissioner of Police.)
Motor Transport, Shepherd Road,)
Nagpada, Mumbai – 400 008.)
5. Shri Atul Patil.)
Dy. Inspector General of Police,)
Motor Transport, Shepherd Road,)
Nagpada, Mumbai – 400 008.)
6. Smt. Archana Tyagi.)
Addl. Director General of Police,)

Chhatrapati Shivaji Maharaj Marg,)
Colaba, Mumbai – 400 001.)...**Respondents**

Mr. U.V. Bhosle, Advocate for Applicant.

Mr. A.J. Chougule, Presenting Officer for Respondents.

CORAM : SHRI A.P. KURHEKAR, MEMBER-J

DATE : 05.04.2021

JUDGMENT

1. The Applicant has challenged the communication dated 22.08.2019 whereby his representation to expunge the adverse entries in the ACR of 20.07.2018 has been rejected, invoking jurisdiction of this Tribunal under Section 19 of the Administrative Tribunals Act, 1985.

2. Shortly stated facts giving rise to this O.A. are as under :-

The Applicant has joined as Police Sub-Inspector in 1989. He belongs to Scheduled Caste category. He was promoted as Deputy Commissioner of Police, Motor Transport in 2017. His all ACRs from 1995-96 to 2016-17 are 'Good', 'Positively Good', 'Very Good' and 'Outstanding'. In 2017-18, he was Additional Superintendent of Police, Motor Transport, Navi Mumbai. That time, Shri Atul Patil, Deputy Inspector General of Police was his Reporting Officer whereas Additional Director General of Police Smt. Archana Tyagi was Reviewing Authority (Respondent Nos.5 and 6 respectively). In ACRs of 2017-18, the Respondent No.5 has taken adverse entries in the ACRs of the Applicant and gave 3 marks out of 10 and consequently, his General Assessment was graded as 'C' (Average). The Applicant contends that Respondent No.5 had nurtured prejudice against him since in 2015, he had conducted inquiry of illegalities in the matter of supply of batteries to the Department by M/s. Sudhir Sales, Ambejogai. In inquiry, he held Shri Atul Patil, the then Superintendent of Police, Pune responsible for the

illegalities and even recommended to file FIR against him. It is in view of his report indicting Respondent No.4 for illegalities in the purchase of batteries, Shri Atul Patil was annoyed and had nurtured prejudice against him. As such, the adverse entries in the ACRs of 2017-18 are written only on account of bias and prejudice and to wreak vengeance. He, therefore, made detailed representation to Respondent No.2 – Director General of Police to expunge adverse entries in ACRs, which were in turn forwarded to Respondent No.1 – Government of Maharashtra. However, Respondent No.1 by communication dated 22.08.2019 rejected the representation which is under challenge in the present O.A.

3. The Respondents have resisted the O.A. by filing Affidavit-in-reply *inter-alia* denying that the allegation of bias levelled against Respondent No.5. The Respondents sought to justify adverse entries written in ACRs of 2017-18 contending that it is based on the assessment of performance done by Shri Atul Patil i.e. Reporting Officer taking into consideration short-comings and the Memos given to the Applicant in the year 2017-18. Respondent Nos.5 and 6 being arrayed as Respondent in personal capacity, they have also filed reply denying the allegation of bias.

4. Shri U.V. Bhosle, learned Advocate for the Applicant has pointed out that except ACR of 2017-18, all that, ACRs of the Applicant are 'B', 'B+', 'A' and 'A+'. Thus, except ACR of 2017-18 throughout the career, the Applicant's performance was found good and up to the mark. Therefore, the ACRs of 2017-18 which was on the verge of retirement could not have been in such a manner of downgrading entire performance of the Applicant, so as to grade him 'C' (Average). He has further stressed upon the report submitted by the Applicant against Shri Atul Patil in the matter of illegalities of purchase of batteries wherein Shri Atul Patil was held responsible for certain illegalities. He, therefore, submits that since then, the Applicant had nurtured prejudice against the Applicant and it culminated ultimately in spoiling ACRs of the

Applicant, out of vengeance. He has further pointed out that the Memos given by Shri Atul Patil were appropriately replied, but the same was not considered. Thus, according to him, the ACR was not written in fair and transparent manner, as required to be written particularly in respect of a Government servant belonging to Backward Class in terms of G.R. dated 01.11.2011. He has, therefore, submits that though the Applicant stands retired in meantime on 31.01.2020, the adverse entries in ACRs of 2017-18 are required to be expunged, it being stigma on the entire career of the Applicant.

5. Per contra, Shri A.J. Chougule, learned Presenting Officer sought to contend that Shri Atul Patil had an occasion to observe the performance of the Applicant. He noted several deficiencies and shortcomings in the performance of the Applicant, and therefore, assessment done by him as 'C' (Average) which has been accepted by Reviewing Authority needs no interference in limited powers of judicial review by the Tribunal.

6. Needless to mention that writing an ACR is an administrative act based upon subjective satisfaction of the Reporting Officer, which of-course must be made on objective and fair assessment of the performance of a Government servant. The Reporting Officer should write ACR impartially without any prejudice and must eschew in making vague remarks. The Reporting Officer is also required to maintain ephemeral roll of the employees by taking entries of the deficiencies as well as short-comings he noticed and ACRs are always to be written of such ephemeral roll. True, the Tribunal or judicial forum need not enter the arena of appreciation of factual elements. However, it must be shown that the ACR is written in fair and transparent manner and where adverse entries are made, it is supported by sufficient material. Indeed, the detailed instructions are given in G.R. dated 01.11.2011 (Page No.16 of Paper Book) as to how to write and maintain the ACRs. Suffice to say, the Reporting Officer should show objectivity, impartiality and fair

assessment without any prejudice whatsoever and should write ACR with high sense of responsibility, lest the officers would get demoralize which would be deleterious to the efficacy and efficiency of public service.

7. At this juncture, it would be apposite to take note of Para No.12 of G.R. dated 01.11.2011 pertaining to ACRs of Government servants belonging to Backward Class, which is as under :-

“१२. गोपनीय अहवाल लिहितांना आपल्या हाताखालील कर्मचा-यांवर/अधिका-यांवर विशेषता: मागासवर्गीय अधिका-यांवर अन्याय होणार नाही याची काळजी प्रतिवेदन तसेच पुनर्विलोकन अधिका-यांनी घ्यावी. कर्मचा-यांचे /अधिका-यांचे विशेषता: मागासवर्गीयांचे गोपनीय अहवाल त्यांच्या पदेन्नतीच्या सुमारास हेतूपुरस्कारपणे, नकारात्मकदृष्ट्या किंवा जाणूनबुजून प्रतिकूल स्वरूपात लिहिले जातात असे शासनाच्या निदर्शनास आले आहे. तरी गोपनीय अहवाल असे न लिहिता ते अत्यंत वस्तुनिष्ठपणे लिहावेत. मागासवर्गीयांचे गोपनीय अहवाल वस्तुनिष्ठपणे देण्याबाबतच्या या सूचना अपंग कर्मचारी/अधिकारी यांचे गोपनीय अहवाल लिहिण्यासंदर्भात देखील लागू राहतील. या आदेशाचे उल्लंघन करणा-या अधिका-यांविरुद्ध योग्य ती कारवाई करण्यात यावी.

8. Before dealing with the adverse entries made in the ACRs, it would be apposite to see gradation of ACRs in remaining period. In Para No.6.10, the Applicant has categorically pleaded that his ACRs from 1995 to 2016-17 were 'B', 'B+', 'A' and 'A+' and at no point throughout career, he was graded 'C' (Average) which is not denied by the Respondents. From 1995-96 to 2016-17, the grading of his ACRs was as follows :-

Year	Grade
1995-1996	B (Good)
1996-1997	B (Good)
1997-1998	B (Good)
1998-1999	B (Good)
1999-2000	B (Good)
2000-2001	B (Good)
2001-2002	B+ (Positively Good)
2002-2003	B+ (Positively Good)
2003-2004	A (Very Good)
2004-2005	A (Very Good)
2005-2006	A+ (Outstanding)
2006-2007	A+ (Outstanding)

2007-2008	A+ (Outstanding)
2008-2009	A (Very Good)
2009-2010	A+ (Outstanding)
2010-2011	A (Very Good)
2011-2012	A (Very Good)
2012-2013	B (Good)
2013-2014	B+ (Positively Good)
2014-2015	B+ (Positively Good)
2015-2016	A (Very Good)
2016-2017	5 (Good)
2017-2018	3

9. Now coming to the ACRs of 2017-18 which are in question, the Respondent No.5 has taken following adverse entries :-

<p>“Has the officer / employee reported upon met with significant failures in respect of his work ? if yes, please furnish factual details :</p>	<p>1. THE OFFICER WAS GIVEN THE WORK OF INSPECTION OF BOAT WHICH HE HAS FAILED TO DO ALSO HE HAS NOT REPLIED TO MEMO'S S ISSUED TO HIM.</p> <p>2. THE OFFICER WAS GIVEN TASK OF CONDUCTING UPGRADATION TEST FOR TECHNICIANS FOR WHICH HE DID NOT RESPOND AND HAS DONE NOTHING ALSO HAS NOT REPLIED FOR THE GIVEN MEMO.</p> <p>3. HIS BEHAVIOIUR WITH SUBORDINATE IS RUDE ALSO HARASS THEM WHEN HE GET OPPORTUNITY.</p> <p>4. HE DISOBEDIENT AND NOT TRUSTWORTHY.</p> <p>5. HE HAS POOR TECHNICAL KNOWLEDGE AND MANAGEMENT SKILLS.</p>
<p>4. Do you agree with the skill up-gradation needs as identified by the officer ?</p>	<p>YES, HE NEEDS TRAINING IN ALL FIELDS</p>
<p>6. Offer your remarks on character and integrity (if remarks are negative, then mention instances)</p>	<p>GOOD</p>
<p>7. Overall Assessment of officer/employee (Maximum 100 words) (include strengths</p>	<p>HE HAS POOR TECHNICAL KNOWLEDGE AND HE IS DISOBEDIENT ALSO HE IS RUDE TO HIS JUNIORS. HE IS ALWAYS AN</p>

and lesser strengths and his attitude towards disabled persons, women and backward class)	OBSTRUCTION FOR THE TEAM WORK. HE HAS HABIT OF NOT REPORTIN THROUGH PROPER CHANNEL.
---	---

10. The Government of Maharashtra has introduced new system of grading based upon marks for writing ACRs of a Government servant from the year 2016-17 in terms of G.R. dated 02.02.2017 and Circular dated 10.08.2017. As per this new gradation system, the Reporting Officer is required to give marks point-wise having regard to work completion, personal attributes and efficiency. Weightage given to work completion is 40% under which it comes accomplishment of planned work, quality of output, accomplishment of exceptional work/unforeseen tasks performed. Weightage given to personal attributes is 30% under which it comes attitude to work, sense of responsibility, Overall bearing and Personality, Emotional Stability, Communication Skills, Moral Courage and willingness to take professional stand, Leadership qualities, Capacity to work in time limit. Weightage given to efficiency is 30% under which it comes knowledge of relevant acts/Rules/procedure/IT Skill and awareness of local norms in the relevant area, Strategic planning ability, decision making ability, initiative, ability to co-ordinate with other government agencies in relation to work, ability to motivate and develop subordinates/work in a team. The marks are required to be given in between 1 to 10 for each point/parameter and over-all gradation has to be done on the basis of average marks. Insofar as ACRs of the Applicant is concerned, the Reporting Officer has given constantly 3 marks on each point.

11. Thus, the Respondent No.4 has given 3 marks for each point and has given total 3 marks out of 10 for all over final gradation. In Column No.7 which pertained to over-all assessment of a Government servant, the Respondent No.4 remarked "he has poor technical knowledge and he is disobedient and also he is rude to his juniors. He is always an obstruction for the team work, he has habit of not reporting through

proper channel. In terms of Circular dated 10.10.2017, where over-all gradation is 4 or less than 4, the ACR has to be treated as 'C'. Thus, in view of over-all gradation of 3 given by Respondent No.5, the ACR of 2017-18 was treated as 'C' and accordingly, it was communicated to the Applicant.

12. The Applicant has made detailed representation (Page No.43 of P.B.) giving explanation on all the adverse entries taken by Respondent No.5 in the ACRs. The explanation offered by the Applicant point-wise is as under :-

Adverse remarks	Applicant's Explanation/Remarks
<p>The Officer was given the work of inspection of boat which he has failed to do also he has not replied to the memo's issued to him.</p>	<p>The Applicant pointed out in his representation dated 15/10/2018 that he has not failed to do the work regarding inspection of boats. Moreover, vide letter dtf.18/11/2017 the Applicant informed the Hon.Spl.I.G., Motor Transport, Pune that the maintenance/repair contract with Goa Shipyard Ltd has ended, hence it is necessary to make a contract for the boat at the earliest.</p> <p>The Applicant had visited the Worli Sea Link Jetty from time to time. In fact a proposal was sent by the Applicant to Respondent No.2 vide letter dtd.4/12/2017 regarding maintenance/repairs contract of boats.</p> <p>Further, on 8/8/2018 the Applicant has submitted a report to Resp.No.5 regarding the action taken from time to time regarding non-functioning boats with Goa Shipyard Ltd.</p>
<p>The Officer was given task of conducting upgradation test for technicians for which he did not respond and has done nothing also has not replied for the given memo.</p>	<p>It is not true that the Applicant has not responded. The Applicant has submitted his explanation dtd.28/03/2018 to the Respondents regarding the memo issued to him in respect of the promotion of technicians in Motor Transport Dept. The action for promotion of technicians has not been taken since</p>

	<p>the year 2012 whereas the Applicant has joined only in June, 2017, hence the Applicant cannot be held responsible. Copy of the reply dated 28/03/2018 is annexed hereto and marked as Exh-F.</p>
<p>His behavior with subordinate is rude also harass them when he gets opportunity.</p>	<p>The Applicant has never been rude or has harassed anyone. There is not a single complaint by name against the Applicant.</p> <p>It is surprising that there was an anonymous complaint on the subject matter and although such complaint should not be acted upon, adverse entry has been made against the Applicant on the basis of the said 'anonymous' complaint. In fact the Applicant has submitted reply on 05/03/2018 pointing out that there is no substance in the complaint. Copies of the GR dated 25/2/2015, complaint dtd.27/1/2018 and reply dated 5/3/2018 are annexed hereto and marked as Exh-G, Exh-H and Exh-I respectively.</p>
<p>He disobedient and not trustworthy.</p>	<p>There is no factual foundation for such sweeping adverse entry against the Applicant. No instances/memos in this regard are forthcoming. Hence such baseless remarks need not be expunged straightaway.</p> <p>While this remark has been made due to strong personal prejudice against the Applicant, the reason for such prejudice appears to be as follows : When the Applicant was working in the State Motor Transport Department, Pune, the Applicant was directed by his Seniors to conduct an enquiry into some irregularities. There was a reference of the Resp.No.5 was expecting that the Applicant would give a Report favourable to the Resp.No.5. In fact the Resp.No.5 had also told the Applicant about writing a report favouring the Resp.No.5. Since the Applicant submitted a fair and unbiased Report, the Resp.No.5 had been carrying a personal grudge against the Applicant. The Applicant has submitted a representation on</p>

	28/03/2018 (Exh-F).
<p>He has poor technical knowledge and management skills.</p>	<p>There is no factual foundation whatever for this remark. If the Applicant was lacking in technical knowledge he would not have been able to remain in service for a long period of 29 years and would not have been in a position to attend to the tremendous day to day heavy responsibilities of Motor Transport Department for such a long duration. The Applicant has reached to the post of Deputy Commissioner of Police from the post of Police Sub Inspector.</p> <p>The said adverse remarks are not consistent with the actual facts that :-</p> <p>(i) The Applicant has actually worked efficiently in the Motor Transport Dept, SRP, Govt Transport Service, Boat Department.</p> <p>(ii) The Applicant was conferred upon Certificate in the year 2013 by Resp.No.2 for 29 years of meritorious service and</p> <p>(iii) The Hon. Chief Minister has given the Applicant a Commendation Certificate in 2015 for Excellent work during the Kumbh Mela.</p>
<p>He has poor technical knowledge and he is disobedient also he is rude to his juniors. He is always an obstruction for the team work, he has habit of not reporting through proper channel.</p>	<p>As regards lack of technical knowledge and rude behaviour, the Applicant has given explanation in the preceding paras. However, the assessment regarding obstruction for team work is not consistent with the remarks at Sr.No.6. of the Confidential Report.</p> <p>Not a single incident wherein the Applicant has reported to any higher authorities by committing breach of the proper channel has been mentioned. It needs to be mentioned that the Applicant's immediate superior is Resp.No.5 only and there was no occasion wherein the Applicant has directly reported to any authorities higher than Resp.No.5. Hence this remark is without any factual foundation and deserves to be</p>

	expunged.
--	-----------

13. Thus, the Applicant has given detailed explanation to demonstrate how the adverse entries taken by Respondent No.5 in his ACRs are incorrect and needs to be corrected in view of his detailed representation. Insofar as Memo dated 22.03.2018 about action to be taken by the Applicant in pursuance of letter issued by Shri Atul Patil dated 02.08.2018 for preparing Time Table for promotion in the Department is concerned, the Applicant has given detailed reply on 28.03.2018 (Page No.49 of P.B.) and has informed to Shri Atul Patil that the Committee for promotion is already constituted by Office Order dated 04.07.2017. As such, the allegation made by Shri Atul Patil against the Applicant in his Memo dated 22.03.2018 that the Applicant is not following the orders of superiors for formation of Committee is apparently incorrect.

14. The second aspect for taking adverse entries in the ACRs of the Applicant, stems from anonymous complaint dated 17.01.2018 (Page No.208 of P.B.). The perusal of this anonymous complaint reveals that the copy of it was sent to Commissioner of Police, Mumbai and other authorities attributing certain allegations to the Applicant. It purportedly made by Staff allegedly harassed by the Applicant. It was in fact anonymous complaint which was not required to be taken into cognizance in view of Government Circular dated 25.02.2015. The Applicant has in fact submitted his explanation on 05.03.2018 in respect of said anonymous complaint thereby denying the allegations made therein. He had requested to the Additional Commissioner of Police, Motor Transport not to take cognizance of the same, particularly in view of Government Circular dated 25.02.2015 whereby instructions were issued by the Government for not taking cognizance of anonymous complaints.

15. True, even in respect of anonymous complaint, if certain verifiable material is found, the Competent Authority is always at liberty to look

into it and to find out veracity of allegations. However, in this behalf, there is nothing to show that any such verifiable material was noticed by the Department or inquiry was made to substantiate the allegations made against the Applicant in anonymous complaint. Suffice to say, in absence of any such rational exercise, the adverse entries cannot be taken in the ACRs which have potential to spoil the career of a Government servant. Therefore, the submission advanced by the learned P.O. that there was enough material for taking adverse entries in the ACRs of the Applicant is not digestible, particularly in the contrast that in the entire service period, the Applicant's ACRs was 'B', 'B+', 'A' and 'A+'. It is really unfathomable that a Government servant who has earned grading in ACR as 'Good', 'Positively Good', Very Good and Outstanding, his performance would fall down to such an extent to grade his ACRs as 'C' (Average).

16. As stated above, from 2016-17, the Government has introduced new system of grading based upon marks in terms of G.R. dated 02.02.2017, which has been clarified by Circular dated 10.10.2017. The ACRs of the Applicant which are in question are at Page Nos.33 to 39. The Reporting Authority was required to give marks point-wise out of 10 for each activity/performance. What is surprising to note that Respondent No.5 has given 3 marks constantly on each point out of 10 and the same was reiterated by Reviewing Authority. It is very difficult to understand that on all counts, there would be same marks i.e. 3 out of 10. Needless to mention, that marks were required to be given considering the performance of a Government servant in each field/area and it is difficult to believe that the performance of the Applicant in all fields/areas was constant without any variations. As such, the manner in which marks were constantly given as 3 for each activity itself is unnatural and it invariably leads to suggest that Reporting Authority was hell bent to spoil the ACRs of the Applicant and has deliberately given 3 marks in each field, so as to give over-all gradation as 3. Indeed, the weightage of 40 marks was for work completion, weightage of 30 marks

was for efficiency and weightage of 30 marks was for personal attributes. It is on the basis of weightage, the average/over-all gradation was required to be given. The rationale behind it that, where a Government servant gets less weightage in one area but gets more weightage in another area, in that event, the Reporting Officer authority needs to take average, so that over-all gradation is balancing exercise. However, in the present case, it seems that Reporting Authority was determined only to give 3 fixed marks for each activity, which is traceable only to prejudice nurtured by him in view of enquiry report submitted by the complainant in 2015 against the Applicant.

17. The Applicant has placed on record the enquiry report forwarded by him to Special Inspector General of Police in 2015, which is at Page Nos.267 to 279 of P.B. In concluding remark, the Applicant has specifically attributed the illegalities to Shri Atul Patil, who was the then Superintendent of Police, Motor Transport in the matter of purchase of batteries by the Department from M/s. Sudhir Sales, Ambejogai in the year 2011. Indeed, the Applicant has recommended for registration of criminal offence against Shri Atul Patil. It is but natural that Shri Atul Patil, therefore, nurtured bias against the Applicant which is reflected in ACRs written by him. Material to note that it is nowhere the case of the Respondents that the enquiry report submitted by the Applicant was incorrect. Indeed, the perusal of record reveals that earlier in 2008, open enquiry was conducted in the matter of illegalities in purchase of spare-parts for Motor Transport Department wherein Shri Atul Patil, the then Superintendent of Police, Motor Transport, Pune amongst others was found responsible. The report of Open Enquiry Committee is at Page Nos.280 to 283 of P.B.

18. As stated above, the ACR was required to be written in fair and objective manner without any prejudice. However, in the present case, there are reasons to infer that Reporting Officer has nurtured bias and prejudice against the Applicant and Applicant's ACR was not written in

fair and transparent manner. Except ACR of 2017-18, the entire service record of the Applicant is satisfactory and up-to-the mark. Even he was graded as an Outstanding Officer in ACR of 2005-06, 2006-07, 2007-08 and 2009-10. There was also letter of appreciation and commendation given by Director General of Police for service rendered to the Department. His performance at the time of Sinhastha Kumbhmela of Trambakeshwar, Nashik in 2015 was also appreciated by the then Hon'ble Chief Minister. The letters of appreciations and commendation insignia are at Page Nos.65 and 67 of P.B. It is really incomprehensible that performance of such Police Officer would suddenly fall to such an extent to grade him 'Average' just before two years of his retirement. Indeed, in terms of Circular dated 01.11.2011, the Reporting Officer was under obligation to ensure that while writing ACRs of Backward Class Officer, no injustice is done to them and ACRs should be written in very objective manner. Suffice to say, there is no compliance of instructions given in this behalf by G.R. dated 01.11.2011.

19. The totality of aforesaid discussion leads me to sum-up that Respondent No.5 has not written the ACRs of the Applicant for the year 2017-18 in fair, transparent and objective manner. The adverse entries in the ACRs seems taken due to bias and prejudice because of Enquiry Report submitted by the Applicant against Reporting Officer holding him responsible for lapses/irregularities in the matter of purchase of batteries. Consequently, the adverse entries in ACRs of 2017-18 are required to be expunged and O.A. deserves to be allowed. Hence, I pass the following order.

ORDER

- (A) The Original Application is allowed.
- (B) The impugned communication dated 22.08.2019 is quashed and set aside.

- (C) The adverse entries in the ACR of the Applicant for the year 2017-18 and his over-all gradation given as 'C' is quashed and set aside.
- (D) No order as to costs.

Sd/-

(A.P. KURHEKAR)
Member-J

Mumbai

Date : 05.04.2021

Dictation taken by :

S.K. Wamanse.

D:\SANJAY WAMANSE\JUDGMENTS\2021\April, 2021\O.A.1061.19.w.4.2021.Expunging of Adverse CRs..doc

Uploaded on