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कृष्णा आशुलिपिक संस्थान

(English Only) By. A.V. Kushwaha

(For Govt. Jobs, SSC (Group D & C), Supreme Court, High Court, District Courts, ASRB, CRPF, Railway, CBSC & all other departments requiring "English Stenographer/Personal Assistant/Private Secretary")

(87, Sulem Sarai, Prayagraj, Uttar Pradesh)

(Contact No. 7355504435)

Note:

- 1. We have divided the dictation into two parts of about 600 words each for easy comprehension.**
- 2. First, the dictation passage will be provided.**
- 3. Outlines of important words and phrases.**
- 4. Vocabulary and accuracy tips.**
- 5. Some analysis of punctuation.**

SSC/Court Skill Test Based Dictations: It covers all skill tests conducted by SSC etc including any Court (Supreme Court, High Court, District Courts, Tribunals, Law Firms).

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NOTE: Very important latest created passage for Supreme Court/High Court/District Court/Tribunal etc. related skill tests apart from speed building.

Topic: SARFAESI Proceedings (Bank Loan matters)

Volume 1, Dictation No. 5

Note: Outlines of all highlighted words/phrases are given at the end of the passage. Adopt all better outlines than yours.

The present appeal arises out of the judgment and order passed by the High Court, whereby the writ petition filed by the appellant came to be dismissed on the ground of availability of an alternative statutory remedy.

At the very outset, it is necessary to bring into notice the factual matrix giving rise to the litigation. The appellant is a private limited company engaged in the business of agro-based products. In the ordinary course of business, the appellant availed of certain financial facilities from the respondent bank. The relationship between the parties was smooth for a period of time, but with the passage of events, defaults occurred, and the account of the appellant was classified as a non-performing asset. Notices under the statutory

framework were thereafter issued by the bank, culminating in measures under Section 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The appellant, instead of availing of the statutory remedy provided before the Debts Recovery Tribunal, invoked the jurisdiction of the Civil Court and thereafter the High Court, raising questions relating to the legality of the bank's action.

The learned counsel appearing on behalf of the appellant has strenuously urged before this Court that the action of the bank suffers from gross illegality inasmuch as the declaration of the account as a non-performing asset was itself without authority of law and contrary to the guidelines issued by the Reserve Bank of India. It is further contended that once the foundation of the classification is illegal, every subsequent step, including issuance of notice, possession of secured assets, and proposed auction, must fall to the ground. According to the appellant, the High Court has abdicated its constitutional responsibility in refusing to entertain the writ petition merely on the ground of existence of an alternative remedy, when the action of the bank was wholly without jurisdiction and in breach of the fundamental rights guaranteed under Article 14 and Article 19(1)(g) of the Constitution of India.

Per contra, learned counsel for the respondent bank has submitted that the appeal is wholly devoid

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of merit. It is submitted that the statutory scheme is complete in itself and provides an efficacious remedy before the Debts Recovery Tribunal, which is empowered to examine every grievance that the borrower may have against the measures adopted by the secured creditor. It is further contended that the jurisdiction of the Civil Court is clearly barred by virtue of Section 34 of the Act of 2002, and that the High Court was fully justified in declining to exercise its extraordinary jurisdiction under Article 226 of the Constitution of India. Learned counsel has drawn attention to a long line of precedents beginning with the judgment in Mardia Chemicals vs. Union of India and extending to several subsequent pronouncements, wherein it has been consistently held that the borrowers must ordinarily approach the Tribunal and not bypass the statutory remedy by invoking the writ jurisdiction.

Having considered the rival submissions, this Court is of the opinion that certain legal issues arise for determination, namely, whether the writ petition was maintainable before the High Court, whether the action of the bank in declaring the account as a non-performing asset can be challenged in a civil suit, and whether the rejection of the plaint by the Commercial Court was justified. Before adverting to these issues, it is necessary to recall the principles laid down by this Court in earlier decisions. It is a settled proposition of law that the jurisdiction of

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the Civil Court is ousted in matters which fall within the purview of the learned Tribunal.

Total Words: 601

Outlines of all highlighted words and phrases.

Note: Adopt only those outlines which are better than yours.

out of the
judgment and order
whereby the
writ petition
on the ground
availability
alternative
statutory
remedy.
at the very outset
it is necessary
factual
matrix
litigation
private limited company
agro
ordinary course
availed
financial facilities

The image shows a series of horizontal lines with handwritten shorthand symbols. The symbols are a mix of straight lines, curves, and dots, representing the words and phrases listed on the left. Some symbols are more complex, like the one for 'private limited company' which includes a small 'P' and 'L' and a 'C'.

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Financial
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Civil Court
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Handwritten shorthand notes corresponding to the text on the left, written in a cursive style on lined paper.

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on behalf of the appellant
strenuously
before this Court
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Reserve Bank of India
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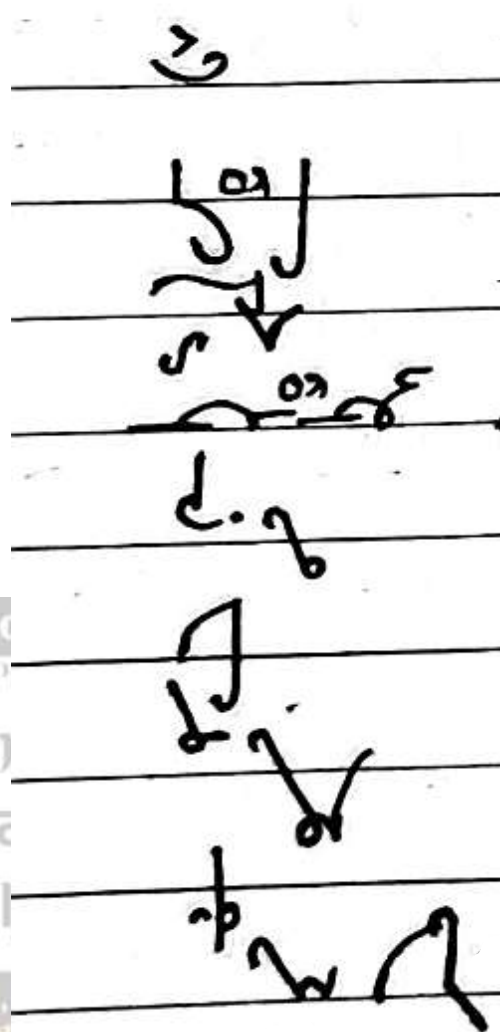
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Handwritten musical notation on a five-line staff, featuring various notes, rests, and clefs.

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of the opinion
determination
maintainable
challenged
Commercial Court
adverting
principles
laid down
by this Court
proposition of law
ousted
purview of the
learned Tribunal



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(Increase your vocabulary:

Learn New and Important Words of the Matter)

Keep revising all new words learned.

Legal/General Matter (Legal Vocabulary Building)

1. **whereby:** (adverb/conjunction) by which; by means of which जिसके द्वारा
2. **writ petition:** (noun) a formal written order issued by a court रिट याचिका
3. **availability:** (noun) the state of being available or accessible उपलब्धता
4. **alternative:** (adjective/noun) another option; different choice विकल्प
5. **statutory remedy:** (noun phrase) legal solution provided by law वैधानिक उपचार
6. **at the very outset:** (adverbial phrase) at the very beginning बिल्कुल शुरुआत में
7. **factual matrix:** (noun phrase) the set of facts in a case तथ्यात्मक ढांचा

- 8.litigation:** (noun) the process of taking legal action
मुकदमेबाजी
- 9.agro:** (adjective prefix) relating to agriculture कृषि
संबंधी
- 10.ordinary course:** (noun phrase) normal/usual
procedure सामान्य क्रम
- 11.availed:** (verb) (past tense) used or took advantage
of लाभ उठाया
- 12.smooth:** (adjective) without problems or
difficulties सुचारू
- 13.events:** (noun) (plural) things that happen घटनाएं
- 14.defaults:** (noun/verb) (plural/present tense)
failures to pay debts चूक
- 15.occurred:** (verb) (past tense) happened घटित हुआ
- 16.classified:** (verb) (past tense) categorized वर्गीकृत
किया
- 17.non-performing asset:** (noun phrase) a
loan/advance that has stopped generating income
अनर्जक परिसंपत्ति
- 18.framework:** (noun) basic structure or system ढांचा

- 19.culminating:** (verb) (present participle) reaching the highest point परिणत होना
- 20.Securitisation:** (noun) process of converting assets into securities प्रतिभूतिकरण
- 21.Reconstruction of Financial Assets:** (noun phrase) rebuilding financial assets वित्तीय परिसंपत्तियों का पुनर्निर्माण
- 22.Enforcement:** (noun) the act of compelling compliance लागू करना
- 23.Security:** (noun) collateral or guarantee प्रतिभूति
- 24.availing:** (verb) (present participle) using or taking advantage of लाभ उठाना
- 25.Debts Recovery Tribunal:** (noun phrase) specialized court for debt recovery ऋण वसूली न्यायाधिकरण
- 26.invoked jurisdiction:** (verb phrase) called upon court's authority न्यायाधिकार का आह्वान किया
- 27.legality:** (noun) the quality of being legal वैधता
- 28.strenuously:** (adverb) with great effort and determination कड़ी मेहनत से

29.gross illegality: (noun phrase) serious violation of law
घोर अवैधता

30.inasmuch as: (conjunction) to the extent that;
because जहां तक कि

*Accuracy Mantra: This is two word. If you type it as
in as much as (four words), there will be one full
error.*

31.contended that: (verb phrase) argued that तर्क
दिया कि

32.foundation: (noun) basic underlying principle or
basis आधार

33.classification: (noun) the action of categorizing
वर्गीकरण

34.possession: (noun) the state of owning or
controlling कब्जा

35.secured assets: (noun phrase) assets given as
collateral प्रतिभूत परिसंपत्ति

36.auction: (noun/verb) public sale to highest bidder
नीलामी

37.abdicated: (verb) (past tense) gave up
responsibility त्याग दिया

38.fundamental rights: (noun phrase) basic constitutional rights मौलिक अधिकार

39.breach: (noun/verb) violation or breaking उल्लंघन

40.devold: (adjective) completely lacking in रहित

Accuracy Mantra: This word is often followed by preposition 'of', especially in legal dictations.

41.wholly: (adverb) entirely; completely पूर्णतः

42.efficacious: (adjective) effective; producing desired result प्रभावी

43.empowered: (verb) (past tense) given authority or power सशक्त किया

44.grievance: (noun) complaint or feeling of injustice शिकायत

45.barred: (verb) (past tense) prohibited or blocked प्रतिबंधित

46.by virtue of: (preposition phrase) because of; by means of के आधार पर

47.declining: (verb) (present participle) refusing to accept इनकार करना

48.extraordinary jurisdiction: (noun phrase) special legal authority असाधारण न्यायाधिकार

49.precedents: (noun) (plural) previous legal decisions
पूर्व निर्णय

50.pronouncements: (noun) (plural) formal
declarations or judgments घोषणाएं

51.consistently: (adverb) in a way that does not vary
लगातार

52.borrowers: (noun) (plural) people who borrow
money उधारकर्ता

53.ordinarily: (adverb) usually; normally सामान्यतः

54.bypass: (verb) avoid or go around दरकिनार करना

55.writ jurisdiction: (noun phrase) court's power to
issue writs रिट न्यायाधिकार

56.rival submissions: (noun phrase) opposing legal
arguments प्रतिद्वंद्वी तर्क

57.determination: (noun) the process of deciding
निर्धारण

58.maintainable: (adjective) capable of being
sustained or upheld निर्वाह योग्य

59.adverting: (verb) (present participle) referring to
or mentioning संदर्भित करना

60.principles: (noun) (plural) fundamental rules or beliefs सिद्धांत

61.proposition of law: (noun phrase) legal principle or rule कानून का सिद्धांत

62.ousted: (verb) (past tense) removed from position or authority हटाया गया

63.purview of: (noun phrase) scope or range of authority क्षेत्राधिकार में

Accuracy Builder: following words occurred in the dictation is to be capitalized;

CAPITALIZED WORDS AND REASONS:

- 1.**High Court** - Proper noun referring to a specific judicial body
- 2.**Court** (when referring to Supreme Court) - Always capitalized when referring to the Supreme Court of India or any other specific court.
- 3.**Civil Court** - Proper noun referring to a specific type of court

4. **Debts Recovery Tribunal** - Proper noun; official name of a specific legal institution
5. **Section 13(4)** - Statutory references are capitalized when referring to specific provisions
6. **Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** - Official name of a specific act/law is capitalized
Accuracy Mantra: Always put a comma just before year as highlighted above.
7. **Reserve Bank of India** - Proper noun; official name of a specific institution
8. **Article 14** - Reference to specific constitutional provision
9. **Article 19(1)(g)** - Reference to specific constitutional provision
10. **Constitution of India** - References to constitutions are capitalized when referring to specific documents
11. **Article 226** - Reference to specific constitutional provision

12. Mardia Chemicals vs. Union of India - Case name (proper noun)

13. Union of India - Proper noun; official name of the Indian government as a legal entity

14. Commercial Court - Proper noun referring to a specific type of court

15. Tribunal - Capitalized when referring to a specific judicial body. If it is not in specific sense, it is transcribed in small letter.

Accuracy Builder: Analysis from the passage dictated today.

1. INTRODUCTORY PHRASES/CLAUSES

Use commas after introductory phrases that come before the main clause

- "At the very outset, it is necessary..."
- "In the ordinary course of business, the appellant availed..."
- "According to the appellant, the High Court has abdicated..."

Simple Rule: When you start a sentence with a phrase that sets up the main idea, put a comma after it.

2. NON-RESTRICTIVE (EXTRA INFORMATION) CLAUSES

Use commas to enclose clauses not essential to the meaning of a sentence

- "...the writ petition filed by the appellant, whereby the writ petition filed by the appellant came to be dismissed, on the ground..."
- "...the appellant, instead of availing of the statutory remedy, invoked the jurisdiction..."

Simple Rule: If you can remove the information between commas and the sentence still makes sense, use commas around it.

3. COMPOUND SENTENCES (JOINING CLAUSES)

Use commas before coordinating conjunctions (but, and, or) when joining independent clauses

- "The relationship between the parties was smooth for a period of time, but with the passage of events, defaults occurred..."
- "...defaults occurred, and the account of the appellant was classified..."

Simple Rule: When joining two complete thoughts with "and," "but," "or," put a comma before the connecting word.

4. ITEMS IN A SERIES

Use commas to separate items in a list

- "...including issuance of notice, possession of secured assets, and proposed auction..."
- "...clauses, phrases, or words..."

Simple Rule: When listing three or more items, put commas between them.

5. TRANSITIONAL PHRASES

Use commas after transitional words and phrases

- "Per contra, learned counsel for the respondent..."

Simple Rule: Words like "however," "therefore," "per contra" get commas after them.

6. PARTICIPIAL PHRASES

Use commas with participial phrases

- "Having considered the rival submissions, this Court is of the opinion..."

Simple Rule: When a sentence starts with an "-ing" word or phrase describing action, put a comma after it.

7. APPOSITIVES (RENAMING PHRASES)

- "...the appellant, instead of availing of the statutory remedy provided before the Debts Recovery Tribunal, invoked the jurisdiction..."

Simple Rule: When you add extra information that renames or explains something, surround it with commas.

8. BEFORE RELATIVE CLAUSES

- "...Tribunal, which is empowered to examine every grievance..."

- "...clauses, wherein it has been consistently held..."

Simple Rule: Use commas before "which," "who," "where," "when" if the information is extra (not essential).

By Sir AV Kushwaha,

Principal,

Krishna Shorthand Institute,

via online Telegram Class through 7355504435

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Topic: Bank Loan Matters

Note: Outlines of all highlighted words/phrases are given at the end of the passage. Adopt all better outlines than yours.

The bar contained in Section 34 is wide and encompasses even matters which are yet to be taken, provided they fall within the domain of the Tribunal. At the same time, the extraordinary jurisdiction of the High Court under Article 226 is not completely excluded, though it is to be exercised sparingly in cases where the action complained of is wholly without jurisdiction or in violation of principles of natural justice. In the present case, it is not in dispute that the account of the appellant was declared non-performing asset, and immediately thereafter, notice under Section 13(2) was issued. Objections filed by the appellant were duly considered and rejected. Thereafter, possession notice and sale notice were issued, which culminated in the proposal for auction of the

secured assets. The appellant not only approached the Civil Court but also sought interim injunction against the proposed sale. The plaint was, however, rejected on the ground that the suit was barred under Section 34. This Court finds no error in the reasoning adopted by the Commercial Court, for once measures under Section 13(4) were taken, the exclusive jurisdiction to adjudicate any grievance vested in the Debts Recovery Tribunal.

The contention advanced on behalf of the appellant that declaration of account as a non-performing asset is not a measure under Section 13(4) and therefore challenge to it could be laid before a Civil Court, cannot be accepted. As held by this Court in *Mardia Chemicals*, the bar applies not only to measures actually taken but also to matters which may be taken in pursuance of the power conferred under the Act. Declaration of account as non-performing asset is an integral step leading to the exercise of powers under Section 13(4). It cannot be dissected from the subsequent measures, for the entire scheme is inter-connected.

Another argument advanced on behalf of the appellant is that the plaint ought to have been examined only on the averments contained therein, without reference to the defence of the bank. This submission, though attractive at first glance, does not hold good when the plaint itself, as amended, contained reference to the notices and measures

undertaken by the bank. Once the plaint itself advertises to such proceedings, the Court was fully justified in considering the same for deciding the application under Order VII Rule 11 of the Code of Civil Procedure.

At this juncture, it is apposite to observe that the law does not countenance a situation where a borrower can by clever drafting of the plaint circumvent the statutory remedy and create jurisdiction in a forum which is otherwise excluded. The courts have repeatedly cautioned against such attempts and have insisted that the scheme of the Act must be respected. The Tribunal has been constituted precisely to deal with disputes between borrowers and secured creditors, and it would defeat the very object of the legislation if borrowers are permitted to resort to Civil Courts at every stage.

On the question of exercise of writ jurisdiction by the High Court, this Court is equally clear that the dismissal of the writ petition cannot be faulted. The High Court rightly observed that the petitioner had an efficacious alternative remedy before the Tribunal. It is only in rare and exceptional cases of palpable lack of jurisdiction or blatant violation of natural justice that the writ jurisdiction would be exercised, and the present case does not fall in that category.

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In conclusion, this Court holds that the order of the Commercial Court rejecting the plaint does not suffer from any infirmity, and the High Court was correct in refusing to entertain the writ petition. The appeal, therefore, deserves to be dismissed.

Total Words 608

Run By S **Total Words 631 Total 601+608=1209**

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Outlines of all highlighted words and phrases.

Adopt only those outlines which are better than yours.

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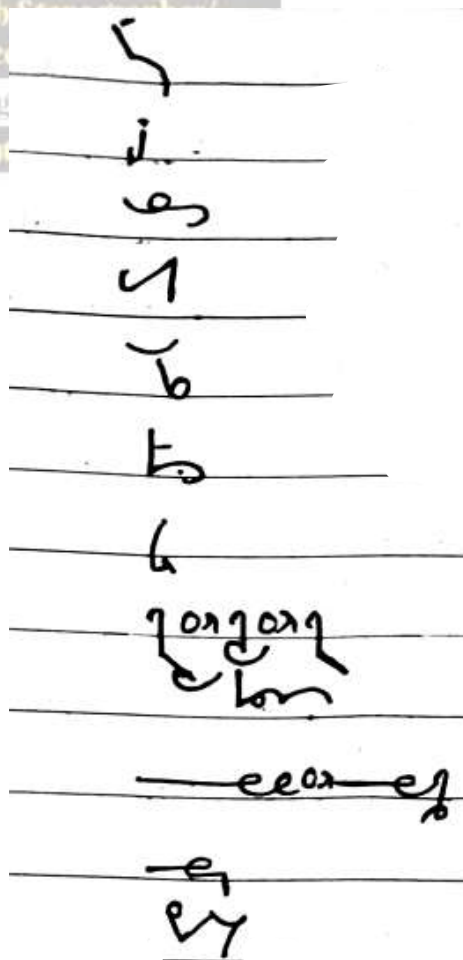
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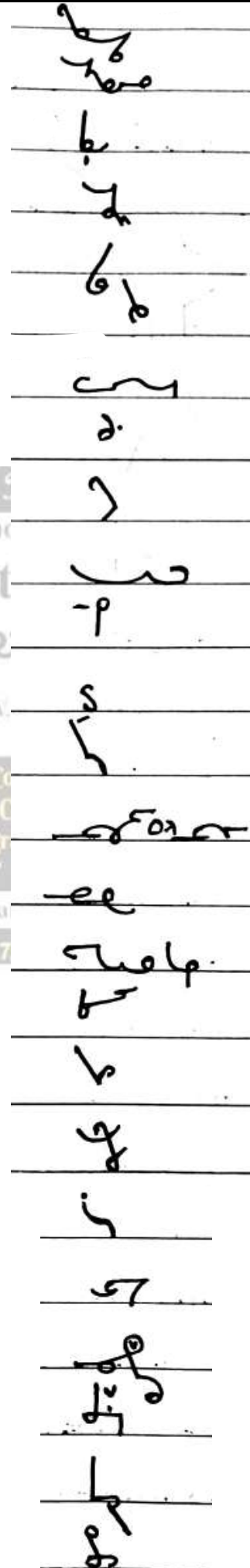
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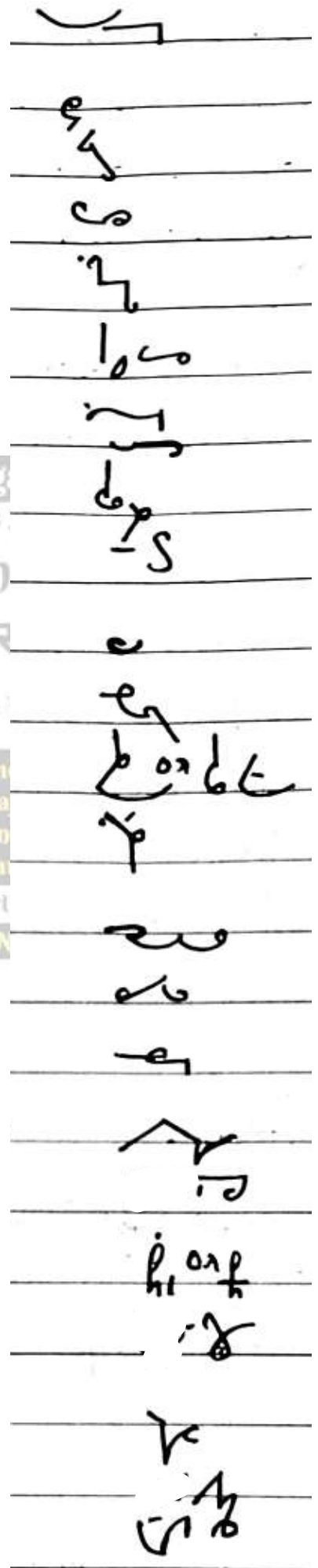
principles of natural justice
in the present case
it is not
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Commercial Court
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grievance vested
on behalf of the
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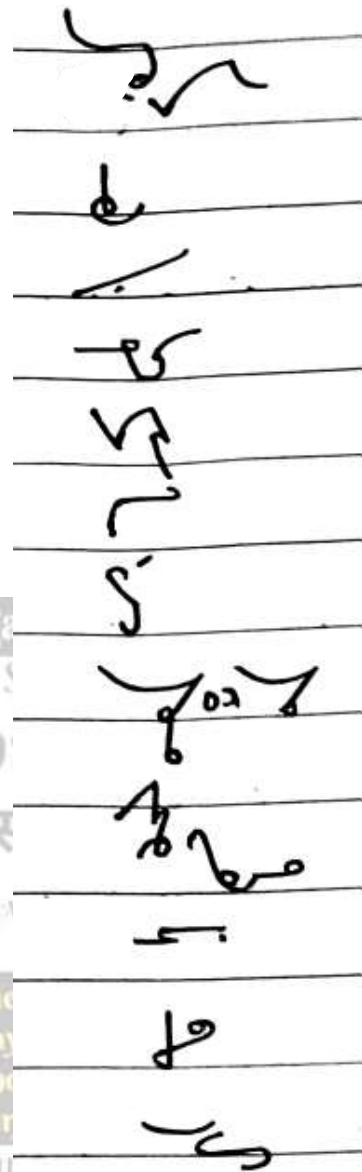
present case

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Matter)

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Legal/General Matter

1. **bar:** (noun/verb) legal prohibition or obstruction प्रतिबंध
2. **barred:** (verb) (past tense) prohibited or blocked प्रतिबंधित किया
3. **contained:** (verb) (past tense) included or held within समाहित किया

Accuracy Mantra:

4. **wide:** (adjective) broad, extensive व्यापक

Accuracy Mantra: Don't transcribe it as vide, which means to see देखें

- **Wide Meaning: broad**

Pronunciation: /waɪd/ → वाइड (waid)

- ✓ Example: The road is wide.

- **Vide Meaning:** see, refer to (legal/official use)
 - **Pronunciation:** /'vi:.deɪ/ or /vaɪd/ → वैडी (vaidee) / वैड (vaid)
 - ✓ **Example:** Vide Section 10 of the Act.

5.encompasses: (verb) (present tense)
includes or covers within scope समाहित करता है

6.domain: (noun) area of authority or control
क्षेत्राधिकार

7.at the same time: (adverbial phrase)
simultaneously साथ ही साथ

8.extraordinary jurisdiction: (noun phrase)
special legal authority असाधारण न्यायाधिकार

9.excluded: (verb) (past tense) left out or
barred बाहर रखा गया

10.sparingly: (adverb) in limited amounts;
rarely सीमित रूप से

11.principles of natural justice: (noun phrase)
basic fairness rules प्राकृतिक न्याय के सिद्धांत

- 12.objections:** (noun) (plural) formal disagreements or protests आपत्तियां
- 13.possession:** (noun) the state of owning or controlling कब्जा
- 14.culminated:** (verb) (past tense) reached the highest point परिणत हुआ
- 15.assets:** (noun) (plural) valuable possessions or property संपत्ति
- 16.interim injunction:** (noun phrase) temporary court order अंतरिम निषेधाज्ञा
- 17.sought:** (verb) (past tense) requested or tried to obtain मांगा
- 18.plaint:** (noun) written statement of claim in court वादपत्र
- 19.exclusive:** (adjective) sole; not shared with others अनन्य
- 20.grievance:** (noun) complaint or feeling of injustice शिकायत

- 21.vested:** (verb) (past tense) legally established or settled निहित
- 22.in pursuance of the:** (prepositional phrase) in accordance with के अनुसरण में
- 23.conferred:** (verb) (past tense) granted or bestowed प्रदान किया
- 24.integral:** (adjective) essential; forming a whole अभिन्न
- 25.exercise of powers:** (noun phrase) use of authority शक्तियों का प्रयोग
- 26.dissected:** (verb) (past tense) analyzed in detail विच्छेदित किया
- 27.inter-connected:** (adjective) linked together परस्पर जुड़ा हुआ
- 28.averments:** (noun) (plural) positive assertions in pleading अभिकथन
- 29.at first glance:** (adverbial phrase) at first sight पहली नजर में

- 30.amended:** (verb) (past tense) officially changed or modified संशोधित किया
- 31.undertaken:** (verb) (past tense) carried out or performed किया गया
- 32.adverts:** (verb) (present tense) refers to or mentions संदर्भित करता है
- 33.at this juncture:** (adverbial phrase) at this point इस मोड़ पर
- 34.apposite:** (adjective) very appropriate; relevant उपयुक्त
- 35.countenance:** (verb) accept or approve of स्वीकार करना
- 36.circumvent:** (verb) find a way around; bypass दरकिनार करना
- 37.cautioned:** (verb) (past tense) warned सावधान किया
- 38.constituted:** (verb) (past tense) established or formed गठित किया

39.precisely: (adverb) exactly; accurately
सटीक रूप से

40.writ jurisdiction: (noun phrase) court's
power to issue writs रिट न्यायाधिकार

41.faulted: (verb) (past tense) criticized or
found fault with दोष लगाया

42.efficacious: (adjective) effective;
producing desired result प्रभावी

43.alternative: (adjective/noun) another
option; different choice विकल्प

44.rare: (adjective) uncommon; infrequent
दुर्लभ

45.exceptional: (adjective) unusual; out of the
ordinary असाधारण

46.palpable: (adjective) clearly evident;
obvious स्पष्ट

47.blatant: (adjective) openly disregardful;
flagrant खुला

48.natural justice: (noun phrase) fundamental fairness principles प्राकृतिक न्याय

49.category: (noun) class or division श्रेणी

50.deserves to be: (verb phrase) merits or is worthy of योग्य है

51.infirmity: (noun) weakness or defect कमजोरी

Accuracy Builder: Capitalization

Following words to be written in capital letters;

- 1.Section 34** - Statutory references are capitalized when referring to specific provisions
- 2.Tribunal** - Capitalized when referring to a specific judicial body
- 3.High Court** - Proper noun referring to a specific judicial body
- 4.Article 226** - Reference to specific constitutional provision

5. **Section 13(2)** - Statutory references are capitalized when referring to specific provisions
6. **Civil Court** - Proper noun referring to a specific type of court
7. **Section 34** - Statutory references are capitalized when referring to specific provisions
8. **Court** (referring to Supreme Court) - Always capitalized when referring to the Supreme Court or specific court
9. **Commercial Court** - Proper noun referring to a specific type of court
10. **Section 13(4)** - Statutory references are capitalized when referring to specific provisions
11. **Debts Recovery Tribunal** - Proper noun; official name of a specific legal institution
12. **Mardia Chemicals** - Case name (proper noun)

13. Act - Capitalized when referring to a specific statute

14. Order VII Rule 11 - Reference to specific procedural rule

15. Code of Civil Procedure - Official name of a specific legal code

16. Court (multiple instances) - Capitalized when referring to specific judicial institutions

17. Civil Courts - Proper noun referring to specific type of courts

Accuracy Builder: Comma

Comma Usage in the Passage - Simple Explanation

1. INTRODUCTORY PHRASES/CLAUSES

Use commas after introductory phrases that come before the main clause

- "At the same time, the extraordinary jurisdiction..."
- "In the present case, it is not in dispute..."
- "Thereafter, possession notice and sale notice..."
- "At this juncture, it is apposite to observe..."

Simple Rule: When you start a sentence with a phrase that sets up the main idea, put a comma after it.

2. NON-RESTRICTIVE (EXTRA INFORMATION) CLAUSES

Use commas to enclose clauses not essential to the meaning of a sentence

- "The plaint was, however, rejected..."
- "As held by this Court in Mardia Chemicals, the bar applies..."

Simple Rule: If you can remove the information between commas and the sentence still makes sense, use commas around it.

3. COMPOUND SENTENCES (JOINING CLAUSES)

Use commas before coordinating conjunctions (but, and, or) when joining independent clauses

- "...it is to be exercised sparingly in cases where the action complained of is wholly without jurisdiction, or in violation of principles..."
- "The appellant not only approached the Civil Court, but also sought interim injunction..."

Simple Rule: When joining two complete thoughts with "and," "but," "or," put a comma before the connecting word.

4. ITEMS IN A SERIES

Use commas to separate items in a list

- "Objections filed by the appellant were duly considered, and rejected"
- "...possession notice, and sale notice were issued"

Simple Rule: When listing three or more items, put commas between them.

5. PARTICIPIAL PHRASES

Use commas with participial phrases

- "Declaration of account as non-performing asset is an integral step, leading to the exercise of powers..."

Simple Rule: When a sentence has an "-ing" phrase that adds extra information, use commas around it.

6. TRANSITIONAL/CONNECTING PHRASES

Use commas after transitional words and phrases

- "As held by this Court in Mardia Chemicals, the bar applies..."
- "Therefore, challenge to it could be laid..."
- "In conclusion, this Court holds..."

Simple Rule: Words like "however," "therefore," "in conclusion" get commas after them.

7. BEFORE RELATIVE CLAUSES (NON-ESSENTIAL)

- "...matters which are yet to be taken, provided they fall within the domain..."

Simple Rule: Use commas before "which," "who," "where" when the information is extra (not essential to identify what you're talking about).

8. APPOSITIVES (RENAMING/EXPLAINING PHRASES)

- "This submission, though attractive at first glance, does not hold good..."
- "...the plaint itself, as amended, contained reference..."

Simple Rule: When you add extra information that explains or renames something, surround it with commas.

9. CONDITIONAL CLAUSES

- "...provided they fall within the domain of the Tribunal"
- "...if borrowers are permitted to resort to Civil Courts..."

Simple Rule: Use commas to separate conditional statements that begin with "if," "provided," "unless."

MEMORY TRICK: Ask yourself: "Can I remove this part and still understand the main message?" If yes, use commas around it!

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