

**IN THE COURT OF THE SPECIAL DISTRICT JUDGE,
(TO DEAL WITH MCOP CASES), ERODE.**



Present: Thiru.C.M.Saravanan, B.A.,L.L.M.,
Special District Judge
(to deal with MCOP Cases),
Erode.

Friday, the 14th day of August 2026

MCOP No.542 / 2023
CNR.No.TNED17-000595-2023

- 01) Sarathamani, aged about 74 years, wife of Late.Thulasimani, residing at No.152, Pudhu Mariamman Kovil Street, Gangapuram, Chithode Via, Erode-638 102.
- 02) Gandhimathi, aged about 52 years, wife of Karuppusamy, residing at No.153, Pudhu Mariamman Kovil Street, Gangaapuram, Chithode via, Erode-638 102.
- 03) Santhiya, aged about 27 years, daughter of Late.Karuppusamy, residing at No.153, Pudhu Mariamman Kovil Street, Gangaapuram, Chithode via, Erode-638 102.

..... Petitioners

/ Vs. /

- 01) K.Murugan, aged about 35 years, son of Kasi, residing at No.487-A, K.P.K.Nagar, Somayampalayam, Vadavalli road, Coimbatore-641 041.
- 02) Bharat AXA General Insurance Company Ltd., having its office at 965, Sony World Building 2nd Floor, Avinashi road, Coimbatore - 641 037.
- 03) Revathy, aged about 54 years, wife of Periyasamy, residing at No.51, Thingalur road, West pudur, Nasiyanur, Erode-638 107.

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- 04) Anandhalakshmi, aged about 44 years, wife of Chithambaram, residing at No.73, Chinna Thottam, Pommudi, Vijayamangalam via, Perundurai, Erode-638 056.

..... Respondents.

This petition came up before me on 12.08.2026 for final hearing in the presence of Mr.P.P.Duraisamy counsel for the Petitioners; Advocate Mr.R.K.Gopalakrishnan appeared for the 2nd respondent; Advocate Mr.S.Aravinthan appeared for the respondents 3 and 4; the 1st respondent appeared through Advocate Mr.P.Kamalakannan but subsequently failed to file counter and he was called absent and set exparte; upon perusing the material records and hearing the arguments of both side counsels and having stood over for consideration till this day, this court delivered the following:

ORDER

Date of Petition	:	03.06.2023.
Total Award amount	:	₹5,30,000/-
Award amount of the petitioners	:	₹2,70,000/-
Award amount of the respondents 3 & 4	:	₹2,60,000/-
Interest on the award amount	:	7.5% p.a. from the date of petition till the date of realization of award amount.
Interest to be paid from which date?	:	03.06.2023.
<u>Details of Cost.</u>	₹	₹10,755/-
1. Court fee paid along with the petition	750	
2. Balance Court fee to be paid	1,323	
3. Vakalath Stamp	17	
4. Stamp on documents	100	

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5. Batta charges	155	
6. Batta preparation fee	10	
7. Advocate fee	8,400	
Compensation amount deposited (if any)	:	- Nil -
Court fee paid along with petition	:	₹1,000/-
Additional Court fee paid (if paid on any orders)	:	- Nil -
Balance court fee to be paid by the petitioners	:	₹1,323/-
Proportionate cost	:	₹10,755/- (including the balance court fee of ₹1,323/- to be paid by the petitioner)
Court fee to be paid by the respondents 3 and 4	:	₹1,973/-
Last date for payment of Court fee	:	24.08.2026.
Default period	:	-Nil-
Petitioner's Income Tax Permanent Account No.(PAN card No.)		
1 st petitioner	:	RCGPS1276F
2 nd petitioner	:	BKJPG1518F
3 rd petitioner	:	FCBPS8886J

The petitioner has filed this petition u/s.166 of the Motor Vehicles Act to pass an award to direct the respondents to pay jointly and severally a sum of ₹10,00,000/- with interest as compensation for the death of Thulasimani in the road accident which occurred on 31.10.2022.

2) The averments in the amended petition in brief:

On 31.10.2022 at about 06.00 AM, the victim Thulasimani was waiting to cross the Kovai to Salem NH road, at Chithode near

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Gangapuram bus stop, from East to West direction and at that time the 1st respondent rode the Honda Unicorn motor-cycle bearing Reg. No. TN 38 CQ 9412 from the North to South direction at a reckless speed, in a rash and negligent manner and dashed against the victim and caused the accident. Due to the impact, the victim sustained grievous injuries on his head and also both hands. Soon after the accident, he was taken to Government Erode Medical College Hospital, Perundurai, where he was admitted as inpatient but he succumbed to the injuries on the same day itself. The accident occurred only due to the rash and negligent driving of the 1st respondent. The Chithode Police registered a Case against the 1st respondent in FIR.No.501/2022 under section 279 and 304(A) IPC.

3) The deceased was aged about 76 years and hale and healthy at the time of accident. He was working as a watchman and was earning not less than a sum of ₹15,000/- per month. The 1st petitioner is the wife, the 2nd petitioner is daughter-in-law and the 3rd petitioner is grand daughter of the deceased. They were all depending upon the income of the deceased. Now they claim a compensation of ₹10,00,000/- from the respondents. The 1st respondent is the rider-cum-owner and the 2nd respondent is the insurer of the offending vehicle bearing Reg. No. TN 38 CQ 9412 at the time of accident. The respondents 3 and 4 are the daughters of the deceased. Therefore, the respondents 1 and 2 are jointly and severally liable to pay the compensation. The claim may be allowed with interest and cost.

4) The averments in the counter filed on behalf of the 2nd respondent in brief:

The petition is false, frivolous, vexatious and not sustainable

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either in law or on facts. The manner of accident stated by the petitioner is denied as false. In the Motor Vehicles (Amendment) Act, 2019, wherein the amendment to Section 166(3) contemplates the limitation of six months as to file the claim petition before the Court, but the present claim application has been filed by the claimants after expiry of the period of limitation. Hence this petition is barred by limitation.

5) The Honda Unicorn motor-cycle bearing Reg.No. TN 38 CQ 9412 was not insured with this respondent at the time of accident. The Policy No.SA905895 valid up to 04.12.2023 as mentioned in the MVI Report and the petition copy were fake. There is no such policy was issued in the name of the 1st respondent for the above said number. The petitioner wrongly added this respondent as party to this proceedings. Hence this petition is bad for mis-joinder of parties. The compensation claimed is excessive. The claim may be dismissed with cost.

6) The averments in the counter filed on behalf of the respondents 3 and 4 in brief:

The respondents 3 and 4 are the daughters of the deceased who died in the accident happened on 31.10.2022 at about 06.00 AM. The deceased was sharing his income with these respondents also. Therefore these respondents pray to receive the appropriate compensation along with the petitioners.

7) On consideration of the petition and counter, the points for consideration are:

- 1) Whether the accident occurred due to the rash and negligent riding of the 1st respondent in riding the Honda Unicorn motor-

cycle bearing Reg.No. TN 38 CQ 9412 or due to the contributory negligence of the deceased?

- 2) Whether the respondents are liable to pay compensation to the petitioner?
- 3) If so, to what amount of compensation the petitioner is entitled to?

8) On the Petitioner's side, PW1 and PW2 were examined and Ex.P1 to Ex.P22 were marked. On the respondent's side, no witness was examined and no document was marked.

9) The 2nd respondent has filed a petition under Sec.170 of M.V.Act in I.A.No.7/2026, and the same was allowed on 12.08.2026, thereby allowing the insurer to take all the defences available to the owner of the insured vehicle.

10) Heard both sides. Documents perused.

11) Point No.1 & 2:

The learned Counsel appearing for the petitioners in this case would contend that on 31.10.2022 at about 06.00 AM, the deceased Thulasimani was waiting to cross the Kovai to Salem NH road, at Chithode near Gangapuram bus stop from East to West direction. At that time the 1st respondent had driven the Honda Unicorn motor-cycle bearing Reg. No. TN 38 CQ 9412 from the North to South direction at a reckless speed, in a rash and negligent manner and dashed against the deceased and caused the accident. Due to the accident, the deceased sustained grievous injuries on his head and also both hands. Soon after the accident, he was taken to Government Erode Medical College Hospital, Perundurai, where he was admitted as inpatient but he succumbed to the injuries on the same day Special District Court (MACT), Erode.

itself. The accident occurred only due to the rash and negligent driving of the 1st respondent. The 1st respondent is the rider cum owner of the offending motor-cycle and the offending vehicle was insured with the 2nd respondent at the time of accident. Therefore all the respondents are jointly and severally liable to compensate the petitioners.

12) Per contra the learned Counsel appearing for the 2nd respondent in this case would contend that the narration regarding the accident by the petitioners in the petition averments is false. Therefore the learned Counsel prays to dismiss the petition.

13) On the side of the petitioners, the 3rd petitioner is examined as PW1 and she filed a chief proof affidavit stating that the deceased is her grand father and he met with an accident on 31.10.2022 at about 06.00 AM. It is alleged that at the time of accident he was crossing the Coimbatore to Salem bypass road and the 1st respondent had driven the two-wheeler bearing Reg. No. TN 38 CQ 9422 from South to North in a rash and negligent manner and dashed against the deceased and caused his death. It is alleged that the accident occurred due to the negligent driving of the 1st respondent. But in the cross-examination, she would admits that she did not notice the accident directly and hence her evidence is not sufficient to hold negligence on the part of the 1st respondent.

14) On the side of the petitioners, one Mr.Gopalakrishnan is examined as PW2 and in the chief proof affidavit he would state that he had seen the accident directly and the accident occurred only due to the negligent driving of the 1st respondent herein. In the cross-examination he admits that the deceased had crossed the road from West to East. By

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referring the same, the learned Counsel for the respondents would argue that the deceased alone had crossed the road without care and caution and had invited the accident.

15) The FIR which is registered regarding the accident is marked as Ex.P1 and the same is registered against the 1st respondent. Ex.P3 is the Rough Sketch, which shows that the accident occurred on the extreme western side of the Salem to Coimbatore bypass road. Ex.P7 is the Final Report which is also laid against the 1st respondent herein. As per the case of the petitioners, the deceased was crossing the road from East to West. Whereas the 1st respondent had driven the two-wheeler from South to North in a reckless manner and dashed against the deceased. The eyewitness would state that the deceased was walking from West to East. Therefore a careful perusal of the Rough Sketch, since the accident occurred on the extreme western side of the road, and since there is sufficient space available on the eastern side of the road, the 1st respondent could have averted the accident by swerving the vehicle towards eastern side of the road. Admittedly it is a straight road and the 1st respondent could have a clear vision of the pedestrian who were trying to cross the road in the place of accident.

16) The learned Counsel for the 3rd respondent would contend that the deceased alone had crossed the road negligently. But the proper person to speak about the negligence on the part of the deceased would be the 1st respondent and he remained exparte and hence adverse inference can be drawn against him. Therefore from the available evidence, it is established that the accident occurred due to the negligent driving of the 1st respondent

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herein.

17) The 2nd respondent would state in the counter that the petition is not filed within 6 months from the date of accident and hence the petition is to be dismissed on limitation ground. But the ***Hon'ble High Court of Madras*** in ***C.R.P.No.2558/2023 ,Malaravan case***, had held that if the FIR was registered within 6 months from the date of accident, even though the petition is filed after lapse of 6 months, it is maintainable. Furthermore, the ***Hon'ble Supreme Court of India*** in an interim Order in ***Bhagirathi Dash Vs Union of India (W.P Civil No.166/2024***, had held that "no petition shall be dismissed on the ground of limitation". In the present case the FIR was filed within 6 months. Hence based on the ratios cited above, it is held that the claim application under consideration is not barred by limitation. Consequently it is held that the defense to reject the claim on the grounds of limitation is not maintainable.

18) The insurance given by the 2nd respondent to the offending vehicle at the time of accident is not at all in dispute and therefore being the indemnifier the 2nd respondent is liable to compensate the petitioners and the point no.1 and 2 are answered accordingly.

19) Point No. 3 :

As per Ex.P6 Postmortem Certificate of the deceased, his age is mentioned as 76 years. The petitioners have not produced any evidence to prove the date of birth of the deceased. The ***Hon'ble High Court of Madras*** in ***Mary (2005 (5) CTC 515)*** and in ***National Insurance Co., Ltd., Vs Subramani (2012)***, had held that "*in the absence of documentary proof of age, the age mentioned in the Postmortem Certificate can be accepted*

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for fixing the multiplier". Therefore by following the said ratios of Hon'ble High Court of Madras, it is held that the deceased was 76 years at the time of accident as per Ex.P6 Postmortem Certificate.

20) The petitioner claims that the deceased Thulasimani was working as a watchman and was earning not less than a sum of ₹15,000/- per month. But the petitioners have not produced any evidence to prove the occupation or the income of the deceased. Therefore, considering the age of the deceased, his alleged occupation and the year of accident, the notional income of the deceased is fixed as ₹8,000/- per month.

21) Following the Judgments of the Hon'ble Apex Court in *Smt.Sarala Verma and others -Vs- Delhi Transport Corporation and another (2009(2) TNMAC 1 (SC)* and in the case of *National Insurance Co., Ltd., -Vs- Pranay Sethi and others (2017 (2) TNMAC 609 (SC)* the compensation is calculated as below:-

Monthly income	₹8,000/-
Future prospects – Nil as the deceased was aged above 60 years at the time of accident.	-Nil-
Total Income	₹8,000/-

22) As per Ex.P9 Legal-heir certificate, the 1st petitioner is the wife, the 2nd petitioner is the daughter-in-law (widow), the 3rd petitioner is the grand daughter and the respondents 3 and 4 are the daughters of the deceased. So there were 5 dependents at the time of the accident. Since there were 5 dependents, 1/4th of the income of the deceased has to be deducted for his personal and living expenses.

For the deceased aged 76, the appropriate multiplier is no.5. So the petitioners are entitled to compensation as follows:

Compensation towards Loss of Income / Dependency ₹8,000/- X 12 X 5 X 3/4	₹3,60,000/-
Compensation Towards loss of spousal and parental consortium for the 1 st petitioner and the respondents 3 and 4. (₹44,000/- X 3) as the date of accident was 31.10.2022)	₹1,32,000/-
Compensation for Funeral Expenses	₹ 16,500/-
Compensation Towards Loss of estate	₹ 16,500/-
Compensation for Damages to clothing and articles	₹ 5,000/-
Total	₹5,30,000/-

Thus the petitioners are entitled to get a total compensation of **₹5,30,000/-**.

Out of the said amount,

the 1st petitioner (wife) is entitled to ₹1,30,000/-

the 2nd petitioner (daughter-in-law (widow)) is entitled to ₹70,000/-

the 3rd petitioner (grand daughter) is entitled to ₹70,000/-

the 3rd respondent (married daughter) is entitled to ₹1,30,000/-

the 4th respondent (married daughter) is entitled to ₹1,30,000/-

as compensation along with proportionate interest and cost on their respective share. As per the findings from Point No.1 and 2, the 2nd respondent is liable to pay the said compensation amount to the petitioners on behalf of the 1st respondent/owner.

23) As per the directions issued by the Hon'ble Supreme Court in the *Civil Appeal No.4299 of 2025 dated 18.03.2025*, the award amount is payable directly by the respondents into the petitioner's account. Point No.3 is answered accordingly.

In the result, it is ordered

- 01) That this petition is allowed in part with proportionate cost,
- 02) That the 2nd respondent shall pay a total compensation of **₹5,30,000/- (Rupees Five lakhs thirty thousand only)** along with interest at the rate of 7.5% p.a. from the date of petition till the date of deposit of entire award amount.
- 03) That the petitioners 1 to 3 and the respondents 3 and 4 shall be entitled to get their entire share along with proportionate interest and cost immediately after appeal time.
- 04) That the 2nd respondent shall directly deposit the said amount directly in the Account of petitioner's Savings Bank Account through RTGS.
- 05) That on such deposit,
the 1st petitioner (wife) is entitled to ₹1,30,000/-
the 2nd petitioner (daughter-in-law (widow)) is entitled to ₹70,000/-
the 3rd petitioner (grand daughter) is entitled to ₹70,000/-
the 3rd respondent (married daughter) is entitled to ₹1,30,000/-
the 4th respondent (married daughter) is entitled to ₹1,30,000/-
as compensation along with proportionate interest and cost on their respective share.
- 06) That out of the total court fee of ₹2,073/- for the award amount, after deducting ₹750/- towards the court fee paid along with the petition, the petitioner shall pay the balance court fee of ₹1,323/- within 10 days from today failing which the petitioner is not entitled to get interest till payment of balance court fee and after payment of balance court fee, the same shall be informed to this Tribunal, with notice to the counsel for the 2nd respondent.

- 07) The respondents 3 and 4 shall pay a court fee of ₹1,973/- towards their share of award amount within 10 days from today failing which the respondents 3 and 4 are not entitled to get interest till payment of court fee and after payment of court fee, the same shall be informed to this Tribunal, with notice to the counsel for the 2nd respondent.
- 08) Only after receipt of such notice for payment of balance Court fee, the 2nd respondent shall deposit the amount of ₹1,30,000/- with proportionate interest and cost, within 2 months into the 1st petitioner's **Savings Bank Account No.182501000029193 IFSC:IOBA0001825 Indian Overseas Bank, District Court branch.**
The 1st Petitioner's Aadhar Card number – 9299 1337 7946.
The 1st petitioner's PAN Card number – RCGPS1276F.
- 09) Only after receipt of such notice for payment of balance Court fee, the 2nd respondent shall deposit the amount of ₹70,000/- with proportionate interest and cost, within 2 months into the 2nd petitioner's **Savings Bank Account No.182501000029184 IFSC:IOBA0001825 Indian Overseas Bank, District Court branch.**
The 2nd Petitioner's Aadhar Card number – 2355 6408 0911.
The 2nd petitioner's PAN Card number – BKJPG1518F.
- 10) Only after receipt of such notice for payment of balance Court fee, the 2nd respondent shall deposit the amount of ₹70,000/- with proportionate interest and cost, within 2 months into the 3rd petitioner's **Savings Bank Account No.182501000029183 IFSC:IOBA0001825 Indian Overseas Bank, District Court branch.**
The 3rd Petitioner's Aadhar Card number – 5025 7706 5606.
The 3rd petitioner's PAN Card number – FCBPS8886J.
- 11) Only after receipt of such notice for payment of balance Court fee, the 2nd respondent shall deposit the amount of ₹1,30,000/- with proportionate interest and cost, within 2 months into the 3rd respondent's **Savings Bank Account No.1338108019259 IFSC:CNRB0001338 Canara Bank, Nasianur branch.**

The 3rd respondent's Aadhar Card number – 9629 6436 2036.

- 12) Only after receipt of such notice for payment of balance Court fee, the 2nd respondent shall deposit the amount of ₹1,30,000/- with proportionate interest and cost, within 2 months into the 4th respondent's **Savings Bank Account No.403102010000272 IFSC:UBIN0540315 Union Bank of India, Vijayamangalam branch.**

The 4th respondent's Aadhar Card number – 9191 8225 1608.

- 13) That the petitioner's side Advocate fee is fixed at ₹8,400/-, payable simultaneously with the payment to the petitioners by the 2nd respondent into the Advocate's Savings Bank Account No.182501000002978 IFSC:IOBA0001825 Indian Overseas Bank, District Court branch.
- 14) The deposit of award amount as above shall be intimated to this Court by the concerned respondent Counsel through email to erd.adcmcop-tn@indiancourts.nic.in, and also by filing a compliance memo into Court, both within 7 days of deposit.

This order is dictated to the Steno-Typist, typed by her in the computer, taken print through printer, corrected and pronounced by me in the open court, on this the 14th day of August 2026.

**Special District Judge,
(Motor Accident Claims Tribunal Judge)
Erode.**

List of witnesses examined on the Petitioner's side:

- PW1 Ms.Santhiya (3rd petitioner)
- PW2 Mr.Gopalakrishnan (eyewitness)

Exhibits marked on the side of Petitioner :

- Ex.P1 31.10.2022 Certified xerox copy of First Information Report.
- Ex.P2 31.10.2022 Certified xerox copy of Observation Mahazar.

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Ex.P3	-	Certified xerox copy of Rough Sketch.
Ex.P4	10.01.2023	Certified xerox copy of MVI Report of motor-cycle bearing Reg. No. TN 38 CQ 9412.
Ex.P5	31.10.2022	Certified xerox copy of Accident Register of Thulasimani.
Ex.P6	31.10.2022	Certified xerox copy of Post-mortem Certificate of Thulasimani.
Ex.P7	12.01.2023	Certified xerox copy of Final Form/Report.
Ex.P8	14.11.2022	True copy of Death Certificate of Thulasimani.
Ex.P9	09.12.2022	True copy of Legal-heirz Certificate of Thulasimani.
Ex.P10	-	Copy of Aadhar identity card of Santhiya. (xerox)
Ex.P11	-	True copy of PAN card of Santhiya.
Ex.P12	-	Copy of 1 st page of savings bank account pass book of Santhiya. (xerox)
Ex.P13	-	True copy of Aadhar identity card of Saradhamani.
Ex.P14	-	True copy of Aadhar identity card of Gandhimathi.
Ex.P15	-	True copy of PAN card of Saradhamani.
Ex.P16	-	Copy of 1 st page of savings bank account pass book of Saradhamani. (xerox)
Ex.P17	-	Copy of 1 st page of savings bank account pass book of Gandhimathi. (xerox)
Ex.P18	14.03.2023	Copy of legal notice issued to the respondents 1 and 2 by the counsel for the petitioners.
Ex.P19	-	Acknowledgement card.
Ex.P20	-	Returned postal cover.
Ex.P21	-	True copy of PAN card of Gandhimathi.
Ex.P22	-	Copy of Aadhar identity card of Gopalakrishnan. (xerox-compared with original)

List of witnesses examined on the Respondent's side:

-Nil-

Special District Court (MACT), Erode.

Exhibits marked on the side of Respondents:

-Nil-

**Special District Judge,
(Motor Accident Claims Tribunal Judge)
Erode.**

Special District Court (MACT), Erode.

Account No : 18250100



ps :

1. **हमारे सामने प्रमाणित करने के लिए आवश्यक सभी जानकारी सही तरीके से दर्ज करके प्रमाणित करने के लिए**
आपने जारी की जा चुकी है। यदि आप इसे सही तरीके से दर्ज करके प्रमाणित करने के लिए आवश्यक सभी जानकारी सही तरीके से दर्ज करके प्रमाणित करने के लिए
Register your Mobile and e-mail id for getting information about your account.
हमारे सामने प्रमाणित करने के लिए आवश्यक सभी जानकारी सही तरीके से दर्ज करके प्रमाणित करने के लिए
आप प्रमाणित करने के लिए टोल फ्री नंबर पर कॉल कर सकते हैं।
You may call for free number for inquiry etc.
3. **प्रमाणित करने के लिए आवश्यक सभी जानकारी सही तरीके से दर्ज करके प्रमाणित करने के लिए**
प्रमाणित करने के लिए आवश्यक सभी जानकारी सही तरीके से दर्ज करके प्रमाणित करने के लिए। / Get pass book updated regularly.
4. **हमारे सामने प्रमाणित करने के लिए आवश्यक सभी जानकारी सही तरीके से दर्ज करके प्रमाणित करने के लिए**
हमारे सामने प्रमाणित करने के लिए आवश्यक सभी जानकारी सही तरीके से दर्ज करके प्रमाणित करने के लिए। / Issue standing instructions whenever you
want to transfer money to any other bank account.
5. **हमारे सामने प्रमाणित करने के लिए आवश्यक सभी जानकारी सही तरीके से दर्ज करके प्रमाणित करने के लिए**
प्रमाणित करने के लिए आवश्यक सभी जानकारी सही तरीके से दर्ज करके प्रमाणित करने के लिए। / Do not put your signature anywhere in the passbook.
6. **हमारे सामने प्रमाणित करने के लिए आवश्यक सभी जानकारी सही तरीके से दर्ज करके प्रमाणित करने के लिए**
हमारे सामने प्रमाणित करने के लिए आवश्यक सभी जानकारी सही तरीके से दर्ज करके प्रमाणित करने के लिए। / We welcome your suggestions.
7. **हमारे सामने प्रमाणित करने के लिए आवश्यक सभी जानकारी सही तरीके से दर्ज करके प्रमाणित करने के लिए**
हमारे सामने प्रमाणित करने के लिए आवश्यक सभी जानकारी सही तरीके से दर्ज करके प्रमाणित करने के लिए। / If you have any difficulty or need to contact
Contact Branch Manager in case of any difficulty or for Value Added Services.

बुकिंग ईमेल: 1800-425-4465

हेल्प लाइन सं. 1800 425 4445 है। / Toll Free Help Line No. 1800 425 4445

के साथ-साथ हैं। सद्यः योजनाओं से सावधान रहें

all promises: beware of dubious schemes.

தமிழக அரசு

1825

खाते / एटीएम यूजर आईडी और पासवर्ड / एटीएम डेबिट कार्ड / क्रेडिट कार्ड /

किंग / व्यक्तिगत जानकारी आदि के विवरण किसी अन्य व्यक्ति से साक्षा / को प्रकट न करें।

Do not share / disclose details of your account / Netbanking user id and Password/

Debit Card / Credit Card / Mobile Banking / Personal Informations etc to any other person.

கு. மொபி.தூக்கும் மொபி.கார்டித் ததவகம் கு.5,00,000/- (அக் கற்றுக் வடு உடா) ககாக்கு ககத்ததும்

பேரவையின் ஒத்த தீர்மானம் அமைப்பிதழ் மூலமாக 2012ஆம் ஆண்டு

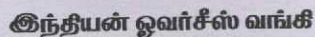
अमाकर्ता के लिए उपलब्ध अधिकतम जमा बीमा कवर रु. 5,00,000/- (मूलधन और व्याज) है।

साधारणक द्वारा समय-समय पर परिवर्तन के अधीन एक ही अधिकार और संप्रति क्षमता में था।

Insurance Cover available for each depositor is up to a maximum of Rs. 5,00,000/-

the aggregate cover available for each depositor is up to a maximum of \$100,000 (inclusive of principal and interest) held by the account holder in the same right and same

ity subject to change from to time.



इण्डियन ओवरसीज बैंक
Indian Overseas Bank

Indian Overseas Bank
SAVINGS BANK ACCOUNT

Branch: [1825] DISTRICT COURT BRANCH, SURAMPA

DISTRICT COURT CAMPUS, ERODE

ERODE ERODE-638011 TAMIL NADU, INDIA

Account No: 182501000029184

MS. GANDHIMATHI KARUPPUSAMY

153 PUTHU MARIAMMAN KOVIL CHITTOTE VALI

GANGAPURAM ERODE GANGAPURAM

ERODE, TAMIL NADU, INDIA, PIN-638102

Cust.E-Mail:

Nomination: NOT REGISTERED

Br Phone: 042422693

MICR: 638020026

IFSC: IOBA0001825

E-Mail: iob1825@iot

Scheme Code: SBPUB

Cust Id: 521795071

CKYCR ID: Not Avail

Opened On: 03-07-20

MOP: SELF OPERATED



शाखा प्रबंधक Branch Manager

Indian Overseas Bank

1825

Account No : 18250100

उपय



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1825
District Court Branch
ERODE



இந்தியன் ஓவர்சீஸ் வங்கி

इण्डियन ओवरसीज बैंक

SAVINGS BANK ACCOUNT

Branch: [1825] DISTRICT COURT BRANCH, SURAMPA

DISTRICT COURT CAMPUS, ERODE

ERODE ERODE-638011 TAMIL NADU, INDIA

AS CONTHIA KARUPPUSAMI

153 152 PUTHU MARIAMMAN KOVIL CHITTOTE

VALI GANGAPURAM ERODE GANGAPURAM

ERODE, TAMIL NADU, INDIA, PIN-638102

Cust. E-Mail:

Nomination: NOT REGISTERED

Br Phone: 042422693
MICR: 638029026
IFSC: IOBA001825
E-Mail: iob1825@iob
Scheme Code: SBPUB
Cust Id: 521794609
CKYCR ID: Not Avail
Opened On: 03-07-20
MOP: SELF OPERATED

Handwritten signature of the Branch Manager.

शाखा प्रबंधक Branch Manager

पत्रांक A/c No.

क्र.सं. Sl.No.	विवरण Particulars	चक्र संख्या Ch.No.	वित्त Withdrawals	जमा Deposits	शेष Balance	हस्ताक्षर Signature Initials
01	NAME AND ADDRESS OF BRANCH:					
02	NASIYANUR					
03	CANARA BANK					
04	CANARA BANK,, THINGALUR ROAD					
05						
06	NASIYANPUR					
07	TAMIL NADU-638107					
08	IFSC Code: CNRB0001338 MICR Code: 638015008					
09	Tel No: 4242555381 Fax No: 1					
10	Email ID: cb1338@canarabank.com					
11	Foreign Exchange/SWIFT Code: CNRBINBBFD					
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28	Account No: 1338108019259					
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Contact details of Banking Ombudsman:
Centralized Receipt and Processing Centre (CRPC)
Office of Banking Ombudsman
Reserve Bank of India
4th Floor, Central Vista, Sector-17
CHANDIGARH-160017
Toll Free No. 14448
Fax No.
Online Complaint Registration Portal: <https://cms.rbi.org.in>

Product Name: CANARA BASIC SAVINGS BANK DEPOSIT
ACCOUN
Product Code: 108



REVATHI P

SERVICE

W/O R PERIYASAMY 52 50 WEST PUDUR
MAIN ROAD NASIYANUR ERODE-638107-TAMIL NADU-INDIA
PIN/ZIP number: 638107

DOB/DOR: 27-AUG-1967

27-JUL-2007

PB Issue Date: 24-JUL-2024

Email:

KYC Identifier:

Canara Bank, Nasiyannur Branch P. R. R.

A/c no. 1338108019259

IFSC : CNRB0001338



नवीनतम संशोधन / Latest Amendments

1. निष्क्रिय खाते के संबंध में / About Dormant Accounts

- लगातार 12 माह तक परिचालित न हुए बचत खाते को निष्क्रिय खाते के रूप में वर्गीकृत कर दिया जायेगा. निष्क्रिय खाते में को सक्रिय कराने के लिए ग्रहक कृपया शाखा प्रबंधक से संपर्क करे तथा निष्क्रिय खाते को पुनः सक्रिय कराये बिना उस पर
- Saving Banks Accounts, which are inoperative for a continuous period of 12 months will be Dormant. Operations will not be allowed in Dormant Account. Customers are requested to contact the Branch Manager for re-activating the account and are requested not to issue any cheques on the account before they are reactivated.

2. चेक पर परिवर्तन / अधिलेखन के संबंध में / About Alterations / Overwritings on cheques

- चेक पर कोई परिवर्तन / संशोधन न किया जाए. आदाता के नाम, रकम (पुनः वैधीकरण की दृष्टि से दिनांक में परिवर्तन की छोड़कर) आदि में परिवर्तन के लिए नया चेक प्रयोग करें.
- No changes/corrections should be carried out on the cheques. For any change in the payee's name, the amount (other than date for validation purpose) etc, fresh cheque forms should be used.



VIJAYAMANGALAM
UTHUKULI
DIST. PUDUCHERRY
04294242026

यूनियन बैंक
ऑफ इंडिया

Union Bank
of India
AMANGALAM-638035



Issue date: 20-10-2021
Sr No: 4

TAMIL NADU

IFSC Code : UBIN0540315

INDIA

शाखा / Branch :

शाखा का पता / Branch Address :

शाखा का फोन नं. / Branch Phone No. :

खाता क्र. / Account No. :

In the Name of :

नाम / Name i)

ii)

iii)

पेशा / Occupation:

पता / Address

खाता खोलने की तारीख

Date of Opening A/c

नामांकन पंजीकृत / Nomination Registered हूँ Y / नहीं N

Vijayamangalam Branch

Acc: 403102010000272

IFSC: UB2ND540315

S. Srinivasan



लेखाकार Accountant





MINIMUM BALANCE TO E		SAVINGS BANK ACCOUNT	
Rural & Semi-Urban branches Other branches Pensioner's S.B. Account	With cheque facility	Without cheque facility	Charges will be Levied for non maintenance of minimum balance as per Circulars in force
	Rs. 500/- Rs. 1000/- Rs. 250/-	Rs. 100/- Rs. 500/- Rs. 5/-	

Form A, (EH) (01/1988) 20.00 000 Eka x 18P Formun 05/14



इण्डियन ओवरसीज बैंक
Indian Overseas Bank

MICR : 638020026 IFSC: IOBA0001825 TEL: 0424-2269301

EMAIL : job1825@job.in

Account No : 182501000002978 Opened On : 27/03/1998

Scheme Cd : SB-PUB CustomerId : 9394704

Nomination : Not Available OperatedBy : Self Operated

C NALLASIVAM

5/2 KUMANAN NAGAR

KUMALAN KUTTAI V CHATRAM VILLA

ERODE TN ERODE TK

ERODE - 638011 TAMIL NADU

प्रबन्धक
Manager

