

**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, Erode.

Monday, the 27th day of July 2026

MCOP No.870 / 2023
CNR.No.TNED17-001157-2023

Vaiyapure, aged about 44 years, son of Balasubramaniam, residing at D.No.4/472A, Azhagapuram, Atthppampalayam, Opposite to Periyar Maligai, Thindal Kel, Erode District – 638 012.

..... Petitioner

/ Vs. /

- 01) Prakashkumar, son of Palanisamy, residing at D.No.15, Vellalapalayam, 46-Pudur, Erode District – 638 002.
- 02) The National Insurance Company Limited, Scope Minar, Core – 3, 2nd floor, Laxmi Nagar, Delhi – 110 092.
- 03) The National Insurance Company Limited, 1st floor, Selvanayagi Complex, opposite to Petrol bunk, near Collector Office, No.73, Perundurai road, Teachers Colony, Palayapalayam, Erode – 638 011.
- 04) The National Insurance Company Limited, No.73, Perundurai road, near Collector Office, Erode – 638 011.

.....Respondents.

This petition came up before me on 22.07.2026 for final hearing in the presence of Thiru.C.Paraneedharan counsel for Petitioner; Advocate Thiru.R.K.Gopalakrishnan appeared for the respondents 2 to 4; the 1st respondent failed to appear before this Court even after receipt of notice and he was called absent and set exparte; upon perusing the material records and hearing the arguments of both side counsels and having stood

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over for consideration till this day, this court delivered the following:

ORDER

Date of Petition	:	20.10.2023.
Award amount	:	₹39,21,929/-
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?	:	20.10.2023.
<u>Details of Cost.</u>	₹	₹85,083/-
1. Court fee paid with claim petition	1,000	
2. Balance court fee to be paid	37,592	
3. Vakalath Stamp -	17	
4. Stamp on documents -	45	
5. Batta charges -	200	
6. Batta preparation fee -	10	
7. Advocate fee -	46,219	
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 petitioner	:	₹37,592/-
Proportionate cost	:	₹85,083/- (including the balance court fee of ₹37,592/- to be paid by the petitioner)
Last date for payment of court fee	:	05.08.2026.
Default period	:	-Nil-
Petitioner's Income Tax Permanent Account No.(PAN card No.)	:	ADLPV1654K.

The petitioner Vaiyapure 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 ₹1,50,00,000/- towards compensation together with subsequent interest and cost for the injuries sustained by him in the accident which occurred on 27.04.2023.

2) The averments in the petition in brief:

On 27.04.2023 at about 09.30 A.M, the petitioner was riding the Hero Passion Pro motor-cycle bearing Reg. No. TN 33 BH 0767 on the Vendipalayam Barrage road, Vaikkal palam from West to East and keeping to the left side of the road. At that time 1st respondent drove the Hero Passion Pro two-wheeler bearing Reg. No. TN 33 BU 2239 in a rash and negligent manner from the opposite direction and dashed against the petitioner's vehicle and caused the accident. Due to the impact the petitioner fell down on the road and sustained grievous injuries. Soon after the accident he was taken to KMCH Multispeciality Hospital, Erode for first aid and then for further treatment he was taken to Royal Care Super Speciality Hospital, Coimbatore where he was admitted as inpatient treatment. He sustained grievous injuries and fractures on forehead, right cheek, right chin, mouth, right thigh, right knee, left foot, left elbow, left hand wrist and all over the body. Due to the grievous injuries on forehead, the petitioner was in an unconscious state for about 64 days. Still he is taking outpatient treatment. He sustained permanent disability. The accident occurred only due to the rash and negligent driving of the 1st respondent. The Modakurichi Police registered a case against the 1st respondent in Cr.No.73/2023 u/s.279 and 337 IPC.

3) The petitioner was aged about 44 years and hale and healthy at the time of accident. He was working as an Assistant Officer in Godown Section at M/s.Seshayee Paper Boards Limited, Namakkal and was earning a sum of Rs.45,400/- per month. Due to the grievous injuries, he is bed-ridden, could not move about from the bed, could not attend natural calls without assistant, could not walk, sit, squat, bear the weight and day today works also. Under the above circumstances, the petitioner claims ₹1,50,00,000/- towards compensation. The 1st respondent was the driver cum owner and the 2nd respondent was the insurer of the offending Hero Passion Pro two-wheeler bearing Reg. No. TN 33 BU 2239 at the time of accident. The 3rd respondent is said to be the local branch office of the 2nd respondent insurance company. The 4th respondent is said to be the insurer of the motor-cycle bearing Reg. No. TN 33 BH 0767 driven by the petitioner and the same is added as a formal party to the proceedings. Therefore, all the respondents are jointly and severally liable to pay compensation to the petitioner. The claim may be allowed with interest and cost.

4) The averments in the counter filed on behalf of the respondents 2 to 4 in brief:

The petition is false, frivolous, vexatious and unsustainable in law and on facts. The manner of accident stated by the petitioner is denied as false. The version of the respondents 2 and 3 are that the 1st respondent drove the two-wheeler bearing Reg. No. TN 33 BU 2239 in a slow and steady manner from East to West direction and at that time the petitioner rode the motor-cycle bearing Reg. No. TN 33 BH 0767 from West to East

direction in a rash and negligent manner with high speed and failed to notice the 1st respondent's vehicle and hit against it and invited the accident. The accident happened only due to the carelessness of the petitioner.

5) The version of the 4th respondent is that the policy issued to the vehicle bearing Reg. No. TN 33 BH 0767 was to cover the risk of 3rd party injuries and for the damages of the vehicle and not for the owner of the vehicle. The vehicle bearing Reg. No. TN 33 BH 0767 stands in the name of the petitioner and the policy was also issued in the name of the petitioner only. At the time of accident, the petitioner himself was riding the vehicle bearing Reg. No. TN 33 BH 0767 which was insured with this respondent. The petitioner failed to wear helmet at the time of accident. The age, occupation, income, injuries sustained, treatment taken, medical expenses incurred and the permanent disability of the petitioner are denied as false. The compensation claimed under various heads is excessive. The claim may be dismissed with cost.

6) 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 Hero Passion Pro two-wheeler bearing Reg. No. TN 33 BU 2239 or due to the contributory negligence of the petitioner in riding the Hero Passion Pro two-wheeler bearing Reg. No. TN 33 BH 0767?
- 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 and from whom?

7) On the Petitioner's side PW1 was examined and Ex.P1 to Ex.P12 were marked. On the respondent side, RW1 was examined and Ex.R1 was marked. The Disability Certificate of the petitioner was marked as Ex.C1.

8) The respondents 2 to 4 have filed a petition under Sec.170 of M.V.Act in I.A.No.2/2026 and the same was allowed on 08.04.2026; the 2nd respondent has filed a petition under Sec.170 of M.V Act in I.A.No.6/2026 and the same was allowed on 22.07.2026, thereby allowing the insurer to take all the defences available to the owner of the insured vehicle.

9) Heard both sides. Documents and written arguments of the respondents 2 and 3 were perused.

10) Point No.1 & 2:

The learned Counsel appearing for the petitioner would contend that on 27.04.2023 at about 09.30 AM, the petitioner was riding his Hero Passion Pro motor-cycle bearing Reg. No. TN 33 BH 0767 at Vaikalpalam on Vendipalayam Barrage road from West to East direction on the left side of the road. While so, the 1st respondent had driven another Hero Passion Pro two-wheeler bearing Reg. No. TN 33 BU 2239 in a rash and negligent manner and dashed against the two-wheeler driven by the petitioner. Due to the accident, the petitioner fell down on the road and sustained grievous injuries. He was admitted at KMCH Hospital, Erode and subsequently shifted to Royal Care Super Speciality Hospital, Coimbatore and was admitted as inpatient. Even after discharge, he took treatment as outpatient. The learned Counsel for the petitioner would contend that the accident occurred only due to the negligent driving of the 1st respondent. The

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offending vehicle was insured with the respondents 2 and 3 and hence being the indemnifier the respondents 2 and 3 are jointly and severally liable to compensate the petitioner. The 4th respondent is the insurer of the two-wheeler driven by the petitioner at the time of accident and the same is added as a formal party to the proceedings.

11) Per contra the learned Counsel appearing for the respondents 2 and 3 would contend that the narration regarding the accident by the petitioner is false. In fact, the accident occurred only due to the carelessness of the petitioner. The 1st respondent had driven the two-wheeler bearing Reg. No. TN 33 BU 2239 in a slow and steady manner by following all the traffic rules and regulations from East to West direction. The petitioner had driven the motor-cycle bearing Reg. No. TN 33 BH 0767 from West to East in a rash and negligent manner with high speed and hit against the two-wheeler driven by the 1st respondent and hence the respondents 2 and 3 are not liable to compensate the petitioner.

12) The learned Counsel appearing for the 4th respondent would contend that the policy issued to the vehicle bearing Reg. No. TN 33 BH 0767 was to cover the risk of 3rd party injuries and for the damages of the vehicle only and not for the owner of the vehicle. Since the vehicle bearing Reg. No. TN 33 BH 0767 stands in the name of the petitioner and the policy was also issued in the name of the petitioner, the 4th respondent is not liable to compensate the petitioner.

13) In order to prove the claim, the petitioner is examined as PW1 and in the chief-examination itself he has stated that the accident occurred due to the negligent driving of the 1st respondent. He would further state that

due to the accident, he was admitted at Royal Care Super Speciality Hospital and was treated for 74 days and still he is taking treatment as outpatient. In the cross-examination, he categorically denied that the accident had not occurred due to his negligence. He would state that the 1st respondent was only negligent in causing the accident.

14) On the side of the petitioner, the FIR registered regarding the accident is marked as Ex.P1, which is registered against the 1st respondent herein. Other than the FIR no other documents are produced by the petitioner herein. But the only competitive person to speak about the negligence alleged against the petitioner is the 1st respondent. But he remained exparte and he has not chosen to contest the claim of the petitioner herein and therefore adverse inference is drawn against him. Therefore from the available evidence it is established that the accident occurred only due to the negligent driving of the 1st respondent and it is also admitted that the offending vehicle was insured with the respondents 2 and 3 at the time of accident and hence being the indemnifier the respondents 2 and 3 are liable to compensate the petitioner. The 4th respondent in this case has no liability to compensate the petitioner and hence the petition is dismissed in respect of the 4th respondent and the point no.1 and 2 are answered accordingly

15) Point No.3:

As per Ex.P7 Driving Licence, P10 Aadhar card and P11 PAN Card of the petitioner Vaiyapure, his date of birth is 19.10.1979 which proves that the petitioner had completed 43 years at the time of accident i.e., on 27.04.2023. Therefore, his age is fixed as 43 years on the date of accident.

16) The learned Counsel for the petitioner would contend that the petitioner was working as an Assistant Officer in Godown Section at M/s.Seshayee Paper Boards Limited, Namakkal and was earning a sum of ₹45,400/- per month and due to the accident, the petitioner sustained permanent disability which lead to the loss of income, is to be compensated by the respondents herein. Whereas the learned Counsel for the respondents 2 and 3 herein would refer the cross-examination of PW1, wherein he admits that he is a permanent staff at Seshayee Paper Mills and he is receiving the salary continuously. Further, he admits that he has produced the bank statement for the period from 01.01.2023 to 01.05.2023. He also admits that he is still working in the same company and receiving salary. By referring the evidence of PW1 in the cross-examination, the learned Counsel appearing for the respondents 2 and 3 in this case would contend that there is no loss of income to the petitioner due to the accidental injuries. In this regard he referred the Judgment of the ***Hon'ble High Court of Madras*** reported between ***New India Assurance Co., Ltd., Chennai Vs G.Varadhan and anr*** in ***CMA.No.3229 of 2007***, wherein the Hon'ble High Court of Madras had held that *"The claimant is working in the Electricity Department and he continues to be in employment. Because of the accidental injuries, his service are not in any way altered and there is also no drop in his salary and other emoluments. Hence, no amount could be awarded towards the loss of earning capacity"*. Here in the case on hand, the petitioner himself admits that he is continuing his employment and receiving the salary till date in the same company. Ex.R1 is the letter issued

by Seshayee Paper Mills, which shows that the petitioner is a confirmed employee and he is working in the company from 01.07.2000 and he is in service till date. Therefore, from the evidence it is established that even though the petitioner sustained injuries in the accident, his employment is not at all disturbed and he is receiving salary without any deviations. Therefore by following the ratio in the referred Judgment, this Tribunal holds that there is no loss of income for the petitioner due to the accidental injuries.

17) The petitioner claims that he sustained multiple grievous injuries due to this accident. As per Ex.P8 Discharge Summary, he was admitted at Royal Care Super Speciality Hospital, Coimbatore on 27.04.2023, diagnosed and treated as follows and discharged on 10.07.2023:

Diagnosis:

1. RTA / Polytrauma / Head Injury.
2. Extra dural hemorrhage in left parieto temporal convexity.
3. Subdural hemorrhage in right temporal lateral convexity.
4. Haemorrhagic contusions in right frontal, bilateral basi-frontal and right temporal lobes with surrounding edema and mild adjacent subdural and subarachnoid haemorrhages.
5. Mild pneumocephalus in interpeduncular fossa and 4th ventricle.
6. Minimal haemorrhage in interpeduncular fossa and 4th ventricle.
7. Minimal subarachnoid haemorrhage in right sylvian fissure.
8. Fracture temporal bone, left parietal, occipital and mastoid bones.
9. Fractures bilateral zygomatic and sphenoid bones.
10. Fracture symphysis mandible.

11. Thin hair line fracture in right anterior frontal bone involving right orbit and right frontal sinus.
12. Thin hair line in bony nasal septum in mid part and left nasal bone.
13. Open Type – I – Fracture – Shaft of Femur – Right side.
14. Comminuted Volar Barton's Fracture with wrist subluxation with pressure sore – Right wrist.
15. 5th Metacarpal fracture – Right hand.
16. Forehead laceration + Laceration right dorsum of foot.
17. Right necrotising pneumonia with evolving lung abscess.
18. Right eye traumatic optic neuropathy.
19. Left radial artery thrombosis
20. Myositis Ossification – Left elbow.
21. Chemotherapy – Induced peripheral neuropathy (CIPN).

Procedures:

1. Stay suturing – Facial wound was done on 27.04.2023.
2. External fixation – Right femur done on 29.04.2023.
3. Wound debridement + Suturing of forehead laceration + SSG right foot done on 29.04.2023.
4. FOB + BAL done on 01.05.2023 and BAL done on 06.05.2023.
5. External fixator removal, closed reduction, interlocking nailing – Right femur – 10 x 400 mm (Titanium) done on 26.05.2023.
6. Surgical tracheostomy done on 26.05.2023.
7. ORIF with volar LCP – Right distal radius done on 30.05.2023.
8. IMF wiring + Interdental wiring – Mandible done on 30.05.2023.
- 18) The petitioner was referred to the Medical Board of Erode District,

to ascertain the percentage of disability sustained by the petitioner and the Medical Board had assessed his disability as 40% Disability and issued Ex.C1 Disability Certificate.

19) The learned Counsel for the petitioner would contend that the Medical Board after assessing the petitioner, has issued the Disability Certificate stating that the percentage of disability occurred to the petitioner due to the accident is 40%. The learned Counsel for the petitioner by referring the said certificate would contend that since the petitioner is suffering 40% of disability due to the accidental injuries while determining the award, multiplier method shall be followed, for which the learned Counsel appearing for the respondents 2 and 3 in this case would refer the Judgment of the ***Hon'ble High Court of Madras*** reported in ***2013 (1) TN MAC 47 (DB)***, between the ***New India Assurance Co., Ltd., Vs E.Ponnurangam and anr***, wherein the Hon'ble High Court of Madras had held that "*Since we have held that the claimant has not lost his job and actually he was attending to his job from the beginning of December 2007, the question of applying multiplier method and assessing his loss of earning power does not arise*". The learned Counsel also referred the Judgment of the ***Hon'ble High Court of Madras*** between the ***Reliance General Insurance Co., Ltd., Vs Balasubramanian and anr*** reported in ***CMA. (M.D).No.1778/2013 and M.P(MD) No.2/2013***, wherein the Hon'ble High Court of Madras held that "*In the instant case, admittedly, the claimant has not lost his employment due to the injuries sustained in the accident and on the other hand, in the claim petition as well as in his evidence PW1 admitted that even after the accident, he is still working in the same post.*"

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But the only grievance of the claimant is that due to the disfigurement, he faces some difficulties in getting promotion and other incentives. Since, it is not a case of loss of employment and loss of earning capacity, in out considered view, the Tribunal ought not to have adopted multiplier method". Here in this case also it is established by the respondents 2 and 3 that the petitioner is still working in the same company and that there is no reduction in the salary he has drawn after the accident. Therefore, by following the ratio in the referred Judgment, this Tribunal is in a view that there is no necessity in this case to follow the multiplier method. In the case of ***Gowri /Vs/ 1.Dinesh kumar 2. United India Insurance Co., Ltd., (CMA No.1772/2025 dated 30.07.2025) the Hon'ble High Court of Madras*** had held that ₹10,000/- can be fixed per percentage of disability for the accident which happened in the year 2023. The present accident also occurred in the year 2023 and by adopting the ratio laid down by the Hon'ble High Court of Madras in the above cited case, it is held that ₹10,000/- may be fixed per percentage of disability. Hence the petitioner is entitled to ₹10,000/- X 40 = ₹4,00,000/- as compensation for 40% Disability.

20) The petitioner has also claimed Rs.5,00,000/- towards pain and suffering. As per Ex.P8 Discharge Summary, 5 surgeries were done to the petitioner. The Hon'ble High Court of Madras has awarded Rs.45,000/- per surgery as compensation for pain and suffering *in the case of United India Insurance Co., Ltd., Motor Third party Claims Office, No.38 Anna Salai, Chennai – 600 002. /vs/ M. Venkatesan and another."* reported in 2017 (1) TN MAC 238. Based on the above dictum of the Hon'ble High Court of

Special District Court (MACT), Erode.

Madras and considering that 5 surgeries were made to the petitioner as per Ex.P8, it is held that the petitioner is entitled to Rs.2,25,000/- towards compensation for pain and suffering.

21) The petitioner has filed Ex.P9 Hospital and Medical bills for ₹32,33,929/-. On perusal the bills in serial no.20 and serial no.25 are same and hence serial no.25 is excluded; serial no.27 is a hand written letter pad receipt issued by Aarogya Physiotherapy & Rehabilitation Centre, Erode, stating that the petitioner had been referred for physiotherapy and rehabilitation from Royal Care Hosptial, Coimbatore and that the petitioner had taken physiotherapy for about 30 days and paid ₹400/- per day. But the reference letter said to be issued by the Royal Care Hosptial, Coimbatore has not been produced before this Tribunal or the petitioner has not produced any split up receipt to show the payment for his physiotherapy charges. Serial no.52 is also a letter pad receipt for physiotherapy charges issued by Aarogya Physiotherapy & Rehabilitation Centre, Erode, in which it is mentioned that the purpose of the certificate is for insurance claim only. Moreover, serial no.27 and 52 are only letter pad certificates which have not been proved by any reliable witness and therefore it cannot be taken as a reliable proof for expenses under physiotherapy charges. The other bills amounts to ₹31,76,929/-. It is therefore held that the petitioner is entitled to a sum of ₹31,76,929/- towards compensation for medical expenses.

22) Thus, the total compensation for the petitioner under various heads as discussed above is as follows:

01. Compensation for 40% Disability	₹4,00,000/-
02. Compensation for partial loss of earnings	NIL
03. Compensation for pain and suffering	₹2,25,000/-
04. Compensation for loss of amenities	₹ 40,000/-
05. Compensation for transport, attender charges and nourishment during inpatient treatment. (Inpatient treatment for 74 days from 27.04.2023 to 10.07.2023 as per Ex.P8 Discharge Summary)	₹ 75,000/-
06. Compensation for medical expenses. (Ex.P9 Hospital and Medical bills for Rs.31,76,929/-)	₹31,76,929/-
07. Compensation for Damages to clothing and articles.	₹ 5,000/-
Total compensation	₹39,21,929/-

Thus, the petitioner is entitled to get a total compensation of **₹39,21,929/-** with interest at the rate of 7.5% from the date of filing till date of deposit. As per the findings to point 1 and 2, it is held that the respondents 2 and 3 shall pay the compensation to the petitioner. The petition is dismissed in respect of the 4th respondent.

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,
The petition is dismissed in respect of the 4th respondent.

- 02) That the respondents 2 and 3 shall pay a total compensation of **₹39,21,929/- (Rupees Thirty nine lakhs twenty one thousand nine hundred and twenty nine only)** with interest at the rate of 7.5% p.a. from the date of petition till the date of deposit of entire award amount along with proportionate cost.
- 03) That the petitioner shall be entitled to get his entire share along with proportionate interest and cost immediately after appeal time.
- 04) That the respondents 2 and 3 shall directly deposit the said amount in the Account of petitioner's Savings Bank Account through RTGS.
- 05) That out of the total court fee of ₹38,592/- for the award amount, after deducting ₹1,000/- towards the court fee paid along with the petition, the petitioner shall pay the balance court fee of ₹37,592/- 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 respondents 2 and 3.
- 06) Only after receipt of such notice for payment of balance Court fee, the respondents 2 and 3 shall deposit the said amount, within 2 months into the petitioner's **Savings Bank Account No.10282803818 IFSC:IDIB0PLB001 Tamil Nadu Grama Bank, Kumaramangalam branch.**
The Petitioner's Aadhar Card number – 2182 8487 9521.
- 07) That the petitioner's side Advocate fee is fixed at ₹46,219/-, payable simultaneously with the payment to the petitioner by the respondents 2 and 3 into the Advocate's Savings Bank Account No.182501000021321 IFSC:IOBA0001825 Indian Overseas Bank, District Court branch.
- 08) The deposit of award amount as above shall be intimated to this Court by the concerned respondent Counsel through email to erd.ademcop-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 27th day of July 2026.

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

List of witnesses examined on the Petitioner's side:

PW1 Thiru.Vaiyapure (Petitioner)

Exhibits marked on the side of Petitioner :

Ex.P1	28.04.2023	Downloaded copy of First Information Report.
Ex.P2	23.09.2020	Copy of RC book of vehicle bearing Reg.No. TN 33 BU 2239. (Xerox)
Ex.P3	18.08.2020	Downloaded copy of Insurance Policy of vehicle bearing Reg.No. TN 33 BU 2239.
Ex.P4	21.12.2011	Copy of Driving Licence of Prakashkumar. (Xerox)
Ex.P5	16.04.2014	Copy of RC book of vehicle bearing Reg.No. TN 33 BH 0767. (Xerox)
Ex.P6	20.03.2023	Copy of Insurance Policy of vehicle bearing Reg.No. TN 33 BH 0767 (Xerox)
Ex.P7	23.05.2000	Copy of Driving Licence of Vaiyapure. (Xerox)
Ex.P8	10.07.2023	Discharge Summary of Vaiyapure issued by Royal Care Super Speciality Hospital, Coimbatore.
Ex.P9	-	Hospital and Medical bills.
Ex.P10	-	Copy of Aadhar identity card of Vaiyapure. (Xerox)
Ex.P11	-	Copy of PAN card of Vaiyapure. (Xerox)
Ex.P12	-	Bank Account Statement of Vaiyapure for the period from 01.01.2023 to 01.05.2023.

List of witnesses examined on the Respondent's side:

RW1 Thiru.Karamveer Pandit (Administrative Officer, National Insurance Company Limited, Salem)

Exhibits marked on the side of Respondents:

Ex.R1 25.10.2024 Letter from Seshasayee Paper and Boards Limited, Namakkal District with the employment details of the petitioner.

Exhibits marked on the Court side:

Ex.C1 11.03.2026 Disability Certificate of the petitioner.

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



தமிழ்நாடு கிராம வங்கி
TAMILNADU GRAMA BANK

சுருட்டி வங்கி முறையான கிடைத்தல் படிவத்தால் இடம் வைக்கவும்.
பெரிய பணியை நிறைவேற்றுவதற்கு வங்கி முத்திரையுடன்
சான்றொப்பம் இடம் வேண்டும்.



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GROUND FLOOR

BHARNI COMPLEX, OPP TO PETR

OL BUNK

Phone No :

IFSC CODE: IDIB0PLB001

Name : VAIYAPURE B

Account No : 10282803818

Address : S/O BALASUBRAMANIAM

4/472A AZHAGAPURAM ATHIPPAMAPLAYAM

PERIYAR MALLIGAI OPPOSITE 638012

THINDAL ERODE

Mode of Operation : SELF

Date of Opening : 20/03/2026

KUMARAMANGALAM
தமிழ்நாடு கிராம வங்கி

MICR - 638423012

CIF : 40112700098

For TAMIL NADU GRAMA BANK

Branch Manager

Now Kumaramangalam Branch

கிளை குமாரமங்கலம் / Branch Manager

21/03/2026 81166 60128



Indian Overseas Bank

B.

Account No : 1825010000213.



1. इस बैंक की शाखाएँ भारत के विभिन्न भागों में स्थित हैं।
2. बैंक द्वारा विभिन्न प्रकार के बैंकिंग सेवाएँ प्रदान की जाती हैं।
3. बैंक द्वारा विभिन्न प्रकार के बैंकिंग सेवाएँ प्रदान की जाती हैं।
4. बैंक द्वारा विभिन्न प्रकार के बैंकिंग सेवाएँ प्रदान की जाती हैं।
5. बैंक द्वारा विभिन्न प्रकार के बैंकिंग सेवाएँ प्रदान की जाती हैं।
6. बैंक द्वारा विभिन्न प्रकार के बैंकिंग सेवाएँ प्रदान की जाती हैं।
7. बैंक द्वारा विभिन्न प्रकार के बैंकिंग सेवाएँ प्रदान की जाती हैं।



इण्डियन ओवरसीज बैंक
Indian Overseas Bank

Branch: 1825 1 DISTRICT COURT BRANCH, ERODE
DISTRICT COURT CAMPUS, ERODE
ERODE-ERODE-638011 TAMIL NADU, INDIA
Account No: 182501000021321
MR. C. PARANJITHAN

112-A, KARAITTU PALAYAM
ERODE POST

ERODE, TAMIL NADU, INDIA, PIN-632009

Cust. E-Mail:

Nomination: REGISTERED Reg.No: AUTOGEN

Br Phone:

MICR: 638020026

IFSC: IOBA0001825

E-Mail: icb1825@icb.in

Scheme Code: SBPUB

Cust Id: 56432783

Opened On: 10-10-2018

PAN No: ANEPP5103G

Cust Ph.Num:

NOD: SELF OPERATED

BRANCH MANAGER

