

Exhibit	:	
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Duration	:	Y-07:M-08:D -12

IN THE MOTOR ACCIDENT CLAIM TRIBUNAL (MAIN),

AT : JAMNAGAR.

Motor Accident Claim Petition No.	206 of 2018
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Petitioners :-

Legal Heirs of deceased Ibrahimbhai Amadbhai Gera

1. Bibiben W/o. Ibrahim Amad Gera,
Age about 53 years, Occupation : Homemaker,
2. Najmaben D/o. Ibrahim Amad Gera,
Age about 29 years, Occupation : Homemaker,
3. Yunus S/o. Ibrahim Amad Gera,
Age about 28 years, Occupation : Labour,
4. Rashida D/o. Ibrahim Amad Gera,
Age about 26 years, Occupation : Homemaker,
5. Jebun D/o. Ibrahim Amad Gera,
Age about 25 years, Occupation : Homemaker,
6. Nashir S/o. Ibrahim Amad Gera,
Age about 24 years, Occupation : Study,

[Petitioner No.4 become major as per order below Exh.31]

All are resident of village Goinj,
Ta.Khambhaliya, Dist. Devbhumi Dwarka.

V E R S U S

Opponents :-

1. Bhavesh Laxmanbhai Makwana,
Residing at Butavadar,
Ta.Jamjodhpur, Dist. Jamnagar.

[Driver of Motorcycle No.GJ-10-AE-1324]

2. Suvali Hajibhai Halepotra,
Residing at village Sakhpur,
Ta.Jamjodhpur, Dist. Jamnagar.

[Owner of Motorcycle No.GJ-10-AE-1324]

3. Lakhmanbhai Hirabhai Makwana,
Residing at Butavadar,
Ta.Jamjodhpur, Dist. Jamnagar.

[Purchaser of Motorcycle No.GJ-10-AE-1324]

4. Rafik Osmanbhai Kureshi,
Residing at village Laloi,
Ta.Jamjodhpur, Dist. Jamnagar.

[Registered owner of Motorcycle No.GJ-10-AE-1324]

[Opponent No.4 is joined as per order below Exh.23]

Subject: - Petition to claim compensation of Rs.8,00,000/- under
section 166 of Motor Vehicle Act, 1988.

Appearance:-

Mr. J.R.Jadeja, Learned Advocate for the Petitioners.

Mr.A.V.Patel, Learned Advocate for the Opponent Nos.1 & 3.

Mr.M.O.Ishani, Learned Advocate for the Opponent No.4.

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:: J U D G M E N T ::

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1. The Petitioners being heirs and legal representatives of the deceased **Ibrahim Amadbhai Gera** have preferred present claim under Section 166 of the Motor Vehicles Act seeking compensation to the tune of Rs.8,00,000/- with 18% interest and costs, jointly and/or severally from the opponents on account of death of deceased due to injuries sustained by him in an accident that took place on 11/10/2017 at the time and place specified in Petition involving the vehicles being Motorcycle No.GJ-10-AE-1324 and Motorcycle No.GJ-10-Q-6244.

2. The factual aspects of Claim Petition can be succinctly narrated as under ;

1. It is the case of the Petitioners that, on 11/10/2017 at about 12 :00 PM in the noon, deceased was driving Motorcycle bearing No.GJ-10-Q-6244 and was going towards village Jasapar, and when he reached in the curve of village Jasapar, at that time, driver of Motorcycle No.GJ-10-AE-1324 came by driving his vehicle in excessive speed and in negligent manner and dashed against the deceased's Motorcycle.

Resultant, deceased sustained severe bodily injuries. Accident occurred due to sole negligent driving of driver of Motorcycle No.GJ-10-AE-1324 and FIR has been registered against him at Sheth Vadala Police Station vide CR No.I - 19/2017.

- II. In the said road accident, the deceased had received grievous injuries and since the injuries sustained by him were fatal in nature, he succumbed to it during the treatment.
 - III. That the deceased was 45 years old at the time of accident. The deceased was working as carpenter and his monthly earning was Rs.10,000/- and thus, he was maintaining and supporting the entire family.
 - IV. In this claim petition, Petitioners have claimed monthly dependency loss of Rs.10,000/- claiming it as earning of the deceased. Loss of future income and prospects is also claimed as compensation under other conventional heads. In total, Petitioners have claimed compensation of Rs. 8,00,000/- with costs and interest.
3. After presenting the Claim Petition, summons were issued and duly served on the Opponents.
 4. Opponent Nos.1 and 3 have contested the Petition by filing a detailed written statement which are on the record of the proceedings at Exh.12 and 13 respectively. Opponents have taken up defences in written statement and denied the factual aspects of the case as narrated in the claim-petition and further contended that

accident occurred due to sole negligence driving on the part of deceased. In last, prayed to dismiss present Claim Petition.

5. Opponent No.4 has submitted written statement at Exh.36 and denied the factual aspects of the case as narrated in the claim-petition and further contended that present Petition suffered from non-joinders of necessary party.

It is further contended that this Opponent has contended that Motorcycle No.GJ-10-AE-1324 was sold on 12/06/2017 through Upleta Auto Consultant Association to Opponent No.3 and possession of said Motorcycle was handed over to him on the same day. Hence, Opponent No.3 is possession holder as well as owner of Motorcycle No.GJ-10-AE-1324. Present Opponent falsely joined as a party in present claim petition, hence it is required to dismiss with cost.

6. In the background of such rival pleadings, this Tribunal was pleased to frame the following issues vide Exh.16.

Issue No.	ISSUES
1	Whether the Petitioners prove that deceased has died due to injuries sustained by him in road side vehicular accident occurred by reason of rash and negligent driving of the driver of vehicle involved in the accident ?
2	Whether the Petitioners prove that they are entitled for compensation, if yes, what amount and from whom ?

3	What final order ?
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7. My findings on each of issues above are as follows :

ISSUE NOS.	FINDINGS
1	In the Affirmative.
2	In the Affirmative and as per the amount quantified.
3	As per final order.

8. In support of the claim petition, following oral as well as documentary evidence were produced by the petitioners.

(A) Oral Evidence :-

Sr. No.	Name of witness	Exhibit
1	Affidavit of chief -examination of Petitioner No.1 Bibiben Ibrahim Amad Gera	40
2	Affidavit of chief -examination of PW-2 Satarbhai Amadbhai Gajan	77

(B) Documentary Evidence :-

Sr. No.	Particulars	Exhibit
1	True Copy of FIR	42
2	True Copy of Spot Panchnama	43
3	True Copy of Inquest Panchnama	44
4	True Copy of Charge-sheet	45

5	True Copy of Postmortem Report of deceased	46
6	True Copy of Accident Report Form	47
7	True Copy of Accident Report Form	48
8	Copy of RC Book of Motorcycle No.GJ-10-AE-1324	49
9	Copy of RC Book of Motorcycle No.GJ-10-Q-6244	50
10	Copy of driving licence of deceased	51
11	Copy of reply of RTI alongwith documents	52
12	True Copy of sale-deed of Motorcycle No.GJ-10-AE-1324	71

9. Learned advocate for Petitioners has not adduced further evidence and filed closing pursis vide Exh.80.

10. Opponent No.1 has filed affidavit of chief examination at Exh.82 and thereafter, filed closing pursis at Exh.86.

11. Opponent No.3 has not adduced oral or documentary evidence and learned advocate for this Opponent has filed closing pursis at Exh.88.

12. Opponent No.4 has not adduced oral or documentary evidence in his defence.

13. Learned Advocate for the petitioners has submitted written argument at Exh.89. Crux of the argument is that accident occurred due to negligent driving on the part of driver of Motorcycle No.GJ-10-AE-1324 as he was driving carelessly and dashed his vehicle against Motorcycle of deceased and for that, driver of said Motorcycle was Charge-sheeted. Deceased sustained fatal injuries and accident occurred due to sole negligence on the part of Opponent No.1.

It is further argued that deceased was working as Carpenter and his earning was Rs.10,000/-. Therefore, Petitioners have claimed compensation to the tune of Rs. 8,00,000/- from Opponents jointly and severally alongwith interest and costs.

14. Learned Advocate for Opponent Nos.1 and 3 has argued that accident occurred due to sole negligence driving on the part of deceased. At the time of accident, deceased and pillion rider were not wearing Helmets. Infact, deceased had dashed his Motorcycle with Opponent's Motorcycle and accident occurred. That Hon'ble Court has acquitted him in Criminal Case.

It is further argued that complaint lodged by witness Satarbhai by delay of two days without explaining of any reasons thereof. That on the day of accident, Motorcycle No.GJ-10-AE-1324 was not in his possession or control. Opponent No.4 was owner of said Motorcycle and on his instruction and for his personal work, said Motorcycle was being driven by him. Opponent No.3 namely Laxmanbhai Hiramabhai Makwana had purchased said Motorcycle on 11/01/2018 and accident occurred on 11/10/2017. It

is further argued that income claimed of the deceased is excessive and even not proved by documentary evidence. In last, prayed to exonerate this Opponent.

15. Learned advocate for Opponent No.4 argued that Motorcycle No.GJ-10-AE-1324 was sold to Laxmanbhai Hirabhai Makwana on 12/06/2017 through sale-deed and possession of this Motorcycle was also handed over to him as per sale-deed at Exh.71. Hence, prayed to exonerate this Opponent.

16. Having, gone through the pleading of respective parties, appreciation and consideration of evidence on record and hearing the submissions of learned counsels of respective parties, following are the reasoning for deciding the issues involved in the matters.

:-: R E A S O N S :-:

Issue No. 1 :-

17. I have considered the rival contentions of the learned counsels for the parties and perused the records. Prior to proceeding with deciding the issue of negligence, it would be relevant to state here that the present petition being u/s 166(1)(c) of the MV Act, while deciding such petitions, summary procedure is to be followed and it is merely an inquiry under Section 168 of the Act. Even the strict rules of evidence are not applicable during inquiry under these provisions. The Hon'ble Apex Court, in the case of **National Insurance Co. Ltd. v. Rattani**, as reported in **2009(3) MhLJ (SC) 754**, laid down that *"The certified copy of the First Information Report can be looked into for the purpose of arriving at*

finding of fact under which circumstances the accident occurred.” Similar view is taken by the Hon’ble Bombay High Court in the case of United India Insurance Co. Ltd. v. Sayaji Shind, as reported in 2009(3) MhLJ 539, laying down that Certified copy of the First Information Report and Spot Panchnama can be read in evidence without its formal proof.”

14. I have also gone through the FIR and Panchnama of place of accident as well as testimony of Petitioner. The validity, admissibility and genuineness of these documents were not sufficiently challenged by the Opponents.

15. In order to discharge this burden, Petitioner No.1 herself appeared in the witness box and tendered her affidavit of chief examination at Exh.40. Petitioners also relied on the FIR at Exh.42. On going through the FIR, it appears that in the accident, two Motorcycles were involved and both are dashed with each other head-on. At the time of accident, deceased was driving Motorcycle bearing No.GJ-10-Q-6244, at that time Motorcycle of deceased dashed with Motorcycle No.GJ-10-AE-1324.

On perusal of spot Panchnama at Exh.43, it appears that both Motorcycles were found at the spot and front of both vehicles damaged. It further appears that accident occurred at Jasapar road in the curve of the road.

It is required to note that on behalf of Petitioners, PW-2 namely Satarbhai Amadbhai Gadan has submitted affidavit of chief-examination at Exh.77. Crux of his evidence is that on the day

accident, deceased was driving Motorcycle No.GJ-10-Q-6244 and he was pillion rider. When they reached near village Jasapar, at that time, driver of Motorcycle No.GJ-10-AE-1324 came by driving his vehicle in rash and negligent manner and dashed with their Motorcycle. In cross-examination, witness admitted that at the time of accident, they were no wearing helmets. Accident occurred at the curve and both vehicles were collided with each other head-on.

On the other-hand, Opponent No.1/driver of Motorcycle bearing No.GJ-10-AE-1324 namely Bhavesh Laxmanbhai Makwana has submitted affidavit of evidence vide Exh.82. Main contention of the affidavit is that on 11/10/2017, he was going by driving Motorcycle of his friend namely Rafik Osmanbhai Kureshi and when he reached near curve of village Jasapar, at that time, driver of Motorcycle No.GJ-10-Q-6244 came by driving his motorcycle in rash and negligent manner and dashed his Motorcycle with his vehicle. Both Motorcycle dashed with each other head-on. In cross-examination, Opponent No.1 admitted that Police complaint has been filed against him and charge-sheet was also filed against him. It is true that accident occurred due to negligence driving on the part of deceased.

From above scenario, it appears that two motorcycles have a head-on collision. Considering the facts that, both vehicles were same in nature and both were dashed from opposite side. Had the drivers of both the Motorcycle were taken a little care to avoid the accident, then present accurate would not be occurred. Therefore,

drivers of both Motorcycle found equally responsible for rash and negligent driving.

Under these circumstances, deceased/driver of Motorcycle No.GJ-10-Q-6244 and driver of Motorcycle No.GJ-10-AE-6244 are equally, that is, **50%-50%** responsible for causing accident. Hence, I answer issue No.1 accordingly.

Issue No. 2 :-

16. In order to arrive at “Just Compensation” being core of the Motor Vehicles Act the Tribunal under Section 168 of the Motor Vehicles Act has to decide dependency loss, no oral as well as documentary evidences have been produced by the Petitioners with regard to age and income of deceased. Therefore, as per settled proposition of law, the claim petition is required to decide on the basis of material placed on record and accordingly, this Tribunal has decided following heads.

(16.1) Age :- Petitioners have submitted documentary evidence to show the age of deceased in the shape of driving licence of deceased at Exh.51, wherein his BoD is mentioned as 01/06/1967. Hence, **50 years of age** of deceased at the time of accident is considered.

(16.2) Multiplier :- The age of the deceased is taken as 50 years, as discussed herein above, which would attract the **multiplier of 13** as per decision of **Sarla Verma vs. Delhi Transport Corporation, reported in 2009 (6) SCC 212.**

(16.3) Income :- According to submission of the Petitioner in the claim petition, deceased was earning Rs.10,000/- per month by working as Carpenter. Petitioners have not adduced evidence to prove the facts.

It is required to note that in the absence of any cogent material on record, it is required to assess the income notionally. In the absence of any material produced by the Petitioners to prove income of deceased, it is appropriate to assess the notional income. Therefore, it will be benefited to do some guess work considering age of deceased, nature of work and source of earnings and inflation and price index in year of accident that is year 2017, thus, considering these all, it can safely presume that, in the year 2017 deceased might have earned **Rs.5,000/-** as monthly income from the above mentioned work.

(16.4) Future Prospectus :- In view of the decision of the Apex Court in case of **National Insurance Company Ltd. vs. Pranay Sethi & Ors. SLP (Civil) No. 25590/2014, dated 31.01.2017**, deceased being a self employed person and aged between 40 to 50 years, **25%** of the monthly income should be added towards future prospectus. Accordingly, 25% of Rs.5,000/- comes to Rs.1,250/-, adding this amount to the monthly income would come to Rs.5000 + Rs.1250 = **Rs.6250/-**.

(16.5) Deduction towards personal and living expenses :- Herein the case on hand, there are four dependents being wife and children of deceased and therefore, when there are 4 to 6 dependents of the deceased, 1/4th is to be deducted towards personal and living

expenses of the deceased. Now, deducting 1/4th amount from the monthly income of Rs.6,250/- divided by 1/4th , comes to Rs.1562/-, in rounded comes Rs.1560/- and deducting the 1/4th amount from Rs.6250/- (Rs.6250/- – Rs.1560/-) **Rs.4,690/-, rounded Rs.4,700/-** comes after deduction of personal and living expense. Deduction towards personal and living expenses.

(16.6) Loss of Estate and Funeral Expenses :- As per the decision of Hon'ble Apex Court in case of National Insurance Co. Ltd. vs. Pranay Sethi (Supra), the Petitioners would be entitled for the amount of Rs.15,000/- each for loss of estate and funeral expense. It is pertinent to note that as per the aforementioned judgment, 10% rise is also awarded towards the conventional heads of loss of estate, loss of consortium and funeral expenses, for every 3 years. Therefore, this Tribunal thinks it fit to awards Rs.18,000 towards loss of estate, & Rs.18,000/- towards funeral expense to the Petitioners.

(16.7) Consortium :- It is pertaining to note that, as a result of this accident, the Petitioner No.1 has lost her beloved husband and Petitioner Nos.2 and 3 lost their father and thereby lost their future support. At this juncture, reliance is required to be placed on the ruling of **Magma General Insurance Co. Ltd. Vs. Nanu Ram Alias Chuhru Ram & Ors. (Civil Appeal No. 9581 of 2018, decided on 18th September, 2018)**, Hon'ble the Apex Court has held that compensation under the head of consortium can be awarded to husband/wife, father, mother and children of deceased.

(16.8) In the present case, it is appropriate to award Rs.48,000/- to the Petitioner No.1 being wife of deceased towards spouse consortium and Rs.48,000/- each to Petitioner No.2 to 6 being a children of the deceased towards parental consortium.

17. The above calculated amount of compensation is shown in below mentioned tabular format ;

Sr No.	Head of compensation	Amounts
1	Monthly Income	Rs.5000/-
2	25% Monthly Income future prospects	Rs.1250/-
3	Addition of 25% amount towards Future Prospect	Rs.6,250/-
4	1/4th deduction towards personal expenditure	Rs.1,560/-
5	Net monthly income for calculating compensation (6250 - 1560 = 4690, rounded figure as 4,700/-)	Rs.4,700/-
6	Total compensation (Rs.4700 x 12 x13)	Rs.7,33,200/-
7	Loss of Estate	Rs.18,000/-
8	Funeral Expense	Rs.18,000/-
9	Spouse Consortium to Petitioner No.1	Rs.48,000/-
10	Parental Consortium to Petitioner No.2 to 6	Rs.2,40,000/-
TOTAL AMOUNT :-		Rs.10,57,200/-
LESS : 50% negligence of the deceased		Rs.5,28,600/-
FINAL AMOUNT :-		Rs.5,28,600/-

liability to pay the compensation :-

18. Learned advocate for Petitioners submitted that on the day of accident, Motorcycle bearing No.GJ-10-AE-1324 was driving by Opponent No.1, which was owned by Opponent Nos.2 to3, hence all are liable to pay compensation to Petitioners.

18.1 Learned advocate for Opponent Nos.1 and 3 argued that, at the time of accident, Opponent No.1 was driving Motorcycle No.GJ-10-AE-1324 and going to attend the personal work upon instruction of Opponent No.4, who was owner of said Motorcycle at the time of accident. Thus, opponent No.4 is liable to pay compensation to Petitioners being owner of Motorcycle No.GJ-10-AE-1324.

18.2. Learned advocate for Opponent No.4 argued that Motorcycle No.GJ-10-AE-1324 was sold on 12/06/2017 through Upleta Auto Consultant Association to Opponent No.3 and possession of said Motorcycle was handed over to him on the same day. Hence, Opponent No.3 is possession holder as well as owner of Motorcycle No.GJ-10-AE-1324. Present Opponent falsely joined as a party in present claim petition, hence it is required to dismiss with cost.

19. It is required to note that Opponent No.1, that is, driver of Motorcycle No.GJ-10-AE-1324 has submitted affidavit of evidence at Exh.82, wherein he stated that on the date of accident, Motorcycle No.GJ-10-AE-1324 was not under his custody or control. Upon receiving the instruction of Opponent No.4, he was driving said Motorcycle and going to attend his personal work. At the time of

accident, Opponent No.3 Laxmanbhai was not owner and he had purchased said Motorcycle after 11/01/2018, whereas accident occurred on 11/10/2017.

The above said Opponent No.1 was cross-examined by learned advocate for Opponent No.4 and admitted that, he has not disclosed by him in the Court that Motorcycle No.GJ-10-AE-1324 is not belonged to his father. It is true that today, his father is the owner of Motorcycle No.GJ-10-AE-1324 and it was purchased from Rafikbhai.

It is required to note that agreement to sell of Motorcycle No.GJ-10-AE-1324 is placed on record at Exh.71. It is required to note that an agreement to sell alone does not prove the transfer of ownership in Motor Accident Claims Tribunal cases, the registered owner, as per Registration Certificate (RC) records, remains liable until legal ownership transfer is finalized under Section 50 of the Motor Vehicles Act. Mere possession or an unregistered agreement does not absolve the original owner of third-party liability. As per definition of owner, under Section 2(30) of the Motor Vehicles Act, the "owner" is the person in whose name the motor vehicle is registered, regardless of who has physical possession. Therefore, registered owner of Motorcycle No.GJ-10-AE-1324 on the date of accident is liable to pay compensation.

On perusal of RTI information at Exh.52, it appears that Rafik Osmanbhai Khureshi was the owner of Motorcycle No.GJ-10-AE-1324 upto 11th January-2018, whereas accident occurred on 11/10/2017. Therefore, Opponent No.4 namely Rafik Osmanbhai

Khureshi being registered owner of Motorcycle No.GJ-10-AE-1324 on the date of accident is liable to pay compensation.

At the same time, it further appears that as per charge-sheet at Exh.45, Opponent No.1 Bhavesh Laxmanbhai Makwana was driver of Motorcycle No.GJ-10-AE-1324 at the time of accident. Under these circumstances, Opponent No.1 being driver and Opponent No.4 being owner of Motorcycle No.GJ-10-AE-1324, both are jointly and severally liable to pay compensation.

At this juncture, it is required to refer the judgment of **Surendra Kumar Bhilawe Vs The New India Assurance Company Limited, reported in (2020) 18 Supreme Court Cases -224**, wherein Hon'ble Apex Court has observed that transfer of ownership of motor vehicle is required strictly complied with the provisions of Motor Vehicles Act and mere sale agreement or transfer of possession of vehicle is not enough to transfer ownership and further observed as follows ;

“48. In Naveen Kumar vs. Vijay Kumar and Others, reported in (2018)- 3 SCC-1 , a three-Judge Bench of this Court held that in view of the definition of the expression ‘owner’ in Section 2(30) of the Motor Vehicles Act, 1988, it is the person in whose name the motor vehicle stands registered, who, for the purposes of the said Act, would be treated as the owner of the vehicle. Where the registered owner purports to transfer the vehicle, but continues to be reflected in the records of the Registering Authority as the owner of the vehicle, he would not stand absolved of his liability as owner.”

20. In view of aforesaid discussion, this Tribunal is of considered opinion that petitioner is held entitled for compensation of **Rs.5,28,600/- (Rupees Five Lakh Twenty Eight Thousand Six Hundred only)** along with proportionate costs and simple interest at the rate of 9% per annum from the date of petition till its

realization to be paid by Opponent Nos.1 and 4 jointly and severally, whereas Opponent No.2 and 3 are required to be exonerated from liability to pay compensation to Petitioners.

It is required to note that Opponent No.4 Rafik Osman Khureshi has been joined in the proceedings on 29/11/2024 vide order passed below Exh.23. Therefore, Opponent No.4 is liable to pay interest from that date, that is, 29/11/2024 till its realization accordingly. Hence, issue no.2 is decided in the manner as above discussed.

Issue no. 3 :-

21. Having, decided issue no.1 and 2 in affirmative and in favour of petitioner, following final order is hereby passed.

FINAL = ORDER

1- Present Claim Petition is hereby **partly allowed**.

2- Petitioners are held entitled for the compensation of **Rs.5,28,600/- (Rupees Five Lakh Twenty Eight Thousand Six Hundred only)** alongwith proportionate costs and simple interest at the rate of 9% per annum from the date of petition till its realization to be paid by Opponent Nos.1 and 4 jointly and severally. **Opponent Nos.2 and 3 are hereby exonerated.**

3- It is required to clarified that Opponent No.4 is liable to pay interest at the rate of 9% per annum on the awarded compensation from the date of his joining the proceedings, that is, 29/11/2024, till its realization accordingly. Whereas

Opponent No.1 is liable to pay interest at the rate of 9% per annum from the date of petition till its realization on the awarded compensation.

4- If compensation has been awarded and paid under section 140 of Motor Vehicle Act, than such amount of compensation shall be reduced from the amount of compensation awarded by this order.

5- On depositing the aforesaid amount of compensation, deficit Court fees, if any, be deducted there from and thereafter, from the remaining amount, **40%** shall be paid to the Petitioners by direct transfer to the credit of the bank account of the petitioners by NEFT or RTGS after proper verification and thereafter, remaining **60%** of the compensation amount shall be deposited in the name of petitioners in a Nationalized Bank or in any Government Security of the choice of Petitioners for a period of Five years keeping nomination clause with a condition that no loan or advance would be admissible, but the Petitioners would be entitled to get periodical interest that may accrue on the said F.D.R as per rules.

6- Petitioner No.1 is entitled to get **50%**, whereas Petitioner Nos.2 to 6 are entitled to get **10% each** of the award amount.

7- The Petitioners are directed to furnish their bank particulars i.e. bank account number and branch, IFSC code of concerned Bank and copy of PAN Card before the Registry and thereafter, Registry is directed to make disbursement of the amount of compensation accordingly.

8- The Opponent Nos.1 and 4 shall pay costs of the Petitioners and shall bear their own costs.

9- Award is directed to be drawn up accordingly

10- Authenticated copy of award is directed to be sent to the Insurance Company (if any) through e-mail.

This order is pronounced and signed in the open Tribunal on this 27th March -2026 under my hand and seal.

(Nehalkumar Rajeshbhai Joshi)

M.A.C.T. [Main] &
Principal District Judge, Jamnagar
Code No.: GJ01318

Date: -27/03/2026

Place: - Jamnagar.

A J RAVAL/PS