

Received on : 10.02.2026.
Registered on : 10.02.2026.
Decided on : 23.03.2026.
Duration : YY MM DD
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BEFORE THE MOTOR ACCIDENT CLAIMS TRIBUNAL
(AUXI.), AT MAHESANA.
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M.A.C.M.A. No.111 of 2026
Exh.6

Applicant : **Kesharsinh Pannasinh Chadana**
(Age: 36 years, Occupation: Labour)
Residence at: Banokada, Bujado Bhagal
Ward No.5, Ta. Kumbhalgarh,
Dist. Rajsamand (Rajasthan).
Presently residing at Ambaji Chaturdas
Dharamshala, Opp. Bank of Baroda,
Ta. Danta, Dist. Banaskantha.

VERSUS

Opponents: **ICICI Lombard General**
Insurance Co. Ltd.

For Premature Release of the Amount in Fixed Deposit

APPEARANCE:

For the applicant - Ld. Advocate Mr. Rakesh R. Shrimali.

For the opponent - Nil.

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

(1) The facts pertaining to present application of the applicant is such that due to vehicular accident, he had preferred claim petition vide MACP No.228/2024 seeking compensation, which

was adjudicated in his favour. The appeal was not preferred against said judgment. In pursuance to the same the opponent / insurance company has deposited the amount of compensation before this Tribunal.

As per order of this Tribunal, the partial amount was paid to the applicant in cash whereas the remaining amount was kept in fixed deposit for a period of 5 years. The said amount of Rs.1,44,000/- was kept as fixed deposit in the Indian Bank on 22.01.2025. The maturity date of said fixed deposit is yet to come but the applicant has said that he urgently requires money due to following reasons so has prayed to prematurely release the said fixed deposit.

Reasons :

- (1) The applicant is not having any savings except the amount deposited in the F.D. and therefore, the amount in the fixed deposit would help him.
 - (2) There was occasion of marriage of the daughters of the applicant on 10.02.2026 and the same be performed with all the rituals & customs of the society and therefore, he prays for prematurely release the said fixed deposit.
- (2) The applicant side has produced following documents with the application as well as the record of MACP case has been perused.

Documents:

- (1) Copy of the order passed in MACMA No.15/2025.
- (2) Copy of Aadhaar Card of the applicant.

(3) Copy of Fixed Deposit of the applicant.

(4) Copy of marriage invitation card.

(3) The registry has endorsed that no appeal / application is preferred against the order of this Tribunal. The learned advocate for the insurance company has not submitted any objection against present application and this Tribunal has inquired the applicant by keeping him present personally.

(4) The aim for keeping the amount in fixed deposit for 5 years is that in the near future if the applicant has some financial crisis then he can get assistance from it as well as he can get regular income of interest from said fixed deposit which is kept for 5 years since it will help him to meet with his in day to day expenses and transactions. It was also intended that by keeping amount in fixed deposit the amount of compensation does not get unnecessarily spent and thereby gets wasted. The fixed deposit of the present case is kept for more than a year. The applicant is not too literate and he is a labour. The said fixed deposit was kept for the interest of the applicant.

(5) Considering the reason cited by the applicant, it seems appropriate and just enough to release the fixed deposit prematurely since the amount is kept as fixed deposit for more than a year. The applicant requires money for the reason of marriage ceremony of his daughters. The said reason is essential in the social life of peoples for which the peoples even borrows or takes money on interest. One of the aim for keeping amount in fixed deposit is that the applicant gets money when such occasion or reason mentioned herein arise. If the applicant borrows money on interest for this reason then it will

unnecessarily increase his financial crisis as well as loss. So considering the factors such as reason cited in the application, the period of F.D., the amount concerned and present situation of the applicant, it will be just and proper enough to release the whole amount of F.D. in favour of applicant. Hence, I pass the following order in the interest of justice:

:: O R D E R ::

- (I) The present application is hereby **allowed**.
- (II) It is hereby directed that the entire amount of Rs.1,44,000/- deposited in the name of applicant – Kesar Singh Chadana in the Indian Bank, Mehsana Branch, Account No.7958319993 dated 22.01.2025 along with interest accrued thereon be withdrawn and directly be paid to the applicant herein via any online mode.
- (III) The applicant shall submit proof of payment after the amount is paid.
- (IV) This order will not be applicable if the applicant has availed any kind of loan against the said Fixed Deposit.
- (V) Yadi be sent to the concerned Bank Manager.

Signed & Pronounced today in open Tribunal.

Date: 23.03.2026.
Place : Mahesana.

(**Rameshkumar Babubhai Etaliya**)
M.A.C.Tribunal (Auxi.), Mahesana
Code No.GJ00824