



IN THE COURT OF THE I ADDL. SENIOR CIVIL JUDGE
AND M.A.C.T., HUBBALLI.

Present:
SMT. SARVAMANGALA K.M.,
B.A.LL.B.,
I Addl.Senior Civil Judge and MACT.,
Hubballi.

Dated this the 24th day of July, 2026

M.V.C. No.577/2024

Petitioner/s : Sunil S/o Dharmanna @
Dharmaraj Talawar, Age:18
years, Occ:Agriculture,
R/o.Bharat Mill, Halladmane,
Kodambi, Tq:Mundgod,
Dist:UttarKannada (Karwar).
P/R/o.C/o.Raju Harti,
4th Cross, Navaayodhyanagar,
Sadashivnagar, 1st Cross, Old
Hubballi, Hubballi.

(By Sri. M.Y. Appannavar, Advocate)

V/s

Respondents: 1. Venkatesh S/o Hanumantappa
Guttal, Age:Major, Occ:Owner of
Motor Cycle No.KA-57-EA-0580,
R/o.Bharat Mill, Halladmane,
Kodambi, Tq:Mundgod,
Dist:UttarKannada (Karwar).
2. National Insurance Co. Ltd.,
By its Divisional Manager,
Kusugal Road, Keshwapur,



Hubli.

*(R.1 -Exparte
R.2 by Sri. A.M. Shettar, Adv.,)*

JUDGMENT

This Petition is filed by the Petitioner U/Sec.166 of Motor Vehicles Act, claiming compensation of Rs.15,00,000/- together with costs and interest for the injuries sustained by him in the road traffic accident.

2. The case of petitioner in brief is that, on 04.06.2024, at about 7.20 p.m., when the petitioner and his father was proceeding in the motorcycle bearing Reg. No.KA-31-L-2868 in order to bring her sister Kumari Akshatha from Pala cross, when they reached near Madduru Daba, at that time, the ride of the motorcycle bearing Reg. No.KA-27-EA-0580 came from Pala cross, in high speed, rash and negligent manner and dashed against the petitioner's motorcycle. As a result of which, petitioner fell down and sustained grievous



injuries. Immediately after the accident, he was shifted to Government Hospital, Mundagodu. Thereafter, shifted to SDM Hospital, Dharwad for higher treatment and spent more than Rs.2,00,000/- towards medical expenses. Prior to accident the petitioner was working as agricultural Coolie and earning Rs.18,000/- per month, he was hale and healthy and he is only earning member of the family and contributed the same for his family. Due to accident he lost his income permanently. After the accident Mundgode Police has registered the criminal case in Crime No.110/2024, for the offences U/s.279, 337 and 338 of IPC. Thereafter after the investigation, the police have filed the charge sheet. The accident was occurred due to rash and negligent act of rider of the said motorcycle. Hence, the petitioner filed this petition claiming compensation.



3. After service of notice, the respondent No.1 placed exparte and respondent No.2 has appeared through its Counsel and filed Written Statement.

3.01. The respondent No.2 through its authorized person has filed the objections on behalf of insurance company by denying the entire petition averments and contended that the accident was not occurred due to rash and negligent riding of the rider of the motorcycle bearing Reg No.KA-27-EA-0580 and the accident was occurred due to rash and negligent act of riding of the petitioner. Further contended that as on the date of accident the rider of the motorcycle bearing Reg. No.KA-27-EA-0580 was not having valid and effective driving license to ride the motorcycle. The respondent No.1 has violated the terms and conditions of the policy. Further denied the age and income of the petitioner. Accordingly, prayed for dismissal of the petition.



4. *On the basis of the above pleadings of the parties this court has framed the following:-*

ISSUES

1) *Whether the Petitioner proves that he had sustained grievous injuries in the road traffic accident occurred on 04.06.2024, at about 7.30 p.m., at Pala cross, near Maddur Daba, Mundgod, Uttar Kannada due to rash and negligent of the riding of the motorcycle bearing Reg. No.KA-27-A-0580 as alleged.*

2. *Whether the 2nd respondent proves that the driver of the offending vehicle was not holding valid driving license at the time of alleged accident ?*

3. *Whether the petitioner is entitled for compensation? If so, for what amount and from whom?*

4. *What Order or Award?*

5. *Inorder to prove the case, the petitioner examined himself as P.W.1 and the Doctor examined as P.W.2 and got marked documents as*



per Ex.P.1 to 18 and closed his side evidence. On the other hand the respondent No.2 examined the Doctor who treated the petitioner as RW1 and got marked documents at Ex.R1 to Ex.R3.

6. Heard the Arguments.

7. My answers to the above issues are as under:-

Issue No.1: In the Affirmative.

Issue No.3: In the Negative.

Issue No.2: In the Affirmative.

*Issue No.3: As per final order,
for the following:*

REASONS

*8. **Issue No.1:** The 1st issue is regarding the proving of the occurrence of accident as claimed in the petition due to rash and negligent act of rider of the motorcycle bearing Reg. No.KA-27-EA-0580.*

9. The case of petitioner is that, on 04.06.2024, at about 7.20 p.m., when the petitioner and his father was proceeding in the



motorcycle bearing Reg. No.KA-31-L-2868 in order to bring her sister Kumari Akshatha from Pala cross, when they reached near Madduru Daba, at that time, the ride of the motorcycle bearing Reg. No.KA-27-EA-0580 came from Pala cross, in high speed, rash and negligent manner and dashed against the petitioner's motorcycle. As a result of which, petitioner fell down and sustained grievous injuries. Immediately after the accident, he was shifted to Government Hospital, Mundgodu. Thereafter shifted to SDM Hospital, Dharwad for higher treatment and spent more than Rs.2,00,000/- towards medical expenses. Prior to accident the petitioner was working as agricultural Coolie and earning Rs.18,000/- per month, he was hale and healthy and he is only earning member of the family and contributed the same for his family. Due to accident he lost his income permanently.

10. On the other hand the respondent No.2 has admitted that the Respondent No.1 has



insured his vehicle with Respondent No.2 - Insurance Company and as on the date of accident policy is in force. Further specifically contended that the accident was not occurred due to rash and negligent riding of the rider of the motorcycle bearing Reg No.KA-27-EA-0580 and the accident was occurred due to rash and negligent act of riding of the petitioner. Further contended that as on the date of accident the rider of the motorcycle bearing Reg. No.KA-27-EA-0580 was not having valid and effective driving license to ride the motorcycle. The respondent No.1 has violated the terms and conditions of the policy.

11. Inorder prove the case of the Petitioner, the Petitioner examined himself as PW1 by filing his affidavit wherein he has reiterated the entire Petition averments. PW1 has produced the documents at Ex.P1 to Ex.P18. Ex.P1 is the FIR. On perusal of the said document it can be seen that Mundgod Police have registered the case at



Mundgod PS Crime No.110/2024, against the Venkatesh i.e., respondent No.1 herein, for the offences punishable U/Secs 279, 337 and 338 of IPC. Further the said document also speaks that the petitioner and Manjunath is the injured persons. Ex.P2 is the complaint, Ex.P3 is the crime details form, Ex.P4 is the sketch, Ex.P5 is the panchanama, Ex.P6 is the wound certificate, wherein it can be seen that the petitioner has sustained fracture to leg upper tibia, fracture to right abroam, fracture to right knee abram. And the Doctor has assessed that the said injuries are grievous in nature. Ex.P7 is the IMV report, wherein it can be seen that the accident was not occurred due to any mechanical defect of the vehicle, Ex.P8 is the Chargesheet. On perusal of the said document, it can be seen that after the Investigation the police have filed Chargesheet against the rider i.e., respondent No.1 herein for the offences punishable U/Secs 279, 337 338 of



IPC; Ex.P9 is the discharge summary, Ex.P10 is the 35 prescriptions, Ex.P11 is the registration card, Ex.P12 and Ex.P16 are the 42 medical bills to the tune of Rs.1,36,189/- Ex.P13 is the Aadhaar Card of petitioner, Ex.P14 is the discharge summary, Ex.P15 is the disability certificate issued by Dr.Sandeep S. Ireshanavar, wherein the Doctor has assessed the disability to the extent of 15 to 18 % to left lower limb. Ex.P17 is the discharge summary, Ex.P18 is the X-ray.

*12. In this case on perusal of all the above said documents more specifically Ex.P1 to Ex.P8 it clearly goes to show that the accident was occurred due to rash and negligent act of rider of the motorcycle i.e., respondent No.1. **Hence, I answer issue No.1 in the Affirmative.***

*13. **Issue No.2:** This issue is regarding holding of the valid driving license by the rider of the motorcycle i.e., respondent No.1. It is the specific contention of the respondent No.2 that the*



rider of the motorcycle i.e., respondent No.1 was not holding valid and effective driving license as on the date of accident. Though the respondent No.2 has contended so, they have not produced any document before the Court. In addition to that the petitioner has produced the driving license of the petitioner, wherein it can be seen that the respondent No.1 has obtained driving license on 29.10.2021 and it is valid till 25.11.2042 and he is authorized to drive LMV and MCWG. Moreover, on careful perusal of the charge sheet/ Ex.P8, it clearly goes to show that the Investigating Officer has filed the charge sheet for the offence punishable under Section 279, 337 and 338 of IPC. If really the driver of the offending vehicle was not having valid and effective driving license as on the date of accident, then definitely the Investigating Officer would have include Sec 181 of IMV Act. Hence, the contention taken by the



respondent No.2 hold no any water. Hence, I answer **Issue No.2 in the negative.**

14. **Issue No.3:** This issue is regarding petitioner's entitlement for compensation as claimed in the petition. In the petition the age of the petitioner is mentioned as 18 years. The petitioner has not produced any document before the Court to show his age. Even in the wound certificate/Ex.P-6, the age of the petitioner is mentioned as 18 years. Hence, in the absence of documents it would be proper to consider the age mentioned in the Ex.P6 for the purpose to ascertaining the compensation.

15. Further in this case the petitioner stated in his petition that prior to the accident he was hale and healthy and was working as agricultural Coolie and getting income of Rs.18,000 /- per month. To prove the same he has not produced any document before the Court. Hence, in the absence of such material, the income of the



*petitioner is to be fixed notionally. It is pertinent to state here that, the Hon'ble Karnataka State Legal Service Authority prepared chart of notional income. At this juncture, it is profitable to refer Division Bench decision of Hon'ble High Court of Karnataka reported in **2017 ACJ 2436, (Krishnabai and others Vs Fedex Express Transportation and supply chain services (India) Pvt., Ltd., and another,** wherein at paragraphs No.11 it is held as under:*

“Repeatedly it has come to the notice of this court that, while this court has framed a chart or taking the notional income of the injured/deceased, the said chart is not been followed by the learned Tribunal. As mentioned in the case of Iqbalahamed Vs Vice Chairman, M/S Patel integrated Logistics Ltd., and another (MFA No.101018/2015 decided on 06.01.2017), the consequences of not following the chart by the learned Tribunal is that in variably the claimants approach this court with the plea that the income of the injured/ deceased has not been assessed properly by the learned Tribunal. Considering the fact that, the chart prepared by this court has been followed by this court in its judgment, considering the fact that, a judgment of this court is binding on the



learned tribunals, the learned tribunals are also duty bound to follow the chart prepared by this court.

*16. The said preposition of law has also been reiterated by Hon'ble High Court of Karnataka in another decision reported in **2018 SCC ONLINE KAR 2862, (LEGAL MANAGER IFFCO TOKIO GIC LTD., VS SRINIVASA AND OTHERS).***

Wherein at paragraph 6 it is held as under;

"6. However, the court cannot ignore the notional income chart of the lok-adalath when there is no material evidence to prove the actual income. Going by the said chart for the accident year 2012, the notional income of the deceased ought to have been taken at Rs.7,000/-. Therefore, the notional monthly income stands upwardly altered from Rs.5,000 to Rs.7,000/-.

17. In this case also, on perusal of the record it shows that the injured was aged about 18 years and the accident was taken place in the year 2024. Hence, by considering the fact that there is no proof of income, by relying upon the guidelines issued by the Hon'ble KSLSA that if the year of accident is 2024, then the income of Rs.17,000/-



could have assessed. Hence, based on the said guidelines, this Tribunal is of the opinion that notional income of the injured could be assessed at Rs.17,000/- per month as the year of the accident is 2024. In view of the above, this Tribunal is of the view that the petitioner who sustained the injuries is entitled for compensation under the following heads:

18. Loss of Future Income on account of permanent Disability:- The doctor by name Dr. Sandeep Ireshanavar who has issued disability certificate/Ex.P15 to the petitioner has been examined before this court as PW.2. The doctor deposed in his evidence that, the petitioner was approached him for issuance of disability certificate. He has personally examined the petitioner and the petitioner has sustained injuries to left Fibia shaft fracture. The petitioner underwent surgery on 10.06.2024 for left tibia with open reduction internal fixation with 4.5 mm



x 9 holded lateral tibia LCP plate (callus India) (Titanimum) (Mippo Technique) and got discahrged on 15.06.2024. On his further examination, he has opined that the petitioner has suffered 15 to 18% disabilty to left lower limb.

It is pertinent to note here that the PW2 have issued the disability certificate as per Ex.P15 on 29.01.2026 i.e., after two years of the accident. Further it is very pertinent to note here that the respondent No.2 examined the Doctor who has given treatment to the petitioner at the time of accident as RW1. In his examination-in-chief, he has deposed that he has treated the petitioner on 04.06.2024 in respect of RTA.

It is very important to note here that the Doctor/ PW2 has not assessed the disability of the petitioner to the whole body. During the course of his cross-examination, he has deposed that if 1/3rd of the said disability is calculated, it comes to whole body. Since the PW2 has not stated the



percentage of the disability to the whole body, this Court feels just and proper to assess the 1/3 of 15% disability assessed by the PW2 which comes to '5%'.

*19. Further in this case the petitioner is aged about 18 years and the multiplier applicable to the petitioner as per decision laid down by Hon'ble Apex Court in **Sarala Verma's** case is at 18. The income taken as Rs.17,000/- x 12 x 18 x 5/100= Rs.1,83,600/-. The petitioner is entitled for compensation of Rs.1,83,600/ towards loss of Future Income.*

*20. **Pain and Suffering:-** The petitioner has sustained the grievous injuries in the accident. In the wound certificate also it clearly mentioned that the petitioner sustained grievous injuries and he has taken treatment as in patient in SDM Sattur Hospital, Dharwad for a period of 10 days. Having regard to the nature of injuries and also by considering the age of the petitioner it is just and*



proper to award Rs.10,000/- towards pain and suffering.

21. Loss of income during laid up period:-

The petitioner has stated in his petition that prior to the accident he was hale and healthy and he was earning good income from agricultural Coolie work and due to accident he was bedridden for nearly one month and also he is taking follow up treatment. Hence, prays to award compensation for the said period. On perusal of documents, it shows that he was in patient in the hospital and he was visited the hospital for follow up treatment. Hence, by considering the nature of the injuries sustained by the petitioner it is just and proper to award Rs.10,000/- towards loss of income during laid up period.

22. Loss of amenities:- *It is stated in the petition that the petitioner was aged about 18 years and due to the injuries the petitioner is not able to do his day today work. By considering the*



nature of injuries sustained by the petitioner it would be proper to award compensation of Rs.5,000/- towards loss of amenities.

23. Attendant charges, diet, nourishment and conveyance etc.:- *In this case on perusal of the entire record and medical documents, it shows that petitioner was taken treatment as in patient in the hospital and at that time there must be one person to look after him and the petitioner might have spent the money for his extra diet and conveyance. By considering the facts and circumstances of the case, it is proper to award compensation of Rs.10,000/- towards attendant charges and extra diet and nourishment.*

24. Medical Expenses:- *The petitioner has produced 42 medical bills to the tune of Rs.1,36,189/- as per Ex.P13; and also produced 35 prescriptions at Ex.P10. In the cross-examination of PW.1 also nothing has been elicited to disbelieve the medical bills produced by the*



petitioner. Hence, the petitioner is entitled medical expenses of Rs.1,36,189/-.

25. Thus the compensation awarded under various heads are as follows:

Sl. No.	Particulars	Amount
1.	Loss of Future Income on account of permanent Disability	Rs.1,83,600/-
2.	Pain and suffering	Rs.10,000-00
3.	Loss of income during laid up period	Rs.10,000-00
4.	Loss of amenities	Rs.5,000-00
5.	Attendant charges, diet, nourishment and conveyance	Rs.10,000-00
6.	Medical expenses	Rs.1,36,189
	T O T A L	Rs.3,54,789-00

26. **INTEREST:** As per the judgment in the case of **Sarala Verma and others V/s Delhi Transport Corporation (2009) 6 SCC 121**, it is just and proper to award interest at the rate of 6% p.a. on the compensation awarded from the date



of filing of the claim petition till realization, except on the compensation of future prospects.

27. **LIABILITY:** *In this case as per the respondent No.2 it is admitted that he has issued Policy in respect of respondent No.1 vehicle and as on the date of accident policy was in force. Even in this regard copy of policy has also been marked on consent at Ex.R3. On perusal of the said document, it can be seen that the vehicle bearing Reg. No.KA-27-EA-0580, is having policy at Policy No.39010231236200327137, which is valid from 10.07.2023 to 09.07.2024. The accident was occurred on 04.06.2024. Hence, as on the date of accident, policy is in force. During the course of arguments, the counsel for respondent No.2 relied upon two decisions of Hon'ble High Court of Karnataka, Dharwad Bench at Dharwad reported in 2008 LawSuit (Kar) 812 and 2009 LawSuit (Kar) 469, wherein in first decision the Hon'ble High Court of Karnataka held that:*



(15) Fraus et jus nunquam cohabitant, Fraud and justice never well together, is a pristine maxim which has never lost its temper over all these centuries. Fraud avoids all judicial acts, ecclesiastical or temporal. A judgment or decree obtained by playing fraud on the Courts is a nullity and non est in the eyes of law. Since fraud affects the solemnity, regularity and orderliness of the proceedings of the Court and also amounts to an abuse of the process of Court, the Courts have been held to have inherent power to set aside an order obtained by fraud practised upon that Court. Similarly, where the Court is misled by a party or the Court itself commits a mistake which prejudices a party, the Court has the inherent power to recall its order.

Wherein in second decision the Hon'ble High Court of Karnataka held that if the driver pleads guilty before the Criminal Court cannot become the sole criterion for allowing the claim petition by the MACT and observed that the claims tribunal should not and ought not to place sole reliance on the judgment of the criminal Court while considering the issue of the factum of the accident and the consequent negligence as stated in the claim petition filed before the Tribunal. But, the Tribunal will have to asses the evidence before it



independently of any finding of the criminal court on the question of the driver pleading guilty. At the most, the circumstance of the driver pleading guilty may be considered as one of the pieces of evidence to support the case of the claimant.

The facts and circumstances of the present case on hand and the facts and circumstances on the above decisions are totally different from each other. Therefore, the settled position is not disputed by this Court, but it is not applicable to this petition.

It is very important to note here that during the course of cross-examination of PW1 by the respondent No.2, the PW1 has stated to the following effect:

. ... ಸದರಿ ಸೈಕಲ್ ಮೋಟಾರ್ ನನ್ನ ಸೈಕಲನ್ನು ನನ್ನ ತಂದೆ ಚಾಲನೆ ಮಾಡುತ್ತಿದ್ದರು.ಕೆಎಃ31/ಎಲ್/2868 ಮೋಟಾರ್ ಸೈಕಲ್ ರಮೇಶ ಬಸವಣ್ಣಪ್ಪ ವಾಲ್ಮೀಕಿ ಎನ್ನುವವರಿಗೆ ಸೇರಿದ್ದು ಎಂದರೆ ಸಾಕ್ಷಿ ಹೌದು ಅವರು ನನ್ನ ಮಾವನಾಗಬೇಕು ಎನ್ನುತ್ತಾರೆ . ಸದರಿ ವಾಹನ ನನ್ನ ತಂದೆಯವರದು ಅಲ್ಲವೆಂದರೆ ಸರಿ. ಸದರಿ ಮೋಟಾರ್ ಸೈಕಲಿಗೆ



ಅಪಘಾತದ ಸಮಯದಲ್ಲಿ ಆರ್ ಸಿ ಆಯಿತು , ಇನ್ನೂರನ್ನ ಆಯಿತು
ಇರಲಿಲ್ಲ ಎಂದರೆ ಸಾಕ್ಷಿ ಹೌದು ಇರಲಿಲ್ಲ ಎನ್ನುತ್ತಾರೆ . ಅದೇ ರೀತಿ
ಆರ್. ಸಿ ಯನ್ನು ರಿನ್ಯೂವಲ್ ಮಾಡಿಸಿಲ್ಲವೆಂದರೆ ಸರಿ. ನಾನು ಈ ಎಲ್ಲ
ಮಾಹಿತಿಯನ್ನು ಪೋಲೀಸರಿಗೆ ತಿಳಿಸಿದ್ದೇನೆಂದರೆ ಸರಿ.

As per this evidence, PW1 has contended that the motorcycle bearing Reg. No.KA-31-L-2868 was driven by his father. The said motorcycle belongs to one Ramesh Basavanneppa Valmiki he is his uncle. The said vehicle is not belongs to his father. The said motorcycle was not having any insurance and RC.

From this it can be clearly goes to show that the petitioner and his father was driving the said motorcycle knowing fully well that the said motorcycle was not having any insurance, has driven the motorcycle. This shows non-possession or absence of a valid Driving Licence (DL) or insurance does not by itself amount to contributory negligence in a motor accident claim.



Mere non-possession or absence of a valid Driving Licence (DL) or insurance does not by itself amount to contributory negligence in a motor accident claim.

The legal position is that, If the injured or deceased was driving without a valid DL, that is a violation of the Motor Vehicles Act. However, it does not automatically establish contributory negligence. The respondent must prove that the accident occurred due to the driver's negligent act, and that the absence of a licence had a causal connection with the accident.

Non-insurance of the claimant's vehicle is wholly irrelevant to the issue of negligence. It may constitute a statutory violation, but it does not contribute to the occurrence of the accident and therefore cannot be treated as contributory negligence.

The Hon'ble Supreme Court has consistently held that in the decision



Sudhir Kumar Rana v. Surinder Singh, (2008)

12 SCC 436: Mere absence of a driving licence does not lead to a finding of contributory negligence unless it is proved that the accident was caused because of the driver's lack of skill or negligence.

Khenyei v. New India Assurance Co. Ltd., (2015) 9 SCC 273: Contributory negligence must be specifically pleaded and proved by evidence.

Therefore, in an MVC claim, the Tribunal should determine contributory negligence based on the manner in which the accident occurred, not merely because the claimant did not possess a valid driving licence or the vehicle was uninsured. Unless the respondent establishes a nexus between the statutory violation and the accident, compensation cannot be reduced on that ground alone. Hence, the respondent No.2 is liable to pay the compensation.



Accordingly, issue No.3 is answered in the affirmative.

28. **Issue No.4:** In view of the above discussion on issue No.1 to 3, I proceed to pass the following :-

ORDER

The petition filed by the petitioner under Sec.166 of MV Act 1989 is partly allowed with costs.

The Petitioner is entitled for total compensation of Rs.3,54,789/-, and he is entitle for 6% interest p.a. from the date of petition till the date of deposit.

The respondent No.2 is directed to deposit the said compensation amount i.e., **Rs.3,54,789/-** within 30 days from the date of this award.

As the compensation awarded to the Petitioner is meager one, hence, after deposit the entire amount shall be released in favour of the petitioner on proper



*identification through K2 challan,
without waiting for further orders.*

*Advocate fee is fixed at
Rs.1,000/-.*

Draw award accordingly.

*(Dictated to the Stenographer directly on Computer and
typed by her. The same is corrected and then pronounced by me
in the open court on this the **24th day of July, 2026**)*

*(Smt. Sarvamangala K.M.)
I Addl. Senior Civil Judge and
MACT,
Hubballi.*

ANNEXURE

1.List of witnesses examined for the Petitioner/s:

*P.W.1 Sunil S/o Dharmanna @ Dharmaraj
Talawar.*

P.W.2 Dr. Sandeep Ireshanavar S/o Shivappa.

2.List of documents exhibited for the Petitioner/s:

Ex.P.1 FIR.

Ex.P.2 Complaint.

Ex.P.3 Spot Panchanama.

Ex.P.4 Sketch and Photographs.

*Ex.P.5 & Seizure Panchanama.
P.5(a)*

Ex.P.6 Wound Certificate.

Ex.P.7 Motor Vehicles Accident Report.

Ex.P.8 Charge Sheet.



- Ex.P.9 Discharge Summary.*
- Ex.P.10 Medical Prescriptions (35).*
- Ex.P.11 Registration Certificate.*
- Ex.P.12 Medical Bills (42).*
- Ex.P.13 Aadhaar Card.*
- Ex.P.14 Discharge Summary.*
- Ex.P.15 Disability Certificate.*
- Ex.P.15(a) Signature.*
- Ex.P.16 Cash Bill.*
- Ex.P.17 Discharge Summary.*
- Ex.P.18 X-ray film.*

3.List of witnesses examined for the respondent/s:

- R.W.1 Dr. Bhaskar Rao D. S/o Israel.*

*4.List of documents exhibited for the Respondent/
S:*

- Ex.R.1 Wound Certificate.*
- Ex.R.2 MLC Volume No.73.*
- Ex.R.2(a) Relevant Portion.*
- Ex.R.3 Copy of Policy.*

*(Smt. Sarvamangala K.M.)
I Addl. Senior Civil Judge and MACT,
Hubballi.*