

**DEPOSITION OF WITNESS NO.1 FOR PETITIONER**

I do hereby state on solemn affirmation that-

My name : Ankita Ghanshyam Khawale,  
Aged : 26 years, Occ.: Nil,  
R/o : Manish Nagar, Nagpur.

.....

**Examination-in-chief of witness by Adv. Smt. Snehal Vyas for Petitioner.**

1] I am adducing evidence on affidavit. The affidavit now shown to me is the same. It bears my signature and contents therein are true and correct. Said affidavit is at **Exh.17**.

2] I have filed on record documents below list Exh.4 and 19. Form-AA is at **Exh.20**, FIR is at **Exh.21**, spot panchanama is at **Exh.22**, copy of Insurance is at **Exh.23** (as insurance is admitted, it is exhibited). I have filed on record copy of Adhar Card. I have produced original Adhar Card before Tribunal for verification. The same is as per original. It is at **Exh.24**. Disability certificate is at Article-A and discharge summary is at Article-B.

**Cross-examination by Adv. Shri Gadewar for Respondent No.1.**

On request cross examination is adjourned.

(P. B. Naikwad)  
Member, MACT-1, Nagpur.  
Date: 15.07.2025

**Cross-examination resumed on S.A. by Adv. Shri Gadewar for Respondent No.1.**

3] I have done graduation in Bachelor of Vocation in Software Development but due to accident I was unable to pursue my studies. At the time of accident I was not doing M.CA. I came in Tribunal along with my father. I came to Court hall by walking. It is true to say that it is not mentioned in my petition as to in which institute I was about to take admission for M.CA. It is not true to say that I am not holding driving license. I am holding the same since prior to accident. I have not filed the same on record. It is true to say that on the day of accident my Activa was not insured. It is not true to say that I had also not worn helmet.

4] At the time of incident I was proceeding to my home from University, Nagpur. It is true to say that I did not lodge the report. It is not true to say that offence was registered against unknown vehicle. The FIR Exh.21 is now shown to the witness. It is true to say that it was registered against unknown person. It is not true to say that accident occurred due to unknown vehicle. It is not true to say that accident occurred due to my fault. It is not true to say that my Activa had given dash to unknown vehicle and I had fallen down on the road and sustained injuries. It is not true to say that I am deposing falsely that Baleno vehicle had given dash to my Activa. It is not true to say that as I was not knowing the registration number of offending vehicle, therefore I have falsely filed present claim against the vehicle which was passing by the road thereafter. It is not true to say that I had not sustained any injuries as mentioned in my affidavit. I had taken treatment in Life Care Hospital only. It is not mentioned in my petition that I suffered 40% disablement. It is not true to say that I deposed falsely that I incurred expenses of Rs.3,00,000/- on medical treatment.

5] It is not true to say that there was mediclaim policy of our family. I have not filed on record any document to show that prior to accident I was participating in sports and other cultural activity. It is true to say that at the time of accident I was not student of M.CA. Witness volunteers that she had booked her admission there. I have filed on record the receipt to that effect. It is true to say that I am doing my daily routine work. It is not true to say that accident occurred due to my fault. It is not true to say that there is no loss of earning and amenities to me. It is not true to say that I have filed false claim against the incorrect vehicle. It is not true to say that I have not suffered any disability. It is not true to say that to get compensation I have filed this false claim. It is not true to say that I have filed false claim against the owner of the vehicle and insurance company.

**Cross-examination for Respondent No.2.**

Respondent No.2 and his counsel absent when repeatedly called.  
Hence cross examination Nil.

**Re-examination-Nil.**

R.O.A.C.

Before me.

(P B. Naikwad)  
Member, MACT-1, Nagpur.  
Date: 21.07.2025

(P B. Naikwad)  
Member, MACT-1, Nagpur.  
Date: 21.07.2025