IN THE COURT OF MOTOR ACCIDENT CLAIM TRIBUNAL
JUDGE/CHIEF JUDGE, CHENNAI,
CHENNAI DISTRICT.

Present: **Thiru.P.Mathusuthanan, B.A., B.L .,**
Motor Accident Claims Tribunal Judge/Chief Judge, Chennai.

Thursday, the 16th day of July, 2026.

M.C.O.P.Nos.721/2024 and 2059/2024
(CNR NO.TNCH09-011945-2023)
(CNR NO.TNCH09-011946-2023)

1. Ragini, W/o. Late. A.Thangaraj,
2. T.Sai Adhilagan (Minor) S/o. Late. A.Thangaraj,
3. Kasthuri, W/o.Arjunan,
4. Arjunan, S/o.Vedhachalam,

(Minor Petitioner are rep. by his Natural Guardian & Next Friend, Mother Ragini)

All are residing at No.8, Sivaji Nagar,
4th Street, Vallancheri, Maraimalainagar,
Guduvancherry, Kanchipuram – 603 202. ...Petitioners in MCOP No.721/2024

1. Nandhini Moorthy, W/o. Late. A.Arunraj,
2. A.Aadhini (Minor) D/o. Late. A.Arunraj,
3. A.Janani (Minor) D/o. Late. A.Arunraj,
4. Kasthuri, W/o.Arjunan,
5. Arjunan, S/o.Vedhachalam,

(Minor Petitioners are rep. by their Mother Nandhini Moorthy)

All are residing at No.8, Sivaji Nagar, 4th Street,
Vallancheri, Maraimalainagar,
Guduvancherry, Kanchipuram – 603 202. ...Petitioners in MCOP No.2059/2024

-Vs-

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1. D.Naveen, S/o.D.Dhanasekaran,
   No. Rani Anna Nagar Main Road,
   Nandivaram, Guduvancheri,
   Kanchipuram – 603 202.

2. The Manager (Legal Department)
   The New India Assurance Company Limited,
   Motor Third Party Claims, No.232, VI Floor,
   N.S.C. Bose Road, Chennai – 600 001.

3. The Managing Director,
   Tamil Nadu State Transport Corporation (TNSTC),
   Kanchipuram Region, Kanchipuram District – 631 552.

   The M.D. Tamilnadu State Transport Corporation (TNSTC)
   Koyambedu, Chennai – 600 107.

...Respondents
in both MCOPs

These petitions came up before me for final hearing on 22.06.2026 in the presence of M/s.A.Raveendran, Learned Advocate appearing for the petitioners in both MCOPs, M/s.J.Manikandan, A.S.Ramesh, N.C.Vignesh, N.Shanmugapriya, N.Govindarajan, R.Rubini, P.Sathishkumar, R.Kalaiyarasi, Learned Advocates appearing for the 1st respondent in both MCOPs, M/s.T.Jayaraman, Learned Advocate appearing for the 2nd respondent in both MCOPs and of M/s.V.Bharathidasan, Learned Advocate appearing for the 3rd respondent in both MCOPs and upon perusing the case records and having stood over till this day for consideration, this court passed the following:

COMMON AWARD

(i) MCOP No.721/2024 :-

Petition filed u/s 166 & 140 of Motor Vehicles Act to claim compensation of Rs.75,00,000/- from the respondents jointly and severally for the loss caused to the petitioners due to the death of Mr.Thangaraj in a road accident, which took place on 02.09.2023.

(ii) MCOP No.2059/2024 :-

Petition filed u/s 166 & 140 of Motor Vehicles Act to claim compensation of Rs.84,35,000/- from the respondents jointly and severally for the loss caused to the petitioners due to the death of Mr.Arunraj in a road accident, which took place on 02.09.2023.

2. **Brief averments of the petition are as follows:-**

(i) On 02.09.2023 at about 10.40 p.m, the deceased Mr.Thangaraj was riding a Motorcycle bearing Registration No.TN 03 M 9274 with deceased Mr.Arunraj as the pillion rider, at Chengalpattu - Tambaram GST Road, proceeding from south to north, on the left side of the road. When they reached near the Guduvanchery bus stop, a bus bearing Registration No.TN21 N 1767 belonging to the 3rd respondent was proceeding in front of their motorcycle. At that time, a Tempo Traveler bearing Registration No.TN11 X 3015 belonging to the 1st respondent coming behind drove the vehicle in a rash and negligent manner and dashed behind the deceased vehicle, and again hit behind the 3rd respondent's bus, causing the accident. As a result, the rider Mr.Thangaraj and pillion rider Mr.Arunraj sustained fatal injuries and died.

(ii) This accident happened because of the unmindful, rash and negligent driving of the drivers belonging to respondents 1 and 3. Had the drivers of the vehicles belonging to respondents 1 and 3 been cautious, the accident could have been averted. Therefore the petitioners contended that the 1st respondent being the owner, the 2nd respondent being the insurer of the Tempo Traveler bearing registration No.TN11 X 3015 and 3rd respondent being owner of the bus bearing Registration No.TN21 N 1767 are jointly and severally liable to pay compensation to the petitioners with interest and costs. Hence these petitions.

(Since the counter statements in MCOP Nos.721/2024 & 2059/2024 are similar, to avoid repetition, the counter statements are narrated hereunder commonly.)

3. Brief averments of the counter statement filed by the 1st respondent are as follows:-

The 1st respondent denied all the allegations in the petition except those that are specifically admitted in the counter statement. The driver of the 1st respondent's vehicle was not at fault. The accident occurred solely due to the negligence of the deceased, Thangaraj, and his brother Arunraj, who alone were responsible for the occurrence of the accident. Further stated that the 2nd respondent is the insurer of the vehicle (Tempo Traveler) and the policy is valid at the time of the accident. Hence, in the event of any compensation being awarded to the petitioners, the 2nd respondent alone is liable to satisfy the award.

4. Brief averments of the counter statement and additional counter statement filed by the 2nd respondent are as follows:-

(i) The 2nd respondent denied all the allegations in the petition except those that are specifically admitted in the counter statement. The 3rd respondent bus bearing Registration No.TN21 N 1767 which was proceeding ahead of the motorcycle, suddenly stopped without any indication, in the process the rider of the motorcycle without any signal suddenly stopped the motorcycle, the 1st respondent vehicle allegedly followed by the motorcycle caused the accident. In fact, the said accident occurred due to suddenly stopping of the bus on the road. Therefore, the 3rd respondent, and the rider and pillion rider of the motorcycle who had fallen down negligently from the vehicle are alone responsible for accident. The driver of the said tempo traveler was also not having valid driving license at the time of the accident. As the accident occurred after the new amendment which came into force 01.04.2022, there is no provision for pay and recovery. Hence, these petitions may be dismissed with the costs of this respondent.

(ii) **Additional counter:** The final report dated 18.10.2023 has clearly stated that the driver of the Tempo Traveler did not possess a valid driving license and he has been charged under Section 181(3) of MV Act, 1988. Hence the petition is liable to be dismissed.

5. Brief averments of the counter statement filed by the 3rd respondent are as follows:-

The 3rd respondent denied the allegation regarding the rash and negligent driving of the driver of the TNSTC Limited at the time of the accident. The accident occurred solely due to the rash and negligent driving of the van driver. The driver of the 3rd respondent corporation was no way responsible for the accident. The claimants have to prove the age, avocation and income of the deceased persons and that they are the legal heirs of the deceased. Hence, these petitions may be dismissed with the costs of this respondent.

DISCUSSION

6. Considering the same set of facts and similar evidence to have been produced on both side, the learned counsel appearing for the petitioners filed a memo to try the above two MCOP cases as jointly. Thus, that memo was recorded and the two MCOP cases were taken together and the evidence in two petitions were recorded in MCOP.No.721/2024 .On perusal of the records and in view of the rival submission of the learned counsel on either side, the following points are seems to be appropriate to determine this case in effective manner:-

1. Who is responsible for the accident?
2. Who is liable to pay compensation to the petitioners?
3. Whether the petitioners are entitled to compensation? If so, what is the quantum?

7. Since both the petitions arose out of the same accident which happened on 02.09.2023, the above both cases were taken up for joint trial and witnesses were examined and documents were marked in MCOP.No.721/2024. The 1st petitioner Mrs.Ragini in MCOP No.721/2024 was examined as PW1, the 1st petitioner Mrs.Nandhini Moorthy in MCOP No.2059/2024 was examined as PW2 and one Mr.Surya ocular witness of the accident was examined as PW3 and Ex.P1 to Ex.P35 were marked on the side of petitioners. On the side of the respondents, two official witnesses were examined as RW1 and RW2 and the driver of the 3rd respondent's Bus is examined as RW3 and Ex.R1 to Ex.R9 documents were marked.

ARGUMENTS:

8. The learned counsel appearing for the petitioners would contend that the deceased Mr.Thangaraj was a B.Com graduate and was working as a Checking Inspector, in such a circumstances while on 02.09.2023 at 10.15 p.m. Mr.Thanagarj was riding a Motorcycle with the pillion rider Mr.Arunraj, who was working as a Miller, on the Chengalpet to Tambaram GST Road from south to north direction on the extreme left side, the driver of the 1st respondent vehicle came on the same direction, at a high speed, in a rash and negligent manner, hit behind the vehicle and again hit the transport vehicle (3rd respondent) which was going ahead of the two-wheeler. In that impact, the rider of the two-wheeler as well as the pillion rider were thrown away of the vehicle and suffered injury and died on the way to the hospital. He would further contend that only due to the rash and negligent driving on the part of the 1st respondent vehicle, the accident had occurred. He would further contend that though the learned counsel appearing for the 1st respondent would contend that the driver of the 1st respondent's vehicle was holding license to drive LMV vehicle only and thus the driver of the 1st respondent's vehicle was not authorized and permitted to drive the heavy duty vehicle.

9. In this regard, the learned counsel appearing from the petitioner would contend that as per the judgment of Hon'ble Supreme Court in ***Bajaj Alliance General Insurance Co. Ltd., -Vs- Rambha Devi and Others, dated 06.11.2024 [MANU/SC/1178/2024],*** if the weight of the vehicle falls within 7,500kg, the driver of the vehicle holding LMV is permitted to drive the heavy

duty vehicle. In this regard, the learned counsel appearing for the petitioners invited the attention of this court to Ex.P.13 and would contend that the vehicle driven by the 1st respondent's driver had an unladen weight of 2,350 kg and a laden weight of 3,510kg. Hence he would contend that the contention of the 2nd respondent disputing the validity of license of driver of the Tempo Traveller on the said ground does not arise and in support of this contention, he relied upon the following judgment of ***CMA No.859/2024, dated 26.06.2025 in M.V.Saibabu -Vs- The Managing Director, MTC, CMA No.650/2025, dated 05.03.2025 in P.Radha and another -Vs- The Managing Director, MTC, CMA No.3796/2025 & CMP Nos.31692/25 and 4376/26 and Cross-objection No.25/2026, dated 25.3.2026 in Reliance General Insurance Co. Ltd. -Vs- Ajith Kumar, [2024 (1) TN MAC 23 (DB)] in C.M.A.(MD) No.366/2015 & M.P. (MD No.01/2015) dated 19.12.2023 in Royal Sundaram Alliance Insurance Co. Ltd., -Vs- V.Vimala Devi and others, and [2025 (2) TN MAC 190 (HP)] in F.A.O (MVA) Nos.284 & 329/2016 in United India Insurance Co. Ltd. -Vs- Sita Devi and others.***

10. The learned counsel appearing for the 1st respondent would contend that the driver of the 1st respondent's vehicle was possessing valid Driving license and the vehicle also had a due insurance coverage at the time of accident. He would contend that in the event of fixing the liability on the part of the Tempo Traveler, the 2nd respondent with whom the vehicle was insured alone is liable to pay compensation to the petitioners.

11. At the outset, the 2nd respondent would contend that on account of

space constrained caused by the bus and the two wheeler in which the deceased along with pillion rider were traveling, the 1st respondent's vehicle was not able to move and overtake the bus going ahead. In such circumstances, the driver of the tempo traveller hit the two-wheeler and hence he would contend that even if the court arrived at a conclusion that the accident had occurred due to the negligence on the part of the driver of tempo traveller, contributory negligence of the bus has to be taken into account and he would further invite the attention of this court towards the Ex.P.4/Final Report and would contend that the final report indicates that at the time of accident the driver of the tempo traveller did not possess a valid driving license to drive the vehicle and he would further contend that even though during the trial the driving license was marked as Ex.P.12, it was relating to LMV. That being so, the driver had driven the heavy duty vehicle i.e., tempo traveller. Hence the claim petitions filed by the petitioners on the basis of the accident caused by the driver who did not possess a valid driving license to drive the heavy duty vehicle i.e., tempo traveller is not sustainable as against the 2nd respondent herein. And finally he would contend that if at all this court want's arrive at a conclusion to award compensation, in the absence of any income proof of the deceased persons, the notional income alone has to be taken into account during the calculation of award amount.

<u>Points No.1 & 2:-</u>

12. Ex.P1 is the First Information Report. From Ex.P1 it is seen that the defacto complainant is the father of the deceased persons. It is stated in the

FIR that on 24.02.2022 at about 9.30 a.m. when the deceased was riding on his TVS Apache two wheeler bearing registration No.TN-21-AV-1173, heading from Vellore to Tiruvannamalai main road, north to south direction opposite to Durgai Nammiyandhal koot road, Pandu hotel, by the time, the driver of the Tata Ace vehicle bearing registration No.TN-19-V-6166 came on the opposite direction in a rash and negligent manner, at a high speed dashed against the deceased. In that impact, the deceased who suffered injury all over the body, rushed to Government Medical College and Hospital, Tiruvannamalai, where he was declared as brought dead.

13. Thereafter on the complaint given by the father of the deceased, a case in Crime No.483/2023 has been registered against the driver of the Tempo Traveller bearing Registration No.TN11 X 3015 vehicle by Tambaram police station.

14. In order to prove the case of the petitioners, on the side of petitioners, wife of the deceased Mr.Thangaraj was examined as PW1 and wife of the deceased Mr.Arunraj was examined as PW2. Since the said PW1 and PW2 were not the ocular witness of the accident, one Mr.Surya, who was the eye witness of the accident, was examined as PW3 to speak about the mode of accident and negligence on the part of the driver of the 1st respondent's Tempo Traveler bearing Registration No.TN11 X 3015 and Bus bearing Registration No.TN21 N 1767.

15. PW3 has stated in his chief-examination filed in the form of proof affidavit that the accident has occurred only due to the negligence on the part of

the driver of the above said Tempo Traveler bearing Registration No.TN11 X 3015. He even stated that the driver of the said Tempo Traveler hit the two-wheeler and then hit the Bus, causing the accident. During cross examination by 3rd respondent, the eyewitness/PW3 admitted that the driver of the Bus was not responsible for the accident and the accident had happened due to the driver of the Tempo Traveler only.

16. In the course of chief examination as well as cross examination the PW3, has re-iterated the facts as averred in the Ex.P1 - FIR with regard to the mode of accident and the rash and negligent driving of the driver of said offending Tempo Traveler and further has affirmed that only on account of the negligence on the part of the driver of the offending Tempo Traveler alone the above said accident occurred. Though the PW3 was cross examined by the learned counsel for the 2nd respondent, nothing to discredit the evidence of PW3 in respect of the mode of accident, negligent driving of the driver of offending Tempo Traveler and the injury that led to the death of deceased persons at the material point of time, was brought out. The driver of the Bus who was examined as RW3 also stated that the accident was caused due to the negligent driver of the 1st respondent's vehicle.

17. However, the adverse contention of 2nd respondent against the pleadings of the petitioners was not being proved with acceptable evidence. It is therefore the contention of the 2nd respondent disputing the manner of accident without any valid rebuttable evidence cannot be looked into by this court. On the other hand, the petitioners through the evidence of PW3 has

proved the manner of accident and negligence on the part of driver of offending Tempo Traveler bearing Registration No.TN11 X 3015 at the time of accident.

18. Hence, considering the evidence of PW3 and Ex.P1, I hold that the driver of the offending Tata Ace vehicle alone is negligent and he was the cause for the accident. Thus I fix the negligence on the part of the driver of the offending Tempo Traveler bearing Registration No.TN11 X 3015. Since it is decided that the accident was caused due to the negligence of 1st respondent's vehicle driver, **the 3rd respondent is exonerated.**

19. The 2nd respondent contended that as per Ex.P4=Ex.R.8 (Final Report), the driver of the 1st respondent's vehicle did not possess a valid driving licence at the time of the accident. To prove the same they have examined Junior Assistant from Chengalpattu RTO as RW1 and he stated that the 1st respondent's vehicle driver only possessed the LMV vehicle and did not possess a Driving license to drive the Tempo Traveler at the time of accident and produced Ex.R.2/Extract of Driving license. They have also examined one official witness from insurance company as RW2 and he gave evidence based on file.

20. As far as the possession of valid driving license of driver of 1st respondent's vehicle is concerned, Ex.P12 (Driving Licence of the driver of the 1st respondent's vehicle) reveals that the driver was in fact, in possession of a LMV driving licence at the time of the accident. In this regard, the judgment relied upon by the petitioners in ***Bajaj Allianz General Insurance Co. Ltd. vs. Rambha Devi and Others, dated 06.11.2024 [MANU/SC/1178/2024],*** clearly

states that a driver holding a licence for a Light Motor Vehicle (LMV) under Section 10(2)(d), for a vehicle with a gross vehicle weight not exceeding 7,500 kg, is permitted to operate a "transport vehicle" without requiring any separate endorsement under Section 10(2)(e) of the Motor Vehicles Act.

21. It is evident from Ex.P.13, the laden weight of the 1st respondent's vehicle is 3,510 kg, which is well below 7,500 kg. Hence, in view of the judgment cited supra, the driver of the 1st respondent's vehicle, holding a valid LMV licence, was competent to drive the Tempo Traveller (Maxi Cab) bearing Registration No.TN11 X 3015. Therefore it is clear that the 1st respondent has not violated the terms and conditions of the insurance policy. Consequently, the 2nd respondent being the insurer, is liable to indemnify the petitioners for the death of the deceased.

22. In view of the above discussions, I hold that the 1st respondent being the owner and 2nd respondent being the insurer of the offending vehicle bearing Registration No.TN11 X 3015 herein are liable to satisfy if any award is passed. The 3rd respondent is exonerated. Thus the points No.1 & 2 are answered accordingly.

Point No.3:

MCOP No.721/2024:

23. The next and foremost point to be decided herein is that whether the petitioners are entitled for seeking compensation for the demise of deceased Mr.Thangaraj. From Ex.P.7 Legal Heir Certificate, it is made clear that the 1st petitioner is wife, 2nd petitioner is minor son, 3rd petitioner is mother and 4th

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petitioner is father of the deceased Mr.Thangaraj.

24. In the absence of any contrary materials on record, this court has no hesitation to hold that the petitioners are the legal heirs of the deceased and they are entitled to get the compensation for the demise of the deceased Mr.Thangaraj.

Age of the deceased:

25. The petitioners have stated that the deceased was **28** years old at the time of accident, the Driving License/**Ex.P.10** shows that the date of birth of the deceased was 09.07.1995 and date of accident was 02.09.2023. Therefore, it is concluded that the age of the deceased at the time of accident was **28 years.**

Income of the deceased:

26. As far as quantum is concerned, it is stated on the side of the petitioners that during the period of accident, the deceased was working as a Checking Inspector in Dev Enterprises, Chennai and was earning Rs.30,000/- per month but there is no proof for the same.

27. Since there was no credible document to prove the income of the deceased, I am not in a position to fix the income as claimed by the petitioners. However considering the age of the deceased, notional income has to be fixed. To assess the income, it is useful to refer to the judgment of the Division Bench of Hon'ble High Court reported in ***" 2019(1) TNMAC 54 in a case between Andal & Others Vs Avinav Kannan & another "*** *wherein it is held that*

> *"12. Therefore it is just and necessary to increase the Notional Income of Rs.6,500/- fixed by the Hon'ble Apex Court during the year 2008 corresponding to the cost of living, prices of the essentials and inflation.*

Hence to determine the Notional Income of the deceased who was working as a Daily Wager in "The Ark Chicken Mutton Comer" in the year 2014, we decided to apply the cost of Inflation Index as issued by the Central Board of Direct Tax (CBDT) for the purpose of determination of Notional Income of the deceased person.

13. The CBDT vide Notification No.370142(D)(No.26/2008) (L.No.370/42/3/2008-TPL), dated 13.06.2008 specifies the Cost of Inflation index as mentioned in Column No.3, for the financial year mentioned in the corresponding entry in Column No.2 in the below said Tabular Column:

S.No.	***Financial Year***	***Cost of Inflation Index***
1.	***2001-2002***	***100***
2.	***2002-2003***	***105***
3.	***2003-2004***	***109***
4.	***2004-2005***	***113***
5.	***2005-2006***	***117***
6.	***2006-2007***	***122***
7.	***2007-2008***	***129***
8.	***2008-2009***	***137***
9.	***2009-2010***	***148***
10.	***2010-2011***	***184***
12.	***2012-2013***	***200***
13.	***2013-2014***	***220***
14.	***2014-2015***	***240***
15.	***2015-2016***	***254***
16.	***2016-2017***	***264***
17.	***2017-2018***	***272***
18.	***2018-2019***	***280***
19.	***2019-2020***	***289***
20.	***2020-2021***	***301***
21	***2021-2022***	***317***
22	***2022-2023***	***331***
23	***2023-2024***	***348***
24	***2024-2025***	***363***
25	***2025-2026***	***376***

" 2019(1) TNMAC 54
Andal & Others Vs Avinav Kannan & another "

wherein it is held that

12. Therefore it is just and necessary to increase the Notional Income of Rs.6,500/- fixed by the Hon'ble Apex Court during the year 2008 corresponding to the cost of living, prices of the essentials and inflation. Hence to determine the Notional Income of the deceased who was working as a Daily Wager in "The Ark Chicken Mutton Comer" in the year 2014, we decided to apply the cost of Inflation Index as issued by the Central Board of Direct Tax (CBDT) for the purpose of determination of Notional Income of the deceased person.

13. The CBDT vide Notification No.370142(D)(No.26/2008) (L.No.370/42/3/2008-TPL), dated 13.06.2008 specifies the Cost of Inflation index as mentioned in Column No.3, for the financial year mentioned in the corresponding entry in Column No.2 in the below said Tabular Column:

14. As per the above said index, the cost of Inflation Index for the year as 2007-2008 is

129 and for the year **2023-24 will be 348.** Now we determine the Notional Income of the deceased in the manner stated below:		
The Notional Income fixed by the Cost of Inflation Index for the year Hon'ble Supreme Court of India for the vegetable vendor i.e., Rs.6,500/- during the year 2007-2008	X	Cost of Inflation Index for the year **2023-24**
Cost of Inflation Index for the year 2007-2008.		

28. The above Judgment would categorically rule that there cannot be positive evidence for a person who is involved in an unorganized sector or doing Cargo vehicle Driver and hence, the court has to estimate the monthly income having regard to the fact that the Hon'ble Supreme Court and Hon'ble High Court, considering the age of the deceased**,** I am fixing his monthly income following the formula arrived by the Hon'ble Division Bench **Rs.6,500/- x 348/129 =Rs.17,534.88/-, and the same is rounded off to Rs.17,500/-**.

<u>Future Prospects :</u>

29. As per the Judgment of the Hon’ble Apex Court in ***National Insurance Co., Ltd., -Vs- Pranay Sethi and others [2017 (2) TNMAC 609 (SC)],*** considering the age of the deceased is 28 years, 40% future prospects is added.

	Rs.
Monthly Income	17,500
Add: 40% Future Prospects	7,000

Total Income	24,500

Accordingly the annual income of the deceased (24,500 x 12) = Rs.2,94,000/-.

<u>Loss of Income/Dependency (1) :</u>

30. This court has decided that the **petitioners 1 to 4** are dependents of the income of the deceased and hence **1/4** of the annual income of deceased **(2,94,000 x 1/4 = 73,500)** has to be deducted towards his personal expenses, by deducting the same, the annual income of the deceased would come to **Rs.2,20,500/- (2,94,000 – 73,500)**.

31. As per the Judgment of the Hon’ble Apex Court in ***Smt.Sarla Verma and others -Vs- Delhi Transport Corporation and another [2009(2) Tnmac 1 (SC)],*** considering the age of the deceased is 28 years, the multiplier of 17 is adopted and the loss of income to the claimants is calculated at **Rs.37,48,500/- (2,20,500 x 17).**

<u>Loss of Estate, Funeral Expenses and Consortium (2 - 5)</u>**:**

32. As per the Judgment of Hon'ble Supreme Court reported in ***CDJ 2017 SC 1220 (National Insurance Company Limited Vs Praney Sethi and others)***, the petitioners are entitled to a sum of **Rs.15,000/-** towards loss of estate and **Rs.15,000/-** towards funeral expenses and as per the Judgment of Hon'ble Supreme court reported in ***United India Insurance Company Ltd., vs Satinder Kaur @ Satwinder Kaur & Others 2020 in SLP (Civil) No.28548/2014 CA.No.2705/2020*** *the 3-Judge Bench of the Hon'ble Supreme Court reaffirmed the view on consortium.* Hence, the 1st petitioner being the wife is entitled for Spousal consortium of Rs.40,000/-, 2nd petitioner being the son is entitled for Parental Consortium of Rs.40,000/- and the petitioners 3 and 4 being the parents of the deceased are entitled for **Filial Consortium** of

Rs.80,000/- (40,000 x 2). Thus a **sum of Rs.1,90,000/-** is awarded under the head of loss of estate, funeral expenses and consortium [15,000 + 15,000 + 1,60,000 = 1,90,000].

33. Further as per the judgment reported in ***National Insurance Company Limited Vs Praney Sethi and others and Shri Ram General Insurance Co. Ltd. Vs Bhagat Singh Rawat on 27 March, 2023,*** the compensation on the head of conventional (Loss of estate, consortium and funeral expenses) is to be **enhanced by 10% every three years from 31.10.2017 onwards.**

34. In the present case, as the accident occurred in the year 2023, a 10% enhancement is applicable for the period 2021–2023.

Year	Calculation	Amount
2017-2020 [Base amount]	-	1,90,000
2021-2023	1,90,000 x 10/100	19,000

<u>Transportation Expenses including damages to personal belongings (6):</u>

35. Further, this Court is inclined to award a sum of **Rs.10,000/-** towards transportation charges and damages to the personal belongings of the deceased.

<u>Considering the above aspects, the compensation is calculated as below:-</u>

SI.No.			Rs.
1.	Towards Loss of Income / Dependency	=	37,48,500
2.	Towards Loss of Estate	=	15,000
3.	Towards Loss of Consortium	=	1,60,000
4.	Towards Funeral Expenses	=	15,000

5.	Additional amount on conventional heads @ 10%		19,000
6.	Towards Transportation Charges including damages to personal belongings	=	10,000
	Compensation Payable	=	**39,67,500**

MCOP No.2059/2024:

36. The next and foremost point to be decided herein is that whether the petitioners are entitled for seeking compensation for the demise of deceased Mr.Arunraj. From P.30 Legal Heir Certificate, it is made clear that the 1st petitioner is wife, petitioners 2 and 3 are daughters, 4th petitioner is mother and 5th petitioner is father of the deceased Mr.Arunraj.

37. In the absence of any contrary materials on record, this court has no hesitation to hold that the petitioners are the legal heirs of the deceased and they are entitled to get the compensation for the demise of the deceased Mr.Arunraj.

Age of the deceased:

38. The petitioners have stated that the deceased was **33** years old at the time of accident, the Aadhaar Card/Ex.P.29 shows that the date of birth of the deceased was 23.07.1990 and date of accident was 02.09.2023. Therefore, it is concluded that the age of the deceased at the time of accident was **33 years.**

Income of the deceased:

39. As far as quantum is concerned, it is stated on the side of the petitioners that during the period of accident, the deceased was working as a

Miller in S.D.A. Engineering Works, Ekkattuthangal, Chennai 600 032 and was earning Rs.35,000/- per month but there is no proof for the same.

40. Since there was no credible document to prove the income of the deceased, I am not in a position to fix the income as claimed by the petitioners. However considering the age of the deceased, notional income has to be fixed. To assess the income, it is useful to refer to the judgment of the Division Bench of Hon'ble High Court reported in ***" 2019(1) TNMAC 54 in a case between Andal & Others Vs Avinav Kannan & another "*** *wherein it is held that*

> *"12. Therefore it is just and necessary to increase the Notional Income of Rs.6,500/- fixed by the Hon'ble Apex Court during the year 2008 corresponding to the cost of living, prices of the essentials and inflation. Hence to determine the Notional Income of the deceased who was working as a Daily Wager in "The Ark Chicken Mutton Comer" in the year 2014, we decided to apply the cost of Inflation Index as issued by the Central Board of Direct Tax (CBDT) for the purpose of determination of Notional Income of the deceased person.*
>
> *13. The CBDT vide Notification No.370142(D)(No.26/2008) (L.No.370/42/3/2008-TPL), dated 13.06.2008 specifies the Cost of Inflation index as mentioned in Column No.3, for the financial year mentioned in the corresponding entry in Column No.2 in the below said Tabular Column:*

S.No.	Financial Year	Cost of Inflation Index
1.	2001-2002	100
2.	2002-2003	105
3.	2003-2004	109
4.	2004-2005	113
5.	2005-2006	117
6.	2006-2007	122
7.	2007-2008	129
8.	2008-2009	137
9.	2009-2010	148
10.	2010-2011	184
12.	2012-2013	200
13.	2013-2014	220
14.	2014-2015	240
15.	2015-2016	254
16.	2016-2017	264
17.	2017-2018	272
18.	2018-2019	280
19.	2019-2020	289

20.	*2020-2021*	*301*
21	*2021-2022*	*317*
22	*2022-2023*	*331*
23	*2023-2024*	*348*
24	*2024-2025*	*363*
25	*2025-2026*	*376*

“ 2019(1) TNMAC 54
Andal & Others Vs Avinav Kannan & another ”

wherein it is held that

12. Therefore it is just and necessary to increase the Notional Income of Rs.6,500/- fixed by the Hon'ble Apex Court during the year 2008 corresponding to the cost of living, prices of the essentials and inflation. Hence to determine the Notional Income of the deceased who was working as a Daily Wager in “The Ark Chicken Mutton Comer” in the year 2014, we decided to apply the cost of Inflation Index as issued by the Central Board of Direct Tax (CBDT) for the purpose of determination of Notional Income of the deceased person.

13. The CBDT vide Notification No.370142(D)(No.26/2008) (L.No.370/42/3/2008-TPL), dated 13.06.2008 specifies the Cost of Inflation index as mentioned in Column No.3, for the financial year mentioned in the corresponding entry in Column No.2 in the below said Tabular Column:

14. As per the above said index, the cost of Inflation Index for the year as 2007-2008 is 129 and for the year **2023-24 will be 348** Now we determine the Notional Income of the deceased in the manner stated below:

The Notional Income fixed by the Cost of Inflation Index for the year Hon'ble Supreme Court of India for the vegetable vendor i.e., Rs.6,500/- during the year 2007-2008	X	Cost of Inflation Index for the year **2023-24**
Cost of Inflation Index for the year 2007-2008.		

41. The above Judgment would categorically rule that there cannot be positive evidence for a person who is involved in an unorganized sector or doing Cargo vehicle Driver and hence, the court has to estimate the monthly income having regard to the fact that the Hon'ble Supreme Court and Hon'ble High Court, considering the age of the deceased**,** I am fixing his monthly income following the formula arrived by the Hon'ble Division Bench **Rs.6,500/- x 348/129 =Rs.17,534.88/-, and the same is rounded off to Rs.17,500/-**.

MATHUSUTHANAN P Digitally signed by MATHUSUTHANAN P

<u>Future Prospects :</u>

42. As per the Judgment of the Hon'ble Apex Court in ***National Insurance Co., Ltd., -Vs- Pranay Sethi and others [2017 (2) TNMAC 609 (SC)],*** considering the age of the deceased is 33 years, 40% future prospects is added.

	Rs.
Monthly Income	17,500
Add: 40% Future Prospects	7,000

Total Income	24,500

Accordingly the annual income of the deceased (24,500 x 12) = Rs.2,94,000/-.

<u>Loss of Income/Dependency (1) :</u>

43. This court has decided that the **petitioners (1 to 5)** are dependents of the income of the deceased and hence **1/4** of the annual income of deceased **(2,94,000 x 1/4 = 73,500)** has to be deducted towards his personal expenses, by deducting the same, the annual income of the deceased would come to **Rs.2,20,500/- (2,94,000 – 73,500)**.

44. As per the Judgment of the Hon'ble Apex Court in ***Smt.Sarla Verma and others -Vs- Delhi Transport Corporation and another [2009(2) Tnmac 1 (SC)],*** considering the age of the deceased is 33 years, the multiplier of 16 is adopted and the loss of income to the claimants is calculated at **Rs.35,28,000/- (2,20,500 x 16).**

<u>Loss of Estate, Funeral Expenses and Consortium (2 - 5):</u>

45. As per the Judgment of Hon'ble Supreme Court reported in ***CDJ***

2017 SC 1220 (National Insurance Company Limited Vs Praney Sethi and others)**,** the petitioners are entitled to a sum of **Rs.15,000/-** towards loss of estate and **Rs.15,000/-** towards funeral expenses and as per the Judgment of Hon'ble Supreme court reported in ***United India Insurance Company Ltd., vs Satinder Kaur @ Satwinder Kaur & Others 2020 in SLP (Civil) No.28548/2014 CA.No.2705/2020*** *the 3-Judge Bench of the Hon'ble Supreme Court reaffirmed the view on consortium.* Hence, the 1st petitioner being the wife is entitled for **Spousal consortium of Rs.40,000**, petitioners 2 and 3 being the daughters are entitled for **Parental Consortium of Rs.80,000** (40,000 x 2), and petitioners 4 and 5 being the parents of the deceased are entitled for **Filial Consortium** of **Rs.80,000/- (40,000 x 2).** Thus a **sum of Rs.2,30,000/-** is awarded under the head of loss of estate, funeral expenses and consortium [15,000 + 15,000 + 2,00,000 = 2,30,000].

46. Further as per the judgment reported in ***National Insurance Company Limited Vs Praney Sethi and others and Shri Ram General Insurance Co. Ltd. Vs Bhagat Singh Rawat on 27 March, 2023,*** the compensation on the head of conventional (Loss of estate, consortium and funeral expenses) is to be **enhanced by 10% every three years from 31.10.2017 onwards.**

47. In the present case, as the accident occurred in the year 2023, a 10% enhancement is applicable for the period 2021–2023.

Year	Calculation	Amount
2017-2020 [Base amount]	-	2,30,000

2021-2023	2,30,000 x 10/100	23,000

<u>Transportation Expenses including damages to personal belongings (6):</u>

48. Further, this Court is inclined to award a sum of **Rs.10,000/-** towards transportation charges and damages to the personal belongings of the deceased.

<u>Considering the above aspects, the compensation is calculated as below:-</u>

SI.No.			**Rs.**
1.	Towards Loss of Income / Dependency	=	35,28,000
2.	Towards Loss of Estate	=	15,000
3.	Towards Loss of Consortium	=	2,00,000
4.	Towards Funeral Expenses	=	15,000
5.	Additional amount on conventional heads @ 10%		23,000
6.	Towards Transportation Charges including damages to personal belongings	=	10,000

	Compensation Payable	=	**37,91,000**

Thus point No.3 is answered accordingly.

<u>49. Conclusion:</u>

<u>(i) MCOP No.721/2024:</u>

1. **In the result,** the petition is partly allowed with proportionate interest and costs. Award is passed in favour of the petitioners against the 2nd respondent herein.

<u>How to disburse the award amount:</u>

2. This Court has decided to disburse the award amount in accordance with the guidelines laid down by the Hon'ble Supreme Court of India in

Parminder Singh Vs. Honey Goyal & others, reported in 2025 (1) TN MAC 533 (SC).

3. Out of total Award amount of **Rs.39,67,500/-** **(Rupees Thirty Ninety Lakhs Sixty Seven Thousand and Five Thousand Only)**, **the 1st petitioner is entitled to Rs.19,67,500/-, the 2nd petitioner is entitled to Rs.10,00,000/- and the petitioners 3 and 4 are entitled to Rs.5,00,000/- each** with proportionate interest and costs.

<u>Transfer of Award amount to the petitioners 1 and 3, 4 :</u>

4. The 2nd respondent is hereby directed to transfer the award amount of **Rs.29,67,500/-** with interest thereon at the rate of 7.5% per annum from the date of filing of the claim petition until the date of transfer, and with costs, **to the credit of petitioners 1 and 3, 4 as detailed below, <u>directly</u> through NEFT/RTGS mode,** within 60 days ***from the date of receipt of intimation regarding payment of the requisite court fee made by the petitioners.***

Petitioner(s)	Account Details		Amount to be transferred (in Rs.)
1st Petitioner	A/c.No.	7158896696	**19,76,500/-**
	Name of the Bank	Indian Bank	
	IFSC Code	IDIB000G019	
3rd Petitioner	A/c.No.	6836029696	**5,00,000/-**
	Name of the Bank	Indian Bank	
	IFSC Code	IDIB000G019	
4th Petitioner	A/c.No.	500101013581590	**5,00,000/-**
	Name of the Bank	City Union Bank	
	IFSC Code	CIUB0000336	

(The extract of bank account details are attached at the end of the order)

(The 2nd respondent is hereby once again specifically directed to ensure the payment of court fees made by the petitioners prior to transfer the petitioners award amount in the above bank accounts)

<u>Payment of share amount to the 2nd minor petitioner:</u>

5. The proportionate shares of the 2nd minor Petitioner, a sum of **Rs.10,00,000/- ,** together with accrued interest, shall be deposited by the 2nd Respondent into the Tribunal's Account, namely **Registrar (MACT), Court of Small Causes, Chennai, Account No.7103261207, IFSC: IDIB000M157, Indian Bank, Madras High Court Branch, Chennai,** within the stipulated period. On such deposit, the 2nd Respondent shall furnish the Bank Advice to this Tribunal **<u>with relevant MCOP Number.</u>** The Tribunal shall thereafter invest the said amounts in interest-bearing Fixed Deposits in accordance with law till the minor attains majority. **The 1st petitioner being the natural guardian is permitted to withdraw the accrued interest once in three months from the bank directly for the benefit of the minor.**

<u>Payment of Court Fees by petitioners:</u>

6. The petitioners shall pay the balance court fee within 15 days from today. Failing which, the petitioners are not entitled for the interest on the award amount, from the date of default in paying the balance court fee.
7. After such payment shall get the letter to that effect from the Small Causes Court office and **shall intimate the same to the 2nd Respondent forthwith.**
8. The 2nd respondent is hereby directed to intimate the fact of such deposit immediately **<u>with relevant MCOP Number</u>** to this court (*email address: chnccc.scc-tn@indiancourts.nic.in*) and to the counsel on record for the petitioners.
9. Advocate Fees is fixed at Rs.46,675/-.
10. **Only in the event** of the electronic transfer is returned, reversed, or remains unsuccessful on account of the bank account is being **inoperative, closed, incorrect, or for any other reason attributable to the Petitioners,** the respondent Insurance Company shall intimate this Tribunal along with proof, if any, and the concerned petitioners. The petitioners shall furnish **correct and operative bank account**

particulars before this tribunal within **two weeks** from the date of such intimation, and the respondent Insurance Company shall **re-transfer the amount to the correct bank account** within the time fixed by this tribunal. Any delay attributable to such incorrect or inoperative account particulars shall not render the respondent Insurance Company liable for additional interest for the period of such delay.

11. There is no interest on the award for the period of dismissal for default if any.
12. The petition is dismissed with regard to the rest of the claim amount.

13. Following the judgment of the Hon'ble High Court of Madras in Tr.CMP.Nos.264 to 281 of 2020 ***M/s.Cholamandalam MS Genl. Ins. Co. Ltd. Vs. Mr.Ayyannar S. and others dated: 11.05.2020 reported in 2020 (4) CTC 272,*** no decree is prepared.

Other necessary Particulars:

Date of filing of claim petition	:	06.11.2023
Date of taking the petition on file	:	12.02.2024
Compensation Claimed in the MCOP	:	Rs.75,00,000.00
Compensation awarded in this petition	:	Rs.39,67,500.00
Court fee payable on the award amount	:	Rs.39,047.50
Court fee paid along with the petition	:	Rs.5,375.00
Deficit Court fee payable	:	Rs.33,672.50

STATEMENT OF COSTS

For the Petitioners		For the Respondents
	Rs.	Rs.
Stamp on Petition	39,047.50	----
Stamp on Vakalat	10.00	
Stamp on Process	60.00	
Advocate Fees	46,675.00	---
	----------------	----------------
Costs Allowed	**85,792.50**	**---**
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(ii) MCOP No.2059/2024

1. **In the result,** the petition is partly allowed with proportionate interest and costs. Award is passed in favour of the petitioners against the 2nd respondent herein.

How to disburse the award amount:

2. This Court has decided to disburse the award amount in accordance with the guidelines laid down by the Hon'ble Supreme Court of India in ***Parminder Singh Vs. Honey Goyal & others, reported in 2025 (1) TN MAC 533 (SC).***

3. Out of total Award amount of **Rs.37,91,000/- (Rupees Thirty Seven Lakhs and Ninety One Thousand Only), the 1st petitioner is entitled to Rs.17,91,000/-, the petitioners 2 and 3 are entitled to Rs.8,00,000/- each and the petitioners 4 and 5 are entitled to Rs.2,00,000/- each** with proportionate interest and costs.

Transfer of Award amount to the petitioners 1 and 4, 5 :

4. The 2nd respondent is hereby directed to transfer the award amount of **Rs.21,91,000/-** with interest thereon at the rate of 7.5% per annum from the date of filing of the claim petition until the date of transfer, and with costs, **to the credit of petitioners 1 and 4, 5 as detailed below, directly through NEFT/RTGS mode,** within 60 days ***from the date of receipt of intimation regarding payment of the requisite court fee made by the petitioners.***

Petitioner(s)	Account Details		Amount to be transferred (in Rs.)
1st Petitioner	A/c.No.	6757317107	**17,91,000/-**
	Name of the Bank	Indian Bank	
	IFSC Code	IDIB000G019	
4th Petitioner	A/c.No.	6836029696	**2,00,000/-**
	Name of the Bank	Indian Bank	
	IFSC Code	IDIB000G019	
5th Petitioner	A/c.No.	500101013581590	**2,00,000/-**

	Name of the Bank	City Union Bank	
	IFSC Code	CIUB0000336	

(The extract of bank account details are attached at the end of the order)

(The 2nd respondent is hereby once again specifically directed to ensure the payment of court fees made by the petitioners prior to transfer the petitioners award amount in the above bank accounts)

<u>Payment of share amount to the minor petitioners 2 and 3:</u>

5. The proportionate shares of the minor Petitioners 2 and 3, a sum of **Rs.8,00,000/- each ,** together with accrued interest, shall be deposited by the 2nd Respondent into the Tribunal's Account, namely **Registrar (MACT), Court of Small Causes, Chennai, Account No.7103261207, IFSC: IDIB000M157, Indian Bank, Madras High Court Branch, Chennai,** within the stipulated period. On such deposit, the 2nd Respondent shall furnish the Bank Advice to this Tribunal **<u>with relevant MCOP Number.</u>** The Tribunal shall thereafter invest the said amounts in interest-bearing Fixed Deposits in accordance with law till the minors attain majority. **The 1st petitioner being the natural guardian is permitted to withdraw the accrued interest once in three months from the bank directly for the benefit of the minors.**

<u>Payment of Court Fees by petitioners:</u>

6. The petitioners shall pay the balance court fee within 15 days from today. Failing which, the petitioners are not entitled for the interest on the award amount, from the date of default in paying the balance court fee.

7. After such payment shall get the letter to that effect from the Small Causes Court office and **shall intimate the same to the 2nd Respondent forthwith.**

8. The 2nd respondent is hereby directed to intimate the fact of such deposit immediately **<u>with relevant MCOP Number</u>** to this court (*email address: chnccc.scc-tn@indiancourts.nic.in*) and to the counsel on record for the petitioners.

9. Advocate Fees is fixed at Rs.44,910/-.

10. **Only in the event** of the electronic transfer is returned, reversed, or remains unsuccessful on account of the bank account is being **inoperative, closed, incorrect, or for any other reason attributable to the Petitioners,** the respondent Insurance Company shall intimate this Tribunal along with proof, if any, and the concerned petitioners. The petitioners shall furnish **correct and operative bank account particulars** before this tribunal within **two weeks** from the date of such intimation, and the respondent Insurance Company shall **re-transfer the amount to the correct bank account** within the time fixed by this tribunal. Any delay attributable to such incorrect or inoperative account particulars shall not render the respondent Insurance Company liable for additional interest for the period of such delay.
11. There is no interest on the award for the period of dismissal for default if any.
12. The petition is dismissed with regard to the rest of the claim amount.
13. Following the judgment of the Hon'ble High Court of Madras in Tr.CMP.Nos.264 to 281 of 2020 ***M/s.Cholamandalam MS Genl. Ins. Co. Ltd. Vs. Mr.Ayyannar S. and others dated: 11.05.2020 reported in 2020 (4) CTC 272,*** no decree is prepared.

<u>Other necessary Particulars:</u>

Date of filing of claim petition	:	06.11.2023
Date of taking the petition on file	:	22.04.2024
Compensation Claimed in the MCOP	:	Rs.84,35,000.00
Compensation awarded in this petition	:	Rs.37,91,000.00
Court fee payable on the award amount	:	Rs.37,282.50
Court fee paid along with the petition	:	Rs.5,375.00
Deficit Court fee payable	:	Rs.31,907.50

MATHUSUTHANAN P Digitally signed by MATHUSUTHANAN P

STATEMENT OF COSTS

For the Petitioners	Rs.	For the Respondents Rs.
Stamp on Petition	37,282.50	----
Stamp on Vakalat	10.00	
Stamp on Process	60.00	
Advocate Fees	44,910.00	---
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Costs Allowed	**82,262.50**	**---**
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This Order is dictated to the Stenographer Grade-III of this court, typed by her directly in the Computer, corrected and pronounced by me in open Court, this the 16th day of July – 2026.

MATHUSUTHANAN P Digitally signed by MATHUSUTHANAN P

Motor Accident Claims Tribunal/
Chief Judge, Chennai.

Witness on the side of the petitioners:-

Serial No.	Name	Remarks
PW1	Mrs.Ragini	1st Petitioner
PW2	Mrs.Nandhini Moorthy	1st Petitioner
PW3	Mr.Surya	Eye Witness

Exhibits on the side of the petitioners:-

Exhibits	Description of the document
Ex.P.1	Copy of FIR.
Ex.P.2	Copy of Accident Register (MCOP No.721/2024)
Ex.P.3	Copy of Death Report (MCOP No.721/2024)
Ex.P.4	Copy of Charge Sheet (MCOP No.721/2024)
Ex.P.5	Copy of Postmortem Certificate (MCOP No.721/2024)
Ex.P.6	Copy of Death Certificate (MCOP No.721/2024)
Ex.P.7	Copy of Legal Heirship Certificate (MCOP No.721/2024)
Ex.P.8	Copy of Aadhaar Card of the Deceased (MCOP No.721/2024)
Ex.P.9	Copy of Transfer Certificate of the Deceased (MCOP No.721/2024)

Ex.P.10	Copy of Driving License of the Deceased (MCOP No.721/2024)
Ex.P.11	Copy of ID Card of the Deceased (MCOP No.721/2024)
Ex.P.12	Copy of Driving License of Driver of the 1st Respondent's Vehicle.
Ex.P.13	Copy of Registration Certificate of the 1st Respondent's Vehicle.
Ex.P.14	Copy of Insurance Policy of the 1st Respondent's Vehicle.
Ex.P.15	Copy of Driving License of Driver of the 3rd Respondent's Vehicle.
Ex.P.16	Copy of Registration Certificate of the 3rd Respondent's Vehicle.
Ex.P.17	Copy of Aadhaar Card of the 1st Petitioner (MCOP No.721/2024)
Ex.P.18	Copy of Birth Certificate of the 2nd Petitioner (MCOP No.721/2024)
Ex.P.19	Copy of Aadhaar Card of the 2nd Petitioner (MCOP No.721/2024)
Ex.P.20	Copy of Aadhaar Card of the 3rd Petitioner (MCOP No.721/2024)
Ex.P.21	Copy of Aadhaar Card of the 4th Petitioner (MCOP No.721/2024)
Ex.P.22	Copy of 1st Page of Bank Passbook of the 1st Petitioner (MCOP No.721/2024)
Ex.P.23	Copy of 1st Page of Bank Passbook of the 3rd Petitioner (MCOP No.721/2024)
Ex.P.24	Copy of 1st Page of Bank Passbook of the 4th Petitioner (MCOP No.721/2024)
Ex.P.25	Copy of Accident Register (MCOP No.2059/2024)
Ex.P.26	Copy of Death Report (MCOP No.2059/2024)
Ex.P.27	Copy of Postmortem Certificate (MCOP No.2059/2024)
Ex.P.28	Copy of Death Certificate (MCOP No.2059/2024)
Ex.P.29	Copy of Aadhaar Card of the Deceased (MCOP No.2059/2024)
Ex.P.30	Copy of Legal Heirship Certificate (MCOP No.2059/2024)
Ex.P.31	Copy of Aadhaar Card of the 1st Petitioner (MCOP No.2059/2024)
Ex.P.32	Copy of Aadhaar Card of the 2nd Petitioner (MCOP No.2059/2024)
Ex.P.33	Copy of Aadhaar Card of the 3rd Petitioner (MCOP No.2059/2024)
Ex.P.34	Copy of 1st Page of Bank Passbook of the 1st Petitioner (MCOP No.2059/2024)
Ex.P.35	Copy of Aadhaar Card of the PW3.

Witness on the side of the Respondent :-

Serial No.	Name	Remarks
RW1	Mr.Nagendiran	Junior Assistant at Chengapet RTO

RW2	Mr.Ravichandran	Deputy Manager at 2nd Respondent Insurance Company
RW3	Mr.Lakshmanan	Driver of the 3rd respondent's Vehicle.

Exhibits on the side of the Respondent :-

Exhibits	Description of the document
Ex.R.1	Authorization Letter of RW1.
Ex.R.2	DL Extract of Driver of the 1st Respondent's Vehicle.
Ex.R.3	Authorization Letter of RW2.
Ex.R.4	Copy of Insurance Policy of the 1st Respondent's Vehicle.
Ex.R.5	Copy of Registration Certificate of the 1st Respondent's Vehicle.
Ex.R.6	Copy of Permit of the 1st Respondent's Vehicle.
Ex.R.7	Copy of FIR.
Ex.R.8	Copy of Final Report.
Ex.R.9	Copy of ID card of the RW3.

MATHUSUTHANAN P
Digitally signed by MATHUSUTHANAN P

Motor Accident Claims Tribunal/
Chief Judge, Chennai.

नामिती का ब्यौरा / Details of Nominee

पंजीकृत (हाँ / नहीं) :
Registered (Yes/No.) :

यदि हाँ तो पंजीकरण सं.:
If Yes, Reg No :

(वैकल्पिक) / (Optional)

नाम : / Name :

उपयोगी सुझाव / Useful Tips

1. अपने खाते की जानकारी प्राप्त करने के लिए अपना मोबाइल नंबर एवं ई-मेल आईडी पंजीकृत करें। / Register your Mobile and email-id for getting information about your account.
2. आप पूछताछ आदि के लिए टोल फ्री नंबर पर कॉल कर सकते हैं। You may call toll free number for inquiry etc.
3. नियमित रूप से पासबुक अद्यतन करें। / Get pass-book updated regularly.
4. जहाँ कहीं भी संभव हो स्थायी अनुदेश जारी करें। / Issue standing instructions whereever possible.
5. पासबुक में कहीं भी हस्ताक्षर न करें। / Do not put signature anywhere in pass-book.
6. हम आपके सुझावों का स्वागत करते हैं। / We welcome your suggestions.
7. कोई भी कठिनाई होने पर मूल्य वर्धित सेवाओं के लिए शाखा प्रबंधक से संपर्क करें। Contact branch manager in case of difficulties/Value added services.

Help Line No: 1800 425 00 000

8. टोल फ्री हेल्प ... सावधान रहें।
9. झूठे वादों की ... Do not fall prey to false promises; beware of dubious schemes
10. कृपया अपने ... यूजर आईडी एवं पासवर्ड / एटीएम डेबिट कार्ड / क्रेडिट कार्ड / मोबाइल बैंकिंग, जैसी निजी जानकारी को किसी के साथ साझा न करें। Please do not share details / Internet Banking, User Id and Password/ ATM Debit card/ Credit card / Mobile Banking Personal information to any Person

Indian Bank
Guduvancheri, Chennai - 603 202.
Phone : 044-27465333

GUDUVANCHERY
Phone No : 27465333
KANCHIPURAM DISTRICT Tamil Nadu
603202
Branch : G... (...93)

इंडियन बैंक Indian Bank

continuity PB.No : 1

Eluye avadu
Ne

IFSC Code : IDIB000G019 MICR Code : 600019109 Email Id :guduvancheri@indianbank.co.in

PERSONAL DETAILS

CIF : 3311443994
Name : Nandhini Moorthy
PAN NO : ATAPN9987E
Mobile No : 8056206269
Mode of Op : SELF
D.O.B. (if minor) : N/A
Email ID : nandusak23@gmail.com
Date of A/C Opening : 18/05/2019
Nom.Reg No :
Nominee :
Date of Issue : 20/05/2019 41659 293

Account No : 6757317107
S/D/W of : ARUNRAJ
No 8 Sivaji Nagar Vallancherry Maraimalai Nagar Guduvancherry 4 Th Street Maraimalainagar Kancheepuram Tamil Nadu
603202

IND-OASIS

Inform any Change in Your Address or Phone Number to the branch for updation.

शाखा प्रबंधक / BRANCH MANAGER

COURT OF SMALL CAUSES
CHENNAI - 104

नामिती का ब्यौरा / Details of Nominee

पंजीकृत (हाँ / नहीं) :
Registered (Yes/No.) :

यादि हाँ तो पंजीकरण सं.:
If Yes, Reg. No. :

(वैकल्पिक) /(Optional)

नाम : /Name :

उपयोगी सुझाव / Useful Tips :

अपने खाते की जानकारी प्राप्त करने के लिए अपना मोबाइल नंबर एवं ई-मेल आईडी पंजीकृत करें। / Register your Mobile and email-id for getting information about your account

आप पूछताछ आदि के लिए टोल फ्री नंबर पर कॉल कर सकते हैं। You may call toll free number for inquiry etc

नियमित रूप से पासबुक अद्यतन करें। / Get pass-book updated regularly

जहाँ कहीं भी संभव हो स्थायी अनुदेश जारी करें। / Issue standing instructions wherever possible

पासबुक में कहीं भी हस्ताक्षर न करें। / Do not put signature anywhere in pass-book

हम आपके सुझावों का स्वागत करते हैं। / We welcome your suggestions

कोई भी कठिनाई होने पर मूल्य वर्धित सेवाओं के लिए शाखा प्रबंधक से संपर्क करें। Contact branch manager in case of difficulties / Value added services

8 टोल फ्री हेल्प लाइन नं 1800 425 00 000 है। / Toll Free Help Line No. 1800 425 00 000

9 झूठे वादों की चपेट में न आएँ। संदिग्ध योजनाओं से सावधान रहें। Do not fall prey to false promises, beware of dubious schemes

10 कृपया अपने ... डेबिट कार्ड ... आईडी एवं पासवर्ड / एटिएम ... जानकारी को किसी के साथ साझा न करें। Please ... Internet Banking, User Id and ... Credit card / Mobile Banking Personal information to any Person

Indian Bank
Guduvancheri, Chennai-603202
Phone: 044-27465333

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22 T G S T Road
GUDUVANCHERY
Phone No : 27465333
KANCHIPURAM DISTRICT Tamil Nadu
603202

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

Business Hours :

Continuity PB.No : 1

Branch : GUDVANCHERI(293)

IFSC Code : IDIB000G019 MICR Code : 600019109 Email Id :guduvancheri@indianbank.co.in

PERSONAL DETAILS PPO Number:

CIF : 30442204464 Account No : 7158896696

Name : Ragini

PAN NO : 0000000000 S/D/W of : bharathidoss

Mobile No : 7594807610 No.8, Shivaji Nagar, 4th Street,

Mode of Op : SELF Vallancheri, Guduvanchery,

D.O.B. (if minor) : N/A Chengalpattu

Email ID : Tamil Nadu

Date of A/C Opening : 05/02/2023 603202

Nom.Reg No : 95913986 Nominee : thangaraj

Date of Issue : 05/02/2023 56038 293

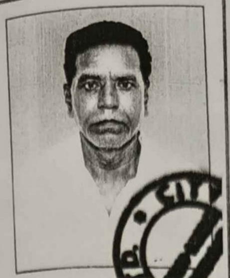
Inform any Change in Your Address or Phone Number to the branch for updation.

INDIAN BANK GUDUVANCHERI

Scanned with CamScanner

USEFUL HINTS:

1. Utilise nomination facility
2. Get Pass book updated regularly
3. Issue standing instructions wherever possible
4. Do not put signature anywhere in the pass book
5. **DO NOT FOLD THE PASS BOOK**
6. Please use our Technology service
7. We welcome your suggestions
8. Register your Mobile and email-id for getting informati
9. You may call toll free number for inquiry etc.
10. Please do not disclose your Account details / Internet Banking, User Id and password / ATM Debit Card / Credit Card / Mobile Banking / Personal information to any person.
11. For further details/updates please visit our website www.cityunionbank.com
12. DICGC Insurance coverage available for all deposits.



Name:
Mr. Arjunan Vedhachalam

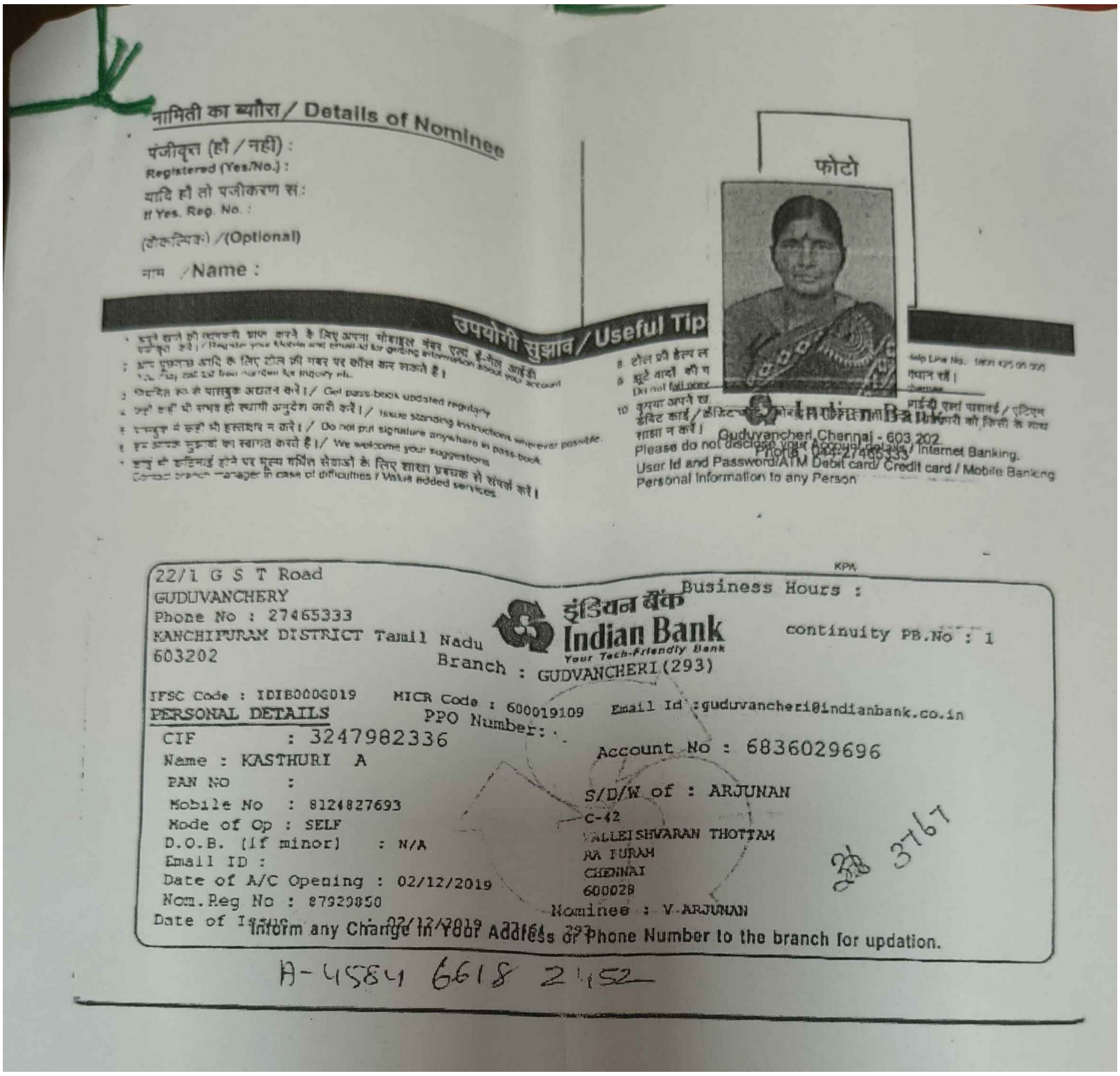
JFSCode : CIUB0000336
MICRcode : 600054053
Customer No: 7343461
Open Date: 19/10/2023
Branch: Guduvanchery
5, Srinivasapuram
Nandhivaram
Guduvanchery
Br Email: cub336@cityunionbank.in
Phone No: 9344085033

8
SIVAJI NAGAR 4TH STREET
VALLANCHERRY
MARAIMALAINAGAR 603202
Account No: 500101013581590
CUB SAVINGS A/C
Nominee: 0000000009687019

MOP: SINGLE

For City Union Bank

Manager



नामिती का ब्यौरा / Details of Nominee

पंजीवृत (हाँ / नहीं) :
Registered (Yes/No.) :
यदि हाँ तो पंजीकरण सं:
If Yes, Reg. No. :
(वैकल्पिक) /(Optional)
नाम /Name :

फोटो

उपयोगी सुझाव / Useful Tip

Get pass-book updated regularly
Issue standing instructions wherever possible.
Do not put signature anywhere in pass-book
We welcome your suggestions
Contact branch manager in case of difficulties / Value added services

Guduvancheri, Chennai - 603 202
Phone : 044-27465333
Please do not disclose your Account details / Internet Banking,
User Id and Password/ATM Debit card/ Credit card / Mobile Banking
Personal Information to any Person

KPA

22/1 G S T Road
GUDUVANCHERY
Phone No : 27465333
KANCHIPURAM DISTRICT Tamil Nadu
603202

इंडियन बैंक
Indian Bank
Your Tech-Friendly Bank

Business Hours :
continuity PB.No : 1
Branch : GUDVANCHERI(293)

IFSC Code : IDIB000G019 MICR Code : 600019109 Email Id :guduvancheri@indianbank.co.in

PERSONAL DETAILS PPO Number:

CIF : 3247982336
Name : KASTHURI A
PAN NO :
Mobile No : 8124827693
Mode of Op : SELF
D.O.B. (If minor) : N/A
Email ID :
Date of A/C Opening : 02/12/2019
Nom.Reg No : 87929850
Date of Issue : 02/12/2019

Account No : 6836029696
S/D/W of : ARJUNAN
C-42
VALLEISHWARAN THOTTAM
RA PURAM
CHENNAI
600028
Nominee : V.ARJUNAN

3767

Inform any Change in Your Address or Phone Number to the branch for updation.

A-4584 6618 2452

Draft / Fair Order
MCOP.Nos.721/2024
and 2059/2024
Date : 16.07.2026