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

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

Tuesday, the 21st day of July, 2026.

M.C.O.P.No.5062/2024
(CNR NO.TNCH09-007125-2024)

1. Pushpalatha, W/o.Santhosh Kumar,
2. Deepak (Minor) S/o.Santhosh Kumar,
3. Aditi (Minor) D/o.Santhosh Kumar,
4. Vijaya, W/o.Sathiyamoorthy,

(Minor petitioners 2 and 3 are rep. by their mother and natural guardian Pushpalatha)

All are residing at No.3/999, Thiruvalluvar Nagar,
Navlock, Vellore District – 632 404. ...Petitioners

-Vs-

1. G.Jacob Rabi,
No.85, 58, Zion Nagar, Ranipet Post,
Ranipet District – 632 401.

2. IFFCO Tokio General Insurance Company Limited,
Motor Third Party Claims Office, Iffco Bhavan 4th Floor,
No.128, Habbibullah Road, T.Nagar, Chennai – 600 017. ...Respondents

This petition came up before me for final hearing on 02.07.2026 in the presence of M/s.K.Sivakumar, Learned Advocates appearing for the petitioners, M/s.M.Vignesh, M.Rifay and V.I.Prasanth, Learned Advocate appearing for the 1st respondent and of M/s.K.Poomalai, Learned Advocate appearing for the 2nd respondent and upon hearing the arguments of both sides and upon perusing the case records and having stood over till this day for consideration, this court passed the following:

AWARD

Petition filed u/s 166 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.Santhosh Kumar in a road accident, which took place on 12.05.2024.

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

(i) On 12.05.2024 at about 12.30 hrs, the deceased was riding a Motorcycle bearing Registration No.TN 20 CM 8827 at Ranipet to Chithoor Road, near SMH Hospital Railway Bridge, at that time, a Motorcycle bearing Registration No.TN 73 AH 9127 came from opposite direction in a rash and negligent manner and dashed against the deceased's motorcycle. As a result, the deceased sustained fatal injuries and died.

(ii) This accident happened because of the unmindful, rash and negligent riding of the rider of the 1st respondent's motorcycle. Had the rider of the 1st respondent vehicle been cautious, the accident could have been averted. Therefore the petitioner contended that the 1st respondent being the owner and the 2nd respondent being the insurer of the motorcycle bearing registration No.TN 73 AH 9127 are jointly and severally liable to pay compensation to the petitioners with interest and costs. Hence the petition.

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

The 1st respondent denied all the allegations made in the petition except those that are specifically admitted in the counter statement. The deceased was under the influence of alcohol at the time of the accident and the same could be seen from the perusal of the AIR copy of the deceased. The vision of the deceased was blur at the time of alleged accident as he was in an inebriated condition. Having blurred vision, the deceased ridden the two wheeler in a rash and negligent manner on the bridge not knowing what was coming in front of him and suddenly and abruptly landed on the northern side of the bridge and hit the two wheeler ridden by R1 who was proceeding on the northern side of the said bridge on his correct path, and due to which the deceased had lost the balance of his two wheeler and fell down, sustained head injury. The accident was occurred solely due to the rash and negligent riding of the deceased. The income of the deceased is not admitted. He submitted that the Motorcycle bearing Registration No.TN 73 AH 9127 was duly insured with the 2nd respondent as on the date of the accident. Hence, the 2nd respondent is liable to pay the compensation payable to the petitioners.

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

The 2nd respondent denied all the allegations made in the petition except those that are specifically admitted in the counter statement. The accident was occurred solely due to the rash and negligent riding of the deceased. The 2nd respondent denied the validity of vehicle records, the driving license of the rider and the insurance coverage of 1st respondent's vehicle at the time of accident. The medical expenses claimed by the petitioners have already been reimbursed. Therefore, the amount covered under the reimbursement is not liable to be paid again by the 2nd respondent. Hence, the petition may be dismissed with the costs of this respondent.

DISCUSSION

5. **On perusal of the records** and in view of the rival submission of the learned counsel for 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?

6. On the side of the petitioners, the 1st petitioner was examined as PW1 and the ocular witness of the said accident was examined as PW2. On the side of the petitioners Ex.P1 to Ex.P17 were marked. On the side of the respondents, no witness was examined and no documents were let in.

ARGUMENTS:

7. The learned counsel appearing for the petitioners would contend that on 12.05.2024 at about 12.30 p.m. while the deceased was riding his motorcycle at Ranipet to Chittoor Road near SMH Hospital Railway Bridge, the

rider of the offending two-wheeler came on opposite direction, in a rash and negligent manner, at high speed on the wrong side of the road and dashed against the two-wheeler of the deceased. In that impact, the deceased sustained injury all over the body and even though he was taken to Government Hospital, Walaja, he was declared brought dead. He would further contend that at the time of accident, the deceased who was hardly 24 years old was working as a loadman in a shop, thereby earning Rs.25,000/- per month. He would further contend that the petitioners are entirely depend upon the income of the deceased. On account of untimely death of the deceased, the claimants life become a question mark. Hence they have come forward with this application and he would further contend that as far as the contention of the 2nd respondent is concerned with regard to the drunken driving of the deceased is concerned, the mere alcohol smell found either in the stomach or in the mouth of the deceased alone cannot be a deciding factor to reject the claim of the claimants and he would further contend that unless and until the respondents herein able to prove the fact that the deceased was under the influence of alcohol while he was riding at the time of accident, mere the smell of alcohol cannot be taken into account on the whole for deciding compensation on this application and in support of his submission he relied upon the judgments ***1. F.M.A No.1044/2024 with IA No.CAN/2/2025 in The New India Assurance Vs. Sabita Das and Others [2025 CHC-AS 2250]*** and ***2. CMA No.2454/2013 in Sasikala and others Vs. Senthilraja and another.***

8. **Per contra**, the learned counsel appearing for the 2nd respondent would contend that the accident was not happened due to the rash and negligent riding of the 1st respondent two-wheeler rider. The deceased was not wearing helmet at the time of accident, therefore while arriving quantum of compensation contributory negligence on the part of the deceased should be taken into account.

<u>Points Nos.1 & 2:-</u>

9. Ex.P1 is the First Information Report. It is stated in the FIR that on 12.05.2024 at about 12.30 p.m. while the deceased was riding his motorcycle at Ranipet to Chittoor Road near SMH Hospital Railway Bridge, the rider of the offending two-wheeler came on opposite direction, in a rash and negligent manner, at high speed on the wrong side of the road and dashed against the two-wheeler of the deceased. In that impact, the deceased sustained injury all over the body and even though he was taken to Government Hospital, Walaja he was declared brought dead.

10. Thereafter on the complaint given by the wife of the deceased, a case in Crime No.222/2024 has been registered against the rider of the motorcycle bearing Registration No.TN73 AH 9127 by Ranipet police station.

11. In order to prove the case of the petitioners, on the side of petitioners, the wife of the deceased was examined as PW1. Since the said PW1 was not the ocular witness of the accident, one Mr.Sankar, who was the eye witness of the accident, was examined as PW2 to speak about the mode of

accident and negligence on the part of the 1st respondent/rider of the motorcycle bearing registration No.TN73 AH 9127. PW2 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 1st respondent/rider of the above said motorcycle.

12. In the course of chief examination as well as cross examination the PW2, has re-iterated the facts as averred in the Ex.P1 - FIR with regard to the mode of accident and the rash and negligent riding of the 1st respondent/rider of said offending motorcycle and further has affirmed that only on account of the negligence on the part of the 1st respondent/rider of the offending motorcycle alone the above said accident occurred. Though the PW2 was cross examined by the learned counsel for the 2nd respondent, nothing to discredit the evidence of PW2 in respect of the mode of accident, negligent riding of the 1st respondent/rider of offending motorcycle and the injury that led to the death of deceased at the material point of time, was brought out.

13. The 1st respondent contended that, at the time of the accident, the deceased was under the influence of alcohol. However, the 1st respondent did not produce any oral or documentary evidence to substantiate the said contention. Therefore, in the absence of any cogent evidence, the contention of the 1st respondent cannot be accepted.

14. Hence, considering the evidence of PW2 and Ex.P1, I hold that the 1st respondent/rider of the offending motorcycle alone is negligent and he was the cause for the accident. Thus, I fix the negligence on the part of the 1st

respondent/rider of the offending motorcycle and hold that the 1st respondent being the owner and the 2nd respondent being the insurer herein are liable to satisfy if any award is passed. Thus the points No.1 & 2 are answered accordingly.

Point No.3:

15. The next and foremost point to be decided herein is that whether the petitioners are entitled for seeking compensation for the demise of deceased. Ex.P6 Legal Heir Certificate it is made clear that the 1st petitioner is the wife, 2nd petitioner is the son, 3rd petitioner is the daughter and 4th petitioner is the mother of the deceased Mr.Santhosh Kumar.

16. 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 he is entitled to get the compensation for the demise of the deceased Santhosh Kumar.

Age of the deceased:

17. The petitioner has stated that the deceased was **24** years old at the time of accident, the **Aadhaar Card Ex.P.15** shows that the date of birth of the deceased was 12.03.2000 and date of accident was 12.05.2024. Therefore, it is concluded that the age of the deceased at the time of accident was **24 years.**

Income of the deceased:

18. The next and foremost point to be discussed herein is that the income of the deceased at the time of accident. The PW1 has stated in his proof affidavit that at the time of accident, the deceased Santhosh Kumar was a Load

Man at Rathimeena Parcel Service and was earning a sum of Rs.25,000/- per month but there is no proof for the same.

19. 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 fact of the deceased, his age and able body, a 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***

" 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 **2024-2025 will be 363**. 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 **2024-2025**
Cost of Inflation Index for the year 2007-2008.		

20. 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, I am fixing his monthly income following the formula arrived by the Hon'ble Division Bench **Rs.6,500/- x 363/129 =Rs.18,290/-, and the same is rounded off to Rs.18,300/-**.

<u>Future Prospects :</u>

21. 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 24 years, 40% future prospects is added.

	Rs.
Monthly Income	18,300
Add: 40% Future Prospects	7,320

Total Income	25,620

Accordingly the annual income of the deceased (25,620 x 12) = Rs.3,07,440/-.

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

22. 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 **(3,07,440 x 1/4 = 76,860)** has to be deducted towards his personal expenses, by deducting the same, the annual income of the deceased would come to **Rs.2,30,580/- (3,07,440 – 76,860)**.

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23. 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 24 years, the multiplier of 18 is adopted. Accordingly, the loss of income to the claimant is calculated at **Rs.41,50,440/-** (2,30,580 x 18).

***Loss of Estate, Funeral Expenses and Consortium (2 - 6)*:**

24. 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 petitioner is 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 of the deceased, is entitled to a sum of **Rs.40,000/- towards spousal consortium,** the petitioners 2 and 3, being the son and daughter of the deceased, are each entitled to a sum of **Rs.40,000/- towards parental consortium,** the 4th petitioner being the mother of the deceased is entitled to a sum of **Rs.40,000/- towards filial consortium**. Hence, the petitioners are entitled to **Rs.1,60,000/-** towards **Spousal, Parental** and **Filial Consortium** respectively. 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].

25. 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.**

26. In the present case, as the accident occurred in the year 2024, a 10% enhancement is applicable for the period 2021–2023, and a further 10% enhancement is applicable for the period 2024–2026

Year	Calculation	Amount
2017-2020 [Base amount]	-	1,90,000
2021-2023	1,90,000 x 10/100	19,000
2024-2026	2,09,000 x 10/100	20,900

Transportation Expenses including damages to personal belongings (7):

27. 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.

Considering the above aspects, the compensation is calculated as below:-

SI.No.			**Rs.**
1.	Towards Loss of Income / Dependency	=	41,50,440
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.	Additional amount on conventional heads @ 10%		20,900

7.	Towards Transportation Charges including damages to personal belongings	=	10,000
	Compensation Payable	=	**43,90,340**

Compensation Payable (Rounded off to) = Rs.43,90,400/-.

28. Conclusion:

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.43,90,400**/- **(Rupees Forty Three Lakhs Ninety Thousand and Four Hundred Only)**, **the 1st petitioner is entitled to Rs.13,90,400/-, the minor petitioners 2 and 3 are entitled to Rs.10,00,000/- each and the 4th petitioner is entitled to Rs.10,00,000/-** with proportionate interest and costs.

Transfer of Award amount to the petitioners 1 and 4 :

4. The 2nd respondent is hereby directed to transfer the award amount of **Rs.23,90,400**/- 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 as detailed below respectively, directly through NEFT/RTGS mode,** within 60 days ***from***

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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.	00420110063613	**13,90,400/-**
	Name of the Bank	UCO Bank	
	IFSC Code	UCBA0000042	
4th Petitioner	A/c.No.	00420110063620	**10,00,000/-**
	Name of the Bank	UCO Bank	
	IFSC Code	UCBA0000042	

(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)

Payment of share amount to the minor petitioners 2 and 3

5. The proportionate shares of the minor Petitioners 2 and 3, a sum of **Rs.10,00,000/- each,** together with accrued interest (7.5%), 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 **with relevant MCOP Number** . 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.**

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<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: chncсc.scc-tn@indiancourts.nic.in*) and to the counsel on record for the petitioners.
9. Advocate Fees is fixed at Rs.50,904/-.
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.

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Other necessary Particulars:

Date of filing of claim petition	:	10.07.2024
Date of taking the petition on file	:	23.09.2024
Compensation Claimed in the MCOP	:	Rs.75,00,000.00
Compensation awarded in this petition	:	Rs.43,90,400.00
Court fee payable on the award amount	**:**	**Rs.43,276.50**
Court fee paid along with the petition	:	Rs.5,372.50
Deficit Court fee payable	**:**	**Rs.37,904.00**

STATEMENT OF COSTS

	For the Petitioners	For the Respondents
	Rs.	Rs.
Stamp on Petition	43,276.50	----
Stamp on Vakalat	10.00	
Stamp on Process	40.00	
Advocate Fees	50,904.00	---
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Costs Allowed	**94,230.50**	**---**
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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 21st day of July – 2026.

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Motor Accident Claims Tribunal/
Chief Judge, Chennai.

Witness on the side of the petitioners:-

Serial No.	Name	Remarks
PW1	Mrs.Pushpalatha	1st Petitioner
PW2	Mr.Sankar	Eyewitness

Exhibits on the side of the petitioners:-

Exhibits	Description of the document
Ex.P.1	Copy of FIR.
Ex.P.2	Copy of Charge Sheet.

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Ex.P.3	Copy of Death Report.
Ex.P.4	Copy of Postmortem Certificate.
Ex.P.5	Copy of Death Certificate.
Ex.P.6	Copy of Legal Heirship Certificate.
Ex.P.7	Copy of Aadhaar Card of the 1st Petitioner.
Ex.P.8	Copy of 1st Page Bank Passbook of the 1st Petitioner.
Ex.P.9	Copy of PAN Card of the 1st Petitioner.
Ex.P.10	Copy of Birth Certificate of the 2nd Petitioner.
Ex.P.11	Copy of Birth Certificate of the 3rd Petitioner.
Ex.P.12	Copy of Aadhaar Card of the 4th Petitioner.
Ex.P.13	Copy of 1st Page Bank Passbook of the 4th Petitioner.
Ex.P.14	Copy of PAN Card of the 4th Petitioner.
Ex.P.15	Copy of Aadhaar Card of the Deceased.
Ex.P.16	Copy of Registration Certificate, Insurance Policy and Driving License of rider of the 1st respondent's vehicle.
Ex.P.17	Copy of Aadhaar Card of the PW2.

Witness on the side of the Respondent(s) :- Nil

Exhibits on the side of the Respondent(s) :- Nil

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Motor Accident Claims Tribunal/
Chief Judge, Chennai.

महत्वपूर्ण निर्देश Important Instructions

यह पासबुक किसी भी सेल्फ पासबुक प्रिंटर पर अद्यतन हो सकती है। This passbook can be updated in any self servic passbook printer.

निरंतर संपर्क में रहने के लिए तथा बेहतर सेवा हेतु अपने संपर्क ब्योरे यथा पता, टेलीफ़ोन नंबर, ई मेल आदि हमेशा अद्यतन रखें। Updat your contact details such as address, telephone numbers, e-mail to enable us to stay in touch with you t serve better.

अपनी पासबुक, चेक बुक प्रति अत्यंत सतर्कता बरते तथा सुरक्षित स्थान पर रखें। As a matter of abundant precaution, kee your passbook & cheque book in safe place.

पासबुक में दर्शाई गई प्रविष्ठियों की जांच करें तथा किसी प्रकार की त्रुटि होने पर शाखा से सम्पर्क करें। Verify the entries as reflected us immediately of any errors or omission.

अपने इंटरनेट बैंकिंग, मोबाइल बैंकिंग के यूजर आईडी, पास वर्ड, ओटीपी एवं एटीएम सीवीवी को किसी के साथ भी शेयर न करें। Do not share your E-banking & M-banking login ID, Passward, OTP & ATM CVV with anyone.

ऐसे किसी भी ई मेल पर ध्यान न दें जिसमें आपके खाते का ब्योरा पूछा गया हो। Do not pay attention on any e-mail in which your account details have been asked.

यूको बैंक UCO BA
SOWCARPET BRANCH (004
IFSC : UCBA0000042

UCO BANK
****

Toll Free Number:1800-103-0123
CKYC NO:
BRANCH NAME: SOWCARPET, CHENNAI
BRANCH ADDRESS: . , . CHENNAI
BRANCH MAIL ID: sowcar@ucobank.co.in

IFSC:UCBA0000042

PHONE:

DICGC INSURANCE UPTO 5 LAC
MICR Code:600028015

NAME: S PUSHPALATHA
ACCOUNT NO: 00420110063613 SAVINGS ACCOUNT
ACCOUNT OPEN DATE: 29-01-2025
CUST ADDRESS: C/O SANTHOSH KUMAR,3/999,THIRUVALLUVAR NAGAR,NAVLOCK,WALLAJAH,KARAI
VELLORE 632404

CIF: R08853197
MODE OF OPERATION: SELF

NOMINATION REGISTERED: YES
PB.No. 1

UCO BANK SOWCARPET BRANCH DEVARA
BRANCH SEAL AND SIGNATURE

महत्वपूर्ण निर्देश Important Instructions

यह पासबुक किसी भी सेल्फ पासबुक प्रिंटर पर अद्यतन हो सकती है। This passbook can be updated in any self servic passbook printer.

निरंतर संपर्क में रहने के लिए तथा बेहतर सेवा हेतु अपने संपर्क ब्योरे यथा पता, टेलीफ़ोन नंबर, ई मेल आदि हमेशा अद्यतन रखें। Updat your contact details such as address, telephone numbers, e-mail to enable us to stay in touch with you t serve better.

अपनी पासबुक, चेक बुक प्रति अत्यंत सतर्कता बरते तथा सुरक्षित स्थान पर रखें। As a matter of abundant precaution, kee your passbook & cheque book in safe place.

पासबुक में दर्शाई गई प्रविष्टियों की जांच करें तथा किसी प्रकार की त्रुटि होने पर शाखा से सम्पर्क करें। Verify the entries as reflected us immediately of any errors or omission.

अपने इंटरनेट बैंकिंग, मोबाइल बैंकिंग के यूजर आईडी, पास वर्ड, ओटीपी एवं एटीएम सीवीवी को किसी के साथ भी शेयर न करें। Do not share your I-banking & M-banking login ID, Passward, OTP & ATM CVV with anyone.

ऐसे किसी भी ई मेल पर ध्यान न दें जिसमें आपके खाते का ब्योरा पूछा गया हो। Do not pay attention on any e-mail in which your account details have been asked.

UCO BANK
SOWCARPET BRANCH (0042)
IFSC : UCBA0000042

UCO BANK
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Toll Free Number:1800-103-0123
CKYC NO:
BRANCH NAME: SOWCARPET, CHENNAI
BRANCH ADDRESS: . . , CHENNAI
BRANCH MAIL ID: sowcar@ucobank.co.in

IFSC:UCBA0000042

PHONE:

DICGC INSURANCE UPTO 5 LAC
MICR Code:600028015

NAME: VIJAYA S
ACCOUNT NO: 00420110063620 SAVINGS ACCOUNT
ACCOUNT OPEN DATE: 29-01-2025
CIF: R08853312
MODE OF OPERATION: SELF
CUST ADDRESS: 3/999,THIRUVALLUVAR NAGAR,PULIYANKANNUPU,KARAI,WALLAJAH,KARAI
VELLORE 632404

NOMINATION REGISTERED: YES
PB.No. 1

UCO BANK SOWCARPET BRANCH

BRANCH SEAL AND SIGNATURE

Draft / Fair Order
MCOP.No.5062/2024
Date : 21.07.2026