

**MOTOR ACCIDENT CLAIMS TRIBUNAL,  
MADURANTAKAM**

**PRESENT: Mr. T. GANESH, B.A.,B.L.,  
Subordinate Judge,  
Madurantakam.**

**Monday, this 30<sup>th</sup> day of March, 2026  
MCOP No. 215/2022  
(CNR.No.TNCG13-000642-2022)**

Vivek, (age 24 years),

S/o. Murugan, residing at No.24/176,

1<sup>st</sup> street, Pachambakkam Village,

Pavunjur Post, Cheyyur Taluk,

Chengalpattu District.

...Petitioner

..Vs..

1. Pravin KP, S/o. Vijayan,

C2, Uma Shanthi Residency,

No. 75, Habibullah Road, T. Nagar,

Chennai – 600 017.

2. The Divisional Manager,

The New Indian Assurance Co.Ltd.,

No. 57, 2<sup>nd</sup> Floor, Nellukaara Street,

Annai Indra Gandhi Road,

(Opp to Karthikeyan Theatre)

Kancheepuram – 631 501.

Policy No. 98000031200109734759

From: 14.12.2020 to 13.12.2021.

... Respondents

This petition was taken on file by this Tribunal court on 02.12.2022.

1.	Name and address of the petitioner	Vivek, (age 24 years), S/o. Murugan, residing at No.24/176, 1 <sup>st</sup> street, Pachambakkam Village, Pavunjur Post, Cheyyur Taluk, Chengalpattu District.
2.	Name and address of the 1 <sup>st</sup> respondent	Pravin KP, S/o. Vijayan, C2, Uma Shanthi Residency, No. 75, Habibullah Road, T. Nagar, Chennai – 600 017.
3.	Name and address of the 2 <sup>nd</sup> respondent	The Divisional Manager, The New Indian Assurance Co.Ltd., No. 57, 2 <sup>nd</sup> Floor, Nellukaara Street, Annai Indra Gandhi Road, (Opp to Karthikeyan Theatre) Kancheepuram – 631 501. Policy No. 98000031200109734759 From: 14.12.2020 to 13.12.2021.
4.	Date of filing of petition	23.11.2022
5.	Date of Award	30.03.2026
6.	Person who is liable to pay compensation	2 <sup>nd</sup> Respondent is liable to pay compensation.
7.	Details of Award amount	<b>Rs.41,51,300.00/-</b> (Rupees Forty One Lakhs Fifty One Thousand Three Hundred Only) along with an interest at 7.5% from the date of petition till the date of deposit of the award amount excluding the period of dismissal for default if any.
8.	Details of Interest awarded.	Interest at the rate of 7.5% per annum from the date of petition till the date of realisation.
9.	Details of deposit and disbursement of award amount	Deposit by way of E-transfer such as NEFT, RTGS etc., into State Bank of India, Madurantakam Account No. <b>42910484246</b>

		IFSC code SBIN0000870 of Presiding officer, Motor Accident Claims Tribunal (MACT) Madurantakam. Petitioner to receive directly through E transfer such as NEFT or RTGS etc., in the bank account.
10.	Advocate fees	Advocate fee of Rs.48,513.00/- fixed for the petitioner to make payment to his counsel as per the sub rule 4 of rule 20 of TN MACT Rules 1989.
11.	Details of court fees	Total court fees to be paid by the petitioner is Rs.40,885.50/-. The petitioner has paid a court fee of Rs.1000/-. The deficit court fee of Rs.39,885.50 shall be paid within 15 days from the date of award.
12.	Orders as to costs	2 <sup>nd</sup> Respondent is liable to pay costs to the petitioner for a sum of Rs. 89,408.50.

This petition came up on 20.02.2026 for final hearing before me in the presence of M/s.C.Manmathan, B.Hemamalini and A.Ananthi, counsels for the petitioner and Mr.S.Satheesh, counsel for 1<sup>st</sup> respondent, Mr.E.Elango, counsel for 2<sup>nd</sup> respondent, upon perusing the case records and having stood over for consideration till this day, this court delivers the following;

### **ORDER**

This petition is filed under Section 140 & 166 of Motor Vehicles Act 1988 (Act IV of 39 r/w Rules 3 of M.A.C.T Rules 1961) claiming compensation of Rs.50,00,000/- (Rupees Fifty Lakhs) with interest and costs from the respondent for the injuries sustained by the petitioner in the accident which occurred on 02.07.2021.

#### **2. The case made out by the petitioner in claim petition is as follows:**

On 02.07.2021 at 01.00 P.M. when the petitioner was riding a two-wheeler bearing registration number TN19 BX 4044, on ECR Road, Poothandalam, Near Baskar nursery, Vengampakkam, the 1<sup>st</sup> respondent vehicle bearing registration

number TN 09 BV 1955 came from Thirukalikundram to Kalpakkam in a rash and negligent manner with high speed without observing traffic rules and regulation and hit the petitioner's two-wheeler. Due to that the petitioner has sustained injuries in his Right Leg, Right hand, Hip, Hand and all over the body. Immediately he got admitted in Government hospital Chennai.

Accident was occurred only due to the negligent driving of the driver of 1<sup>st</sup> respondent vehicle alone. The police was also prosecuted the case as against the 1<sup>st</sup> respondent driver under crime No. 287/2021 under Sec.279 and 337, of I.P.C. The petitioner is a sole bread winner of the family and he is alone maintained the family for her income. The petitioner has estimated a compensation of Rs.50,00,000/- as against the respondents. The 1<sup>st</sup> respondent is the owner of the vehicle and the 2<sup>nd</sup> respondent is the insurer of the 1<sup>st</sup> respondent vehicle. Therefore both are liable to pay compensation to the petitioner.

**3. The averments contained in the counter filed by the 1<sup>st</sup> respondent is as follows:**

The 1<sup>st</sup> respondent denies the allegations set out in the petition. On 02.07.2021 at about 14.10 Hrs the respondent was proceeding towards Marakkanam side from Mahabalipuram on the ECR in his car bearing registration number TN-09-BV-1955 driven by him in a careful and cautious manner. At that time a black colour Pulsar bike was coming towards the car on the wrong side of the road. He applied brakes and tried to stop his car, but the two wheeler was so fast and could not control and hit the right front edge of the car. The accident was occurred solely due to the rash and negligent driving of the petitioner and that the 1<sup>st</sup> respondent not to be blamed for the alleged accident. Hence this respondent is no way liable for the accident. The petitioner is liable for contributory negligence.

After the accident, this respondent has duly informed the accident to the 2<sup>nd</sup> respondent (i.e.,) M/s. New India Assurance Co. of the said vehicle with valid

Insurance policy at the time of the accident from the period of 14.12.2020 to 13.12.2021 in policy No. 98000031200109734759 and valid Driving License No. TN0720090008831. Even if this Court comes to the conclusion that this respondent has to pay any compensation to the petitioner, the petitioner has to be compensated by the 2<sup>n</sup> respondent and the said insurance company alone is liable to compensate the petitioner on behalf of the 1<sup>st</sup> respondent. Hence this petition is liable to be dismissed with cost.

**4. The averments contained in the counter filed by the 2<sup>nd</sup> respondent is as follows:**

The 2<sup>nd</sup> respondent denies the allegations set out in the petition. That there is a delay in registering F.I.R and the delay is not properly explained by the petitioner. That charge sheet was not filed. In this accident no arrest was made against any one by the police. The accident occurred only due to the negligent driving of the petitioner. Hence, this respondent is not liable to pay any compensation to the petitioner.

Petitioner has to prove that the driver of the vehicle belonging to the 1<sup>st</sup> respondent has effective license/endorsement to drive the vehicle in question on the date of accident and the said vehicle was insured with this respondent. The 2<sup>nd</sup> respondent denies the age, occupation, and monthly income of the petitioner and invented and that the petitioner is to put to strict proof of the same. The 2<sup>nd</sup> respondent craves leave to contest the claim on all the grounds available to the 1<sup>st</sup> respondent under sec. 170 of M.V. Act 1988.

The 2<sup>nd</sup> respondent is not liable to pay compensation to petitioner. The petitioner is not entitled to any relief as against this respondent. That there is no merits and bonafideness in the present claim application filed by the petitioner. Hence, viewed any angle, the petition is liable to be dismissed with cost. Even though the quantum of compensation claimed by the petitioner is very excessive. Hence this petition is liable to be dismissed with cost.

**5. Based on the above pleadings, the following points were framed for determination:**

1. Whether the accident occurred due to the rash and negligent driving of the of the respondent's Car bearing registration number TN 09 BV 1955?
2. Whether the petitioner is entitled for compensation and if so, what is the amount?
3. Who is liable to pay the amount to the petitioner?

6. The petitioner examined himself as Pw1 and through him Exs. P1 to P14 marked. He also examined One Thirunavukkarasu, Sub Inspection of Police, Sathurangapattinam on summons as Pw2 and through him Exs.X1 to X3 marked. On the side of respondents the 1<sup>st</sup> respondent examined himself as Rwl and no Exhibits were marked through him. No oral or documentary evidence adduced by the 2<sup>nd</sup> respondent.

7. Heard the learned Counsel for petitioner and perused the records.

8. The learned counsel appearing for the petitioner would contend that the accident occurred only due to the rash and negligent driving of the driver of the 1<sup>st</sup> respondent vehicle. He further contends that as a result of injury, the petitioner could not continue his task and therefore compensation as claimed by the petitioner has to be granted. He is the sole breadwinner of his family. He further argued that the medical board assessed disability at 75% and hence multiplier method to be adopted in assessing the compensation.

9. Per contra, the learned Counsel appearing for the 1<sup>st</sup> respondent would contend that the accident took place not due to the negligence of petitioner. He was riding on the wrong side and caused the accident and that it was occurred due to the negligence of the petitioner alone. Hence, he argued that the 2<sup>nd</sup> respondent who is insurer of his vehicle is liable to pay any compensation.

**10.** Per contra, the learned Counsel appearing for the 2<sup>nd</sup> respondent would contend that the accident took place not due to the negligence of 1<sup>st</sup> respondent driver and that it was occurred due to the petitioner alone. He would further submit that there is delay in lodging the FIR, no charge sheet has been filed and no arrest has been made, thereby creating serious doubt about the genuineness of the claim. He would also contend that the petitioner has not established his age, occupation and income and that the quantum of compensation claimed is highly excessive. It is further submitted that the petitioner has to strictly prove the validity of the driving license of the 1<sup>st</sup> respondent's driver as well as the valid insurance coverage of the vehicle. Hence, he argued that the 2<sup>nd</sup> respondent is not liable to pay any compensation.

**11. POINT No.1 - NEGLIGENCE:**

On a careful consideration of oral and documentary evidence available on record, the petitioner has claimed compensation for the injuries sustained by him in the accident said to have been caused by the vehicle alleged to be belonging to the 1<sup>st</sup> respondent. It is evident from Ex.P1 – copy of First Information Report that on the complaint given by the uncle of the petitioner, a case in Cr.No.287/2021 came to be registered by Chengalpattu Police Station on 02.07.2021 for the alleged offences punishable U/s.279 and 337 of Indian Penal Code on the ground that the accident occurred only due to the rash and negligent driving of the Car bearing registration number TN 09 BV 1955 by the 1<sup>st</sup> respondent. So, Ex P1 would show that there is no delay in registering the First Information Report as alleged by the respondents. The petitioner, by examining himself as PW1 has spoken about the manner of accident. He also examined the police official of the station in which Ex P1 was registered and marked the final report as Ex X2. It would show that the police has prosecuted the 1<sup>st</sup> respondent by triggering charges as such he alone responsible for the accident. Nothing was culled out from the mouth of Pw1 to substantiate the defence of both respondents. So, the petitioner has proved that the accident was

occurred due to the negligence of the 1<sup>st</sup> respondent alone by way of examining himself and marking Ex P1 and X2.

Now the burden is on the respondents to disprove the same. 1<sup>st</sup> respondent examined himself as Rw1 and didn't exhibited any documents. He deposed that the accident was occurred due to the petitioner who came in wrong side. But Ex X2 which was filed against him didn't state that the accident was occurred when the petitioner rode the two-wheeler on his wrong side. In fact Ex X2 would recites that the petitioner has rode his two-wheeler on his left side alone and that the 1<sup>st</sup> respondent alone drove the car in a rash and negligent manner and hit the two-wheeler. Nothing was deposed by Rw1 by denying the Ex X2. However, except examining himself as RW1, no independent or documentary evidence has been produced to substantiate his contention. 2<sup>nd</sup> respondent also didn't adduce oral or documentary evidence to substantiate their defence. Hence the respondents miserably failed to disprove the evidence of Pw1, Ex P1 and X2.

On the overall appreciation of evidence, this court is of the considered opinion that the petitioner has established that the accident occurred due to the rash and negligent driving of the driver of the car bearing registration number TN 09 BV 1955. Accordingly, Point No.1 is answered in favour of the petitioner.

## **12. POINT No.2 QUANTUM :**

Learned counsel for the petitioner has argued that medical board assessed the disability at 75% and that multiplier method to be adopted in fixing the quantum. Ex.X1 and P2, the accident register and treatment record would show that right leg was amputated below knee. Ex.P3 to P5 the discharge summaries also would show that the petitioner right leg got amputated. Ex P10 the disability certificate issued by medical board would show that the petitioner suffered locomotor disability of 75% due to the said amputation of right leg. Hence, this court proceeds to award compensation under the following heads:

**(i) Loss of earning capacity:-**

In the claim petition, the age of the petitioner was mentioned as 24 years. The petitioner has produced his copy of Aadhaar card under Ex.P8 wherein his year of birth was mentioned as 1997. The accident took place on 02.07.2021. Therefore, the age of the petitioner at the time of accident is 24.

Petitioner claims that he was earning a sum of Rs.25,000/- per month as Driver. He has filed his driving licence which is marked as Ex P11. Anyhow there is nothing on record to show that he was driver in profession and earned a sum of Rs. 25,000.00 per month as salary. Hence this court decided to fix notional income. As per division bench decision of our Hon'ble High Court in *Petchiammal and others Vs Sathiyamoorthy and another in CMA 2636/2022, dated 17.07.2023* it was held that a sum of Rs. 17,000.00 to be taken as notional income of an ordinary person of the year 2019. But here the accident occurred during the year 2021. So, considering the same this court has fix notional income of the petitioner as Rs.17,000/- per month.

By following the same, the notional income of the claimant is fixed as Rs.17,000/- per month in order to determine his loss of earning capacity. The Medical Board has assessed the permanent disability as 75%. In *Rajkumar -Vs- Ajaykumar reported in 2011 1 SCC 343*, the Hon'ble Supreme Court has given guidelines as to how loss of earning capacity has to be calculated. In this regard, the disability percentage has to be seen and the Tribunal has to decide whether the disability will certainly have an impact on the profession that the claimant is pursuing. Here no doubt on perusal of Ex P3 to P5 the petitioner's amputation of right leg and fracture of right hand would show that the petitioner has suffered permanent disability and that he cannot continue his task as before. So, the above said injuries will certainly affect the employment of the petitioner. Petitioner has also produced the unique disability identity card with disability pass book which is marked as Ex P10, which shows that the petitioner has sustained disability with 75%. Hence, this court of its

opinion that functional disability can be fixed at 75%, and it is a fit case to adopt multiplier method.

As per the decision rendered by the Hon'ble Supreme Court in *Sarla Verma -Vs- Delhi Transport Corporation* reported in *2009 (2) TNMAC 1 (SC)*, the proper multiplier between the age of 21 to 25 is 18. Now future prospects of the petitioner has to be decided as per the decision of the Hon'ble Supreme Court in *National Insurance Co., Ltd., -Vs - Pranay Sethi* reported in *2017 2 TNMAC 609 (SC)*. In case of self employed or on a fixed salary, an addition of 40% has to be added with income, where the claimant was below the age of 40, to calculate future prospects. The said principle is also applicable to injury cases as held in the decision in *Pappu Deo Yadav -Vs- Naresh Kumar & others* reported in *2020 (2) TN MAC 536(SC)*. In the present case, the petitioner is aged about 24 years at the time of accident and he was self employed and therefore 40% has to be added with income to calculate future prospects. So, the monthly income of the petitioner would be ( 17,000 X 40%) Rs. 23,800.00 and the yearly income would be (Rs.23800 X 12) Rs.2,85,600/-. Therefore, the compensation under the head of loss of earning capacity would be  $2,85,600 \times 18 \times 75 / 100 = \text{Rs.}38,55,600/-$ . The question of deduction towards personal expenses would not arise in injury cases as per the decision of our Hon'ble High Court dated *23.12.2014* in *Tamil Nadu State Transport Corporation – Vs- Arumugam*. It was observed in the above case that deducting one third amount towards personal expenses is adding fuel to the flames. Hence under this head the petitioner is entitled to a sum of Rs.38,55,600/-.

## **ii) Pain and Sufferings: -**

Ex P2 the treatment record would show that the petitioner was inpatient in the Government hospital from 02.07.2021 to 30.07.2021, where he underwent amputation below knee on 03.07.2021. Ex.P3 to P5, the Discharge summaries of SRM Medical College Hospital & Research Centre at Kattankulathur, would show

that the petitioner took treatment in the said Hospital from 29.09.2021 to 01.11.2021, 01.11.2021 to 23.11.2021 and 23.11.2021 to 17.12.2021 and that the petitioner there also underwent surgery for his injuries. It is pertinent to note that the right leg below knee was amputated. No doubt that the petitioner has suffered untold pain due to the above said injuries and treatment taken. Hence this court awards a sum of Rs.1,00,000.00 under this head.

***(iii) Transport:-***

No bills or proof were produced to ascertain his transport expenses. Considering the amputation above right leg, this court notionally award a sum of Rs.20,000/- under this head.

***(iv) Nutritious Food:-***

For taking nutritious food to recuperate his health, notionally a sum of Rs.10,000.00 is awarded under this head.

***(v) Medical Expenses:-***

Ex P7 the medical bills and treatment charges would show that the petitioner has spent a sum of Rs. 15,713.71. The petitioner has also produced medical prescriptions under Ex.P6 in support of the treatment taken. Hence, this Court considers Ex.P6 and Ex.P7 and award a sum of Rs.15,713.71 alone. Hence Rs.15,713.71/- is awarded under this head.

***vi) Attender charges:-***

As the petitioner leg was amputated below right knee and took treatment as inpatient, he would have definitely needed the assistance of an attender to take care of him till his recovery. Apart from that it is pertinent to note that life long the petitioner ought to have move with an attender, as his right leg below knee was amputated. Considering the same, this court awarded notionally a sum of Rs.1,00,000.00/- under this head.

**(vii) Comfort and Amenities:-**

Here it is pertinent to note that the knee below the right leg was amputated. Due to the said amputation, fracture and treatment, the petitioner would face lot of discomfort to do his daily chores and has lost his comfort and amenities and hence notionally a sum of Rs.50,000/- is awarded under this head.

**The petitioner is entitled for compensation under various heads is as follows:**

<b>Sl.No.</b>	<b>Heads</b>	<b>Granted amount</b>
1)	Loss of earning capacity	Rs.38,55,600.00
2)	Pain and Sufferings	Rs. 1,00,000.00
3)	Transport	Rs. 20,000.00
4)	Nutritious Food	Rs. 10,000.00
5)	Medical Expenses	Rs. 15,713.71
6)	Attender charges	Rs. 1,00,000.00
7)	Comfort and Amenities	Rs. 50,000.00
	<b>Total</b>	<b>Rs.41,51,313.71</b> <b>Rounded off to</b> <b>Rs.41,51,300.00</b>

Therefore, the petitioner is entitled for a compensation of **Rs.41,51,300.00**. Hence the petitioner is entitled to **Rs.41,51,300.00** as compensation with interest and costs and the point No.2 is answered accordingly.

### **13. POINT No.3 - LIABILITY:**

The petitioner has contended that the 1<sup>st</sup> respondent is the owner of the Car and the 2<sup>nd</sup> respondent is the insurer. Ex.P12 Registration Certificate and Ex.P13 Insurance Policy would establish that the vehicle bearing registration number TN 09 BV 1955 was duly insured with the 2<sup>nd</sup> respondent at the time of accident. Ex P14 would show that the 1<sup>st</sup> respondent who is the driver of the car had valid driving licence at the time of accident. Though the respondents have raised certain defences regarding negligence and liability, no material has been placed to prove violation of policy conditions. Hence, the 2<sup>nd</sup> respondent being the insurer is liable to indemnify the 1<sup>st</sup> respondent. Further there is no defence taken in respect of contractual liability between the 1<sup>st</sup> respondent and 2<sup>nd</sup> respondent in respect of insurance policy. There is no doubt that the 2<sup>nd</sup> respondent is the insurer of the 1<sup>st</sup> respondent's vehicle. Hence the 2<sup>nd</sup> respondent cannot escape from its liability and this point is answered accordingly.

### **14. Result:**

In the result,

1. This claim petition is partly allowed.
2. That the 2<sup>nd</sup> respondent is liable to pay compensation to the petitioner and he is hereby directed to pay the petitioner a sum of **Rs.41,51,300.00/-** (Rupees Forty One Lakhs Fifty One Thousand Three Hundred Only) along with an interest at 7.5 percent per annum from the date of petition till the date of deposit of the award amount excluding the period of dismissal for default if any.
3. That it is hereby directed that the said amount shall be paid within 30 days from the date of the award in the Bank account of the Presiding Officer, Motor Accident Claims Tribunal, (MACT) Madurantakam in the State Bank of India Account

No.42910484246 ( IFSC code SBIN0000870) through the direct bank e-transfer modes of money ie. RTGS or NEFT.

4. That the 2<sup>nd</sup> respondent shall inform the counsel for petitioner immediately after the deposit is made and to file proper proof before the court.

5. That the total court fees to be paid by the petitioner is Rs.40,885.50/-. The petitioner has paid a court fee of Rs.1000/-. The deficit court fee of Rs.39,885.50 shall be paid within 15 days from the date of award.

6. That the Advocate fee of Rs.48,513.00/- is fixed for the petitioner to make payment to his counsel as per Sub Rule 4 of Rule 20 of TN MACT Rules 1989.

7. That the 2<sup>nd</sup> respondent is directed to pay a cost of Rs. 40,895.50 and Advocate fee of Rs. 48,513.00/- totaling a sum of Rs. 89,408.50 to the petitioner.

**Details of petitioner and his bank account**

1	Name and address of the petitioner and details of Aadhar card	Vivek, (age 24 years), S/o. Murugan, residing at No.24/176, 1 <sup>st</sup> street, Pachambakkam Village, Pavunjur Post, Cheyyur Taluk, Chengalpattu District.
2	Name of the Bank and Branch	State Bank of Indian, Cheyyur Branch.
3.	Petitioner's Bank Account No.	34370882237
4	Bank IFSC No.	SBIN0005628

Since the petitioner has not filed the details of his Pan card details, he is directed to file the same immediately.

**Details of cost**

	<b>Petitioner Side</b>	<b>Rs.P</b>	<b>Respondent side</b>	<b>Rs.P</b>
1	Vakalath	10.00	1 <sup>st</sup> Respondent Vakalath	10.00
2	Court Fee	40,895.50	2 <sup>nd</sup> Respondent Vakalath	10.00
3	Advocate Fee	48,513.00	--	--
	<b>Total</b>	<b>89,408.50</b>	<b>Total</b>	<b>20.00</b>

Directly typed by me in my lap – top, corrected and pronounced by me in the open court, this the 30<sup>th</sup> day of March, 2026.

Motor Accidents Claims Tribunal Judge/  
Subordinate Judge,  
Madurantakam.

(All necessary particulars are incorporated in the award itself as per the order of Honourable Madras High Court in Cholamandalam MS Genl Insurance Co.Ltd. Vs. Mr.S.Ayyanar and others Tr.CMP Nos.264 to 281 of 2020 Dt.11.05.2020 and hence it is directed to treat the same as decree)

**PETITIONER'S WITNESSES:**

PW1: Vivek (Petitioner).

PW2: Thirunavukkarasu (Sub-Inspector of Police, Sathurangapattinam)

**PETITIONER'S EXHIBITS:**

Ex P1	02.07.2021	First Information Report.	Xerox Copy.
Ex P2		Treatment Note, Rajiv Gandhi Government Hospital, Chennai.	Original
Ex P3	29.09.2021	Discharge Summary, SRM Medical	Original

	to 01.11.2021	College Hospital & Research Centre at Kattankulathur.	
Ex P4	01.11.2021  to  23.11.2021	Discharge Summary, SRM Medical College Hospital & Research Centre at Kattankulathur.	Original
Ex P5	23.11.2021  to  17.12.2021	Discharge Summary, SRM Medical College Hospital & Research Centre at Kattankulathur.	Original
Ex P6		Medical Prescriptions.	Original.
Ex P7		Medical Bills.	Original.
Ex P8		Copy of Aadhar Card of the Petitioner.	Xerox copy
Ex P9		Bank Pass book of the Petitioner.	Xerox copy
Ex P10		Disability Certificate Issued by Tamil Nadu Department for Welfare of the Differently Aabled.	Xerox Copy.
Ex P11		Driving License of the Petitioner.	Xerox Copy.
Ex P12		Registration Certificate of the Respondent's Vehicle bearing Reg.No. TN 09 BV 1955.	Xerox Copy.
Ex P13		Insurance Policy.	Xerox Copy.
Ex P14		Driving License of the Respondent.	Xerox Copy.

**Witness side Exhibits:-**

Ex X1	02.07.2021	Accident register.	True copy
Ex X2		Motor Vehicle Inspection Report of the petitioner's vehicle bearing Reg.No. TN 19 BX 4044.	True Copy
Ex.X3		Fina Report.	True Copy.

**1<sup>st</sup> RESPONDENT'S WITNESSES:**

RW1 : Pravin KP

**1<sup>st</sup> RESPONDENT'S EXHIBITS:**

NIL

Motor Accidents Claims Tribunal Judge/  
Subordinate Judge,  
Madurantakam.

TNCG130006422022



**Fair / Draft Order**  
**MCOP No. 215/2022**  
**D.D: 30.03.2026**  
**Sub Court,**  
**Madurantakam.**