



IN THE COURT OF THE ADDITIONAL DISTRICT JUDGE, DINDIGUL
PRESENT : THIRU. SWARNAM J RAJAGOPALAN, B.A.B.L., (Hons.)
ADDITIONAL DISTRICT JUDGE, DINDIGUL

Monday, this the 1st day of June, 2026

M.A.C.O.P. No.596/2021

(C.N.R.No.TNDG01-001903-2021)

1. Selvalakshmi, aged 48 years, W/o.Late Panner Selvam, residing at 4-6-10A, Ponnaiah Chettiyar Street, Muthulapuram, Poosaripatti Post, Sevugampatti – Via, Nilakkottai Taluk, Dindigul -624 211.
 2. Dhilip Kumar, aged 29 years, S/o.Late Panner Selvam, residing at 4-6-10A, Ponnaiah Chettiyar Street, Muthulapuram, Poosaripatti Post, Sevugampatti – Via, Nilakkottai Taluk, Dindigul -624 211.
 3. Tharanipriya, aged 25 years, D/o.Late Panneer Selvam, residing at 4-6-10A, Ponnaiah Chettiyar Street, Muthulapuram, Poosaripatti Post, Sevugampatti – Via, Nilakkottai Taluk, Dindigul -624 211.
- ...Petitioners**

-Vs-

1. Alagarsamy, S/o.Ponraj, No.3/161-1/245, Gandhi Nagar, Kullalakundu, Nilakottai, Dindigul -624201.
2. Cholamandalam MS General Insurance Co-Ltd, New Millenium Complex, No.3 & 4, 1st Floor, Dindigul High Road, Kalavasal, Madurai -625010.

...Respondents

Date of filing of the claim petition	::	24.03.2021
Date of Award	::	01.06.2026
Amount of Award	::	Rs.14,28,000/-
Interest rate applicable	::	7.5% p.a.,
Date(s) from which interest is payable	::	From 24.03.2021
Costs, if any	::	Rs.53,581.50 (as described in the order)
Dismissed for default period	::	--
In cases where the compensation, interests and costs are directed to be paid proportionately, the award should also specify Who shall pay which portion of award, interest and costs.	::	The 2 nd respondent is liable to pay compensation with interest and costs excluding the default period from 09.01.2024 to 02.12.2024.
In cases where there are several claimants, the shares and amounts payable to each of them shall be specified.	::	The 1 st to 3 rd petitioners are entitled to get Rs.4,76,000/- each
The mode and manner of deposit of compensation	::	By NEFT or RTGS Mode and shall also sent a copy of the payment advice to this Tribunal within two months.
The mode and manner of disbursement	::	After depositing the compensation by the 2 nd respondent into the Court, it will be disbursed to the petitioners by NEFT or RTGS Mode in to his Bank Account.

This petition came up 20.04.2026 for final hearing before me in the presence of Thiru. M.A.Ramamoorthy, and Thiru.M.Mohamed Iabal, the learned counsel appearing for the Petitioners, and Thiru. A.M.Abdul Kareem, the learned Counsel appearing for the 2nd Respondent, and the 1st Respondent was called absent and set

exparte and upon hearing the arguments of both sides and stood over till this day for consideration, this court delivers the following:

ORDER

This petition has been filed by the petitioners under section 166 of the Motor Accident Claims Tribunal Rules for Compensation. The respondents to pay Rs.30,00,000/- as compensation to the petitioners. Respondents to pay 15% interest per annum from the date of the petition and the costs of this case to the petitioners. It is prayed that the court may pass such other order and judgment as it deems fit according to the nature of this petition and the wisdom of the court.

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

I. On 26.11.2020 at about 18.40 hours, while the deceased was walking for checking the lorry tyre at Nilakottai to Madurai Main Road near Maarnadu Karuppanna Swamy Temple, and observing traffic rules and cautiously proceeding on the road, at the time, the 1st respondent's Ape Auto bearing Reg.No.TN57 B U 5419, driven in a rash and negligent manner at an uncontrollable speed, came from the same direction and dashed against the deceased, causing the accident.

II. Due to the impact, the deceased sustained grievous head, facial and chest injuries and became unconscious. He was immediately taken to the Government Hospital,

Nilakottai, where he was declared brought dead. Post-mortem was subsequently conducted.

III. Prior to the accident, the deceased was in good health and free from any ailments. At the time of his death, he was aged about 59 years. The deceased was self employed and earning a sum of Rs.40,000/- per month. The 1st petitioner is the wife, and 2nd and 3rd petitioners are son and daughter of the deceased. The deceased was the sole breadwinner of the family and the petitioners were entirely dependent on his income. Due to his untimely death, the petitioners have been put into irreparable loss, hardship, and suffering both financially and emotionally and their future prospects have been seriously affected. Hence, the petitioners claim a compensation of Rs.30,00,000/-.

IV. The accident occurred solely due to the rash and negligent driving of the driver of the Auto bearing Reg.No.TN57 B U 5419. In connection with the said accident, a criminal case has been registered against the driver of the said vehicle by the Nilakottai Police Station, Dindigul District, in Crime No.771/2020, for offences under Sections 279 and 304(A) of the Indian Penal Code.

V. The 1st respondent, being the owner of the offending vehicle is liable to pay the compensation to the petitioners. The said vehicle was duly insured with the 2nd respondent at the time of the accident, and therefore, the 2nd respondent is also liable

to indemnify the 1st respondent and pay compensation to the petitioners. Hence, both the respondents are jointly and severally liable to pay compensation.

VI. The petitioners submit that they have sustained pecuniary and non-pecuniary losses, as detailed in Column No.21 of the petition, and have restricted their claim to a sum of Rs.30,00,000/- (Rupees Thirty Lakhs only), which is just, reasonable, and necessary in the circumstances of the case.

VII. This Hon'ble Court has jurisdiction to entertain this petition, as the residence of the petitioners and respondents, as well as the office of the 2nd respondent Insurance Company, fall within its territorial jurisdiction.

VIII. As per Rule 24(1) of the Motor Vehicles Rules, a total court fee of Rs.13,652.50/- is payable on the claim amount. However, due to financial constraints, the petitioners have presently paid a sum of Rs.373/- as initial court fee and have filed a separate petition seeking exemption from payment of the balance court fee of Rs.13,279.50 at this stage.

3. Brief averments of the counter filed by the 2nd Respondent is as follows :-

I. All the averments contained in the petition are denied as false, frivolous, untenable and unsustainable both in law and on facts. The manner of accident as alleged by the petitioners is denied. The petitioners are put to strict proof of the same. Material facts have been suppressed to fasten liability on this respondent. The age,

occupation and income of the deceased are not admitted. The petitioners are put to strict proof by documentary evidence.

II. It is denied that the accident occurred due to rash and negligent driving of the 1st respondent's vehicle. On the contrary, the deceased himself was solely responsible for the accident, as he suddenly attempted to cross the road without observing traffic. The driver of the Ape Auto drove the vehicle cautiously and in accordance with traffic rules. Hence, there is no negligence on the part of the driver and this respondent is not liable.

III. This respondent is not in a position to admit the policy, RC, FC and permit particulars of the vehicle due to non-submission of records by the owner. Hence, liability if any is denied. The driver of the vehicle did not possess a valid and effective driving licence at the time of accident and there is violation of policy conditions and provisions of the Motor Vehicles Act. Hence, this respondent is not liable.

IV. The 3rd petitioner being a married daughter living separately and she is not a dependant to the deceased. Further, all the petitioners are earning members. The compensation claimed at Rs.30,00,000/- is excessive, arbitrary and without basis. The petition is speculative, devoid of merits and liable to be dismissed in limine.

4. Issues to be Determined :-

1. Whether the accident occurred due to the rash and negligent driving of the 1st respondent's driver ?
2. Whether the respondents are liable to pay compensation to the petitioners?
3. Whether the petitioners are entitled to compensation, and if so, to what amount?

5. Evidence Adduced :-

On the side of the petitioners, the 1st petitioner has been examined as P.W.1 and exhibited Ex.P1 to Ex.P10 were marked. Further, one Manohar has been examined as PW2 and no document was marked. On the side of the 2nd Respondent, Mrs.Kasthuri has been examined as RW1 and exhibited two documents as Ex.X1 and Ex.X2. Further, one Vidhyadharan has been examined as RW2 and one document was marked as Ex.R1.

The documents marked on the side of the Petitioners :-

Ex.P1 - First Information Report registered regarding accident

Ex.P2 - Post mortem report of Panneerselvam

Ex.P3 - Death Certificate of Panneerselvam

Ex.P4 - Legal Heirship certificate of Panneerselvam

Ex.P5 - Driving License of Panneerselvam

Ex.P6 – Certificate of Registration bearing Reg.No.TN 41 M 9316 in the name of Panneerselvam.

Ex.P7 – Aadhaar card of the petitioners

Ex.P8 – Bank passbook of the 1st page of the petitioners

Ex.P9 – Insurance policy of the vehicle Auto bearing Reg.No.TN57 B U 5419.

Ex.P10 – Final Form/Report

The documents marked on the side of the 2nd Respondent :-

Ex.X1 - Driving Licence Verification Report

Ex.X2 - Driving Licence Status

Ex.R1 - Insurance Policy of the vehicle Auto bearing Reg.No.TN57 B U 5419.

6. 170 petition was filed by the 2nd respondent under Motor Vehicles Act and allowed.

7. Discussion and Reasoning :-

Finding on Issue No. 1 :-

Issue No.1 – Whether the accident occurred due to the rash and negligent driving of the driver of the 1st respondent's vehicle?

- I. The burden of proving negligence in a claim petition under Section 166 of the Motor Vehicles Act is not as strict as in a criminal trial. The claimants are only required to establish their case on the touchstone of preponderance of

probabilities. Keeping this principle in mind, the oral and documentary evidence available on record requires careful consideration.

- II. The specific case of the petitioners is that on 26.11.2020 at about 18.40 Hrs, the deceased Panneerselvam was proceeding on the Nilakottai–Madurai Main Road near Maarnadu Karuppanna Swamy Temple and at that time the Ape Auto bearing Registration No.TN-57-BU-5419 belonging to the 1st respondent and his driver was driven in a rash and negligent manner and dashed against him, resulting in fatal injuries. The said pleadings have been reiterated by PW1 in her chief examination.

- III. To substantiate the occurrence, the petitioners have produced Ex.P1 - First Information Report and Ex.P10 - Final Report. Ex.P1 reveals that immediately after the occurrence, a criminal case was registered by the Nilakottai Police against the driver of the offending Ape Auto for the offences punishable under Sections 279 and 304-A IPC. The registration of the criminal case at the earliest point of time lends assurance to the case of the petitioners. Further, Ex.P10 - Final Report discloses that upon investigation, the police found the driver of the offending vehicle responsible for the accident and filed the final report against him. Though the findings in a criminal case are not conclusive in

a claim petition, they constitute relevant pieces of evidence for determining negligence.

- IV. The 2nd respondent have denied negligence and contended that the deceased suddenly crossed the road without observing traffic rules and therefore contributed to the accident. However, except making such a plea in the counter statement, no convincing evidence has been adduced to substantiate the same. The driver of the offending vehicle, who would have been the best person to explain the manner of accident has not entered the witness box. No independent eyewitness has been examined on the side of the respondents. No sketch, observation mahazar or other material has been produced to probabalise the defence version.
- V. The evidence of PW1 coupled with Ex.P1 - FIR and Ex.P10 - Final Report remains substantially unshaken in cross-examination. Nothing worthwhile has been elicited to discredit the prosecution version or to establish contributory negligence on the part of the deceased. It is well settled that when the defence of contributory negligence is specifically raised, the burden lies upon the party asserting such defence to establish the same by acceptable evidence. In the present case, no such evidence is forthcoming.

VI. Further, Ex.P2 - Postmortem Certificate shows that the deceased sustained severe injuries in the accident and succumbed to the same. The nature of injuries noted therein is consistent with a high-impact road traffic accident.

VII. On an overall appreciation of the oral and documentary evidence and applying the principle of preponderance of probabilities, this Tribunal is satisfied that the accident occurred solely due to the rash and negligent driving of the driver of the Ape Auto bearing Registration No.TN-57-BU-5419 belonging to the 1st respondent. The plea of contributory negligence raised by the insurer has not been established by acceptable evidence. Accordingly, Issue No.1 is answered in favour of the petitioners.

8. Issue No.2 – Whether the respondents are liable to pay compensation?

- I. Having held that the accident occurred due to the rash and negligent driving of the driver of the offending Ape Auto, the liability of the owner and insurer of the vehicle requires consideration.
- II. The evidence on record establishes that the offending vehicle bearing Registration No.TN-57-BU-5419 belongs to the 1st respondent. Ex.P9 and Ex.R1 - Insurance Policies establish that the vehicle was covered by a valid policy of insurance issued by the 2nd respondent's Insurance Company and that

the policy was in force on the date of accident. Therefore, the insurer cannot dispute the existence of coverage.

III. The defence of the Insurance Company is that the driver of the offending vehicle was not possessing a valid and effective driving licence at the time of accident and therefore there was a breach of policy conditions.

IV. To establish the said defence, the Insurance Company examined RW1 from the Regional Transport Office and marked Ex.X1 and Ex.X2. The evidence of RW1 discloses that upon verification of the official records, no valid driving licence stood in the name of the driver namely Ajithkumar, S/o. Shanmugam. The owner of the vehicle has neither entered appearance nor produced any driving licence before this Tribunal. The driver also has not been examined. Consequently, the evidence adduced by the insurer regarding absence of a valid driving licence remains unrebutted.

V. Accordingly, this Tribunal holds that the insurer has successfully established breach of policy conditions relating to possession of a valid and effective driving licence by the driver of the offending vehicle.

VI. However, the claimants are third-party victims. The object of the Motor Vehicles Act is to ensure that innocent victims of road accidents are not deprived of compensation on account of disputes between the owner and

insurer. The Hon'ble Supreme Court in *National Insurance Co. Ltd. v. Swaran Singh and United India Insurance Co. Ltd. v. Lehru*, has repeatedly held that even where breach of policy conditions is established, the insurer can be directed to first satisfy the award and thereafter recover the amount from the owner of the offending vehicle.

VII. Since the policy was admittedly in force on the date of accident and since the petitioners are third-party claimants, this Tribunal is of the view that the ends of justice would be met by directing the 2nd respondent's Insurance Company to pay the compensation to the claimants in the first instance and thereafter recover the same from the 1st respondent owner in accordance with law.

VIII. Accordingly, Issue No.2 is answered holding that the 2nd respondent Insurance Company shall satisfy the award at the first instance and thereafter recover the same from the 1st respondent owner under the principle of "**Pay and Recover**"

9. Finding on Issue No. 3 :-

Finding on Issue No.3 – Whether the petitioners are entitled to compensation and, if so, to what amount?

I. The petitioners have filed the present claim petition seeking compensation on account of the death of Panneerselvam in the motor accident that occurred on

26.11.2020. The factum of death of Panneerselvam on account of the injuries sustained in the accident has been established through Ex.P2 - Postmortem Certificate and Ex.P3 - Death Certificate.

- II. The petitioners have pleaded that the deceased was aged about 59 years at the time of accident. Though no independent age proof such as Aadhaar Card, Voter Identity Card or School Certificate has been produced, Ex.P2 Post-mortem Certificate mentions the age of the deceased as 60 years. In the absence of any contra evidence, this Tribunal deems it appropriate to fix the age of the deceased as 60 years on the date of accident.
- III. In order to establish their status as legal representatives of the deceased, the petitioners have produced Ex.P4 - Legal Heir Certificate. Ex.P4 reveals that the 1st petitioner is the wife of the deceased and 2nd and 3rd petitioners are the son and daughter of the deceased respectively. The said document has not been disputed by the respondents. Therefore, this Tribunal holds that the petitioners are the legal representatives of the deceased and are entitled to maintain the present claim petition.
- IV. The petitioners have contended that the deceased was self-employed and earning a sum of Rs.40,000/- per month. However, no documentary evidence has been produced to prove either the nature of employment or the monthly

income of the deceased. No income tax returns, business records, bank statements or other supporting documents have been filed before this Tribunal. Therefore, the income claimed by the petitioners cannot be accepted as such.

V. At the same time, it cannot be ignored that the deceased was a grown adult aged about 60 years and was admittedly maintaining his family. While determining compensation under the Motor Vehicles Act, the Tribunal is required to adopt a pragmatic and realistic approach and not a pedantic one. Taking into consideration, the year of accident namely 2020, the prevailing wages and earning potential of a self-employed person in rural Tamil Nadu, and the overall facts and circumstances of the case, this Tribunal fixes the notional monthly income of the deceased at **Rs.16,000/-**.

VI. The deceased was self-employed. In view of the law laid down by the ***Hon'ble Supreme Court in National Insurance Co. Ltd. v. Pranay Sethi***, even self-employed persons are entitled to addition towards future prospects. Since the deceased was aged about 60 years, an addition of 10% towards future prospects would be just and proper.

Accordingly, the monthly income of the deceased is calculated as follows :-

Monthly Income : Rs.16,000/-

Add 10% towards Future Prospects : Rs.1,600/-

Total Monthly Income : **Rs.17,600/-**

10. The next question that arises is regarding deduction towards personal and living expenses of the deceased. The deceased has left behind his wife, son and daughter. The respondents have contended that the 2nd and 3rd petitioners are major children and are not dependants. However, no evidence has been produced by the respondents to establish that the deceased was not contributing towards their welfare and maintenance. Merely because the children have attained majority, it cannot be automatically presumed that they ceased to be beneficiaries of the earnings and support of their father. The evidence on record does not establish complete financial independence of the 2nd and 3rd petitioners.

11. Therefore, considering the family composition and applying the principles laid down by the *Hon'ble Supreme Court in Sarla Verma v. Delhi Transport Corporation*, one-third deduction towards personal and living expenses of the deceased is appropriate. Accordingly,

Total Monthly Income : Rs.17,600/-

Less One-third towards Personal Expenses : Rs.5,867/-

Monthly Contribution to Family : Rs.11,733/-

Annual Contribution : $\text{Rs.11,733} \times 12 = \text{Rs.1,40,796/-}$

12. Since the age of the deceased has been fixed as 60 years, the appropriate multiplier applicable as per the decision of the **Hon'ble Supreme Court in *Sarla Verma*** is '9'. Therefore, the loss of dependency is calculated as follows :-

Rs.1,40,796 × 9 = **Rs.12,67,164/-**

Accordingly, the petitioners are entitled to a sum of Rs.12,67,164/- towards loss of dependency.

13. Apart from loss of dependency, the petitioners are also entitled to compensation under conventional heads. The 1st petitioner has lost the companionship, care, protection and marital relationship of her husband. Similarly, the 2nd and 3rd petitioners have lost the love, affection, guidance and parental care of their father. The **Hon'ble Supreme Court in *Magma General Insurance Co. Ltd. v. Nanu Ram and United India Insurance Co. Ltd. v. Satinder Kaur*** has recognized the entitlement of legal representatives to consortium.

Accordingly, this Tribunal awards :-

Spousal Consortium to the 1st petitioner : Rs.40,000/-

Parental Consortium to the 2nd petitioner : Rs.40,000/-

Parental Consortium to the 3rd petitioner : Rs.40,000/-

Total Consortium : **Rs.1,20,000/-**

14. The petitioners are further entitled to a sum of **Rs.15,000/-** towards funeral expenses and a sum of **Rs.15,000/-** towards loss of estate as recognized in *Pranay Sethi*. Considering the expenses necessarily incurred for transportation of the body immediately after the accident, this Tribunal also awards a sum of **Rs.10,000/-** towards transportation charges.

Thus, the compensation payable to the petitioners is calculated as follows :-

Sl.No	Head of Compensation	Amount
1	Loss of Dependency	Rs.12,67,164/-
2	Loss of Consortium	Rs.1,20,000/-
3	Funeral Expenses	Rs.15,000/-
4	Loss of Estate	Rs.15,000/-
5	Transportation Charges	Rs.10,000/-
	Total	Rs.14,27,164/-

Rounded off, the petitioners are entitled to a total compensation of **Rs.14,28,000/- (Rupees Fourteen Lakhs and Twenty-Eight Thousand only)**.

15. As already discussed under Issue No.2, the offending vehicle was covered by a valid insurance policy on the date of accident. The evidence of RW1 and RW2 establishes that the driver of the offending vehicle was not possessing a valid and

effective driving licence at the time of accident, constituting a breach of policy condition. However, the deceased was a third party and the claimants are innocent victims. Therefore, applying the principles laid down in *National Insurance Co. Ltd. v. Swaran Singh and United India Insurance Co. Ltd. v. Lehru*, this Tribunal holds that the 2nd respondent's Insurance Company shall first satisfy the award and thereafter recover the compensation amount from the 1st respondent owner in the very same proceedings without initiating a separate suit.

16. Accordingly, this issue is answered in favour of the petitioners. The petitioners are entitled to a compensation of **Rs.14,28,000/- together with interest at 7.5% per annum from the date of petition till the date of realization**, payable by the 2nd respondent's Insurance Company with liberty to recover the same from the 1st respondent owner under the principle of "**Pay and Recover**".

17. RESULT :-

(i) The 2nd respondent is directed to pay a sum of **Rs.14,28,000/- (Rupees Fourteen Lakhs and Twenty-Eight Only)** to the petitioners with costs and liable to pay interest at the rate of 7.5% per annum from the date of presentation of petition **(i.e.) 24.03.2021** to till the date of realization, excluding the default period from 09.01.2024 to 02.12.2024, and costs of **Rs.53,581.50** into the court's bank account (No.6467643039, Indian Bank, Dindigul Main Branch) within a period of one month.

The 2nd respondent is directed to recover the above said amount from the 1st respondent in “**Pay and Recovery Principle**”.

(ii) Out of the total amount deposited by the 2nd respondent, each petitioner (1 to 3) is entitled to receive **Rs.4,76,000/-** and the 2nd respondent is directed to send one copy of bank advice to this Tribunal and one copy to the petitioners or their Advocate.

(iii) It is also ordered that the amount of compensation paid by the 2nd respondent will be paid to the 1st petitioner’s Account No.898681565, Indian Bank, Batlagundu Branch, IFSC : IDIB000B116, to the 2nd petitioner’s Account No.36549021282, State Bank of India, Batlagundu branch, IFSC : SBIN0011067, to the 3rd petitioner’s Account No.32254017610, State Bank of India, Batlagundu branch, IFSC : SBIN0011067, through E-Transfer.

(iv) Advocate Fee **Rs.39,780/-**

(v) The petitioners are directed to pay the balance court fee of **Rs.13,279.50** within 15 days. It is further ordered that, if they fail to do so, they shall forfeit the interest for the period of delay, and this order shall not be executable until the fee is paid.

(vi) In accordance with the precedent set by the *Hon’ble Madras High Court in Tr.CMP.Nos.264 to 281 of 2021 (M/s. Cholamandalam MS General Insurance Company Ltd vs. Mr. Ayyanar and others)*, all particulars regarding the execution of

the decree have been incorporated into this order. No separate execution decree shall be issued.

Particulars of Costs

S.No.	Details of Costs	Petitioners (Rs. P.)
1.	Court Fee Stamps for the Petition	13652.5
2.	Vakalat Stamps	10
3	Service of Process (Batta)	69
4	Advocate's Fee	39780
5	Process Memo Stamps	45
6	Pleading Fee	25
	Total	53581.5

Dictated to the stenographer, transcribed and typed by her, corrected by me and pronounced in open court on this the 1st day of June 2026.

**Additional District Judge,
Dindigul**

APPENDIX

Petitioners' side witnesses :-

P.W.1 - Mrs.Selvalakshmi

P.W.2 - Mr.Manohar

Petitioners' side Exhibits :-

Ex.P1	26.11.2020	First Information report (Certified copy)
Ex.P2	27.11.2020	Postmortem Certificate of Paneerselvam (Certified copy)
Ex.P3	03.12.2020	Death Certificate of Pannerselvam (Computerized copy)

Ex.P4	19.12.2020	Legal Heir Certificate of Pannerselvam (Computerized copy)
Ex.P5	-	Driving Licence of the deceased Pannerselvam (Xerox)
Ex.P6	07.12.2004	Certificate of Registration bearing Reg.No.TN41M9316 in the name of Panner Selvam (Xerox)
Ex.P7	-	Aadhaar card of the petitioners (Xerox)
Ex.P8	-	Bank passbook of the petitioners (Xerox)
Ex.P9	-	Insurance policy of the Auto bearing Reg.No.TN 57 BU 5419 (Xerox)
Ex.P10	26.11.2020	Final Form/Report (Certified copy)

2nd Respondent's side witnesses :-

R.W.1 - Mrs.Kasthuri

R.W.2 - Mr.Vidhyadharan

2nd Respondent's side Exhibits :-

Ex.X1	26.12.2025	Authorization letter for RW1 (copy)
Ex.X2	-	Driving Licence Status (Computerized copy)
Ex.R1	-	Insurance policy of the Auto bearing Reg.No.TN 57 BU 5419 (Certified copy)

**Additional District Judge,
Dindigul**