

Date of presentation: 05.12.2018
Date of filing : 26.06.2019
Orders Reserved on : 25.06.2026

BEFORE THE MOTOR ACCIDENT CLAIMS TRIBUNAL,
PERUNDURAI

PRESENT: Thiru.M. Ashfaq Ahamed, B.A.B.L.,
Subordinate Judge,Perundurai.

Thursday, the 25th day of June 2026

COMMON ORDER MCOP.No.177/2019 and 300/2019

MCOP. No.177/2019
(CNR No-TNED11-000378-2019)

1.	Name and address of the Claimant(s)	Mynavathi, aged about 24 years, wife of Muthusamy, residing at D.No.131, Kottaiyankarukku thottam, Nichchampalayam, Perundurai taluk, Erode district.
2.	Name and address of respondent(s)	1.Periyasamy, aged about 56 years, Son of Pongiyakavundar, residing at D.No.17 Maruyamman Kovil Street, Ayyampalayam, Kavundhapadi via, Bhavani Taluk, Erode District. 2.The Branch Manager, Tamilnadu State Transport Corporation, Coimbatore -2, Chennimalai Road, Erode, Erode District.
3.	Date of filing of the Claim Petition	26.06.2019
4.	Date of award	25.06.2026
5.	Amount of award	Rs.29,000/-
6.	Costs allowed	Rs.2,190/-
7.	Court Fee for award amount	Rs.58/-

8.	Court Fee paid	Rs.500/-
9.	Balance of court fee to be paid	-
10.	ORDER	As per the direction of the Hon'ble High Court, Madras in Tr.CMP. Nos.264 to 281 of 2020 M/s. Chola mandalam MS Genl. Ins. Co. Ltd., Vs. Mr. Ayyannar.S and others dated 11.05.2020 , no separate decretal order will be drafted.

MCOP. No.300/2019
(CNR No-TNED11-000568-2019)
Date of presentation: 05.12.2018
Date of filing : 07.11.2019

1.	Name and address of the Claimant(s)	Dhanalakshmi, aged about 42 years, wife of Karuppusamy, residing at D.No 2/157, Kottaiyankarukku thottam, Nichchampalayam, Perundurai taluk, Erode district.
2.	Name and address of respondent(s)	1.Periyasamy, aged about 56 years, Son of Pongiyakavundar, residing at D.No.17 Maruyamman Kovil Street, Ayyampalayam, Kavundhapadi via, Bhavani Taluk, Erode District. 2.The Branch Manager, Tamilnadu State Transport Corporation, Coimbatore -2, Chennimalai Road, Erode, Erode District.
3.	Date of filing of the Claim Petition	07.11.2019
4.	Date of award	25.06.2026
5.	Amount of award	Rs.2,90,000/-
6.	Costs allowed	Rs.11,263/-
7.	Court Fee for award amount	Rs.2,273/-
8.	Court Fee paid	Rs.750/-
9.	Balance of court fee to be paid	Rs.1,523/-

10.	ORDER	As per the direction of the Hon'ble High Court, Madras in Tr.CMP. Nos.264 to 281 of 2020 M/s. Cholanmandalam MS Genl. Ins. Co. Ltd., Vs. Mr. Ayyannar.S and others dated 11.05.2020 , no separate decreetal order will be drafted.
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(These petitions arise out of same accident and they were tried jointly and evidence was ordered to be recorded in MCOP 177/2019)

This petitions have been filed and came up for final hearing before this court on 25.06.2026 in the presence of Advocates Thiru.M.Senthil and Thiru.P.Prakash for Petitioner in both MCOP and Thiru.R.Mohanbabu for 2nd Respondent in both MCOP and 1st Respondent called absent and set exparte in both MCOP. Heard the arguments of Both, Perusing the case records and having stood over for consideration till this day, this tribunal delivers the following.

COMMON ORDER

1. This petitions are filed by the petitioners in MCOP.No.177/2019 and MCOP 300/2019 under Section 166 of M.V Act claiming compensation of Rs.5,00,000/- and Rs.10,00,000/- respectively for the injuries sustained by them in the road accident on 21.09.2018.

2. The brief averments of the petition in MCOP.No.177/2019 and 300/2019 read as:-

On 21.09.2018 at about 02.15 PM, the petitioner in MCOP.No.177 of 2019 driven the two-wheeler TVS XL Super vehicle bearing Registration No.TN37 AM 5769 with the petitioner in MCOP.No.300 of 2019 as pillion from Thingalur on the west to east direction on Thingalur – Kavundapadi road, Neelakondanpalayam, and while nearing Sridharani National Poultry

Farm, on the left side of the road, the driver of the Bus bearing Registration No.TN 33 N 2561, 1st respondent driven the Bus in a rash and negligent manner from North and while turning the turn on the curve road, dashed the two-wheeler of the petitioners and caused an accident. Due to the accident the petitioners sustained injuries all over the body. The negligence of the 1st respondent driver of the Bus is the cause for the accident. Immediately the petitioners were admitted at Dakshin Hospital, Gobichettipalayam and treated as inpatient.

At the time of accident the petitioner in MCOP.No.177/2019 was aged 24 years and she was running a Hotel and earning Rs.15,000/- per month. The petitioner in MCOP.No.300/2019 was aged 42 years and doing Agricultural work and earning Rs.12,000/- per month. The 1st respondent is the driver and 2nd respondent is the owner of the Bus and as such the respondents are jointly and severally liable to pay compensation to the petitioners.

3. The 1st respondent remained exparte.

4. The brief averments of the counter filed by 2nd respondent in both the petitions which are similar reads as follows:

The petitions are not sustainable. The age, occupation, income, period of treatment, nature of injuries, manner of accident stated by the petitioners are denied as false and incorrect. In the driver of the Bus had driven the Bus in a slow and cautious manner but the rider of the two-wheeler driven the same in a rash and negligent manner and on seeing the Bus in turn lost control dashed the Bus on the right side and invited the

accident. The negligence of the two-wheeler rider is the cause for the accident. The rider of the two-wheeler was not possessed with driving license and as such he contributed for the accident. The Police on the basis of false complaint had filed FIR and final report against 1st respondent. The owner and insurer of the two-wheeler are proper and necessary parties. There is no merits in the petition and prays for dismissal.

5. Points for consideration

- a) Whether the accident was due to the rash and negligent driving of the bus bearing Registration No.TN 33 N 2561 by 1st respondent?
- b) Whether the petitioner in MCOP.No.177/2019 is also responsible for the accident is true?
- c) Whether the petitioners are entitled to get any compensation?
- d) Who is liable to pay compensation?
- e) What is the quantum of compensation that the petitioners are entitled to?

6. To prove the case of petitioners, the petitioner in MCOP.No.177/2019 was examined as PW1 and EX.P1 to P8 was marked. The petitioner in MCOP.No.300/2019 was examined as PW2 and Ex.P9 and P10 was marked. The 1st respondent was examined as RW1. The Disability certificate issued by the Medical Board to the petitioners was marked as Ex.C1 and C2 respectively.

7. Documents perused and arguments of both heard.

8. **Point No.1&2 :**

It is the case of petitioners while they were proceeding in the two-wheeler from West to East and while nearing the curve road the driver of the Bus 1st respondent driven the Bus in the opposite direction, in a rash and negligent manner dashed the two-wheeler and caused an accident. FIR regarding the accident was registered against 1st respondent. It is the contention of 2nd respondent owner of the Bus, the negligence of the two-wheeler rider is the cause for the accident. The 2nd respondent in his counter would contend the two-wheeler rider came in a rash and negligent manner dashed the right side of the Bus and invited the accident. Admittedly the place of accident is a curve road running between Thingalur to Kavundhapadi from West to East direction and turn towards North. The petitioners were proceeding from West to East. The Bus came from North to South and while taking turn towards West had dashed the two-wheeler. Near the place of accident there were houses and shops is admitted. The width of the road is approximately 25 feet and on either side of the road there was mud road also. PW1 in her cross examination would deny that he contributed for the accident. Though PW1 has deposed that at the curve road the vehicles cannot move in a speed manner, she denies that there was no fault on the part of 1st respondent. PW2 is the pillion in the two-wheeler and PW2 also deposed the negligence of 1st respondent driver of the Bus is the cause for the accident and she denies the two-wheeler rider is responsible. The driver of the Bus was examined as RW1 and he has deposed the two-wheeler rider lost control and dashed the front portion of the Bus. The 1st respondent in cross examination would admit that he came from North to South and while turning towards West the accident has taken place. It is also admitted 1st respondent has not preferred any complaint

against the two-wheeler rider. Ex.P4 MVI report shows the damages to the Bus is on the right side of the Bus which leads upto the diesel tank. The MVI report of the two-wheeler was not produced. The evidence of the petitioners and 1st respondent would show the 1st respondent while turning the Bus in curve had dashed the two-wheeler and caused the accident. If the 1st respondent was cautious and raised horn while turning the curve he could have avoided the accident. The manner of accident shows the driver of the bus had moved to the right side of the road instead of left side and caused the accident. The Police after investigation had also filed final report against 1st respondent. The evidence of 1st respondent does not convince the court that he exercised due care and caution and was not responsible for the accident. The evidence of petitioners on the other hand proves the negligence of 1st respondent is the cause for accident. There is no material to show the rider of two-wheeler had contributed for the accident. Accordingly the tribunal concludes the accident has taken place due to negligence of 1st respondent and point No.1 is answered in affirmative and point No.2 is answered in negative.

9. Point No.3

After the accident, the petitioner in MCOP.No.177/2019 was admitted at Dakshin Trauma Centre and Hospital, Gobichettipalayam and treated as inpatient for the period 21.09.2018 and 22.09.2018 as per Ex.P7. Wound certificate was marked as Ex.P5. As per the said documents the petitioner sustained swelling and difficulty in using right elbow and the injury was certified as simple in nature. Medical bills of the petitioner was marked as Ex.P8. Though the petitioner has appeared before the Medical Board and obtained disability to an extent of 2% partial permanent, considering the

nature of injury sustained by the petitioner as simple in nature, the tribunal is not inclined to accept the disability of the petitioner as regard MCOP.No.177 of 2019 and the petitioner is entitled for a reasonable compensation as in the case of simple injury.

The petitioner in MCOP.No.300 of 2019 was admitted at Dakshin Trauma Centre and Hospital, Gobichettipalayam and treated as inpatient for the period 21.09.2018 and 22.09.2018 and treated at Government Medical College Hospital, Perundurai as per Ex.P10 for the period 21.09.2018 to 10.10.2018. Wound certificate of the petitioner was marked as Ex.P9. The petitioner sustained fracture of distal humerus, fracture of 2nd 5th metacarpal, 2nd proximal phalanx fracture, 2nd to 4th distal phalanx fracture right hand, right lateral end of clavicle fracture, 8th to 10th ribs fracture right chest, right ilium fracture, sacrum fracture, inferior pubicrami fracture. The petitioner was treated conservatively. As such the petitioners are entitled for compensation.

10. Point No.4

The 1st respondent is the driver of the bus TN 33 N 2561 and 2nd respondent is the Registered owner of the bus. The bus owned by 2nd respondent was not insured and it was managed by State Transport Corporation. While deciding the point of negligence it is held the 1st respondent is responsible for the accident. As such the respondents 1 and 2 being the driver and owner of the bus are liable to pay compensation to the petitioners. Accordingly the point is answered.

11. Point No.5 (MCOP.No. 300/2019)

a) Age and Income of the petitioner:-

The petitioner in MCOP.No.300/2019 has stated her age to be 42 years. The age of the petitioner was not disputed and as such the particulars of age as given in the petition was taken into consideration.

The petitioner in MCOP.No.300 of 2019 has pleaded that she was doing Agriculture and earning Rs.12,000/- per month. The occupation was not disputed, no documents produced to prove the income and accordingly in the facts and circumstances of the case and considering the period of accident of the year 2019 the tribunal is inclined to adopt notional income to the petitioner and the same was taken as **Rs.8,000/-** per month.

b) Disability (MCOP.No. 300/2019)

The petitioner in MCOP.No.300 of 2019 was admitted at Dakshin Trauma Centre and Hospital, Gobichettipalayam and treated as inpatient for the period 21.09.2018 and 22.09.2018 and treated at Government Medical College Hospital, Perundurai as per Ex.P10 for the period 21.09.2018 to 10.10.2018. Wound certificate of the petitioner was marked as Ex.P9. The petitioner sustained fracture of distal humerus, fracture of 2nd 5th metacarpal, 2nd proximal phalanx fracture, 2nd to 4th distal phalanx fracture right hand, right lateral end of clavicle fracture, 8th to 10th ribs fracture right chest, right ilium fracture, sacrum fracture, inferior pubicrami fracture. The petitioner was treated conservatively.

Further , the petitioner subjected herself for assessment of disability by a duly constituted Medical Board before the Government Hospital, Erode. Ex.C2 is the Disability Certificate dated 24.01.2023 issued by the Medical Board. In Ex.C1, it is found noted the petitioner has disability of 20% which

is partial permanent. The perusal of Ex.C1 also points out the Medical Board has not assessed the disability for whole body and it is partial permanent disability confined to the upper limb of the body. The Tribunal during evidence has observed the petitioner has no difficulty in her daily activities. There is no evidence or material to show the petitioner suffered any permanent /functional disability and lost her future earning capacity. The petitioner was treated conservatively. Considering the nature of the injury, this Tribunal is inclined to accept the disability assessed by the Medical Board.

In view of the fact and circumstances of the case, the Tribunal is of the considered opinion that percentage method for computation of compensation in respect of disability may be adopted. Applying the guidelines framed by the Honourable Madras High Court to the facts of the case, and taking note of the date of accident having taken place in the year 2019, this Tribunal is of view that Rs.5,000/- may be awarded for 1% of the disability and thus a sum of **Rs.1,00,000/-** is awarded for 20% of the disability to the petitioner in MCOP.No. 300 of 2019.

c) Medical Expenses:(MCOP.No.177 of 2019 and 300 of 2019)

The petitioner in MCOP.No. 177/2019 has produced medical and hospital bills for Rs.4,015/- under Ex.P8. The petitioner in MCOP.No.300 of 2019 has not produced any medical bills. Considering the bills produced the petitioner in MCOP.No.177 of 2019 is entitled for a sum of **Rs.4,000/-** (rounded off) on the head of Medical expenses and no amount is awarded to the petitioner in MCOP.No.300 of 2019.

d) Loss of Income:(MCOP.No.300 of 2019)

Due to the accidental injuries the petitioner could not have attended to her occupation for a period of Six months and as such she would have lost income considerably and accordingly a sum of **Rs.48,000/-** is awarded towards loss of income.

e) Pain and suffering:

The petitioner in MCOP.No.300 of 2019 was admitted at Dakshin Trauma Centre and Hospital, Gobichettipalayam and treated as inpatient for the period 21.09.2018 and 22.09.2018 and treated at Government Medical College Hospital, Perundurai as per Ex.P10 for the period 21.09.2018 to 10.10.2018. Wound certificate of the petitioner was marked as Ex.P9. The petitioner sustained fracture of distal humerus, fracture of 2nd 5th metacarpal, 2nd proximal phalanx fracture, 2nd to 4th distal phalanx fracture right hand, right lateral end of clavicle fracture, 8th to 10th ribs fracture right chest, right ilium fracture, sacrum fracture, inferior pubicrami fracture. The petitioner was treated conservatively.

In view of the injuries the petitioner would have suffered severe pain and suffering. Hence a sum of **Rs.50,000/-** is awarded towards pain and suffering to the petitioner.

f) Other heads:

i) The petitioner would have incurred transportation expenses to take treatment and hence **Rs.11,000/-** is awarded towards transportation expenses.

ii) The petitioner sustained injuries and suffered disability and as such she would be in need of additional nourishment and therefore the Tribunal is

inclined to award **Rs.15,000/-** in this aspect.

iii) For damage of clothes as would have been caused, the petitioner is entitled for **Rs.1,000/-**.

iv) Due to the injuries sustained by the petitioners, she would forego certain amenities at present and future and would also have required the assistance of attender for a period of 2 to 3 months. Considering these facts **Rs.65,000/-** is awarded towards loss of amenities , discomfort and attender charges to the petitioner.

v) As per discharge summary the petitioner was treated conservatively The petitioner has not shown that she was under continuous medical treatment or there was necessity of future medical expenses. Accordingly no amount is awarded on the head of future medical expenses.

vi) On the discussion made above, the compensation as apportioned under various heads is awarded as below to the Petitioners.

	MCOP.No. 177/2019 in Rs.	MCOP.No. 300/2019 in Rs.
1. Disability	-	1,00,000/-
2. Pain and suffering	25,000/-	50,000/-
3.Transportation expenses	--	11,000/-
4.Additional nourishment	-	15,000/-
5. Damages to the clothes	-	1,000/-
6.Loss of amenities &attender charges	-	65,000/-
7. Loss of income	-	48,000/-
8. Medical expenses	4,000/-	-
Total compensation	29,000/-	2,90,000/-

In fine, the petitioner in **MCOP.No.177/2019** is entitled to a sum of **Rs.29,000/- (Rupees Twenty Nine Thousand Only)** and the petitioner in **MCOP.No.300/2019** is entitled to a sum of **Rs.2,90,000/- (Rupees Two Lakhs Ninety Thousand Only)** as just and fair compensation and the point is answered accordingly.

12. The petitioner has to produce the attested copy of the 1st page of his bank passbook, PAN card and the xerox of the Aadhar card as per the directions of the Hon'ble High Court of Madras in CMA.No.428/2016 dated 11.03.2016 reported in 2016 (1) TNMAC 433 (DB).

Petitioners Name	Bank Name and Branch	Bank Account details and IFSC code	Aadhar Card No.	PAN Card No.
Mynavathi (MCOP-177/2019)	Bank of India, Nallampatti Branch	A/c. No. 821110110007098 IFSC Code - BKID0008211	-	-
Dhanalakshmi (MCOP-300/2019)	Bank of India, Nallampatti Branch	A/c. No. 821110410000077 IFSC Code- BKID0008211	-	-
Advocate Name- P.Prakash	Indian Overseas Bank, District Court branch, Erode	A/c.No. 182501000016393 IFSC Code – IOBA0001825	-	-

13. In the result,

a) The petitions are allowed in part with proportionate cost against the Respondents 1 and 2. Awarding the total compensation of petitioner in **MCOP.No.177/2019** is entitled to a sum of **Rs.29,000/- (Rupees Twenty Nine Thousand Only)** and the petitioner in **MCOP.No.300/2019** is entitled to a sum of **Rs.2,90,000/- (Rupees Two Lakhs Ninety Thousand Only)** including interim award passed if any, payable with interest at 7.5% per annum from the date of presentation of the petition.

b) The 2nd respondent is directed to deposit the said compensation amount directly to the bank account of the petitioners as directed by the Honourable Apex Court in the decision **Parminder Singh /Vs/ Honey Goyal and others dated 18.03.2025** within one month from the date of award. The petitioners and 2nd respondent are directed to file compliance memo on receipt of the compensation amount.

c) The advocate fee is fixed at **Rs.1,500/-** in **MCOP.No.177/2019** and **Rs.8,800/-** in **MCOP.No.300/2019**. Court fee for the award amount in **MCOP.No.177/2019** is fixed as **Rs.58/-** and **MCOP.No.300/2019** as **Rs.2,273/-**. Already sufficient Court fee paid in **MCOP.No.177 of 2019**. The petitioner in **MCOP.No.300 of 2019** is directed to pay the deficit court fee of **Rs.1,523/-** within two weeks. No interest is awarded for the period when the petitioners defaulted, as per orders if any and also for the period when the petitioners failed to pay the Court fees as directed.

d) A free copy of the award shall also be delivered to the parties on request within 15 days as per section 168(2) of the MV Act and Rule 20(6) of the Rules.

Order directly dictated to the Typist and typed by her in computer and taken print out and after rectification of mistake, Pronounced by me in open court, this the 25th day of June 2026.

MOTOR ACCIDENT CLAIMS TRIBUNAL
SUBORDINATE JUDGE, PERUNDURAI.

Details of cost

Sl.No.	Cost statement on petitioner side	MCOP No. 177/2019 Amount Rs. P.	MCOP No. 300/2019 Amount Rs. P.
1.	Court Fees paid in Main petition	500.00	750.00
2.	Balance Court Fees to be paid as per award	-	1,523.00
3.	Vakalath	10.00	10.00
4.	Advocate Fees	1,500.00	8,800.00
5.	Stamp on Interim Petitions	20.00	20.00
6.	Process fees	20.00	20.00
7.	Stamp on Exhibits	40.00	40.00
8.	Typing charges	100.00	100.00
Total		Rs.2,190.00	Rs.11,263.00

MOTOR ACCIDENT CLAIMS TRIBUNAL
SUBORDINATE JUDGE, PERUNDURAI.

Appendix:

Witnesses on the side of Petitioners:

Sl. No.	Witnesses	Name
1.	PW1	Mynavathi
2.	PW2	Dhanalakshmi

Witnesses on the side of Respondent:

Sl. No.	Witnesses	Name
1.	RW1	Periyasamy

Exhibits on the side of petitioners:

Sl.No.	Exhibits	List of documents	
1.	Ex.P1	First Information Report	Certified copy
2.	Ex.P2	Rough Sketch	Certified copy
3.	Ex.P3	Observation Mahazar	Certified copy
4.	Ex.P4	MVI Report (TN 33 N 2561 - Bus)	Certified copy
5.	Ex.P5	Wound Certificate	Certified copy
6.	Ex.P6	Final Report	Certified copy
7.	Ex.P7	Discharge Summary – Dakshin hospital	Original
8.	Ex.P8	Medical Bills Rs.4015/-	Original
9.	Ex.P9	Wound Certificate (Dhanalakshmi)	Certified copy
10.	Ex.P10	Treatment Record (Dhanalakshmi)	Xerox

Court side Exhibits:

Ex.C1	Medical Board Report -2%	Original
Ex.C2	Medical Board Report -20%	Original

SUBORDINATE JUDGE, PERUNDURAI.(MACT)

கற்பபன்னையான சலுகைகள், லாப்பரி பரிசுபற்றிய செய்து / SMS மலிவான நிதி விளம்பரம், வேலை வாய்ப்பு, கல்வி உதவித்தொகை, குடியேறல் விசா, வெளிநாட்டு பல்கலைக்கழகத்தில் அனுமதி மற்றும் இதை போன்ற போலி சலுகை விளம்பரங்களை கண்டு ஏமாறாதீர்கள்



ഇന്ത്യയിൽ നിന്നോ വിദേശത്തു നിന്നോ ഏതെങ്കിലും രീതിയിലുള്ള SMS / മെസ്സേജുകളോ ഉപയോഗത്തിന്, ചോട്ടറി ലഭിച്ചതോ സ്കോളർഷിപ്പോ / ജോലിയോ / വിസവോ / യൂണിവേർസിറ്റിയിൽ അഡ്മിഷനോ ലഭിച്ചതോ ഉള്ള തെറ്റായ സന്ദേശങ്ങൾക്ക് ഒന്നും പ്രതികരിക്കരുത്.

घोलेबागो से देश में ही अथवा विदेश से मिलने वाले फर्जी प्रस्ताव/संदेश/एसएमएस, जैसे लॉटरि विजेता, सस्ती फंड प्रस्ताव, नौकरी का प्रस्ताव, छात्रवृत्ति के प्रस्ताव, उध्गवास वीसा के प्रस्ताव, विदेशी प्रतिष्ठित विश्वविद्यालयों में प्रवेश के प्रस्ताव और ऐसे ही अन्य प्रकार के फर्जी प्रस्तावों सेसावधान रहे।

Beware of fictitious offers, messages / SMS about lottery winnings, cheap fund offers, employment offers, scholarship offers, offer of emigration visas, offer of admission to reputed universities abroad and similar such offers from fraudsters either within the country or from abroad.

Br. Name : NALLAMPATTI
 Br. Address : NO. 107 & 108, MAIN ROAD, NALLAMPATTI POST, DISTRICT : 329
 Bank of India

Nominee : SRI SABARI

Spl. Charge Code: NO CONCESSIONS

Grievance Redress Officer, ZO:

Toll free no. of our call center: 1800220229, 18001031906

Grievance Redress Officer, Branch: 04294-232253/232166

This pass book is system generated and does not require any initials

Toll free no. of our call center: 1800220229, 18001031906

Grievance Redress Officer, Branch: 04294-232253/232166

This pass book is system generated and does not require any initials

எச்சரிக்கை

கற்பனையான சலுகைகள், லாட்டரி பரிசுபற்றிய செய்து / SMS மலிவான நிதி விளம்பரம். வேலை வாய்ப்பு, கல்வி உதவித்தொகை, குடியேறல் விசா, வெளிநாட்டு பல்கலைக்கழகத்தில் அனுமதி மற்றும் இதை போன்ற போலி சலுகை விளம்பரங்களை கண்டு ஏமாறாதீர்கள்

பிரச்சாரம்:

இதயில் நிர்மாண விரிவாக்கம் நிர்மாண எந்தவிதமான நிதியிலுள்ள SMS / மெஸ்ஸேஜ்களும் உடனடியானதில், லாட்டரி பரிசுபற்றி சலுகைகளை / வெளிநாட்டு / விசாவை / யுனியோவெர்ஸிட்டியில் அனுமதிக்கலாம் பரிசுபற்றி உடனடியான சலுகைகளை நிர்மாணம் நிர்மாணம்.

सावधान

विज्ञापन से देश में ही अथवा विदेश से मिलने वाले फर्जी प्रस्ताव/एसएमएस, जैसे लॉटरी विजेता, सस्ती फंड प्रस्ताव, छात्रवृत्ति के प्रस्ताव, उद्योग वीसा के प्रस्ताव, विदेशी प्रतिष्ठित विश्वविद्यालयों में प्रवेश के प्रस्ताव और ऐसे ही अन्य प्रकार के फर्जी प्रस्तावों से सावधान रहें।

Warning

Beware of fictitious offers, messages / SMS about lottery winnings, cheap fund offers, employment offers, scholarship offers, offer of emigration visas, offer of admission to reputed universities abroad and similar such offers from fraudsters either within the country or from abroad.

பாங்க் ஆஃப் இந்தியா

ബാങ്ക് ഓഫ് ഇന്ത്യ

बैंक ऑफ इंडिया

Bank of India

Br. Name :	NALLAMPATTI	Occupation :	SELF EMPLOYED
Br. Address :	NO. 107 & 108, MAIN RD, NALLAMPATTI POST, DIST. ERODE, TAMIL NADU, NALLAMPATTI (DIST. ERODE). 638057	Address :	W/O KARUPPUSAMY P 27/ 57 NICHAMPALAY NALLAMPATTI (DIST. ERODE) 638057 TAMIL NADU INDIA
Br. Tel. :	04294-232253/232166	Operational Inst.:	SELF
Br. Email :	Nallampatti.Coimbatore@bankofindia.co.in	Nominee :	KARUPPASAMY P
IFSC Code :	BKID00008211	A/C Open Dt.:	19-04-2010
MICR Code :	638013005	Scheme Descr:	STAR SARAL BACHAT ACCOUNT
Customer Id :	108237253	Scheme Code:	SB104
Account No. :	821110410000077	Sol. Charge Code:	
Name :	1. DHANALAKSHMI K	Accidental death insurance cover available -	RS.50,000*
		*T&C Apply	

For your queries / enquiry

Grievance Redress Officer, ZO: _____

Indian Overseas Bank

புகைப்படத்திற்கான இடம்
SPACE FOR PHOTO

Account No : 182501000016



Tips :

1. உங்கள் ஸேவிங்ஸ் மற்றும் குவான்சைஸ் டியூ 24x7 இலாகா மற்றும் பிளாட்ஃப்ரம் டைலி உடன் உங்களை தொடர்பு கொள்ளுங்கள். Register your Mobile and e-mail id for getting information about your account.
2. காலாண்டு ஸேவிங்ஸ் மற்றும் குவான்சைஸ் டியூ 24x7 இலாகா மற்றும் பிளாட்ஃப்ரம் டைலி உடன் உங்களை தொடர்பு கொள்ளுங்கள். You may call for free number for inquiry etc.
3. மார்ச் மாதத்தில் உங்கள் புகைப்படத்தை மாற்றி கொடுக்கவும். / Get pass book updated regularly.
4. உங்கள் புகைப்படத்தை மாற்றி கொடுக்கவும். / Get pass book updated regularly.
5. உங்கள் புகைப்படத்தை மாற்றி கொடுக்கவும். / Get pass book updated regularly.
6. உங்கள் புகைப்படத்தை மாற்றி கொடுக்கவும். / Get pass book updated regularly.
7. உங்கள் புகைப்படத்தை மாற்றி கொடுக்கவும். / Get pass book updated regularly.

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Indian Overseas Bank
DISTRICT COURT BRANCH
ERODE



இந்தியன் ஓவர்சீஸ் வங்கி
इण्डियन ओवरसीज बैंक
Indian Overseas Bank

Continuation : 16/4/24

SAVINGS BANK ACCOUNT
Branch: [1825] DISTRICT COURT BRANCH, SURAMPA
DISTRICT COURT CAMPUS, ERODE
ERODE ERODE-638011 TAMIL NADU, INDIA
Account No: 182501000016393
MR. P PRAKASH

2-45 MEETUR SEENAPURAM POST AND VILLAGE
PERUNDURAI, TAMIL NADU, INDIA, PIN-638057
Cust.E-Mail:
Nomination: REGISTERED

Br Phone: 04242269301
MICR: 638020026
IFSC: IOBA0001825
E-Mail: iob1825@iob.in
Scheme Code: SBPUB
Cust Id: 34833213
CKYCR ID: Not Available
Opened On: 27-02-2014
MOP: SELF OPERATED



शाखा प्रबंधक Branch Manager

Handwritten signature in blue ink.