



IN THE HIGH COURT OF KARNATAKA AT BENGALURU

DATED THIS THE 25TH DAY OF MARCH, 2026

BEFORE

THE HON'BLE MRS. JUSTICE P SREE SUDHA

MISCELLANEOUS FIRST APPEAL NO. 3900 OF 2021 (MV-D)

C/W

MISCELLANEOUS FIRST APPEAL NO. 3904 OF 2021 (MV-D)

IN MFA No. 3900/2021

BETWEEN:

THE DIVISIONAL MANAGER,
M/S BAJAJ ALLIANZ GIC LTD
GOLDEN HEIGHTS, 4TH FLOOR,
59TH C CROSS, 4TH M BLOCK,
RAJAJINAGAR,
BANGALORE - 10

...APPELLANT

(BY SRI. PRADEEP B., ADVOCATE)

Digitally signed
by
PADMASHREE
SHEKHAR
DESAI

Location: High
Court of
Karnataka

AND:

1. R GANGAIAH
S/O RAMANNA,
AGED ABOUT 54 YEARS,
2. GANGULAMMA
W/O GANGAIAH,
AGED ABOUT 47 YEARS,

BOTH ARE R/AT MANDAMPALLI, Palyakere Post,
Chelur Hobli, Bagepalli Taluk,
Chickballapur District



NC: 2026:KHC:17621
MFA No. 3900 of 2021
C/W MFA No. 3904 of 2021

3. GUJJULA VENKATARAMANA REDDY
S/O GUJJULA THIRUPAL REDDY,
4/8/C-A, SRI BALAJI NAGAR,
CHILAMKUR, YERRAGUNTALA,
YSR KADAPA, KADAPA,
ANDHRA PRADESH - 516 310

...RESPONDENTS

(BY SRI. G.M. SRINIVASAREDDY, ADVOCATE FOR R1 AND R2
R3 SERVED)

THIS MFA IS FILED U/S 173(1) OF MV ACT AGAINST THE
JUDGMENT AND AWARD DATED 26.11.2020 PASSED IN MVC
NO.4944/2018 ON THE FILE OF THE XXI ADDITIONAL SMALL
CAUSES JUDGE AND ACMM, COURT OF SMALL CAUSES,
BENGALURU SCCH-23, AWARDDING COMPENSATION OF
RS.14,40,800/- WITH INTEREST AT 9 PERCENT P.A. FROM THE
DATE OF PETITION TILL REALIZATION.

IN MFA NO. 3904/2021

BETWEEN:

THE DIVISIONAL MANAGER,
M/S BAJAJ ALLIANZ GIC LTD
GOLDEN HEIGHTS, 4TH FLOOR,
59TH C CROSS, 4TH M BLOCK,
RAJAJINAGAR,
BANGALORE - 10

...APPELLANT

(BY SRI. PRADEEP B., ADVOCATE)

AND:

1. ANJINAPPA
S/O THIMMANNA,
AGED ABOUT 45 YEARS,



2. VENKATAMMA @ VENKATALAKSHMAMMA
W/O ANJINAPPA,
AGED ABOUT 42 YEARS,

BOTH R1 AND R2 ARE R/AT ACHEPALLI,
NEERAGANTIPALLI POST, BAGEPALLI TALUK,
CHICKBALLAPUR DISTRICT

3. GUJJULA VENKATARAMANA REDDY
S/O GUJJULA THIRUPAL REDDY,
4/8/C-A, SRI BALAJI NAGAR,
CHILAMKUR, YERRAGUNTIA,
YSR KADAPA, KADAPA,
ANDHRA PRADESH - 516 310

...RESPONDENTS

(BY SRI. MANJUNATHA H.R., ADVOCATE FOR R1 AND R2
R3 SERVED)

THIS MFA IS FILED U/S 173(1) OF MV ACT AGAINST
THE JUDGMENT AND AWARD DATED 26.11.2020 PASSED
IN MVC NO. 4945/2018 ON THE FILE OF THE XXI
ADDITIONAL SMALL CAUSES AND ADDITIONAL MACT,
BENGALURU (SCCH-23), AWARDING COMPENSATION OF
RS.14,40,800/ WITH INTEREST AT 9 PERCENT P.A. FROM
THE DATE OF CLAIM PETITION TILL REALIZATION OF THE
ENTIRE AWARD AMOUNT.

THESE APPEALS, COMING ON FOR FINAL HEARING, THIS
DAY, JUDGMENT WAS DELIVERED THEREIN AS UNDER:

CORAM: HON'BLE MRS. JUSTICE P SREE SUDHA



ORAL JUDGMENT

MFA Nos.3900/2021 and 3904/2021 are filed by the Insurance Companies challenging the pay and recovery order passed by the Court of XXI Additional Small Causes Judge and ACMM Court of Small Causes, Bengaluru (SCCH-23), (for short, 'the Tribunal').

2. The Tribunal, upon observing that the driver of the offending vehicle did not possess a valid and effective driving licence as on the date of the accident, directed the Insurance Companies to pay the compensation amount to the claimants in the first instance and thereafter recovery the same from the owner of the vehicle, in accordance with the principles laid down by the Hon'ble Supreme Court.

3. Having considered the records and the reasoning assigned by the Tribunal, this Court finds no infirmity or illegality in the direction issued with regard to pay and recovery. Accordingly, the said finding is affirmed and does not call for interference.



4. However, insofar as the rate of interest is concerned, the Tribunal awarded interest at the rate of 9% per annum. The Insurance Companies have sought reduction of the same to 6% per annum.

5. In the facts and circumstances of the case, the rate of interest is modified from 9% to 6% per annum.

6. Accordingly, both the appeals are allowed in part to the limited extent of modification of the rate of interest. In all other respects, the judgment and award of the Tribunal, including the direction regarding pay and recovery, are confirmed.

7. The Insurance Companies are directed to deposit the compensation amount with interest at 6% per annum. The amount in deposit, if any, shall be transferred to the Motor Accident Claims Tribunal (MACT) for disbursement in accordance with law.

Sd/-
(P SREE SUDHA)
JUDGE