

**MFA No. 3131 of 2025
C/W MFA No. 6920 of 2023
MFA No. 6963 of 2023
AND 1 OTHER**

IN THE HIGH COURT OF KARNATAKA AT BENGALURU

DATED THIS THE 8TH DAY OF JULY, 2026

PRESENT

THE HON'BLE MR. JUSTICE S.G.PANDIT

AND

THE HON'BLE MR. JUSTICE RAJESH RAI K

MISCELLANEOUS FIRST APPEAL NO.3131 OF 2025(MV-I)

C/W

MISCELLANEOUS FIRST APPEAL NO.6920 OF 2023(MV-I)

MISCELLANEOUS FIRST APPEAL NO.6963 OF 2023(MV-I)

MISCELLANEOUS FIRST APPEAL NO.3135 OF 2025(MV-I)

IN MFA No. 3131/2025

BETWEEN:

SAYED ATAULLA
S/O SAYED PEER,
AGED ABOUT 28 YEARS,
R/AT HALLURU, 2ND CROSS,
SHIRALKOPPA, SHIKARIPURA TALUK,
C/O RAGHAVENDRA BADAVANE,
KANKERI, SORABA.

...APPELLANT

(BY SRI. A.K. BHAT, ADVOCATE FOR
SRI. NAIK KRISHNA VENKATRAMAN, ADVOCATE)

AND:

1. SAYED MUKRAM
S/O ALLABHAKSHA,
AGED ABOUT 43 YEARS,
R/AT NEAR RAHAMANIYA SAW MILL,
SHIRALKOPPA, SHAIKARIPURA TALUK,
DRIVER OF INNOVA CAR BEARING
REG. NO. KA-28/M-6567,

Digitally signed
by PANKAJA S
Location: HIGH
COURT OF
KARNATAKA

MFA No. 3131 of 2025
C/W MFA No. 6920 of 2023
MFA No. 6963 of 2023
AND 1 OTHER

- DL.F2702/01-02/175.
2. SRI. H. SAYED MUDASIR
S/O H. SAYED AHAMAD
AGED ABOUT 43 YEARS,
R/AT NEAR RAHAMANIYA SAW MILL,
SHIRALKOPPA, SHAIKARIPURA TALUK,
OWNER OF INNOVA CAR BEARING
REG. NO. KA-28/M-6567.
 3. THE MANAGER
SRIRAM GENERAL INSURANCE
COMPANY LTD,.
E8, EPFP, SITAPURA INDUSTRIAL AREA,
JAIPUR-302 022,
RAJASTAN,
POLICY NO. 1003/31/19/037781,
VALID FROM 13/04/2018 TO 12/04/2019
 4. SRI. NASIR KHAN
S/O RAZAK KHAN
AGED MAJOR,
R/AT MATHADAGADDE,
3RD CROSS, SHIRALKOPPA,
SHAIKARIPURA TALUK,
INSURED OF THE OFFENDING VEHICLE
AT THE TIME OF THE ACCIDENT.

...RESPONDENTS

(BY SRI. A.N. KRISHNASWAMY, ADVOCATE FOR R3,
R1, R2, R4 - SERVED - UNREPRESENTED)

THIS MFA IS FILED U/S.173(1) OF MV ACT, AGAINST THE
JUDGMENT AND AWARD DT.07.08.2023 PASSED IN MVC
NO.503/2019 ON THE FILE OF THE SENIOR CIVIL JUDGE AND
JMFC, ADDITIONAL MACT-XIII, SORABA, PARTLY ALLOWING
THE CLAIM PETITION FOR COMPENSATION AND SEEKING
ENHANCEMENT OF COMPENSATION.

**MFA No. 3131 of 2025
C/W MFA No. 6920 of 2023
MFA No. 6963 of 2023
AND 1 OTHER**

IN MFA NO. 6920/2023

BETWEEN:

SHRIRAM GENERAL INSURANCE CO LTD
E8, EPFP, SITAPURA INDUSTRIAL AREA
JAIPUR-302 022, RAJASTHAN
NOW REPRESENTED BY THE MANAGER
SHRIRAM GENERAL INS. CO. LTD
NO 3/5, III FLOOR , S V ARCADE
BILAKALLI MAIN ROAD
OFF: B.G ROAD, IIM POST
BANGALURU- 560 076

...APPELLANT

(BY SRI. A.N KRISHNA SWAMY, ADVOCATE)

AND:

1. MAHAMAD RAFEEQ
S/O NOOR AHAMAD SAB
AGED ABOUT 43 YEARS
R/O DASARA COLONY
SHIRALKOPPA, SHIKARIPURA TALUK
C/O RAGHAVENDRA BADAVANE
KANKERI, SORABA
2. SYED MUKRAM
S/O ALLABHAKSHA
AGED ABOUT 39 YEARS
R/O NEAR RAHAMANIYA SAW MILL
SHIRALKOPPA, SHIKARIPURA TALUK
3. SRI. H. SAYED MUDASIR
S/O H SAYED AHAMED
AGED ABOUT 39 YEARS
R/O NEAR RAHAMANIYA SAW MILL
SHIRALKOPPA, SHIKARIPURA TALUK
4. SRI NASIR KHAN
S/O RAJAZK KHAN
R/O MATHADAGADDE
3RD CROSS

**MFA No. 3131 of 2025
C/W MFA No. 6920 of 2023
MFA No. 6963 of 2023
AND 1 OTHER**

SHIRALKOPPA
SHIKARIPURA TALUK

...RESPONDENTS

(BY SRI. A.K. BHAT, ADVOCATE FOR
SRI. NAIK KRISHNA VENKATRAMAN, ADVOCATE
FOR R1,
SRI. M. RAVINDRANATH, ADVOCATE FOR R2 - R4)

THIS MFA IS FILED U/S 173(1) OF MV ACT AGAINST
THE JUDGMENT AND AWARD DATED 07.08.2023 PASSED
IN MVC NO.506/2019 ON THE FILE OF THE SENIOR CIVIL
JUDGE AND JMFC, ADDITIONAL MACT XIII, SORABA,
AWARDING COMPENSATION OF RS.46,01,589/- WITH
INTEREST AT 7 PERCENT P.A. FROM THE DATE OF
PETITION TILL REALIZATION.

IN MFA NO. 6963/2023

BETWEEN:

SHRIRAM GENERAL INSURANCE CO LTD
E8, EPFP, SITAPURA INDUSTRIAL AREA,
JAIPUR-302022, RAJASTAN,
NOW REPRESENTED BY THE MANAGER,
SHRIRAM GENERAL INS CO.LTD,
NO.3/5, III FLOOR, S.V ARCADE,
BILAKALLI MAIN ROAD, OFF: B.G ROAD,
IIM POST, BENGALURU 560076

...APPELLANT

(BY SRI. A.N KRISHNA SWAMY, ADVOCATE)

AND:

1. SAYED ATAULLA
S/O SYED PEER,
AGE 26 YEARS,
R/O HALLURU, 2ND CROSS,
SHIRALKOPPA SHIKARIPURA TALUK,
C/O RAGHAVENDRA BADAVANE,
KANKERI SORABA

**MFA No. 3131 of 2025
C/W MFA No. 6920 of 2023
MFA No. 6963 of 2023
AND 1 OTHER**

2. SRI SAYED MUKRAM
S/O ALLABHAKSHA,
AGED ABOUT 39 YEARS,
R/O NEAR RAHAMANIYA SAW MILL,
SHIRALKOPPA, SHIKARIPURA TALUK
3. SRI H SAYED MUDASIR
S/O H SAYED AHAMAD,
AGED ABOUT 39 YEARS,
R/O NEAR RAHAMANIYA SAW MILL,
SHIRALKOPPA, SHIKARIPURA TALUK
4. SRI NASIR KHAN
S/O RAZAK KHAN,
R/O MATHADAGADDE,
3RD CROSS, SHIRALKOPPA,
SHIKARIPURA TALUK

...RESPONDENTS

(BY SRI. A.K. BHAT, ADVOCATE FOR
SRI. NAIK KRISHNA VENKATRAMAN, ADVOCATE
FOR R1,
R2, R3, R4 - SERVED - UNREPRESENTED)

THIS MFA IS FILED U/S 173(1) OF MV ACT AGAINST
THE JUDGMENT AND AWARD DATED 07.08.2023 PASSED
IN MVC NO. 503/2019 ON THE FILE OF THE SENIOR CIVIL
JUDGE AND JMFC, ADDITIONAL MACT, XIII, SORABA,
AWARDING COMPENSATION OF RS. 51,88,933/- WITH
INTEREST AT 7 PERCENT P.A. FROM THE DATE OF
PETITION, TILL REALIZATION.

IN MFA NO. 3135/2025

BETWEEN:

MAHAMAD RAFEEQ
S/O NOOR AHAMD SAB
AGED ABOUT 45 YEARS,
R/AT DASARA COLONY,
SHIRALKOPPA,
SHIKARIPURA TALUK,

**MFA No. 3131 of 2025
C/W MFA No. 6920 of 2023
MFA No. 6963 of 2023
AND 1 OTHER**

C/O RAGHAVENDRA BADAVANE,
KANKERI, SORABA.

...APPELLANT

(BY SRI. A.K. BHAT, ADVOCATE FOR
SRI. NAIK KRISHNA VENKATRAMAN, ADVOCATE)

AND:

1. SAYED MUKRAM
S/O ALLABHAKSHA,
AGED ABOUT 43 YEARS,
R/AT NEAR RAHAMANIYA SAW MILL,
SHIRALKOPPA, SHAIKARIPURA TALUK,
DRIVER OF INNOVA CAR BEARING
REG. NO. KA-28/M-6567,
DL.F2702/01-02/175.
2. SRI. H. SAYED MUDASIR
S/O H. SAYED AHAMAD
AGED ABOUT 43 YEARS,
R/AT NEAR RAHAMANIYA SAW MILL,
SHIRALKOPPA, SHAIKARIPURA TALUK,
OWNER OF INNOVA CAR BEARING
REG. NO. KA-28/M-6567.
3. THE MANAGER
SRIRAM GENERAL INSURANCE
COMPANY LTD,.
E8, EPFP, SITAPURA INDUSTRIAL AREA,
JAIPUR-302 022, RAJASTAN,
POLICY NO. 1003/31/19/037781,
VALID FROM 13/04/2018
TO 12/04/2019
4. SRI. NASIR KHAN
S/O RAZAK KHAN
AGED MAJOR,
R/AT MATHADAGADDE,
3RD CROSS, SHIRALKOPPA,
SHAIKARIPURA TALUK,
INSURED OF THE OFFENDING VEHICLE

MFA No. 3131 of 2025
C/W MFA No. 6920 of 2023
MFA No. 6963 of 2023
AND 1 OTHER

AT THE TIME OF THE ACCIDENT.

...RESPONDENTS

(BY SRI. A.N. KRISHNASWAMY, ADVOCATE FOR R3,
R1, R2, R4 - SERVED - UNREPRESENTED)

THIS MFA IS FILED U/S 173(1) OF MV ACT AGAINST THE JUDGMENT AND AWARD DATED 07.08.2023 PASSED IN MVC NO. 506/2019 ON THE FILE OF THE SENIOR CIVIL JUDGE AND JMFC AND ADDITIONAL MACT, XIII SORABA, PARTLY ALLOWING THE CLAIM PETITION FOR COMPENSATION AND SEEKING ENHANCEMENT OF COMPENSATION.

THESE APPEALS HAVING BEEN RESERVED FOR JUDGMENT ON 30.06.2026 COMING ON FOR PRONOUNCEMENT THIS DAY, **RAJESH RAI K, J.**, DELIVERED THE FOLLOWING:

CORAM: HON'BLE MR. JUSTICE S.G.PANDIT
and
HON'BLE MR. JUSTICE RAJESH RAI K

CAV JUDGMENT

(PER: HON'BLE MR. JUSTICE RAJESH RAI K)

These appeals arise out of common Judgment and Awards dated 07.08.2023 passed by the learned Senior Civil Judge, JMFC and Additional MACT-XIII, Soraba, (for brevity, "the Tribunal") in MVC No.503/2019 and MVC No.506/2019.

2. MFA Nos.3131/2025 and 6963/2023 are directed against the Judgment and Award rendered in MVC No.503/2019. MFA No.3131/2025 has been preferred by the

injured claimant, Sri Sayed Ataulla, seeking enhancement of the compensation awarded by the Tribunal, whereas, MFA No.6963/2023 has been filed by the Insurance Company seeking to set aside the impugned judgment and award.

3. Likewise, MFA Nos.3135/2025 and 6920/2023 arise out of the Judgment and Award dated 07.08.2023 passed in MVC No.506/2019. MFA No.3135/2025 has been preferred by the injured claimant, Sri Mohamad Rafeeq, seeking enhancement of the compensation awarded by the Tribunal, whereas MFA No.6920/2023 has been filed by the Insurance Company seeking to set aside the impugned judgment and award.

4. The facts apposite for consideration of these appeals which are borne out from the pleadings are as under:

5. On 22.07.2018, at about 6.00 a.m., the claimants were travelling in Innova Car bearing Registration No. KA-28/M-6567 from Shiralkoppa, Karnataka, to attend the funeral ceremony of their relatives. When the vehicle reached near Dakada Dhaba on A.B. Road at Subhashpura in the State of Madhya Pradesh, it is alleged that the driver of said vehicle,

namely Sri. Syed Mukram drove the vehicle at a high speed and in a rash and negligent manner so as to endanger human life. As a consequence, the vehicle capsized, resulting in the claimants sustaining grievous injuries. Hence, they filed a claim petition before the Tribunal.

6. Upon appreciation of oral and documentary evidence available on record, the Tribunal, by the impugned Judgment and Awards, partly allowed the claim petitions and awarded compensation of Rs.51,88,933/- with interest to the claimant in MVC No.503/2019, and compensation of Rs.46,01,589/- with interest to the claimant in MVC No.506/2019. Being aggrieved, both the claimants and the insurer are before this Court in the present appeals.

7. Heard learned counsel Sri A.K. Bhat, for learned counsel Sri.Naik Krishna Venkatraman appearing for the claimants, the learned counsel Sri. A.N Krishnaswamy for the insurer and learned counsel Sri.M.Ravindranath for the driver, the owner of the innova car and the policy holder of the offending car and also perused the material available on record.

8. The contention of the insurer in both the appeals is that though the accident in question and coverage of insurance policy to the vehicle involved are not in dispute, however, the claimants made a fraudulent claim before the Tribunal by manipulating the documents and deposing falsely that they were the inmates of the car driven by one Syed Mukram and due to accident, they sustained injury. He would further contend that as per Ex.R6 i.e., the claim details filed by the insured of the vehicle involved in the accident namely Naseer Khan, in which, it is stated that the driver of the vehicle is one Rafiq i.e., the claimant in MVC.No.506/2019. The said claim was filed by the insured immediately after the accident i.e., on 23.07.2018 next day of accident. Further, in the FIR i.e., Ex.P14, it is stated that the accident caused due to the negligent driving of the driver of the innova car bearing registration KA28 M 6567 which was registered on the same day, however, without mentioning the name of the driver. The complaint was filed by one Mohammed Salaula, inmate of the car. Accordingly, the case has been registered in Crime No.91/2018 and the final report/charge sheet has been laid by the police on 07.08.2018 against one Syed Mukram, who

subsequently pleaded guilty before the jurisdictional Court. However, in the meantime, the claimant i.e., Rafiq gave a statement before the said police on 06.08.2018 in Crime No.91/2018 as per Ex.P24 that on the date of accident he was at his home. In such circumstance, the claim petitions filed were frivolous. Nevertheless, the insured of the car i.e., respondent No.4 in both the cases namely Naseer Khan though filed the claim for claiming damage to the vehicle as per Ex.R6 on 23.07.2018 stating that Rafiq was driver, however, on 18.08.2022 in the reply vide Ex.R10 to the notice issued by the insurer to refund the claim amount, stated that on the date of accident, Rafiq was not the driver, one Syed Mukram was the driver. Thus, it is clear that the insured of the car changed his version subsequently and in order to help the claimants, implicated Syed Mukram as driver in the charge sheet and made him to plead guilty and filed frivolous claim petitions. As such, he prays to allow the appeals filed by the insurance company appeal by setting set aside impugned judgment and award passed in MVC No.503/2019 and MVC.No.506/2019.

9. *Per contra*, the learned counsel for the claimants contended that since the accident in question is not disputed,

the subsequent FIR and the charge sheet clearly depicts that Syed Mukram was the driver of the offending vehicle and the claimants were inmates of the said vehicle. Further, respondent No.1-Syed Mukram pleaded guilty in Crime No.91/2018 before the Judicial Magistrate First Class, Shivapura District, Madhya Pradesh. As such, it could be easily gathered that, Syed Mukram was driver of the vehicle. Though a claim petition for damage of the car was made by the insured on 23.07.2018 as per Ex.R6, subsequently, the insured in his reply to the legal notice issued by the Insurance company, categorically stated that Rafiq was not driving the vehicle at the time of accident, whereas, Syed Mukram was driving the vehicle as per Ex.R10. Further, no evidentiary value could be attached to the statement of claimant/Rafiq dated 06.08.2018 vide Ex.P24 for the reason that the same was given by him one day prior to filing of charge sheet i.e. on 06.08.2018 and the same was taken forcibly by the police. As such, according to the learned counsel, the claim petitions cannot be termed as frivolous.

10. By placing reliance on the judgment of a Co-ordinate Bench of this Court in the case of **VINOBABAI & OTHERS VS. KSRTC & ANOTHER** reported in **1979 (1)**

Kar.L.J. 257, learned counsel for the claimants would contend that since the driver - Syed Mukram pleaded guilty of the offence, no one could dream of throwing any doubt in respect of he driving the vehicle at the time of accident. He also contended that the claim filed for damage was granted by the insurer after verifying the police report, wherein it is clearly stated that Syed Mukram was the driver of the car. In such circumstances, the insurer was well aware of the said aspect and made good the claim for damages and as such, they cannot take u-turn and contend now that the claim petitions were frivolous.

11. Further, he also contended that in the accident, though the claimants sustained 100% functional disability, the Tribunal has considered only 80% disability which has to be enhanced. He also argued that under the head of pain and sufferings, the Tribunal has granted minimum compensation and the same has to be enhanced. With these submissions, he prays to allow the appeals filed by the claimants by dismissing the appeals filed by the insurance company.

12. We have given our anxious consideration to the submissions made by learned counsel for both the parties and perused the material on record.

13. As could be gathered from records, the accident in question is not in dispute and the coverage of insurance policy is also not in dispute. However, the dispute is with regard to the driver of the car at the time of accident. Immediately after the accident, FIR came to be registered in Crime No.91/2018 based on the complaint of Mohammed Salaula, inmate of the car without naming the driver. The said FIR was registered against the driver of the car. Thereafter, on the next day i.e., 23.07.2018, the insured filed a claim for damages vide Ex.R6. In the said claim, it is seen that the driver of the offending car is mentioned as Rafiq i.e., the claimant in MVC.No.506/2019. The said claim for damages has been allowed by the insurer.

14. Subsequently, the jurisdictional police filed a chargesheet in the case on 07.08.2018 against one Syed Mukram, the driver of the vehicle. However, interestingly, on the previous day, i.e., on 06.08.2018 vide Ex.P24, Rafiq claimant in MVC.No.506/2019 gave statement before the police

in Crime No.91/2018 that on 22.07.2018 i.e., the day of the accident, he was at his home. Nevertheless, a notice on 01.08.2022 has been issued by the insurer to the insured for refund of the amount claimed towards damage as the same was obtained by suppression of material fact. In reply to the same, the insured vide Ex.R10, it is stated that Rafiq was not the driver and it was Syed Mukram. Further, driver Syed Mukram has pleaded guilty in Crime No.91/2018 that he was the driver of the car at the time of the accident.

15. On careful examination of the above documents, more particularly, Ex.R6 claim for damages and Ex.R10 - reply to the notice by the insured, the stand taken by the insured goes contrary to each other. At the earliest point in time, the insured states that Rafiq was the driver, however, he changes his version and later states that Syed Mukram was the driver. Another important aspect to be noted is that Rafiq has given the statement in Crime No.91/2018 as per Ex.P24 that at the time of accident, he was at home. As stated supra, the FIR was registered against the driver of the car. In such circumstance, a doubt arises in the mind of this Court whether Syed Mukram was the driver of the vehicle at the time of accident. If so,

there would have been no impediment for the insured to mention his name in Ex.R6 - claim for damages. Having claimed damages towards vehicle by stating that Rafiq was the driver, he would not have changed his version subsequently stating that Syed Mukram was the driver. The one more reason for us to disbelieve the said version of insured is the statement given by Rafiq on 06.08.2018 vide Ex.R24 that he was at his home at the time of the accident. It is pertinent to mention at this juncture pleading guilty by Syed Mukram also creates a doubt that in order to claim compensation for the actual driver - Rafiq who sustained grievous injury in the accident, Syed Mukram was subsequently implicated as driver. Notedly, the way in which the innova vehicle has been damaged, it has to be presumed that the driver of said innova car ought to have sustained grievous injury as sustained by Rafiq. In such circumstances, we are of the considered view that Rafiq was driving the car at the time of accident and since he was not eligible for compensation, subsequently, Syed Mukram has been implicated as driver in order to claim compensation by Rafiq. These aspects of the matter have not been properly appreciated by the Tribunal. This court time and again held in

**MFA No. 3131 of 2025
C/W MFA No. 6920 of 2023
MFA No. 6963 of 2023
AND 1 OTHER**

catena of judgment that fraud vitiates everything i.e., any act tainted by deceit cannot stand. Thus, claim by Rafiq is one of such. In that view of the matter, the impugned judgment and award of the Tribunal passed in MVC No.506/2019 is set aside. Consequently, the appeal filed by the insurer i.e., **MFA.No.6920/2019 is allowed** and the appeal filed by the claimant - Rafiq in **MFA.No.3135/2023 is dismissed.**

16. In view of the above discussion, however, the claim of Syed Ataulla, who was the inmate of the car and sustained grievous injuries cannot be disregarded. As such, we deem it just and appropriate to consider the claim of Syed Ataulla i.e. the claimant in MFA.No.3131/2025 arising out of MVC.No.503/2019.

17. The Tribunal has rightly assessed the notional income of the claimant Syed Ataulla at Rs.12,500/- as per the chart of the Karnataka State Legal Services Authority since the accident is of the year 2018, since there was no credible and cogent evidence with regard to the income of the claimant. The Tribunal has assessed the permanent disability at 80% as per the evidence on record. Since the Doctor has opined that the

claimant has suffered permanent disability in relation to both leg at 80% and that the claimant could not do any work with 80% disability to lower limb and that he was bedridden and considering the age of the claimant i.e., 19 years, we deem it just and appropriate to assess the functional disability at 100%. Since the disability is assessed at 100%, the claimant would be entitled for adding 40% towards future prospects. Thus, the claimant in MVC.No.503/2019 would be entitled to **Rs.64,80,000/-** (Rs.12,500 + 40% X 12 X 18 X 100%) towards loss of future earnings as against Rs.32,40,000/- awarded by the Tribunal.

18. Having regard to nature of injuries suffered by the claimant in MVC.No.503/2019, we deem it just and appropriate to enhance the compensation towards pain and sufferings at **Rs.1,50,000/-** as against Rs.1,00,000/- awarded by the Tribunal and towards loss of amenities and loss of marriage prospects at **Rs.5,00,000/-** as against Rs.4,00,000/- and towards transportation, special diet and miscellaneous expenditure at **Rs.3,00,000/-** as against Rs.2,50,000/- awarded by the Tribunal.

MFA No. 3131 of 2025
C/W MFA No. 6920 of 2023
MFA No. 6963 of 2023
AND 1 OTHER

19. The amount of **Rs.1,78,933/-** awarded towards medical expenses, being based on documentary evidence and the amount of **Rs.10,20,000/-** awarded towards attendant charges and future attendant charges, being just and proper, are affirmed.

20. Thus, the claimant in MFA.No.3131/2025 arising out of MVC.No.503/2019 would be entitled to following compensation:

Sl. No.	Compensation under different Heads	As awarded by the Tribunal (Rs.)	As awarded by this Court (Rs.)
1.	Pain and sufferings	1,00,000	1,50,000
2.	Loss of future income	32,40,000	64,80,000
3.	Medical expenses	1,78,933	1,78,933
4.	Attendant charges and future attendant charges	10,20,000	10,20,000
5.	Transportation, special diet and miscellaneous expenditure	2,50,000	3,00,000
6.	Loss of amenities in life and loss of marriage prospects	4,00,000	5,00,000
	Total	51,88,933	86,28,933

21. Accordingly, the judgment and award of the Tribunal in MVC.No.503/2019 is modified and the claimant is

**MFA No. 3131 of 2025
C/W MFA No. 6920 of 2023
MFA No. 6963 of 2023
AND 1 OTHER**

held entitled to total compensation of Rs.86,28,933/- as against Rs.51,88,933/- along with interest at 6% p.a. instead of 7% p.a. from the date of petition till its realisation.

22. The insurer is directed to deposit the amount of compensation within a period of six weeks from the date of receipt of a copy of this judgment.

23. The amount in deposit in MFA.No.6963/2023 shall be transferred to the concerned Tribunal for disbursement in terms of the award of the Tribunal. However, the amount deposited by the insurer in MFA.No.6920/2023 shall be refunded to the Insurer.

24. Accordingly, **MFA.No.3131/2025** filed by the claimant and **MFA.No.6963/2023** filed by the insurer against the judgment and award passed in MVC.No.503/2019 are ***allowed in part.***

**SD/-
(S.G.PANDIT)
JUDGE**

**SD/-
(RAJESH RAI K)
JUDGE**

PKS