

(107 -3) IN THE HIGH COURT OF PUNJAB AND HARYANA  
AT CHANDIGARH

(1) FAO-4723-2017 (O&M)  
Date of Decision : 15.03.2023

Iffco Tokio General Insurance Company Ltd. ...Appellant

Versus

Mamta & Ors ....Respondents

(2) FAO-1846-2017  
Date of Decision : 15.03.2023

Mamta & Ors ...Appellants

Versus

Satish & Ors ....Respondents

Coram : Hon'ble Mr. Justice B.S. Walia

Present : Mr. Neeraj Khanna, Advocate for the appellant in  
FAO-4723-2017 and respondent No.3 inFAO-1846-2017.

Mr. Digvijay, Advocate for  
Mr. Ashish Gupta, Advocate for the appellants in FAO-1846-  
2017 and respondents in FAO-4723-2017.

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B.S. Walia, J. (Oral)

1. This order shall decide FAO-4723-2017 and FAO-1846-2017,  
as the same arise out of the same award.

CM-14026-CII-2017 in FAO-4723-2017

2. For the reasons as are mentioned in the application, the same  
is allowed. Delay of 87 days in late filing of the appeal is condoned.

FAO-4723-2017 and  
FAO-1846-2017

3. Challenge in the instant appeal is to award dated 18.11.2016  
passed by the learned Motor Accident Claims Tribunal, Narnaul awarding

compensation of Rs.15,67,000/- to the appellants/claimants on account of death of Rakesh Kumar.

4. Learned counsel for the appellant/Insurance Company in FAO-4723-2017, contends that 40% of the income of the deceased is liable to be taken into account in view of paragraph No.61 (iv) of the decision of Hon'ble the Supreme Court in **National Insurance Company Ltd. Vs. Pranay Sethi and others 2017 (4) RCR (Civil) 1009** as against 50% of the income of the deceased taken into account for working out future prospects, besides Rs.50,000/- awarded on account of loss of love and affection is not admissible in view of the decision of Hon'ble the Supreme Court in **Satinder Kaur @ Satwinder Kaur vs. United India Insurance Co. Ltd** Law Finder Doc Id # 1729112. Learned counsel further contends that Rs.25,000/- awarded on account of loss of estate is also liable to be reduced to Rs.16,500/- in view of the decision of Hon'ble the Supreme Court in Pranay Sethi's case (supra).

5. Per contra, learned counsel for the respondents/claimants contends that although no amount is admissible on account of love and affection, yet the appellants/claimants are entitled to award of Rs.44,000/- each on account of loss of spousal/parental and filial consortium respectively, in view of the decision of Hon'ble the Supreme Court in **Magma General Insurance Co. Ltd. vs. Nanu Ram alias Chuhru Ram, 2018 (4) RCR (Civil) 333**, besides the appellants/claimants are also entitled to award of Rs.16,500/- on account of funeral expenses as against Rs.15,000/- awarded on said count.

6. The aforementioned plea of the appellants/claimants is not opposed by learned counsel for the Insurance Company.

7. Accordingly, in the light of the position noted above, details

of compensation awarded by the learned Tribunal and the compensation assessed by this Court are as under :-

| Sr. No. | Head                                | Amount assessed by Tribunal in Rupees                   | Amount assessed by this Court in Rupees                                                      |
|---------|-------------------------------------|---------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 1.      | Income of the deceased              | Rs.6000/- per month                                     | Rs.6000/- per month                                                                          |
| 2.      | Future prospects                    | 50% of Rs.6000/- = Rs.3000/- (Total 6000+3000 = 9000/-) | 40% of Rs.6000/- = 2400 (Total 6000 + 2400 = Rs.8400/-)                                      |
| 3.      | Deduction                           | 1/4 of Rs.9000/-= Rs.2250/-                             | 1/4 <sup>th</sup> of Rs.8400/- = Rs.2100/-                                                   |
| 4.      | Dependency                          | 9000-2250 = 6750                                        | 8400-2100 = 6300/-                                                                           |
| 5.      | Multiplier applied                  | 17                                                      | 17                                                                                           |
| 6.      | Compensation awarded                | Rs.6750x12x17= Rs.13,77,000/-                           | Rs.6300x12x17= Rs.12,85,200/-                                                                |
| 7.      | Funeral Expenses and transportation | Rs.15,000/-                                             | Rs.16,500/-                                                                                  |
| 8.      | Loss of estate                      | Rs.25,000/-                                             | Rs.16,500/-                                                                                  |
| 9.      | Loss of love and affection          | Rs.50,000/-                                             | Nil.                                                                                         |
| 10.     | Loss of consortium                  | Rs.1,00,000/-                                           | Rs.44,000/- each to the appellants in FAO No.1846 of 2017i.e. Rs.44,000 x 4 = Rs.1,76,000/-. |
| 11.     | Interest                            | 9% per annum                                            | 9% per annum                                                                                 |
| Total   |                                     | Rs.15,67,000/-                                          | Rs.14,94,200 /-                                                                              |

[6] Accordingly, in the light of the position noted above, the appeals are partly allowed and award is modified to the extent noted above and as against compensation of Rs.15,67,000/- awarded by the learned Tribunal along with interest at the rate of 9% per annum,

compensation payable to the appellants/claimants in FAO-1846-2017, is reduced to Rs.14,94,200/- along with interest at the rate of 9% per annum.

15.03.2023  
rajesh

(B.S. Walia)  
Judge

Whether speaking/ reasoned

:

Yes/No

Whether reportable

:

Yes/No