IN THE HIGH COURT OF PUNJAB AND HARYANA AT CHANDIGARH

Reserved on : 12.11.2025
Pronounced on : 23.12.2025
Uploaded on : 24.12.2025

(I) FAO-593-2025 (O&M)

Bakhshish Singh ...Appellant

Versus

Sachin Kumar and others ...Respondents

(II) FAO-2791-2025 (O&M)

United India Insurance Company ...Appellants

Versus

Bakhshish Singh and others ...Respondents

(III) FAO-733-2025 (O&M)

Sapna and others ...Appellants

Versus

Sachin Kumar and another ...Respondents

(IV) FAO-2794-2025 (O&M)

United India Insurance Company ...Appellants

Versus

Sapna and others ...Respondents

(V) FAO-644-2025 (O&M)

Baljinder Singh and others ...Appellants

Versus

Sachin Kumar and another ...Respondents

(VI) FAO-2797-2025 (O&M)

United India Insurance Company ...Appellants

Versus

Baljinder Singh and others ...Respondents

CORAM: HON'BLE MS. JUSTICE HARPREET KAUR JEEWAN

Present: Mr. Nikhil Mittal, Advocate,
for the appellant(s) in FAO Nos.593, 644 and 733 of 2025
for respondent No.1 in FAO-2791-2025,
for respondent Nos.1 to 4 in FAO-2974-2025
and for respondent Nos.1 to 3 in FAO-2797-2025.

Mr. Vikas Mohan Gupta, Advocate,
for the appellant-Insurer in FAO-2791, 2794 & 2797-2025
and for the respondent-Insurer in FAO-593, 644 & 733-2025.

Mr. Lupil Gupta, Advocate,
and Mr. Amit Verma, Advocate,
for the respondent-owner/driver.

HARPREET KAUR JEEWAN, J.

1. The aforesaid appeals shall be decided by this common order since separate Awards passed by the Motor Accident Claims Tribunal, Sri Muktsar Sahib *(hereinafter referred to as the 'Tribunal')* are arising out of the same accident.

2. As per the facts in brief, on 24.09.2021 at about 4.00 p.m. near Bypass Abohar, Punjab, an accident took place between TATA Ace *(Chota Hathi)* bearing registration No.PB05-AN-1652 *(hereinafter referred to as the 'mini truck')* and a Maruti Swift Car bearing registration No.PB22-V-1181 *(for short, 'the Car')*. Many passengers were travelling in the mini truck and were going from Fatehpur

Maniyanwala to Village Nirmalsar, Sri Ganganagar. When they reached near Bypass, Abohar, the car came from the opposite direction and struck against the mini truck. Resultantly, Kuldeep Kaur, Surinder Singh, and Chhinder Kaur died at the spot, whereas many other passengers of the mini truck sustained multiple injuries. FIR, Ex.C2, was registered on the statement of Baljinder Singh against the driver of the car.

2.1 Different claim petitions were filed before the Tribunal seeking compensation on account of the deaths of Kuldeep Kaur, Surinder Singh and Chhinder Kaur, which were decided by the Tribunal by passing separate Awards dated 29.10.2024.

3. Claimant-appellant Bakhshish Singh, husband of the deceased-Kuldeep Kaur, filed claim petition No.26 dated 21.10.2021 against the owner/driver and Insurance Company of the car, whereas, married sons and daughters of the deceased were impleaded as proforma respondents. The Tribunal awarded a sum of Rs.8,90,000/- compensation along with interest @ 6% per annum.

3.1 Claimant-appellants Sapna and others, being wife and minor daughters, respectively of the deceased-Surinder Singh filed claim petition No.27 dated 21.10.2021 against the owner/driver and Insurance Company of the car. The Tribunal awarded a sum of Rs.21,05,000/- compensation along with interest @ 6% per annum.

3.2 Claimant-appellants Baljinder Singh and others, being sons and daughter, respectively of the deceased-Chhinder Kaur filed claim petition No.29 dated 21.10.2021 against the owner/driver and

Insurance Company of the car. The Tribunal awarded a sum of Rs.11,60,000/- compensation along with interest @ 6% per annum.

4. Appeal bearing FAO No.593 of 2025 has been filed by the claimant-Bakhshish Singh seeking modification of the Award dated 29.10.2024, passed in MACT No.26 dated 21.10.2021, by way of enhancement of the compensation awarded by the Tribunal on account of the death of Kuldeep Kaur, whereas, FAO No.2791 of 2025 has been filed by the Insurance Company raising a challenge to the quantum of compensation awarded by the Tribunal.

5. Appeal bearing FAO No.733 of 2025 has been filed by the claimants-Sapna and others seeking modification of the Award dated 29.10.2024, passed in MACT No.27 dated 21.10.2021, by way of enhancement of the compensation awarded by the Tribunal on account of the death of Surinder Singh, whereas, FAO No.2794 of 2025 has been filed by the Insurance Company raising a challenge to the quantum of compensation awarded by the Tribunal.

6. Appeal bearing FAO No.644 of 2025 has been filed by the claimants-Baljinder Singh and others seeking modification of the Award dated 29.10.2024, passed in MACT No.29 dated 21.10.2021, by way of enhancement of the compensation awarded by the Tribunal on account of the death of Chhinder Kaur, whereas, FAO No.2797 of 2025 has been filed by the Insurance Company raising a challenge to the quantum of compensation awarded by the Tribunal.

7. The issue involved in the instant appeals primarily relate to the determination of quantum of compensation awarded by the Tribunal.

FAO No.593 of 2025 & FAO-2791-2025
(Compensation regarding death of Kuldeep Kaur)

8. The Tribunal awarded following compensation to the appellant-claimant Bakhshish Singh:-

Sr. No.	Heads	Compensation Awarded
1.	Monthly income	Rs.15,000/-
2.	Annual income	Rs.1,80,000/- [Rs.15,000/- X 12]
3.	Deduction 50%	Rs.90,000 (1,80,000 – 90,000/-)
4.	Multiplier of '9'	Rs.8,10,000/- [Rs.90,000 X 9]
5.	Loss of dependency	Rs.8,10,000/-
6.	Loss of consortium	Rs.50,000/-
7.	Funeral Expenses	Rs.15,000/-
8.	Loss of love and affection	Rs.15,000/-
	Total Compensation	**Rs.8,90,000/-**
	Interest @ 6% per Annum	

9. There is no dispute about the findings regarding the age of the deceased-Kuldeep Kaur, which has been determined by the Tribunal as 60 years on the basis of an entry in the postmortem report. Claimant-Bakhshish Singh is the husband of the deceased. The Tribunal has considered the monthly income of the deceased as Rs.15,000/-.

10. Learned counsel for the appellant-Insurance Company contended that the compensation has been awarded on a higher side. It was argued that in a case where there is no documentary evidence regarding income of the deceased, the minimum wages notification should be considered as a yardstick.

11. *Per contra,* the learned counsel representing the appellant-claimant submitted that the monthly income has been rightly assessed by the Tribunal, however, it was contended that the compensation needs to be enhanced as future prospects have not been added by the Tribunal. Even the compensation awarded under the conventional heads is on the lower side. Reliance was placed upon the decisions of the Hon'ble Apex Court ***National Insurance Company Ltd. vs. Pranay Sethi & Ors., (2017) 16 SCC 680***; ***Magma General Insurance Company Limited vs. Nanu Ram alias Chuhru Ram & Ors., (2018) 18 SCC 130*** and ***N. Jayasree & Ors. vs. Cholamandalam M.S General Insurance Company Ltd., 2021(4) RCR (Civil) 642***.

12. I have considered the aforesaid contentions and perused the paper-book.

13. As per the evidence on record regarding income of the deceased-Kuldeep Kaur, the claimant has only relied upon his oral statement, stating that the deceased was going in a vehicle for plucking the cotton flowers. The Tribunal had considered that she was a daily-wage worker and presumed to be earning Rs.500/- per day, as such treated her income as Rs.15,000/- per month. There is no documentary evidence on record regarding the income of the deceased.

14. In such circumstances, the yardstick can be minimum wage notification at a relevant point of time issued under the Minimum Wages Act, 1948. As per the letter dated 11.10.2022, issued by the Labour Commissioner, Punjab, the monthly minimum wages for

unskilled workers have been fixed as Rs.9399.73 (rounded off as Rs.9,400/-) w.e.f. 01.09.2021.

15. The Hon'ble Apex Court in ***Chandra @ Chanda @ Chandraram (supra)*** has held that in the absence of a salary certificate, the minimum wage notification can be a yardstick, but at the same time, cannot be absolute to fix the income of the deceased. In absence of documentary evidence on record, some amount of guess work is required to be done. But at the same time, the guess work for assessing the income of the deceased should not be totally detached from reality. The following observations were made by the Hon'ble Apex Court:-

> *"9. It is the specific case of the claimants that the deceased was possessing heavy vehicle driving licence and was earning Rs.15,000/- per month. Possessing such licence and driving of heavy vehicle on the date of accident is proved from the evidence on record. Though the wife of the deceased has categorically deposed as AW 1 that her husband Shivpal was earning Rs.15,000/- per month, same was not considered only on the ground that salary certificate was not filed. The Tribunal has fixed the monthly income of the deceased by adopting minimum wages notified for the skilled labour in the year 2016. In absence of salary certificate the minimum wage notification can be a yardstick but at the same time cannot be an absolute one to fix the income of the deceased. In absence of documentary evidence on record some amount of guesswork is required to be tone. But at the same time the guesswork for assessing the income of the deceased should not be totally detached from reality. Merely because the claimants were unable to produce documentary evidence to show the monthly income of Shivpal, same does not justify adoption of lowest tier of minimum wage while computing the income. There is no reason to discard the oral evidence of the wife of the deceased who has deposed that late Shivpal was earning around Rs. 15,000 per month."*

16. While relying upon the observations in ***Chandra @ Chanda @ Chandraram (supra)***, keeping in view the import of Section 57 of the Indian Evidence Act, 1872 and while taking judicial notice of the provisions of the Kerala Motor Transport Workers' Payment of Fair Wages Act, 1971 *(for short, the Kerala Fair Wages Act)*, the Hon'ble Apex Court in ***Manusha Sreekumar (supra)*** has also assessed the income of the deceased notionally as prescribed in minimum pay scale of the workers in the Kerala Fair Wages Act. The income was assessed by treating the driver as a 'skilled worker'. The observations are as follows:-

> *"19. Applying the above parameters to the instant case, there exists sufficient evidence to show that the Deceased, undoubtedly, was a fish vendor-cum-driver with a valid license. The certificate issued by the Kerala Motor Transport Workers Welfare Fund Board, certifying the Deceased as the driver of light motor goods vehicle bearing Registration No. KL-36-B-7822 under the ownership of one Shri Prakashan has been proved on record. Further, the Deceased had also paid all his subscriptions to the Board from April 2012 until the month he died. We find no reason to doubt that the Deceased was a driver at the time of his death. This Court in Chandra Alias Chanda Alias Chandraram and Anr. v. Mukesh Kumar Yadav and Ors. (2022) 1 SCC 198, has aptly held that in the absence of a salary certificate, the minimum wages notification along with some amount of guesswork that is not completely detached from reality shall act as a yardstick to determine the income of the deceased. In this context, keeping in view the import of section 57 of the Indian Evidence Act, 1872, we take judicial notice of the provisions of the Kerala Fair Wages Act, especially section 2 thereof which defines the following expressions:-*
>
> *xxxxx*
>
> *20. Schedule B-Category III of the Kerala Fair Wages Act classifies a driver as a "Skilled worker". Reading this in conjunction with the Notification that came into effect from 01.01.2015 which amended*

Schedule A of the Kerala Fair Wages Act, prescribing a minimum pay scale of the workers listed in Schedule B, it is apparent that a `driver' in Kerala earned a minimum of Rs. 15,600/- in 2015. It appears to us that the aforesaid Act and the notification issued thereunder were not brought to the notice of the Tribunal or the High Court. As a result thereto, the High Court could not be cognizant of the statutory mandate prescribing minimum wages for a skilled worker like `driver', and thus, erred in fixing the income of the Deceased at Rs.10,000/-. We are therefore inclined to fix the income of the Deceased notionally at Rs. 15,600/- per month."

17. This Court in ***Paramjit Kaur and others Vs. Satpal and others***, FAO 1619 of 2002, decided on 08.08.2023 also observed that where no evidence is brought on record by the claimants to prove the income of the deceased, minimum wages prevalent in the state at the time of the accident should be considered to determine the monthly income of the deceased. The observations are as under:-

"25. This Court has also gone through the judgment of the co-ordinate bench of this Court in Ram General Insurance Company Ltd. V. Beant Kaur, 2020 ACJ 2163: Law Finder Doc Id # 1434464, wherein it was held that the in cases where no evidence is brought on record by the claimants to prove the income of the deceased/ injured, it is the minimum wages as fixed under the Minimum Wages Act which should be taken as a 'primary' guiding factor while assessing the income of the deceased. For the sake of convenience, Para 11 and 12 of the judgment is reproduced herebelow:

> *"11. There is merit in the proposition that in cases where no evidence is brought on record by the claimants to prove the income of the deceased/injured, it is the minimum wages as fixed under the Minimum Wages Act which should be taken as the 'primary' guiding factor while assessing the income for the purpose of calculation of the compensation to be awarded under the Motor Vehicles Act.*
>
> *12. At the same time, it is not possible to hold that in all situations where no documentary evidence is brought on record, it is the*

minimum wage as fixed under the Minimum Wages Act which alone is to be assessed as the income of the deceased/injured dehors the facts and circumstances of a particular case. Doubtlessly, minimum wage fixed under the Minimum Wages Act provides a sound criterion/guideline and benchmark to assess the income of the deceased/injured in such cases, but at the same time, the tribunal/Court cannot be confined or restricted to the same. It is open to the tribunal/Court to assess the income at a rate which may be higher than the minimum wage so notified keeping in view the evidence on record in that particular case."

26. Thus, in view of the law laid down by the Apex Court and followed by coordinate Bench of this Court, this Court is of the view that <u>for the purpose of assessing the amount of compensation payable to the claimants, minimum wages prevalent in the state at the time of the accident should be considered to determine the monthly income of the deceased.</u> In the case in hand, accident occurred on 14.02.1998 in the jurisdiction of the Police Station, Rajpura, Punjab, thus, the minimum wages prevalent in the state of Punjab at the time of accident is applicable. ....."

(Emphasis supplied)

18. In view of the ratio of the aforesaid decisions and the minimum wages notified by the State of Punjab at the relevant time, the income of the deceased is required to be assessed as Rs.9,400/- per month.

19. The Tribunal has not awarded any future prospects while computing the dependency on the ground that the deceased was more than 50 years of age at the time of her death in the accident. The question as to whether there should be no addition on account of future prospects, where the deceased was more than 50 years of age, has been considered by the Hon'ble Apex Court in ***<u>Pranay Sethi (supra)</u>***. It was held that in cases of self-employed persons, there should be an addition of 10%, if the deceased was between 50 to 60 years and there should no

addition after 60 years. The following observations were made by the Hon'ble Apex Court:-

> *"58. The controversy does not end here. The question still remains whether there should be no addition where the age of the deceased is more than 50 years. Sarla Verma thinks it appropriate not to add any amount and the same has been approved in Reshma Kumari. Judicial notice can be taken of the fact that salary does not remain the same. When a person is in a permanent job, there is always an enhancement due to one reason or the other. To lay down as a thumb rule that there will be no addition after 50 years will be an unacceptable concept. We are disposed to think, there should be an addition of 15% if the deceased is between the age of 50 to 60 years and there should be no addition thereafter. Similarly, in case of self-employed or person on fixed salary, the addition should be 10% between the age of 50 to 60 years. The aforesaid yardstick has been fixed so that there can be consistency in the approach by the tribunals and the courts."*

20. In view of the ratio of the aforesaid decision, future prospects @ 10% need to be included while calculating the income of the deceased.

21. The multiplier has been rightly applied by the Tribunal, however, the compensation awarded towards conventional heads needs to be reworked.

22. As such, the reworked compensation is as under:-

Sr. No.	Heads	Compensation Awarded
1.	Monthly income	Rs.9400/-
2.	Annual income	Rs.1,12,800/- [Rs.9400/- X 12]
3.	Future prospects @ 10%	1,24,080/-[Rs.1,12,800 + Rs.11,280]
4.	Deduction 50%	Rs.62,040/- [Rs.1,24,080 – Rs.62,040]
5.	Multiplier of '9'	Rs.5,58,360 /- [Rs.62,040 X 9]
6.	Loss of dependency	Rs.5,58,360/-
7.	Loss of consortium	Rs.48,000/-
8.	Funeral Expenses	Rs.18,000/-
9.	Loss of estate	Rs.18,000/-

	Total Compensation	**Rs.6,42,360/-**
	Interest @ 7.5% per Annum	

<u>FAO-733-2025 & FAO-2794-2025</u>
<u>(Compensation regarding death of Surinder Singh)</u>

23. The Tribunal awarded following compensation to the appellant-claimants-Sapna and others: -

Sr. No.	Heads	Compensation Awarded
1.	Monthly income	Rs.15,000/-
2.	Annual income	Rs.1,80,000/- [Rs.15,000/- X 12]
3.	Deduction 1/4th	Rs.1,35,000 (1,80,000 – 45,000/-)
4.	Multiplier of '15'	Rs.20,25,000/- [Rs.1,35,000 X 15]
5.	Loss of dependency	Rs.20,25,000/-
6.	Loss of consortium	Rs.50,000/-
7.	Funeral Expenses	Rs.15,000/-
8.	Loss of love and affection	Rs.15,000/-
	Total Compensation	**Rs.21,05,000/-**
	Interest @ 6% per Annum	

24. There is no dispute about the findings regarding the age of the deceased, which has been determined by the Tribunal as 40 years on the basis of an entry in the postmortem report. Claimants-Sapna and others are the wife and children of the deceased. The Tribunal has considered the monthly income of the deceased as Rs.15,000/-.

25. Learned counsel for the appellant-Insurance Company contended that the compensation has been awarded on a higher side. It was argued that in a case where there is no documentary evidence regarding income of the deceased, the minimum wages notification should be considered as a yardstick.

26. *Per contra,* the learned counsel representing the appellant-claimants submitted that the monthly income has been rightly assessed

by the Tribunal, however, it was contended that the compensation needs to be enhanced as future prospects have not been added by the Tribunal. Even the compensation awarded under the conventional heads was on the lower side. Reliance was placed upon the decisions of the Hon'ble Apex Court ***Pranay Sethi (supra)***, ***Magma General Insurance Company Limited (supra)*** and ***N. Jayasree (supra)***

27. I have considered the aforesaid contentions and perused the paper-book.

28. As per the evidence on record regarding income of the deceased, the claimants have only relied upon the oral evidence regarding the income of the deceased. The Tribunal had considered that the deceased was a daily-wage worker and presumed to be earning Rs.500/- per day, and as such treated his income as Rs.15,000/- per month. There is no documentary evidence on record regarding the income of the deceased.

29. In such circumstances, the yardstick can be minimum wage notification at a relevant point of time issued under the Minimum Wages Act, 1948. As per the letter dated 11.10.2022, issued by the Labour Commissioner, Punjab, the monthly minimum wages for unskilled workers have been fixed as Rs.9399.73 (rounded off as Rs.9,400/-) w.e.f. 01.09.2021.

30. In view of the ratio of the aforesaid decisions referred in para 15, 16 and 17; and the minimum wages notified by the State of Punjab at the relevant time, the income of the deceased is required to be assessed as Rs.9,400/- per month.

31. The findings of the Tribunal are erroneous on the point that no future prospects are to be added where the deceased was self-employed or had a fixed salary. The Tribunal has wrongly placed reliance on the decision of the Apex Court in ***Pranay Sethi (supra)***.

32. The age of the deceased was 40 years at the time of his death in the accident. The Hon'ble Apex Court in ***Pranay Sethi (supra)***, held in para No.57 that such an addition is to be made, even when a person was self-employed or on a fixed salary. The following observations were made in the said case: -

> *"57. … We are inclined to think that there can be some degree of difference as regards the percentage that is meant for or applied to in respect of the legal representatives who claim on behalf of the deceased who had a permanent job than a person who is self-employed or on a fixed salary. But not to apply the principle of standardization on the foundation of perceived lack of certainty would tantamount to remaining oblivious to the marrows of ground reality. And, therefore, degree-test is imperative. Unless the degree-test is applied and left to the parties to adduce evidence to establish, it would be unfair and inequitable. The degree-test has to have the inbuilt concept of percentage. Taking into consideration the cumulative factors, namely, passage of time, the changing society, escalation of price, the change in price index, the human attitude to follow a particular pattern of life, etc., an addition of 40% of the established income of the deceased towards future prospects and where the deceased was below 40 years an addition of 25% where the deceased was between the age of 40 to 50 years would be reasonable."*

33. In view of the ratio of the aforesaid decision, future prospects @ 25% need to be included while calculating the income of the deceased.

34. The multiplier has been rightly applied by the Tribunal, however, the compensation awarded towards conventional heads needs to be reworked.

35. As such, the reworked compensation is as under:-

Sr. No.	Heads	Compensation Awarded
1.	Monthly income	Rs.9400/-
2.	Annual income	Rs.1,12,800/- [Rs.9400/-X12]
3.	Future prospects @ 25%	Rs.1,41,000/- [Rs.1,12,800/- + Rs.28,200/-]
4.	Deduction 1/4th	Rs.1,05,750/- [Rs.1,41,000/- - Rs.35,250/-]
5.	Multiplier of '15'	Rs.15,86,250/- [Rs.1,05,750/- X 15]
6.	Loss of dependency	Rs.15,86,250/-
7.	Loss of consortium	Rs.1,92,000/- [Rs.48,000/- X 4]
8.	Funeral Expenses	Rs.18,000/-
9.	Loss of estate	Rs.18,000/-
	Total Compensation	**Rs.18,14,250/-**
	Interest @ 7.5% per Annum	

<u>FAO-644-2025 & FAO-2797-2025</u>
<u>(Compensation regarding death of Chhinder Kaur)</u>

36. The Tribunal awarded following compensation to the appellant-claimants:-

Sr. No.	Heads	Compensation Awarded
1.	Monthly income	Rs.15,000/-
2.	Annual income	Rs.1,80,000/- [Rs.15,000/- X 12]
3.	Deduction 1/3rd	Rs.1,20,000/- [1,80,000 – 60,000/-]
4.	Multiplier of '9'	Rs.10,80,000/- [Rs.1,20,000 X 9]
5.	Loss of dependency	Rs.10,80,000/-
6.	Loss of consortium	Rs.50,000/-
7.	Funeral Expenses	Rs.15,000/-
8.	Loss of love and affection	Rs.15,000/-
	Total Compensation	**Rs.11,60,000/-**
	Interest @ 6% per Annum	

37. There is no dispute about the findings regarding the age of the deceased, which has been determined by the Tribunal as 60 years on the basis of an entry in the postmortem report. Claimants are the

children of the deceased. The Tribunal has considered the monthly income of the deceased as Rs.15,000/-.

38. Learned counsel for the appellant-Insurance Company contended that the compensation has been awarded on a higher side. It was argued that in a case where there is no documentary evidence regarding income of the deceased, the minimum wages notification should be considered as a yardstick.

39. *Per contra,* the learned counsel representing the appellant-claimant submitted that the monthly income has been rightly assessed by the Tribunal. However, it was contended that the compensation needs to be enhanced as future prospects have not been added by the Tribunal. Even the compensation awarded under the conventional heads was on the lower side. Reliance was placed upon the decisions of the Hon'ble Apex Court ***Pranay Sethi (supra), Magma General Insurance Company Limited (supra)*** and ***N. Jayasree***.

40. I have considered the aforesaid contentions and perused the paper-book.

41. As per the evidence on record regarding income of the deceased, the claimant has only relied upon his oral statement stating that she was going in a vehicle for plucking the cotton flowers. The Tribunal had considered that she was a daily-wage worker and presumed to be earning Rs.500/- per day, as such treated her income as Rs.15,000/- per month. There is no documentary evidence on record regarding the income of the deceased.

42. In such circumstances, the yardstick can be minimum wage notification at a relevant point of time issued under the Minimum Wages Act, 1948. As per the letter dated 11.10.2022, issued by the Labour Commissioner, Punjab, the monthly minimum wages for unskilled workers have been fixed as Rs.9399.73 (rounded off as Rs.9,400/-) w.e.f. 01.09.2021.

43. In view of the ratio of the aforesaid decisions referred in para 15, 16 and 17; and the minimum wages notified by the State of Punjab at the relevant time, the income of the deceased is required to be assessed as Rs.9,400/- per month.

44. The Tribunal has not awarded any future prospects while computing the dependency on the ground that the deceased was more than 50 years of age at the time of her death in the accident. The question as to whether there should be no addition on account of future prospects, where the deceased was more than 50 years age, has been considered by the Hon'ble Apex Court in ***Pranay Sethi (supra)***. It was held that in cases of self-employed persons, there should be an addition of 10% if the deceased was between 50 to 60 years and there should no addition after 60 years.

45. In view of the ratio of the aforesaid decision, future prospects @ 10% need to be included while calculating the income of the deceased.

46. The multiplier has been rightly applied by the Tribunal, however, the compensation awarded towards conventional heads needs to be reworked.

47. As such, the reworked compensation is as under:-

Sr. No.	**Heads**	**Compensation Awarded**
1.	Monthly income	Rs.9400/-
2.	Annual income	Rs.1,12,800/- [Rs.9400/- X 12]
3.	Future prospects @ 10%	1,24,080/-[Rs.1,12,800 + Rs.11,280]
4.	Deduction 1/3rd	Rs.82,720/- [Rs.1,24,080 – Rs.41,360]
5.	Multiplier of '9'	Rs.7,44,480/- [Rs.82,720 X 9]
6.	Loss of dependency	Rs.7,44,480/-
7.	Loss of consortium	Rs.1,44,000/- [Rs.48,000/- X 3]
8.	Funeral Expenses	Rs.18,000/-
9.	Loss of estate	Rs.18,000/-
	Total Compensation	**Rs.9,24,480/-**
	Interest @ 7.5% per Annum	

48. As a sequel to the aforesaid discussion, appeals filed on behalf of the appellant-Insurance Company, i.e. FAO No.2791 of 2025; FAO No.2794 of 2025; and FAO No.2797 of 2025 are partly allowed; whereas the appeals filed by the claimants bearing FAO No.593 of 2025; FAO No.733 of 2025; and FAO No.644 of 2025 are hereby dismissed and the respective impugned awards passed by the Tribunal are modified to the extent indicated above.

49. Pending application(s), if any, shall also stand disposed of.

23.12.2025 **[HARPREET KAUR JEEWAN]**
atulsethi **JUDGE**

Whether speaking / reasoned : Yes No

Whether Reportable : Yes No