IN THE HIGH COURT OF PUNJAB & HARYANA AT CHANDIGARH

FAO-1649-2021 (O&M)
Date of Reserve: November 14, 2025
Date of Pronouncement:-18.11.2025
Uploaded on:-18.11.2025

Maninder Singh ......Appellant

Vs.

Parveen Kumar and anr. ......Respondents

CORAM: HON'BLE MRS. JUSTICE SUDEEPTI SHARMA

Present: Mr. Yogesh Gupta, Advocate k
for the appellant.

Mr. Nigam Kumar Bhardwaj, Advocate,
for respondent No. 1-Insurance Co.

****

SUDEEPTI SHARMA J.

1. The present appeal has been preferred against the award dated 04.03.2020 passed by the learned Motor Accident Claims Tribunal, Chandigarh in the claim petition filed under Section 166 of the Motor Vehicles Act, 1988 (for short, 'the Tribunal') for enhancement of compensation granted to the appellant/claimant to the tune of Rs.16,95,702/- along with interest @ 7.5 per cent per annum, on account of injuries suffered by the appellant in a Motor Vehicular Accident, occurred on 31.08.2016.

2. As sole issue for determination in the present appeal is confined to quantum of compensation awarded by the learned Tribunal, a detailed narration of the facts of the case is not required to be reproduced for the sake of brevity.

SUBMISSIONS OF LEARNED COUNSELS FOR THE PARTIES

3. The learned counsel for the claimant-appellant contends that the compensation assessed by the learned Tribunal is on the lower side and deserves to be enhanced. He, therefore, prays that the present appeal be allowed and the compensation be enhanced as per latest law.

4. Per contra, learned counsel for respondent No. 1-Insurance Company, however, vehemently argues that the award has rightly been passed and the amount of compensation as assessed by the learned Tribunal has rightly been granted. He further contends that the Insurance Company has already filed FAO No. 391-2021 tilted as Shri Ram General Insurance Co. Ltd vs. Maninder Singh and anr, challenging the quantum of compensation awarded by the learned Tribunal and seeking its reduction. He, therefore, prays for dismissal of the appeal.

5. I have heard learned counsel for the parties and perused the whole record of this case with their able assistance.

SETTLED LAW ON COMPENSATION

6. Hon’ble Supreme Court has settled the law regarding grant of compensation with respect to the disability. The Apex Court in the case of **Raj Kumar Vs. Ajay Kumar and Another (2011) 1 Supreme Court Cases 343**, has held as under:-

> ***General principles relating to compensation in injury cases***
>
> *5. The provision of the Motor Vehicles Act, 1988 ('Act' for short) makes it clear that the award must be just, which means that compensation should, to the extent possible, fully and adequately restore the claimant to the position prior to the accident. The object of awarding damages is to make good the loss suffered as a result of wrong done as far as money can do so, in a fair, reasonable and*

equitable manner. The court or tribunal shall have to assess the damages objectively and exclude from consideration any speculation or fancy, though some conjecture with reference to the nature of disability and its consequences, is inevitable. A person is not only to be compensated for the physical injury, but also for the loss which he suffered as a result of such injury. This means that he is to be compensated for his inability to lead a full life, his inability to enjoy those normal amenities which he would have enjoyed but for the injuries, and his inability to earn as much as he used to earn or could have earned. (See C.K. Subramonia Iyer v. T. Kunhikuttan Nair, AIR 1970 Supreme Court 376, R.D. Hattangadi v. Pest Control (India) Ltd., 1995 (1) SCC 551 and Baker v. Willoughby, 1970 AC 467).

6. The heads under which compensation is awarded in personal injury cases are the following :

Pecuniary damages (Special Damages)

(i) Expenses relating to treatment, hospitalization, medicines, transportation, nourishing food, and miscellaneous expenditure.

(ii) Loss of earnings (and other gains) which the injured would have made had he not been injured, comprising :

(a) Loss of earning during the period of treatment;

(b) Loss of future earnings on account of permanent disability.

(iii) Future medical expenses. Non-pecuniary damages (General Damages)

(iv) Damages for pain, suffering and trauma as a consequence of the injuries.

(v) Loss of amenities (and/or loss of prospects of marriage).

(vi) Loss of expectation of life (shortening of normal longevity).

In routine personal injury cases, compensation will be awarded only under heads (i), (ii)(a) and (iv). It is only in serious cases of injury, where there is specific medical evidence corroborating the evidence of the claimant, that compensation will be granted under any of the heads (ii)(b), (iii), (v) and (vi) relating to loss of future earnings on account of permanent disability, future medical expenses, loss of amenities (and/or loss of prospects of marriage) and loss of expectation of life.

xxx xxx xxx xxx

19. We may now summarise the principles discussed above :

(i) All injuries (or permanent disabilities arising from injuries), do not result in loss of earning capacity.

(ii) The percentage of permanent disability with reference to the whole body of a person, cannot be assumed to be the percentage of loss of earning capacity. To put it differently, the percentage of loss of earning capacity is not the same as the percentage of permanent disability (except in a few cases, where the Tribunal on the basis of evidence, concludes that percentage of loss of earning capacity is the same as percentage of permanent disability).

(iii) The doctor who treated an injured-claimant or who examined him subsequently to assess the extent of his permanent disability can give evidence only in regard the extent of permanent disability. The loss of earning capacity is something that will have to be assessed by the Tribunal with reference to the evidence in entirety.

(iv) The same permanent disability may result in different percentages of loss of earning capacity in different persons, depending upon the nature of profession, occupation or job, age, education and other factors.

20. The assessment of loss of future earnings is explained below with reference to the following

Illustration 'A' *: The injured, a workman, was aged 30 years and earning Rs. 3000/- per month at the time of accident. As per Doctor's evidence, the permanent disability of the limb as a consequence of the injury was 60% and the consequential permanent disability to the person was quantified at 30%. The loss of earning capacity is however assessed by the Tribunal as 15% on the basis of evidence, because the claimant is continued in employment, but in a lower grade. Calculation of compensation will be as follows:*

a) Annual income before the accident : Rs. 36,000/-.

b) Loss of future earning per annum
(15% of the prior annual income) : Rs. 5400/-.

c) Multiplier applicable with reference to age : 17

d) Loss of future earnings : (5400 x 17) : Rs. 91,800/-

Illustration 'B' *: The injured was a driver aged 30 years, earning Rs. 3000/- per month. His hand is amputated and his permanent disability is assessed at 60%. He was terminated from his job as he could no longer drive. His chances of getting any other employment was bleak and even if he got any job, the salary was likely to be a pittance. The Tribunal therefore assessed his loss of future earning capacity as 75%. Calculation of compensation will be as follows :*

a) Annual income prior to the accident : Rs. 36,000/- .

b) Loss of future earning per annum (75% of the prior annual income) : Rs. 27000/-.

c) Multiplier applicable with reference to age : 17

d) Loss of future earnings : (27000 x 17) : Rs. 4,59,000/-

Illustration 'C' *: The injured was 25 years and a final year Engineering student. As a result of the accident, he was in coma for two months, his right hand was amputated and vision was affected. The permanent disablement was assessed as 70%. As the injured was incapacitated to pursue his chosen career and as he required the assistance of a servant throughout his life, the loss of future earning capacity was also assessed as 70%. The calculation of compensation will be as follows :*

a) Minimum annual income he would have got if had been employed as an Engineer : Rs. 60,000/-

b) Loss of future earning per annum (70% of the expected annual income) : Rs. 42000/-

c) Multiplier applicable (25 years) : 18

d) Loss of future earnings : (42000 x 18) : Rs. 7,56,000/-

[Note : The figures adopted in illustrations (A) and (B) are hypothetical. The figures in Illustration (C) however are based on actuals taken from the decision in Arvind Kumar Mishra (supra)].

7. Hon'ble Supreme Court in the case of ***National Insurance Company Ltd. Vs. Pranay Sethi & Ors.*** **[(2017) 16 SCC 680]** has clarified the law under Sections 166, 163-A and 168 of the Motor Vehicles Act, 1988, on the following aspects:-

(A) Deduction of personal and living expenses to determine multiplicand;

(B) Selection of multiplier depending on age of deceased;

(C) Age of deceased on basis for applying multiplier;

(D) Reasonable figures on conventional heads, namely, loss of estate, loss of consortium and funeral expenses, with escalation;

(E) Future prospects for all categories of persons and for different ages: with permanent job; self-employed or fixed salary.

The relevant portion of the judgment is reproduced as under:-

> " *Therefore, we think it seemly to fix reasonable sums. It seems to us that reasonable figures on conventional heads, namely, loss of estate, loss of consortium and funeral expenses should be Rs.15,000, Rs.40,000 and Rs.15,000 respectively. The principle of revisiting the said heads is an acceptable principle. But the revisit should not be fact-centric or quantum-centric. We think that it would be condign that the amount that we have quantified should be enhanced on percentage basis in every three years and the enhancement should be at the rate of 10% in a span of three years. We are disposed to hold so because that will bring in consistency in respect of those heads."*

8. Hon'ble Supreme Court in the case of ***Erudhaya Priya Vs. State Express Tran. Corpn. Ltd.*** ***2020 ACJ 2159,*** has held as under:-

" 7. There are three aspects which are required to be examined by us:

(a) the application of multiplier of '17' instead of '18';

The aforesaid increase of multiplier is sought on the basis of age of the appellant as 23 years relying on the judgment in National Insurance Company Limited v. Pranay Sethi and Others, 2017 ACJ

2700 (SC). In para 46 of the said judgment, the Constitution Bench effectively affirmed the multiplier method to be used as mentioned in the table in the case of Sarla Verma (Smt) and Others v. Delhi Transport Corporation and Another, 2009 ACJ 1298 (SC) . In the age group of 15-25 years, the multiplier has to be '18' along with factoring in the extent of disability.

The aforesaid position is not really disputed by learned counsel for the respondent State Corporation and, thus, we come to the conclusion that the multiplier to be applied in the case of the appellant has to be '18' and not '17'.

(b) Loss of earning capacity of the appellant with permanent disability of 31.1%

In respect of the aforesaid, the appellant has claimed compensation on what is stated to be the settled principle set out in Jagdish v. Mohan & Others, 2018 ACJ 1011 (SC) and Sandeep Khanuja v. Atul Dande & Another, 2017 ACJ 979 (SC). We extract below the principle set out in the Jagdish (supra) in para 8:

> *"8. In assessing the compensation payable the settled principles need to be borne in mind. A victim who suffers a permanent or temporary disability occasioned by an accident is entitled to the award of compensation. The award of compensation must cover among others, the following aspects:*
>
> *(i) Pain, suffering and trauma resulting from the accident;*
> *(ii) Loss of income including future income;*
> *(iii) The inability of the victim to lead a normal life together with its amenities;*
> *(iv) Medical expenses including those that the victim may be required to undertake in future; and*

(v) Loss of expectation of life."

[emphasis supplied]

The aforesaid principle has also been emphasized in an earlier judgment, i.e. the Sandeep Khanuja case (supra) opining that the multiplier method was logically sound and legally well established to quantify the loss of income as a result of death or permanent disability suffered in an accident.

In the factual contours of the present case, if we examine the disability certificate, it shows the admission/hospitalization on 8 occasions for various number of days over 1½ years from August 2011 to January 2013. The nature of injuries had been set out as under:

*"**Nature of injury**:*

(i) compound fracture shaft left humerus

(ii) fracture both bones left forearm

(iii) compound fracture both bones right forearm

(iv) fracture 3rd, 4th & 5th metacarpals right hand

(v) subtrochanteric fracture right femur

(vi) fracture shaft femur

(vii) fracture both bones left leg

We have also perused the photographs annexed to the petition showing the current physical state of the appellant, though it is stated by learned counsel for the respondent State Corporation that the same was not on record in the trial court. Be that as it may, this is the position even after treatment and the nature of injuries itself show their extent. Further, it has been opined in para 13 of Sandeep Khanuja case (supra) that while applying the multiplier method, future prospects on *advancement in life and career are also to be taken into consideration.*

We are, thus, unequivocally of the view that there is merit in the contention of the appellant and the aforesaid principles with regard to future prospects must also be applied in the case of the appellant taking the permanent disability as 31.1%. The quantification of the same on the basis of the judgment in National Insurance Co. Ltd. case (supra), more specifically para 61(iii), considering the age of the appellant, would be 50% of the actual salary in the present case.

(c) The third and the last aspect is the interest rate claimed as 12%

In respect of the aforesaid, the appellant has watered down the interest rate during the course of hearing to 9% in view of the judicial pronouncements including in the Jagdish's case (supra). On this aspect, once again, there was no serious dispute raised by the learned counsel for the respondent once the claim was confined to 9% in line with the interest rates applied by this Court.

CONCLUSION

8. The result of the aforesaid is that relying on the settled principles, the calculation of compensation by the appellant, as set out in para 5 of the synopsis, would have to be adopted as follows:

Heads	***Awarded***
Loss of earning power (Rs.14,648 x 12 x 31.1/100	*Rs. 9,81,978/-*

Future prospects (50 per cent addition)	*Rs.4,90,989/-*
Medical expenses including transport charges, nourishment, etc.	*Rs.18,46,864/-*
Loss of matrimonial prospects	*Rs.5,00,000/-*
Loss of comfort, loss of amenities and mental agony	*Rs.1,50,000/-*
Pain and suffering	*Rs.2,00,000/-*
Total	*Rs.41,69,831/-*

The appellant would, thus, be entitled to the compensation of Rs. 41,69,831/- as claimed along with simple interest at the rate of 9% per annum from the date of application till the date of payment.

9. A perusal of the impugned award reveals that the claimant was 22 years of age at the time of the accident and was working as a labourer and stated to be earning Rs.20000/- per month. However, in the absence of any documentary evidence to substantiate the said income, the learned Tribunal rightly resorted to assessing the income of the claimant based on the minimum wages applicable at the relevant time. However, the income as assessed by the learned Tribunal is not in accordance with the prevailing minimum wage notifications. As per the notified minimum wages applicable to un-skilled workers during the relevant period, the correct monthly income ought to have been assessed at Rs.8070/-. Therefore, the monthly income of the claimant may be reasonably rounded off and reassessed at ***Rs.8100/-***.

10. A further perusal of the award reveals that the learned Tribunal erred in assessing the permanent disability of the injured at only 60%, without appreciating that the accident resulted in near-total functional impairment. The learned Tribunal was under an onerous duty to award just and reasonable compensation after duly considering the nature of the injuries suffered, their

consequences, the resultant functional disability, and the corresponding loss of earning capacity. This Court is conscious of the recent authoritative pronouncement of Hon'ble the Supreme Court in ***Anoop Maheshwari v. Oriental Insurance Company Ltd. & Others, 2025 INSC 1076***, wherein it has been unequivocally held that, while determining compensation under the Motor Vehicles Act, the assessment of disability must be made with reference to the functional disability, namely, the extent to which the injuries sustained have impaired the earning capacity of the claimant, rather than being confined to the percentage of medical disability as certified by the medical expert.

11. The evidence on record establishes that the claimant was employed as a labourer and earned his livelihood through manual work. Moreover, the injuries sustained in the accident were severe and debilitating. To prove the same, Deepak Sharma-PW2, Medical Record Keeper, SPS Hospital, Ludhiana, deposed before the learned Tribunal that the claimant remained hospitalised from 1 August 2016 to 6 September 2016, and proved the discharge summary exhibited on record. Similarly, Gurjeet Singh-PW5, OT Assistant, Guru Nanak Hospital, Ludhiana, testified that the claimant was again admitted from 12 September 2016 to 3 October 2016, and proved the relevant discharge card as well as medical bills (Exhibits P-24 to P-28). This clearly demonstrates that the claimant has undergone prolonged hospitalisation due to accident in question. To establish the extent of disability, Dr. Raghav Aggarwal, Department of Orthopaedics and Member, Disability Board, Civil Hospital, Khanna was examined as PW4 and proved the permanent disability certificate (Exhibit P-3), certifying 60% permanent disability. He further stated that the claimant suffered flexion deformities of the left elbow and hand with significant functional loss. Dr. Mandeep Singh, Senior Resident, Department of Neurosurgery appeared as PW3 and was called to testify the

neurological injuries. He deposed that the claimant sustained multiple healed abrasions on the face and a diffuse axonal brain injury. He further stated that the claimant was in a deep neurological state at the time of discharge and continued to suffer from neurological deficits, including memory loss, and remained bedridden for a considerable period.

12. In occupations such as that of a labourer, the effective use of both hands is fundamental. Owing to the above mentioned injuries sustained, the claimant is no longer capable of performing his routine work. Although the permanent physical disability of the claimant has been medically assessed at 60%, what is of paramount importance is the impact of such disability on his earning capacity. For a labourer, full functional use of the upper limb is essential to sustain employment. The loss of sensation and functional impairment in the arm has therefore resulted in a severe diminution of the income-generating ability of the claimant/appellant.

13. It goes without saying that this Court is conscious of the fact that the Court should not adopt a stereotypical or myopic approach, but instead view the matter, taking account realities of life in the assessment of the extent of disabilities and compensation under various heads. Functional disability must be evaluated not merely in terms of physical impairment but in relation to the profession of victim, and it cannot be reduced to a rigid mathematical formula.

14. This view is fortified by the judgment of Hon'ble the Supreme Court in ***Rahul Ganpat Rao Sable versus National Insurance Company, 2023 (3) RCR (Civil) 574*** wherein the Apex Court held that in cases with the nature of the disability effectively incapacitate, a person from pursuing and mindful employment, functional disability must be evaluated in terms of resultant loss of

funding capacity and not made on the basis of medical assessment. The relevant portion of the judgment is reproduced as under :

> *"14. The five injuries which are permanent in nature apparently make him unfit for any employment even though the disability may be 60% or 85%. The compression fractures of seven cervical vertebra resulting into Paraplegia and further loss of bladder function make it absolutely impossible for a person to work and be gainfully employed. Considering the nature of disability, loss of income is, thus, held to be 100% and not 50% as held by the High Court."*

15. Further the Hon'ble Apex Court in ***Gurdev Singh Vs. Reliance General Insurance Company Ltd. 2023(2) TAC 721*** held as under:-

> *"6. Insofar as the assessment of the disability, we note that the MACT, on taking into consideration all aspects of the matter including the disability certificate and the avocation of the appellant, has recorded its finding in paragraph 24 as follows:*
>
> > *"24. That, the disability certificate, issued by the Medical Board of Dr. Baba Saheb Ambedkar Hospital, Delhi and as per disability certificate, there is 30% permanent visual impairment disability in relation to his left eye and because of the grievous injuries sustained by the petitioner in the road traffic accident and due to said disability, he is not able to work. The petitioner/injured was a professional driver at the time of the accident and was driving the heavy goods vehicle and was also having valid DL, therefore, in the given facts and circumstances,*

he is not been able to drive any heavy vehicle in future because of disability and this tribunal is of the considered view that there is 100% permanent functional disability of the petitioner."

7. A perusal of the same would indicate that the MACT on taking note of the evidence has recorded a finding of fact with regard to the nature of disability and keeping in view the disability assessed by the Doctor at 30% has concluded that it would affect his avocation as a driver and therefore related the said disability to the functional disability.

8. As against the finding recorded by the MACT, a perusal of the consideration made by the High Court would indicate that no other contrary material has been appreciated nor the available records have been re-appreciated to record a finding of fact. The High Court, in fact, has only taken note of the decision of this Court which indicate the manner in which the disability is to be considered and has abruptly arrived at the conclusion that the functional disability was not more than 30%. We are of the opinion such conclusion reached by the High Court is only in the nature of presumption which cannot be sustained.

9. In that view, in the present facts, the disability is to be reckoned at 100% and the compensation is to be recalculated."

XX XX XX XX XX XX XX XX XX

16. In the present case, keeping in view the injuries suffered by the claimant-appellant, his earning capacity has been gravely compromised. Therefore, given the manual and physically demanding nature of his occupation, the 60%

permanent physical disability effectively renders him incapable of pursuing his previous work or any comparable form of physical labour. Consequently, in view of the of the same and authoritative judgments of the Hon'ble Apex Court, the functional disability of the claimant-appellant, for the purpose of assessing compensation, is hereby ***reassessed as 100%***.

17. A further perusal of the record shows that the learned Tribunal has awarded the compensation on the lower side to the claimant under the heads of Pain and suffering, which is required to be enhanced. It is trite that permanent disability suffered by an individual not only impairs his cognitive abilities and his physical facilities, but there are multiple non-quantifiable implications for the victim. Further, the very fact that healthy person turns into invalid being deprived of normal companionship and incapable of leading a productive life makes one suffer loss of dignity. As mentioned above, in the present case the testimony of PW2 and PW5 clearly establishes a prolonged hospitalisation of more than one month. The medical evidence by PW4 further confirms grievous injuries resulting in loss of function of the left hand due to flexion deformity and a consequent lifelong functional impairment. In addition to this, the claimant was in a coma and continues to suffer mental problems, including memory loss, indicative of significant psychological trauma. These facts indisputably demonstrate that the claimant has endured physical pain, mental agony, emotional distress, and psychological suffering, all arising from the accident in question.

18. The Hon'ble Apex Court in the case of ***'KS Muralidhar versus R Subbulakshmi and another 2024 INSC 886*** highlighted the intangible but devastating consequence of pain and suffering. The relevant portion of the same is reproduce as under:-

"15. Keeping in view the above-referred judgment, the injuries suffered, the 'pain and suffering' caused, and the life-long nature of the disability afflicted upon the claimant-appellant, and the statement of the Doctor as reproduced above, we find the request of the claimant-appellant to be justified and as such, award Rs.15,00,000/- *under the head 'pain and suffering', fully conscious of the fact that the prayer of the claimant–appellant for enhancement of compensation was 22 (2022) 7 SCC 738 15| SLP (C) NO. 18337 OF 2021 by a sum of Rs. 10,00,000/-, we find the compensation to be just, fair and reasonable at the amount so awarded."*

19. Therefore, in view of the above judgment and facts and circumstances of the present case, this Court deems it appropriate to grant compensation of **eight lakhs** under the heads of pain and suffering.

20. A further perusal of the award shows that the learned tribunal erred in not awarding any amount of compensation under the head of 'loss of marriage prospects', despite the claimant being only 22 years old at the time of the accident and having his entire life before him. The learned Tribunal failed to consider the impact of his injury on his ability to marry, find a life partner, and enjoy normal matrimonial prospects. Hon'ble the Supreme Court, in its decision in ***Rahul Ganpatrao Sable's case (supra)*** squarely addresses this omission and recognizes that such non-pecuniary loss arising from permanent disability including loss of marriage prospects deserves just compensation. The relevant portion of the judgment is reproduced as under:-

"Loss of Marriage prospects.

20. No compensation has been awarded under the above head. Considering the nature of injuries duly approved and certified, the *appellant would be entitled to compensation under loss of marriage prospects. Again, relying upon the judgment of this Court in the case of Chaus Tausif Almiya (supra), we award a fixed compensation of Rs.3 lakhs under the said head.*

21. In view of the above, this Court in the interest of justice is awarding ***three lakhs*** under the conventional head of 'loss of marriage prospects'.

22. A further perusal of the award reveals that the learned Tribunal has erred in granting meager amount under the head of special diet, transportation charges & attendant charges. Furthermore, no amount is granted for loss of amenities of life & medical expenses for future treatment. Therefore, the award requires indulgence of this Court.

RELIEF

23. In view of the above, the present appeal is allowed and award dated 04.03.2020 is modified. Accordingly, as per the settled principles of law as laid down by Hon'ble Supreme Court as mentioned above, the appellant-claimant is held entitled to the enhanced amount of compensation as calculated below:-

Sr. No.	Heads	Compensation awarded
1.	Income	Rs.8100/- per month
2.	Loss of Future Prospect 40%	Rs.3240/-(8100X40%)
3.	Annual Income	Rs.1,36,080/- (11340 X12)
4.	Loss of future earning on account of 100% disability	Rs.1,36,080/-
5.	Multiplier of 18	Rs.24,49,440/- (136080X18)
6.	Medical Expenses	Rs.2,31,902/-
7.	Pain and suffering	Rs.8,00,000/-

8.	Attendant Charges	Rs.50,000/-
9.	Transportation Charges	Rs.50,000/-
10.	Loss of marriage prospects	Rs.3,00,000/-
11.	Loss of amenities of life	Rs.50,000/-
12.	Medical expenses for future treatment	Rs.70,000/-
13.	Special Diet	Rs.50,000/-
14.	**Total compensation awarded:-**	**Rs.40,51,342/-**
15	**Deduction:-** Amount awarded by Tribunal	**Rs.16,95,702/-**
16	**Enhanced amount of compensation**	**Rs.23,55,640/-(4051342- 1695702)**

24. So far as the interest part is concerned, as held by Hon'ble Supreme Court in ***Dara Singh @ Dhara Banjara Vs. Shyam Singh Varma*** **2019 ACJ 3176** and ***R.Valli and Others VS. Tamil Nandu State Transport Corporation*** **(2022) 5 Supreme Court Cases 107,** the amount so calculated shall carry an interest @ 9% per annum from the date of filing of the claim petition, till the date of realization.

25. Respondent No.1-Insurance Company is directed to deposit the enhanced amount along with interest with the Tribunal within a period of two months from the date of receipt of copy of this judgment. The Tribunal is directed to disburse the same to the appellant-claimant in his bank account. The appellant-claimant is directed to furnish his bank account details to the Tribunal.

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

(SUDEEPTI SHARMA)
JUDGE

18.11.2025
Gaurav Arora

Whether speaking/non-speaking : Yes
Whether reportable : Yes