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**IN THE HIGH COURT OF PUNJAB AND HARYANA AT
CHANDIGARH**

FAO-1464-2022 (O&M)

Date of Decision : 09.02.2026

Tarugir & Ors

... Appellant(s)

Versus

Anoop Kumar & Ors

... Respondent(s)

CORAM : HON'BLE MRS. JUSTICE ALKA SARIN

Present : Mr. Jainainder Saini, Advocate for the appellants.

Mr. Vinay Puri, Advocate for respondent No.2.

Mr. Lalit Garg, Advocate for respondent No.3.

ALKA SARIN, J. (Oral)

1. The present appeal has been preferred by the claimant-appellants aggrieved by the quantum of compensation awarded by the Motor Accident Claims Tribunal, Hisar (hereinafter referred to as 'Tribunal') vide the impugned award dated 22.10.2021 in a motor vehicle accident which occurred on the intervening night of 15/16.07.2019.

2. Since the factum of the accident is not in dispute, the facts are not being adverted to for the sake of brevity.

3. The Tribunal in the present case had awarded the following compensation :

Sr.No.	Heads	Compensation Awarded
1	Monthly Income	₹7,500/-
2	Annual Income	₹90,000/- [₹7,500 x 12]
3	Multiplier - 11	₹9,90,000/- [₹90,000 x 11]
4	Loss of estate	₹15,000/-
5	Funeral expenses	₹15,000/-
6	Medical bills	₹25,090/-
	Total Compensation	₹10,45,090/-
	Interest	6%

4. Learned counsel for the claimant-appellants states that he does not challenge the multiplier as applied by the Tribunal. He, however, states that the deceased in the present case was a homemaker and that her income has been assessed on the lower side. Learned counsel for the claimant-appellants would further contend that the income of the deceased ought to have been assessed as ₹10,446/- per month which was the minimum wage for a skilled worker at the time of the accident. It is further the contention that though no deduction has applied in the present case, however, the number of claimants is four, hence, 1/4th deduction would be applicable. It is further the contention of the learned counsel that no addition has been made towards future prospects which ought to have been 10%. It is further the contention that no compensation has been awarded under the head 'loss of consortium' and that the compensation awarded under the conventional heads is not in accordance with the law laid down by the Hon'ble Supreme Court. In support of his contentions, the learned counsel for the claimant-appellants has relied upon the judgments of the Hon'ble Supreme Court in the cases of **Sarla Verma & Ors. vs. Delhi Transport Corporation & Anr.** [(2009) 6 SCC 121]; **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]; **N. Jayasree & Ors. vs. Chola mandalam M.S General Insurance Company Ltd.** [2021(4) RCR (Civil) 642] and **Kirti & Anr. vs. Oriental Insurance Company Ltd.** [2021(1) RCR (Civil) 478].

5. *Per contra*, the learned counsel for respondent No.3-Insurance Company has vehemently argued that the income of the deceased has rightly been assessed by the Tribunal. It is further the contention of the learned

counsel that sufficient amount has already been awarded as compensation in the present case and that there is no scope of any enhancement.

6. I have heard learned counsel for the parties.

7. In the present case, admittedly, no appeal has been preferred by the Insurance Company. Since no challenge has been laid down by the learned counsel for the appellants to the multiplier, the same is accordingly maintained.

8. The argument of the learned counsel for the claimants that the income of the deceased has been assessed on the lower side deserves to be accepted. In the present case the Tribunal has assessed the income of the deceased, who was admittedly a homemaker, as ₹7,500/- per month. A homemaker does much more than a single person can do. Infact, a homemaker performs multiple functions in the house i.e. cooking for the family, cleaning the house, washing clothes and utensils, the list is endless. A homemaker is also a caretaker of her children as well as all the members of the house. In the case of **Kirti** (supra), Hon'ble Supreme Court while emphasizing upon the contribution made by a homemaker and the services rendered by a woman in a household observed that there can be no exact calculation or formula that can ascertain the actual value provided by a homemaker gratuitously. In order to streamline the calculation of notional income for homemakers and the grant of future prospects with respect to them for the purposes of assessing the compensation, the following principles were laid by Hon'ble Supreme Court in the case of **Kirti** (supra) :

“42. Therefore, on the basis of the above, certain general observations can be made regarding the issue of calculation of notional income for homemakers and the

grant of future prospects with respect to them, for the purposes of grant of compensation which can be summarized as follows:

- a. Grant of compensation, on a pecuniary basis, with respect to a homemaker, is a settled proposition of law.*
- b. Taking into account the gendered nature of housework, with an overwhelming percentage of women being engaged in the same as compared to men, the fixing of notional income of a homemaker attains special significance. It becomes a recognition of the work, labour and sacrifices of homemakers and a reflection of changing attitudes. It is also in furtherance of our nation's international law obligations and our constitutional vision of social equality and ensuring dignity to all.*
- c. Various methods can be employed by the Court to fix the notional income of a homemaker, depending on the facts and circumstances of the case.*
- d. The Court should ensure while choosing the method, and fixing the notional income, that the same is just in the facts and circumstances of the particular case, neither assessing the compensation too conservatively, nor too liberally.*
- e. The granting of future prospects, on the notional income calculated in such cases, is a component of just compensation.”*

9. The deceased in the present case was admittedly 50 years of age at the time of the accident and was admittedly a homemaker. The minimum wage for a skilled worker prevailing at the time of the accident was ₹10,446/- per month and accordingly the income of the deceased is assessed as ₹10,446/- per month and keeping in view the law laid down by the Hon’ble Supreme

Court in the case of **Kirti** (supra), the claimant-appellants would also be entitled to an addition of 10% towards future prospects. Further, the Tribunal has not applied any deduction. In the present case, the number of claimants is four, hence, as per the law laid down in the case of **Sarla Verma** (supra), 1/4th deduction would be applicable.

10. Further, no compensation has been awarded under the head ‘loss of consortium’ and the compensation awarded under the conventional heads is not as per the law laid down by the Hon’ble Supreme Court in the cases of **Pranay Sethi** (supra), **Magma General Insurance Company Limited** (supra) and **N. Jayasree** (supra), hence, the claimants would be entitled to ₹18,000/- (₹15,000+20% increase) towards loss of estate and ₹18,000/- (₹15,000+20% increase) towards funeral expenses and the claimants (husband and three children of the deceased) would also be entitled to ₹48,000/- each (₹40,000+20% increase) towards loss of consortium. The amount of ₹25,090/- awarded towards medical bills is maintained. Accordingly, the reworked compensation is as under :

Sr. No.	Heads	Compensation Awarded
1	Monthly Income	₹10,446/-
2	Annual Income	₹1,25,352/- [₹10,446 x 12]
3	Deduction - 1/4 th	₹94,014/- [₹1,25,352 - ₹31,338]
4	Future Prospects - 10%	₹1,03,416/- [₹94,014 + ₹9,402]
5	Multiplier - 11	₹11,37,576/- [₹1,03,416 x 11]
6	Loss of estate	₹18,000/-
7	Funeral expenses	₹18,000/-
8	Loss of consortium (i) Parental [₹48,000/- x 3] (iii) Spousal	₹1,44,000/- ₹48,000/- (Total ₹1,92,000/-)
9	Medical bills	₹25,090/-
	Total Compensation	₹13,90,666/-

11. The amount in excess of and over and above the amount awarded by the Tribunal shall also attract interest @ 7.5% per annum from the date of filing of the claim petition till the realization of the entire amount.

12. In view of the decision by the Hon'ble Supreme Court in **Parminder Singh Vs. Honey Goyal & Ors. [AIR 2025 SC 1713 = 2025 SCC OnLine SC 567]**, after calculation of the enhanced amount, the same be transferred by the Insurance Company in the bank account(s) of the claimants within six weeks from today and the apportionment thereof shall be as per the direction of the Tribunal. The particulars of the bank account(s) alongwith the requisite documents(s) in support thereof shall be furnished by the claimants to the Insurance company within a period of two weeks from the date of this order and needful shall be done by the Insurance Company after verification thereof within four weeks thereafter alongwith up-to-date interest. The compliance shall be reported by the Bank to the Tribunal concerned.

13. In view of the above discussion, the present appeal is allowed and the award passed by the Tribunal stands modified accordingly. Pending applications, if any, also stand disposed off.

09.02.2026
Yogesh Sharma

(**ALKA SARIN**)
JUDGE

NOTE: Whether speaking/non-speaking: Speaking
Whether reportable: YES/NO