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

FAO-2423-2023 (O&M)

Date of Decision : 28.01.2026

Santosh Devi & Ors

... Appellant(s)

Versus

Vikram Swami & Ors

... Respondent(s)

CORAM : HON'BLE MRS. JUSTICE ALKA SARIN

Present : Ms. Anjali, Advocate for
Mr. Devender Arya, Advocate for the appellants.

Mr. Sidhant Mehra, Advocate for respondent No.3.

ALKA SARIN, J. (Oral)

CM-8708-CII-2023

1. For the reasons mentioned therein, the application seeking condonation of delay of 39 days in filing the appeal is allowed and the delay is condoned.

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2. The present appeal has been preferred by the claimant-appellants aggrieved by the quantum of compensation awarded by the Motor Accident Claims Tribunal, Narnaul (hereinafter referred to as 'Tribunal') vide the impugned award dated 15.11.2022 in a motor vehicle accident which occurred on 27.07.2020.

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

4. The Tribunal in the present case had awarded the following

compensation :

Sr.No.	Heads	Compensation Awarded
1	Monthly Income	₹10,000/-
2	Annual Income	₹1,20,000/- [₹10,000 x 12]
3	Future Prospects - 25%	₹1,50,000/- [₹1,20,000 + ₹30,000]
4	Deduction - 1/3 rd	₹1,00,000/- [₹1,50,000 - ₹50,000]
5	Multiplier - 13	₹13,00,000/- [₹1,00,000 x 13]
6	Loss of estate	₹15,000/-
7	Funeral expenses	₹15,000/-
8	Loss of consortium	₹40,000/-
	Total Compensation	₹13,70,000/-
	Interest	7.5%

5. Learned counsel for the claimant-appellants would contend that she does not challenge the income, addition of future prospects and multiplier as applied by the Tribunal. She however, states that in the present case there are four claimants being widow and three children and, hence, a deduction of 1/4th ought to have been applied instead of 1/3rd. It is further the contention of the learned counsel that the compensation awarded under the conventional heads as well as under the head ‘loss of consortium’ is not in accordance with the law laid down by the Hon’ble Supreme Court. In support of her contentions, she 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]** and **N. Jayasree & Ors. vs. Cholamandalam M.S General Insurance Company Ltd. [2021(4) RCR (Civil) 642]**.

6. *Per contra*, the learned counsel for respondent No.3-Insurance Company has vehemently argued that sufficient amount has already been

awarded as compensation in the present case and that there is no scope of any enhancement.

7. I have heard the learned counsel for the parties.
8. Admittedly, no appeal has been preferred by the Insurance Company. In the present case, since no challenge has been laid by the learned counsel for the claimant-appellants to the income, addition of future prospects and multiplier as applied by the Tribunal, the same are maintained accordingly. In the present case, the Tribunal has wrongly applied a deduction of 1/3rd inasmuch as the number of claimants is four, hence, as per the law laid down by the Hon’ble Supreme Court in the case of **Sarla Verma** (supra), a deduction of 1/4th would be applicable. Further, the compensation awarded under the conventional heads and under the head ‘loss of consortium’ 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 (widow and three children of the deceased) would also be entitled to ₹48,000/- each (₹40,000+20% increase) towards loss of consortium. Accordingly, the reworked compensation is as under :

Sr. No.	Heads	Compensation Awarded
1	Monthly Income	₹10,000/-
2	Annual Income	₹1,20,000/- [₹10,000 x 12]
3	Deduction - 1/4 th	₹90,000/- [₹1,20,000 - ₹30,000]
4	Future Prospects - 25%	₹1,12,500/- [₹90,000 + ₹22,500]
5	Multiplier - 13	₹14,62,500/- [₹1,12,500 x 13]
6	Loss of estate	₹18,000/-
7	Funeral expenses	₹18,000/-

8	Loss of consortium	
	(i) Parental [₹48,000/- x 3] (ii) Spousal	₹1,44,000/- ₹48,000/- (Total ₹1,92,000/-)
	Total Compensation	₹16,90,500/-

9. 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.
10. 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.
11. 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.

28.01.2026
Yogesh Sharma

(ALKA SARIN)
JUDGE

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