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

FAO-1161-2019 (O&M)

Date of Decision : 20.02.2026

SATNAM KAUR AND ANR.

.... Appellants

VERSUS

BEANT SINGH AND ANR

.... Respondents

CORAM : HON'BLE MRS. JUSTICE ALKA SARIN

Present : Mr. Nandan Jindal, Advocate for the appellants.

Mr. Punit Jain, Advocate and
Mr. Saurabh Savara, Advocate for respondent No.2.

ALKA SARIN, J. (ORAL)

CM-3550-CII-2019

1. For the reasons stated in the application, the same is allowed and the delay of 279 days in filing the appeal is condoned. However, the claimant-appellants shall not be entitled to any interest for the period of delay in filing the appeal.

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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, SAS Nagar (Mohali) (hereinafter referred to as 'the Tribunal') vide award dated 16.12.2017.

3. Since the factum of the accident is not in dispute, the facts, as recorded in the impugned award passed by the Tribunal, are not being adverted to herein 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	₹9,000
2.	Annual income	[₹9,000 x 12] = ₹1,08,000
3.	Deduction @ 1/3 rd	[₹1,08,000 - ₹36,000] = ₹72,000
4.	Future prospects @ 10%	[₹72,000 + ₹7,200] = ₹79,200
5.	Multiplier of '9'	[₹79,200 x 9] = ₹7,12,800
6.	Funeral expenses	₹15,000
7.	Loss of estate	₹15,000
8.	Loss of consortium	₹40,000
	Total Compensation	₹7,82,800
	Interest	@ 9% per annum

5. Learned counsel for the claimant-appellants would contend that the deceased was plying a three-wheeler and was earning ₹20,000 per month and as such his income has wrongly been assessed by the Tribunal as ₹9,000 per month. Learned counsel would further contend that though the claimant-appellants do not challenge the deduction made towards personal expenses, the addition made towards future prospects and the multiplier applied by the Tribunal, however, the amounts awarded under the conventional heads i.e. loss of estate and funeral expenses and under the head loss of consortium are on the lower side. 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 **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.2-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. Heard.

8. In the present case, admittedly, there is no appeal filed by respondent No.2-insurance company. The argument of the learned counsel for the claimant-appellants that the income of the deceased has wrongly been assessed as ₹9,000 per month deserves to be rejected as there is no evidence on the record to even remotely suggest that the deceased was either plying a three-wheeler and was earning ₹20,000 per month as alleged or that he was working elsewhere. Accordingly, the income of the deceased is maintained at ₹9,000 per month. Since there is no challenge to the deduction made towards personal expenses, the addition made towards future prospects and the multiplier applied by the Tribunal, the same are maintained. The amounts awarded under the conventional heads and under the head loss of consortium are on the lower side. 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), the claimant-appellants would be entitled to ₹18,000/- (₹15,000 + 20% increase) towards loss of estate and

₹18,000/- (₹15,000 + 20% increase) towards funeral expenses. The claimant-appellants, being the widow and the son of the deceased, would also be entitled to ₹48,000/- each (₹40,000 + 20% increase) towards loss of consortium.

9. Accordingly, the reworked compensation to which the claimant-appellants are entitled to is as under :

Sr. No.	Heads	Compensation Awarded
1.	Monthly income	₹9,000
2.	Annual income	[₹9,000 x 12] = ₹1,08,000
3.	Deduction @ 1/3 rd	[₹1,08,000 - ₹36,000] = ₹72,000
4.	Future prospects @ 10%	[₹72,000 + ₹7,200] = ₹79,200
5.	Multiplier of ‘9’	[₹79,200 x 9] = ₹7,12,800
6.	Funeral expenses	₹18,000
7.	Loss of estate	₹18,000
8.	Loss of consortium i. Spousal ii. Parental	₹48,000 ₹48,000 Total = ₹96,000
	Total Compensation	₹8,44,800

10. 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. The amount shall be apportioned between the claimant-appellants as directed by the Tribunal. However, the claimant-appellants shall not be entitled to any interest for the period of delay in filing the appeal.

11. In view of the decision by the Hon’ble Supreme Court in **Parminder Singh vs. Honey Goyal & Ors. [AIR 2025 (SC) 1713]**, after calculation of the enhanced amount, the same be transferred by respondent

No.2-insurance company in the bank accounts of the claimant-appellants within a period of six weeks from today. The particulars of the bank accounts along with the requisite documents in support thereof shall be furnished by the claimant-appellants to respondent No.2-insurance company within a period of two weeks from today and needful shall be done by respondent No.2-insurance company after verification thereof within a period of four weeks thereafter along with up-to-date interest. The compliance shall be reported by the Bank to the Tribunal concerned.

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

20.02.2026
Aman Jain

(ALKA SARIN)
JUDGE

NOTE: Whether speaking/non-speaking: Speaking
Whether reportable: Yes/No