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* **IN THE HIGH COURT OF DELHI AT NEW DELHI**

\+ MAC.APP. 34/2020, CM APPL. 3038/2020 & CM APPL. 73991/2024

RELIANCE GENERAL INSURANCE CO LTD.....Appellant

Through: Mr. A.K. Soni, Adv.

versus

RAJU CHETTRI & ORS .....Respondents

Through: Mr. Ritik Malik and Mr. Akhil Suri, Advs. for R-1.
Mr. S.N. Parashar and Mr. Ritik Singh, Advs. for R-2.

CORAM:
HON'BLE MR. JUSTICE ANISH DAYAL

O R D E R

% **24.02.2026**

1. This appeal has been filed assailing the impugned award dated 10th October 2019, passed by the MACT, Saket Courts in MACT No.70/2018.

2. *Mr. A.K. Soni,* counsel appearing on behalf of appellant/Insurance Company, submits that the impugned award dated 10th October 2019 was passed after remand by this Court by order dated 11th September 2017 for further inquiry.

3. The original award was passed on 31st March 2016, awarding compensation of *Rs.14,45,000/-* to the claimant along with *9% per annum* interest. Post the remand, compensation of *Rs.68,77,032/-* was awarded after assessing the evidence.

4. The main issue, which has been canvassed, is that *Loss of future income* should not have been assessed at *Rs.55,12,032/-*. As per deposition of the injured/claimant, **PW1,** dated 06th July 2019**,** he was earning *Rs.16,00,000/-* per annum at that time. **PW1** stated that he was working at *AXAXL Insurance* as a Deputy Manager.

5. Counsel for respondent no.1/claimant, however, states that at that point in time, he was working for a short while, and thereafter, he was terminated since his medical condition did not allow him to continue in any serious job.

6. **PW1** further stated that he was working as Assistant Operations Manager with *Accenture* at Level D in 2013 and would have had a promising career ahead. However, due to the accident, which resulted in *92%* permanent physical impairment in relation to his left upper limb and visual impairment in his right eye to the extent of *30%*, his employment had been seriously compromised.

7. Counsel for respondent no.1/claimant further relies on the cross-examination of **PW1**, where he stated that he has constantly faced problems and difficulties while performing at work and had to resign from organizations from time to time.

8. He stated that at the time of the accident, he was working at *Accenture* and receiving a package of Rs.7-8 Lakhs per annum and was an Income Tax Assessee.

9. He stated that he had resigned from *Cognizant* company as well in 2017.

10. Reference has also been made to the Income Tax Returns filed in the Assessment Years 2012-2013 till 2018-2019, which show a dip in

the income. Assessment Year 2018-2019 shows a gross total income of only *Rs.20,632/-*.

11. To this, learned counsel for respondent no. 1/claimant submits that the testimony sufficiently establishes that the employment of respondent no. 1/claimant was severely compromised, and although he made repeated efforts to secure engagements from time to time, he was unable to sustain the same.

12. The Court, having perused the impugned award of the MACT, where these aspects have also been considered, including the testimony of the claimant regarding his income, is not persuaded to allow the appeal and dilute the compensation, which has been provided.

13. It seems from the record that the respondent no.1/claimant lost a promising career in *Accenture*, or a similarly placed company, due to the accident, which resulted in a severe disability.

14. The Court has also perused the photographs placed on record by respondent no. 1/claimant and finds that they clearly show the level of impairment.

15. As per the impugned award, Insurance Company is not entitled to recovery rights from the driver and owner. *Mr. A.K. Soni*, counsel for appellant/Insurance Company, contends that this ought to have been provided for.

16. *Mr. S.N. Parasha*r, counsel appearing on behalf of the driver and owner, states that the matter is already covered by the judgment in ***Mukund Dewangan v Oriental Insurance Co. Ltd***. 2017 14 SCC 66, and, therefore, this aspect will not subsist.

17. Part of awarded amount was deposited by order dated 10th

February 2020, as informed by the counsel for respondent no.1/claimant, and approximately *Rs.47,00,000/-* has since been released in tranches on 20th January 2022, 02nd May 2023 and 01st February 2024.

18. Accordingly, the balance amount, along with accrued interest be released to the claimant upon verification.

19. Statutory amount, if any, be refunded back to appellant/Insurance Company.

20. Accordingly, the appeal is dismissed.

21. Pending applications, if any, are rendered infructuous.

22. Order be uploaded on the website of this Court.

ANISH DAYAL, J

FEBRUARY 24, 2026/MK