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

**FAO-1061-2019 (O&M)**

**Date of Decision : 02.07.2025**

Balbir Singh & Anr ... Appellant(s)

Versus

Narinder Singh & Anr ... Respondent(s)

**CORAM : HON'BLE MRS. JUSTICE ALKA SARIN**

Present : Ms. Puja Chopra, Advocate for the appellants.

Mr. Amit Kundra, Advocate for respondent No.2.

**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, Hoshiarpur (hereinafter referred to as 'Tribunal'), vide the impugned award dated 20.09.2018 in a motor vehicle accident which occurred on 17.08.2016.

2. Since the factum of the accident is not in dispute, the facts are not being reproduced herein 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            | ₹6,000/-                       |
| 2       | Annual Income             | [₹6,000 x 12 ] = ₹72,000/-     |
| 3       | Multiplier of 14          | [₹72,000 x 14 ] = ₹10,08,000/- |
| 4       | Funeral expenses          | ₹15,000/-                      |
| 5       | Loss of estate            | ₹15,000/-                      |
| 6       | Loss of consortium        | ₹40,000/-                      |
|         | <b>Total Compensation</b> | <b>₹10,78,000/-</b>            |
|         | <b>Interest</b>           | <b>6% per annum</b>            |

4. Learned counsel for the claimant-appellants states that she does not wish to challenge the multiplier as applied by the Tribunal. She, 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 ₹8,882/- 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, there are two dependents upon the deceased and, hence, 1/3<sup>rd</sup> 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 25% and that the amounts awarded under the conventional heads as well as under the head 'loss of consortium' are not as per the law laid down by the Hon'ble Supreme Court. In support of her 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]; N. Jayasree & Ors. vs. Cholamandalam 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.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.

6. I have heard learned counsel for the parties.

7. In the present case the Tribunal has assessed the income of the deceased, who was admittedly a homemaker, as ₹6,000/- 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. The Hon'ble Supreme Court in the case of **Kirti** (supra) has held as under :

*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.”*

8. The deceased in the present case was 45 years of age and was a homemaker. The minimum wage for a skilled worker prevailing at the time of the accident was admittedly ₹8,882/- per month. Hence, the income of the deceased is assessed as ₹8,882/- 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 be entitled to an addition of 25% towards future prospects.

9. In the present case, 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 as applied by the Tribunal, the same is accordingly maintained. The Tribunal has not applied any deduction. In the present case there are two dependents upon the deceased and, hence, as per the law laid down in the case of **Pranay Sethi** (supra), 1/3<sup>rd</sup> deduction would be applicable. Further, the amounts awarded under the conventional heads and under the head 'loss of consortium' are 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) and 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 daughter 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      | <b>Monthly Income</b>                                       | ₹8,882/-                                    |
| 2      | <b>Annual Income</b>  | ₹1,06,584/- [₹8,882 x 12]                   |
| 3      | <b>Deduction 1/3<sup>rd</sup></b>                           | ₹71,056/- [₹1,06,584 – 35,528]              |
| 4      | <b>Future Prospects - 25%</b>                               | ₹88,820/- [₹71,056 + 17,764]                |
| 5      | <b>Multiplier - 14</b>                                      | ₹12,43,480/- [₹88,820 x 14]                 |
| 6      | <b>Loss of estate</b>                                       | ₹18,000/-                                   |
| 7      | <b>Funeral expenses</b>                                     | ₹18,000/-                                   |
| 8      | <b>Loss of consortium</b><br>(i) Parental<br>(ii) Spousal's | ₹48,000/-<br>₹48,000/-<br>(Total ₹96,000/-) |
|        | <b>Total Compensation</b>                                   | <b>₹13,75,480/-</b>                         |

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.

11. In view of the decision by the Hon'ble Supreme Court in **Parminder Singh Vs. Honey Goyal & Ors. [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 and the share of the minor claimant (appellant No.2 herein) shall be kept in fixed deposit by the Bank concerned. 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.

12. In view of the above, the present appeal is allowed and the impugned award stands modified to the extent stated above. Pending applications, if any, also stand disposed off.

02.07.2025  
Yogesh Sharma

**( ALKA SARIN )**  
**JUDGE**

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