THE HIGH COURT OF SIKKIM: GANGTOK

(Civil appellate Jurisdiction)

SINGLE BENCH: THE HON'BLE MR. JUSTICE BHASKAR RAJ PRADHAN, JUDGE

MAC App. No. 03 of 2025

- The Divisional Manager,
 National Insurance Company Limited,
 NH 10, Gangtok,
 P.O. & P.S. Gangtok,
 Sikkim Pin No.737101.
- 2. The Branch Manager, National Insurance Company Limited,
 Having Office, at: Damber Chowk, Reshi Road,
 Kalimpong, District Darjeeling,
 West Bengal, Pin No.734301.

..... Appellants

Versus

Dhanesh Gupta alias Dhanesh Kumar Gupta,
 Aged about 44 years,
 R/o Majhigoan East MW.,
 Housing Colony Jorethang Nagar Panchayat,
 Naya Bazar, District Namchi,
 Sikkim, Pin No.: 737128.
Respondent No.1/Claimant

2. Shri Norbu Tshering Bhutia, Son of Late Phuchung Bhutia, Resident of Jorethang, SNT Colony, P.O. & P.S. Jorethang, District Namchi, Sikkim, Pin No. 737128.

>Respondent No.2/ Owner of the vehicle.

Appeal under section 173 of the Motor Vehicles Act, 1988.

Appearance:

Mr. Madan Kumar Sundas, Advocate for the Appellants.

Mr. Rahul Rathi, Ms. Rupa Agarwal, Advocates for the Respondent No.1/Claimant.

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None for Respondent No.2.

Date of Hearing:

11.08.2025

Date of Judgment:

16.09.2025

Bhaskar Raj Pradhan, J.

1. The National Insurance Company Limited (the

appellants) is aggrieved by the award of Rs.71,20,670/-

dated 27.03.2024 granted in favour of the respondent no.1

(the claimant) by the Motor Accident Claims Tribunal (the

learned Tribunal).

2. The respondent no.2 is the owner of the vehicle which

met with an accident.

3. The learned Tribunal has concluded that the accident

occured on 19.04.2016; the driver died on the spot; the

claimant sustained injuries and was evacuated to

Bahadurganj Hospital after which he underwent medical

treatment in Siliguri, West Bengal. The claimant was

examined and a disability certificate (exhibit-17) was issued

certifying that he had sufferred 45% permanent physical

impairment.

Rash and negligent driving

4. The learned Tribunal did not accept the contention of

the appellants that their authorised investigator had found

out that the accident occured when the driver was trying to save the vehicle from colliding with the rods on the bridge and as such rash and negligent driving was not proved since the authorised investigator was not examined.

- 5. Under section 166 of the Motor Vehicles Act, 1988 (the MV Act) it was incumbent upon the learned Tribunal to conclusively opine that the accident occured due to the rash and negligent act of the driver. The learned Tribunal however, did not give any conclusive opinion as to whether the accident occured due to rash and negligent driving of the deceased driver or not.
- Admittedly, the deceased driver died on the spot at the 6. time of the accident. It is noticed that the First Information Report (FIR) (exhibit-1) was filed against the deceased driver alleging that the driver was driving the vehicle fast and negligently. It is also noticed that pursuant to the FIR registered against the deceased driver, criminal investigation followed and a final report (exhibit-2) was submitted alleging that the deceased driver (as an accused person) had driven the vehicle fast thereby causing the accident. Accordingly, charge-sheet no. 83/16 dated 30.04.2016 submitted under was section 279/337/338/304 (A) of the Indian Penal Code, 1860 (the

IPC) against the deceased driver. Thereafter, the closed. This Court is investigation was unable lodged, investigation understand how an FIR was conducted and charge-sheet filed against a dead man. This Court therefore, excludes the FIR as well as the chargesheet from consideration.

- 7. The claim application asserted that the cause of accident was due to rash and negligent driving on the part of the deceased driver. As the claimant was the only person amongst the witnesses who was physically present at the time of the accident his evidence is of relevance. Although the appellants denied the assertion of the claimant the respondent no.2 did not do so. The claimant in his evidence on affidavit reiterated that the accident was caused due to rash and negligent driving of the deceased driver. This assertion of the claimant could not be demolished during his cross-examination. As such the claimant has been able to prove that the accident occured due to negligence of the deceased driver.
- **8.** The learned Tribunal has concluded that the insurance policy (exhibit-5) and the driving license (exhibit-3) of the deceased driver were valid and proved. The appellants have not contested the fact that the insurance policy (exhibit-5)

covers the accident. Therefore, this Court shall examine only the issues that have been contested.

9. The learned Tribunal has calculated the compensation as under:

(a) Loss of earnings:	Rs. 36,53,100/- Rs. 2,43,540/-x15
(b) Compensation for permanent Disability	Rs. 16,43,895/- (45% of Rs.36,53,100/-
(c) Medical expenses (excluding hotel bills and railway tickets)	Rs. 2,12,435/-
(d) Loss of earning is calculated as Rs.36,53,100/-; thus future prospects includes 40% on loss of earning i.e.:	Rs. 14,61,240/- (40% of Rs.36,53,100/-)
(e) Future medical expenses:	Rs. 1,00,000/-
(f) Pain and suffering:	Rs. 20,000/-
(g) Loss of amenities:	Rs. 30,000/-
TOTAL	Rs. 71,20,670/-

10. The learned counsel for the appellants has addressed the present appeal on a short point. The appellants does not contest the claim that the claimant's annual income was Rs.2,43,540/- or the grant of compensation under other heads. The appellants are only aggrieved by the calculation of the "loss of earnings" by the learned Tribunal. According to the learned counsel the "loss of earnings" should have been calculated as Rs.16,43,895/-as done in (b) above as compensation for permanent

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disability and not as calculated in (a) above to the extent of

Rs. 36,53,100/-. It is also submitted that while the learned

Tribunal could grant compensation for "loss of earnings" it

could not, in addition, grant compensation for "permanent

disability". He relied upon the judgment of the Supreme

Court in Raj Kumar vs. Ajay Kumar¹.

11. Mr. Rahul Rathi submitted that he was of the view

that compensation calculated by the learned Tribunal

under the head loss of earning should not be granted but

compensation for permanent disability may be granted. He

relying upon the same judgment i.e. Raj Kumar (supra)

submitted that although the disability certificate (exhibit-

17) certifies his permanent disability at 45% there is

evidence on record which shows that his disability is 100%

and therefore he is entitled to a higher compensation than

what was granted by the learned Tribunal. He also relied

upon National Insurance Company vs. Yoel Subba² to submit

that "just compensation" should be granted by the court;

and Surekha vs. Santosh3 to submit that in a matter of

insurance claim compensation in reference to the motor

accident, the court should not take hyper technical

1 (2011) 1SCC 343

² 2024:SHC: 44

³ (2021) 16 SCC 467

approach and ensure that just compensation is awarded to the affected person or the claimant. The learned counsel for the claimant has therefore sought enhancement of the amount of compensation on various heads i.e. "pain and suffering", "loss of amenities", "future medical expenses", "legal expenses" as well as compensation for "attendant charges".

Appellant's contention

12. This Court shall first examine the issue raised by the appellants. The submission of the learned counsel for the appellants that the learned Tribunal could not have granted compensation both under the head "loss of earnings" and "permanent disability" is liable to be rejected straight away as it is a settled position of law that non granting of compensation towards permanent disability once compensation is computed for "loss of earnings" capacity and "loss of future earnings" is unsustainable. (vide paragraph 21 of K. Suresh vs. New India Assurance Company Limited and Anr.4). This Court is of the view that in certain cases it would be just and proper to grant compensation for permanent disability if even compensatiion under the head loss of earning has been

^{4 (2012) 12} SCC 274

granted (vide paragraph 15 of Kothandapani vs. Tamil Nadu State Trasport Corpoation Limited⁵).

13. As per the calculation made by the learned Tribunal in paragraph 14 of the impugned judgment "loss of earnings" has been quantified as Rs.36,53,100/- i.e. Rs.2,43,540/- taken as annual income of the claimant multiplied by multiplier 15 as he was at the time of the accident 38 years old. It is also noticed that the learned Tribunal has granted compensation for "permanent disability" as well as "loss of future earnings".

Components of compensation

14. In *Raj Kumar* (supra) it has been held that the heads under which compensation is awarded in personal injury cases are as follows:-

Pecuniary damages (Special Damages):

- (i) Expenses relating to treatment, hospitalisation, medicines, transportation, nourishing food, and miscellaneous expenditure;
- (ii) Loss of earnings (and other gains) which the injured would have made had he not been injured, comprising:

⁵ (2011) 6 SCC 420

- (a) Loss of earning during the period of treatment;
- (b) Loss of future earnings on account of permanent disability.
- (iii) Future medical expenses.

Non pecuniary damages (General Damages).

- (iv) Damages for pain, suffering and trauma as a consequence of the injuries.
- (v) Loss of amenities (and/or loss of prospects of marriage).
- (vi) Loss of expectation of life (shortening of normal longevity).
- 15. It was also held in routine personal injury cases, compensation will be awarded only under heads (i), (ii)(a) and (iv). It is only in serious cases of injury, where there is specific medical evidence corroborating the evidence of the claimant, that compensation will be granted under any of the heads (ii) (b), (iii), (v) and (vi) relating to loss of future earnings on account of permanent disability, future medical expenses, loss of amenities (and/or loss of prospects of marriage) and loss of expectation of life.
- 16. In view of the opinion of the Supreme Court in Raj

 Kumar (supra) it is important for the learned Tribunal to

come to a conclusion as to whether it is a "routine personal injury case" or a "serious case of injury" and thereafter award compensation.

- 17. According to the disability certificate (exhibit-17) the claimant has sufferred a fracture of the left femoral neck resulting in limb length discrepency. He has therefore, become physically disabled to the extent of 45%. The discharge certificate (exhibit-53) of the claimant dated 28.04.2016 records the diagnosis as "(1) Polytrauma with right sided hydropneumothorax and multiple rib fracture (2) Left sided neck femur fracture (3) Multiple lacerated injury over face". The discharge certificate (exhibit-53) also records that the claimant was "operated for left neck femur fracture, under (S/A)-proximal femur locking plate and SAB on 22.04.2016". The disability certificate (exhibit-17) read with the discharge certificate (exhibit-53) makes it clear that the claimant had sufferred "serious injury" and it was not a case of "routine personal injury".
- 18. In *Raj Kumar* (supra) the Supreme Court has clarified that the percentage of permanent disability is expressed by the doctors with reference to the whole body, or more often than not, with reference to a particular limb. When a disability certificate states that the injured has suffered

limb (similar as in the present case), it is not the same as

permanent disability to the extent of 45% of the left lower

45% permanent disability with reference to the whole body.

The extent of disability of a limb (or part of the body)

expressed in terms of a percentage of the total functions of

that limb, obviously cannot be assumed to be the extent of

disability of the whole body.

19. In Raj Kumar (supra) loss of earning is sub-categorised

into two heads i.e. "loss of earning during the period of

treatment" and "loss of future earnings" on account of

permanent disability. It has also been held that where the

claimant suffers a permanent disability as a result of

injuries, the assessment of compensation under the head of

loss of future earnings would depend upon the effect and

impact of such permanent disability on his earning

capacity.

Loss of earnings during medical treatment

20. The claimant had claimed loss of earning during

medical treatment for two years as Rs.4,87,080/- i.e.

[Rs.2,43,540/- (annual income) multiplied by two years].

The discharge certificate (exhibit-53) reflects the date of

admission to the hospital as 20.04.2016 and date of

discharge as 28.04.2016. The advice as per the discharge

certificate (exhibit-53) to the claimant was to do incentive spirometric and chest and limb physiotherapy to continue as advised. The medical papers exhibited by the claimant reflect that he was treated till 2018. A reading of the judgment of the Supreme Court in *Raj Kumar* (supra) makes it evident that the amount of Rs.4,87,080/- i.e. [Rs.2,43,540/- (annual income) multiplied by two years] was correctly claimed by the claimant. Therefore, the compensation granted under the head loss of earnings by the learned Tribunal multiplying the annual income of the claimant with the multiplier 15 was incorrect. It is accordingly *set aside* and the amount of Rs.4,87,080/- as claimed by the claimant is granted.

Loss of future earnings

21. Under category (d) of the above chart the learned Tribunal has calculated an amount of Rs.14,61,240/- i.e. (40% of Rs.36,53,100/-) as the loss of future earning. For the purpose of calculating loss of future earning as per the dicta of the Supreme Court in *Raj Kumar* (supra) it is important to find out the effect and impact of such permanent disability on his earning capacity. In the opinion of the Supreme Court in the case of an injured claimant with a disability what is calculated is the future

loss of earning of the claimant, payable to the claimant.

Functional disability

22. Although in *Raj Kumar* (supra) the Supreme Court has clearly opined that the 45% of the permanent disability of the left lower limb cannot be considered to be functional disability of the body nor could it be assumed to result in a corresponding extent of loss of earning capacity, as the disability would not have prevented him from carrying on his avocation as a cheese vendor, though it might impede in his smooth functioning, the learned counsel for the claimant argues otherwise. The Supreme Court, in the facts of Raj Kumar (supra), which is almost similar to the present case, computed functional disability to the extent of 25%. In the present case it is argued that there is evidence to show that the claimant has sufferred 100% disability although his medical disability was only to the extent of 45% and therefore, his loss of future earning should be enhanced.

23. In the claim petition the claimant has claimed an amount of Rs.17,53,488/- as "loss of future earning" calculated thus: as the age of the victim is 38 years the multiplier to be taken as 16. The net pecuniary loss therefore was calculated as Rs.2,43,540/- (annual income)

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as calculated in category (d) in the above chart.

 $x 45\% = 1,09,593.00 \times 16$ (multiplier) future prospects at the rate of 40% (as the victim was 38 years at the time of the accident relying upon the judgment of the Supreme Court in *National Insurance Company Limited* vs. *Pranay Shetty*⁶. The learned Tribunal has granted only an amount of Rs.14,61,240/- to the claimant as loss of future earning

24. In *Pranay Shetty* (supra) the Supreme Court was determining a case of loss of future earning because of the death of the deceased. The present case is not of that nature as evidence reflects that the claimant was not totally incapacitated and unable to earn anything due to the permanent disability. According to the claimant he was a business man running a trade in Jorethang, South Sikkim vide Trade License dated 21.06.2012 and earning an annual income of Rs.2,43,450/- as per his income tax returns (exhibit-16) filed for the year 2016-17. However, his income tax returns (exhibit-16) reflects his annual income as Rs.2,43,540/- and therefore, this amount is taken as the correct amount. In the claim petition the claimant has

⁶ (2017)16 SCC 680.

he is unable to run his business as he cannot travel to Siliguri for purchase of stocks, stand alone in the shop or to manage the business as he sufferred from various

stated that he has suffered 45% permanent disability and

grievous injuries. The claimant reiterated these facts in his

evidence on affidavit and further stated that in reality the

45% locomotive disability has rendered him 100% disabled

and he is unable to perform his business work and has

suffered loss of source of income.

25. During cross examination the claimant deposed that after the accident he has not been able to look after his shop which is being looked after by his brother. He admitted that initially he used to sit and run his business in the shop and did not have much physical activity. He also admitted that he had submitted the income tax return

and damitted that he had bashifted the income tax retain

for his business and that he had travelled alone in a taxi to

the learned Tribunal.

26. The accident had occured on 19.04.2016. The income tax returns (exhibit-16) filed by the claimant is for the assessment year 2016-17 filed on 20.03.2018 which suggest that the claimant business was running and he was making an annual income of Rs.2,43,540/-. In such view of the matter it may not be correct on the part of the

claimant to claim that he has suffered 100% disability although the disability certificate (exhibit-17) issued by the medical expert state that he had only 45% of permanent disability as he sufferred a fracture of the left femoral neck resulting in limb length discrepency.

27. This Court therefore, deems it fit to consider his permanent functional disability at 30% keeping in mind that the Supreme Court in almost identical case of 45% permanent disability was of the view that the permanent functional disability should be assessed at 25%. Therefore, in the present case this Court proposes to assess the permanent disability of the body as 30% and the loss of future earning capacity as 25%. As the income of the claimant is assessed at Rs.2,43,540/- per annum, the loss of his earning due to functional disability would be 25% of Rs.2,43,540/- which is Rs.60,885/- per annum. As the age of the claimant at the time of accident was 38 years, the multiplier applicable would be 15. Therefore, the loss of future earning would be Rs.60,885/- x 15 = Rs.9,13,275/. The above loss of future earning is calculated as per the dicta in Raj Kumar (supra) in the facts of the present case keeping in mind the type of business activity and that the claimant was still able to travel alone in a vehicle.

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The claimant's contention

28. This Court shall now examine the submissions for

enhancement of compensation under various heads made

by the learned counsel for the claimant although it is made

only through oral submissions.

Pain and suffering

29. Under the head pain and suffering the claimant had

claimed a total amount of Rs.2,00,000/-. The learned

Tribunal has awarded Rs.20,000/- without assigning any

reason.

30. The facts in K.S. Muralidhar vs. R. Subbulakshmi & Anr.7

relied upon by the claimant were quite different to the facts

of the present case. In that case the victim had suffered

90% permanent disability and functional disability was

calculated at 100%.

31. In Pappu Deo Yadav vs. Naresh Kumar⁸ the Supreme

Court underlined that courts should be mindful that a

serious injury not only permanently imposes physicial

limitations and disabilities but too often inflicts deep

mental and emotional scars upon the victim. The attendant

trauma of the victim having to live in a world entirely

⁷ 2024 INSC 886

8 (2022) 13 SCC 790

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different from the one she is or he is born into, as an invalid, and with degrees of dependence on others, robbed of complete personal choice of autonomy, should forever be mind, whenever in the judge's tasked compensation claims. Severe limitations inflicted due to such injuries undermine the dignity which is now recognised as an intrinsic component of the right to life under Article 21 of the individual, thus depriving the person of the essence of the right to a wholesome life which she or he had lived, hitherto. From the world of able bodied, the victim is thrust into the world of the disabled, itself most discomfiting and unsettling. If courts nit-pick award niggardly oblivious and amounts of these circumstances, there is resultant affront to the injured victim.

32. The judgment of the Supreme Court in *Kajal* vs. *Jagdish Chand & Ors.*⁹ in which the victim was awarded compensation of Rs.15,00,000/- under the head "pain and sufferings" may not be applicable in the present case since in that case in addition to 100% disability the young girl was suffering from severe incontinence, severe histeria and

9 (2020) 4 SCC 413

was left with brain of a nine-month-old child. As such

departure was made from the normal rule for grant of

compensation in the peculiar facts and circumstances to

the tune of Rs. 15,00,000/-.

33. This Court is of the opinion that considering the

physcial disability and the functional disability of the

claimant it would be just and proper to enhance the

amount of compensation granted by the learned Tribunal

from Rs.20,000/- for pain and suffering to Rs.1,50,000/-.

Loss of Amenities

34. The learned Tribunal has granted Rs.30,000/-

compensation under the head loss of amenities. Loss of

amenities would include his inability to lead a full life, his

incapacity to enjoy the normal amenities which he would

have enjoyed but for the injuries and his ability to earn as

much as he used to earn or could have earned. It is settled

law that while computing compensation under this head

the approach of the learned Tribunal has to be broadbased

but it would also involve some guess work as there cannot

be any mathematical exactitude or a precise formula to

determine the quantum of compensation.

35. From the evidence brought on record it is clear that

the claimant has suffered physical disability to the extent of

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45% and this Court has calculated his functional disability to the extent of 30%. Keeping this in mind we enhance the compensation under the head loss of amenities from Rs.30,000/- to Rs.50,000/-.

Future medical expenses

36. The learned Tribunal has granted compensation of Rs.1,00,000/- although no amount of compensation was claimed under this head by the claimant. The evidence led by the claimant suggests that the claimant does require some amount of medical attention, examination and treatment in the future as well. This Court therefore, enhances compensation under this head from Rs.1,00,000/- to Rs.2,00,000/-.

Attendant charges

37. The claimant has claimed Rs.1,50,000/- as attendant charges. The learned Tribunal has not granted any amount under this head. Due to the disability it is quite obvious that claimant would require some amount of assistance due to his physical and functional disability. This Court is therefore inclined to grant the claim of Rs.1,50,000/- as attendant charges as claimed.

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Medical expenses

38. Besides the above it is noticed that the learned Tribunal has granted an amount of Rs.2,12,435/- as medical expenses excluding hotel bills and railway tickets. The claimant has sought compensation of medical expenses supported by bills to the extent of Rs.2,77,803/-; transportation charges of Rs.2,00,000/-; compensation for extra nourishment for an amount of Rs.5,00,000/-. The bills presented for medical expenses adds up to an amount of Rs.2,68,035/- which is granted under the head medical expenses.

39. This Court shall now examine the compensation to be granted under the head transportation charges, extra nourishment and miscellaneous expenses.

Transportation charges

40. It is seen that during the period of treatment he has travelled to Bihar and West Bengal for his treatment. The claimant has exhibited railway tickets for an amount of Rs.2,296/- and Rs.1546/- which adds up to Rs.3,842/-. The learned Tribunal has not granted any compensation for transportation charges without assigning any reason. It is quite obvious that the claimant would have incurred transportation charges during the time of treatment and

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would also incur transporation charges for the future. The claimant is a resident of Naya Bazar, Jorethang, Sikkim. The claimant would also have incurred charges for lodging during this period. Therefore, this Court is inclined to

award the amount of Rs.2,00,000/- as compensation for

transportation and lodging charges as claimed.

Extra nourishment and miscellaneous expenditure

41. An amount of Rs.5,00,000/- is claimed for extra

nourishment by the claimant. The learned Tribunal has

awarded nothing under this head. This Court is inclined to

grant an amount of Rs.1,50,000/- for extra nourishment of

the claimant and Rs.20,000/- for miscellaneous

expenditure.

Permanent disability

42. This Court is of the opinion that as all the

components of compensation for permanent disability has

already been granted under various heads and this is not a

case in which compensation for permanent disability

should be granted separately. The computation of

compensation under the head permanent disability by the

learned Tribunal was incorrect.

43. The claimant had to file the application under section

166 of the MV Act to get compensation. Obviously some

amount of expenditure was made by the claimant on the cost of litigation. The learned counsel for the claimant seeks an amount of Rs.25,000/- to compensate the claimant on the cost of litigation which is reasonable and accordingly granted.

44. The contention of the appellants that the learned Tribunal had erroneously calculated and awarded compensation in excess of Rs.44,56,782/- seems to be somewhat correct. Therefore, this Court recomputes the compensation under various heads as under:-

Expenses relating to treatment, hospitalisation, transportation, nourishing food and miscellaneous expenses.	Treatment = Rs 2,68,035/- Transportation =Rs.2,00,000/- Nourishing =Rs.1,50,000/- Food Miscelleneous = Rs.20,000/- expenses Total Rs.6,38,035/-
Loss of earning during the period of treatment.	Rs.4,87,080/-
Loss of future earnings	Rs.9,13,275/-
Pain and suffering	Rs.1,50,000/-
Loss of amenities	Rs. 50,000/-
Future medical expenses	Rs.2,00,000/-
Attendant charges	Rs.1,50,000/-
Extra nourishment and Miscellaneous expenditure	Rs. 1,50,000/- Rs. 20,000/- Total Rs.1,70,000/-
Cost of Litigation	Rs. 25,000/-
GRAND TOTAL	Rs. 27,83,390/-

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45. In Yadava Kumar vs. National Insurance Company

Limited¹⁰ the Supreme Court lucidly explains the concept of

"just compensation". It was held that it goes without saying

that in matters of determination of compensation both the

tribunal and the court are statutorily charged with a

responsibility of fixing a "just compensation". It is obviously

true that determination of a just compensation cannot be

equated to a bonanza. At the same time the concept of "just

compensation" obviously suggests application of fair and

equitable principles and a reasonable approach on the part

of the tribunals and the courts. This reasonableness on the

part of the tribunal and the court must be on a large

peripheral field. In Concord of India Insurance Co. Ltd. vs.

Nirmala Devi (smt) & Ors. 11 the Supreme Court opined that

the determination of the quantum must be liberal, not

nigardly since the law values life and limb in a free country

in generous scales.

46. The "just compensation" to be awarded to the

claimant as per the dicta of the Supreme Court in Raj

Kumar (supra) would therefore be Rs.27,83,390/- only. The

impugned judgment is set aside. The Appeal allowed to the

above extent. The prayer for enhancement under various

10 (2010) 10 SCC 341

^{11 (1979) 4} SCC 365

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heads made by the claimant was also considered and appropriately granted.

> (Bhaskar Raj Pradhan) Judge

Approved for reporting : **Yes** Internet : **Yes**

to/