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

% *Date of decision: 06th April 2026*

+ **MAC.APP. 1029/2014 & CM APPL. 18524/2014**

NATIONAL INSURANCE CO LTDAppellant

Through: Mr. Pankaj Seth, Ms. Shruti Jain, Ms.
Vijay Laxmi, Advocates.

versus

PRABHJOT SINGH & ORSRespondents

Through: Mr. Jatinder Kamra, Advocate for
Respondent nos.1 & 2.

CORAM:
HON'BLE MR. JUSTICE ANISH DAYAL

JUDGMENT

ANISH DAYAL, J (ORAL)

1. This appeal has been filed by the Insurance Company in respect of the award dated 24th July 2014 passed by the Motor Accident Claims Tribunal, West Delhi (*'MACT'*) in Case No.307/2014, where a compensation of Rs.55,35,000/- along with interest @7.5%per annum was awarded for the death of *Sh. Charanpreet Singh*.

2. The accident occurred on 6th July 2010 at about 11:05 PM, when *Sh. Charanpreet Singh* was travelling as a pillion rider on motorcycle driven by *Sh. Amandeep Singh* and when they reached Najafgarh Road, Rajouri Garden, Delhi, the offending truck driven in a rash and negligent manner hit the motorcycle resulting in both falling on the road. *Sh. Charanpreet Singh* sustained fatal injuries and passed away.



3. Claim has been filed on behalf of Legal Representatives of *Sh. Charanpreet Singh*.
4. *Mr. Pankaj Seth*, counsel for Insurance Company, seeks alignment of the compensation awarded in terms of the principles enunciated in *National Insurance Co. Ltd. v. Pranay Sethi* (2017) 16 SCC 680.
5. Accordingly, the following components of the compensation will have to be aligned:
 - i. *Loss of love and affection* granted at *Rs.1,00,000/-* cannot be granted in terms of the decision in *United India Insurance Co. Ltd. v. Satinder Kaur* (2021) 11 SCC 780.
 - ii. *Funeral expenses* granted at *Rs.25,000/-* would be *Rs.15,000/-*.
 - iii. *Loss of estate* granted at *Rs.10,000/-* would be *Rs.15,000/-*.
 - iv. *Loss of consortium* will be awarded to the three family members *i.e.* father, mother and sister of the deceased at *Rs.1,20,000/- (Rs.40,000×3)*.
6. Additionally, since the deceased was 22 years of age at the time of accident, *future prospects* would be granted at 40% and not at 50% as has been granted by the MACT.
7. Rest of the components of the compensation shall remain the same.
8. The revised computation is as under:

S.no	Head of Compensation	Awarded by MACT	Award by This Court
1	Income of Deceased (A)	Rs.25,000/-	Rs.25,000/-
2	Add Future Prospects (B) @ 40%	Rs. 12,500/-	Rs. 10,000/-
3	Less Personal expenses of the deceased (C) 1/3 rd	Rs.12,500/-	Rs. 11,667/-



4	Loss of dependency [A+B-C= D)	Rs.25,000/-	Rs. 23,333/-
5	Annual loss of dependency Dx12=E	Rs. 3,00,000/-	Rs. 2,79,996/-
6	Multiplier (F)	18	18
7	Total loss of dependency (ExF=G)	Rs. 54,00,000/-	Rs. 50,39,928/-
8	Compensation for loss of consortium (H)	Nil	Rs. 1,20,000/-
9	Compensation for loss of love and affection (I)	Rs. 1,00,000/-	Nil
10	Compensation for loss of estate (J)	Rs. 10,000/-	Rs. 15,000/-
11	Compensation towards funeral expenses (K)	Rs. 25,000/-	Rs. 15,000/-
12	Total compensation (G+H+J+K=L)	Rs. 55,35,000/-	Rs. 51,89,928/-
13	Rate of Interest Awarded	7.5%	7.5%

9. By order dated 14th November 2014, this Court had directed the deposit of entire amount of compensation along with accrued interest before the Registrar General of this Court and directed release of 50% of the awarded amount as per the directions of MACT in the impugned award.

10. Since the compensation has been reduced by Rs.3,45,072/-, the surplus will be refunded to appellant/Insurance Company along with proportionate interest, subject to any further orders by the Court.

11. The balance amount along with interest due to claimant deposited with the Registrar General of this Court will be released to the claimant as per the scheme set out in the impugned award.

12. Accordingly, balance amount be also released in accordance with the directions of the MACT by the UCO Bank, Delhi High Court Branch.



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13. Statutory deposit, if any, be refunded to the appellant/Insurance Company.
14. Appeal stands disposed of in above terms. Pending applications, if any, are rendered infructuous.
15. Copy of this Judgment be sent to the *Manager, UCO Bank, Delhi High Court Branch* for information and compliance.
16. Judgment be uploaded on the website of this Court.

(ANISH DAYAL)
JUDGE

APRIL 6, 2026/ak/zb