

**BEFORE THE RAILWAY CLAIMS TRIBUNAL,
MUMBAI BENCH, MUMBAI
CORAM: Shri. Alok Upasani, Member (Judicial)
Shri. Mohit Sinha, Member (Technical)
Claim Application No: OA (II U) / MCC / 438 / 2016**

1. Smt. Sandhya Sandip Bhilare,
(Wife of the deceased) – *(died on 19.01.2022 and deleted from the array of dependents vide order dated 28.03.2024.)*
2. Kumar Pranay Sandip Bhilare,
Aged 14 years, (Son of the deceased)
3. Kumar Sahil Sandip Bhilare,
Aged 11 years, (Son of the deceased)
4. Mr. Shivram Vishram Bhilare,
(Father of the deceased) - *(died on 20.02.2021 and deleted from the array of dependents vide order dated 28.03.2024.)*
5. Mrs. Banibai Shivram Bhilare
Aged 62 years, (Mother of the deceased)
6. Kumar Tejas Sandeep Bhilare,
Aged 10 years (Son of the deceased)

(Applicant No 2 & 3 are now major and Applicant No. 6 Kumar Tejas Sandeep Bhilare applies through Applicant No 2- Kumar Pranay Sandip Bhilare, his brother as next friend vide order dated 28.03.2024.)

All the above residing at:

Khotwadi, Mukkam- Bhilare Aaine, Tal- Khed

Dist- Ratnagiri

... APPLICANT(s)

Versus

Union of India,

Through the General Manager,

Central Railway, CST Building Mumbai - 400001 RESPONDENT

Appearances:

None for the Applicants

: Advocate for Claimants

Ms. Delilah Fernandes

: Advocate for Respondent

Date of Institution: 29.09.2015

Date of Judgement: 02.01.2026

JUDGEMENT

1. This Claim Application is filed by the Applicants under Section 16 of the Railway Claims Tribunal Act, 1987 read with Section 123 (c) (2) & Section 124 - A of the Railways Act, 1989 for compensation arising out of an alleged untoward incident occurred on 14.12.2013, involving death of Shri Sandip Shivram Bhilare, (herein after referred to as deceased). The Original Applicant No.1, Smt. Sandhya Sandip Bhilare (widow of the deceased) and Original Applicant No.4, Mr. Shivam Vishram Bhilare (father of the deceased) have been deleted from the array of dependents as per order dated 28.03.2024, since they expired during the pendency of this case. The Applicants claim that being the children and mother of Shri Sandip Shivram Bhilare, they are the dependents of the deceased.

The factual matrix of the matter in nut-shell is as below:

2. It is stated that the deceased Shri Sandip Shivram Bhilare, was residing in Ratnagiri and was an Agriculturist. It is alleged that on 14.12.2013 he was travelling from Thane to Khed railway station. When the said train reached between Diva and Mumbra railway station near Km. No. 41/8, he received a forceful jerk, lost his balance and he accidentally fell down from the running train. He sustained serious injuries to his body and therefore the on duty railway police admitted him in Thane Civil hospital for medical treatment, but he died while undergoing treatment. It is alleged that the deceased was travelling on the strength of a railway ticket bearing No- U32820549 Ex Thane to Khed dated 14.12.2013. The Applicants have produced the original copy of the railway ticket. It has been contended that the deceased was a bona-fide passenger and died in untoward incident occurred on 14.12.2013.

3. In response to notice, Respondent - Railway Authority appeared and opposed the Claim Application. The Respondent filed Written Statement and also produced on record the DRM's report

pertaining to investigation conducted by IPF/RPF/Diva, accompanied with other relevant police papers marked as "R-1".

It has been contended in the DRM Report that:

"On 14.12.2013 one male person named Shri Sandip Shivram Bhilare age 37 had fallen down while boarding a running local train at PF No. 2 Diva Station". On receipt of the memo HC-510 Shri Shinde along with staff of GRP/Thane attended the spot and send the victim to Civil Hospital Diva. On duty doctor examined & declared him dead. After Inquest Panchamana dead body was sent to Civil Hospital Thane for postmortem. Postmortem report disclosed cause of death due to "Death due to haemorrhage shock due to polytrauma." The dead body was identified by his wife Sandhya Sandip Bhilare aged 41 years. GRP/Thane registered the case vide ADR No-319/2013 u/s 174 Cr. Pc.

From the report of IPF/Diva, It is observed that, GRP/Thane has mentioned railway ticket No. 32830549 Ex- Thane to Khed in the reports but Xerox copy of same is not attached. As per report of GRP/Thane the above victim may have fallen down while travelling near the door, in a negligent manner which is an offence punishable u/s 156 of Railway Act 1989."

4. This Tribunal framed issues on 16.11.2016, inadvertently, being the case of injuries. However during arguments on 15.12.2025 Ld. Counsel for the parties pointed out that issues framed in the matter needs to be recast since this is a case of death. Therefore in the interest of justice the following issues have been framed for just and proper adjudication of the Claim Application on merit within ambit of law.

- 1. Whether the Applicants are the only dependents of the Original Applicant?*
- 2. Whether the Original Applicant was a bonafide passenger of the train in question at the time of accident?*
- 3. Whether the Original Applicant suffered injuries and died in an untoward incident while travelling in the train in question?*

4. *Whether the respondent is protected under the exceptional clause of Sec. 124 (A) of the Railways Act and not liable to pay any compensation?*

5. *Relief?*

5. That, in order to establish the claim, the Applicant No.2, Kumar Pranay Sandip Bhilare, Son of the deceased stepped into the witness-box on 06.08.2025 and filed his Affidavit dated 06.08.2025 in lieu of his examination-in-chief on record marked as AW-1/1. He has produced the relevant documents comprising:

SN	Documents	Exhibit
1.	SM Memo	A-1
2.	Police report	A-2
3.	Inquest Panchanama	A-3
4.	Cause of death certificate	A-4
5.	Ration card	A-5
6.	Aadhar card of Banibai	A-6
7.	Aadhar card of Pranay	A-7
8.	Aadhar card of Sahil	A-8
9.	Aadhar card of Tejas	A-9
10.	PAN card of Pranay	A-10
11.	PAN card of Sahil	A-11
12.	Birth certificate of Tejas	A-12
13.	Death certificate of Shivram	A-13
14.	Death certificate of Sandhya	A-14

6. The Applicant No.2, Kumar Pranay Sandip Bhilare (son of the deceased) has averred in his affidavit dated 06.08.2025, that his deceased father had come to Mumbai for some personal work. On 14.12.2013, his Father- Shri Sandip Shivram Bhilare was travelling from Thane to Khed railway station. When the said train reached between Mumbra and Diva railway station near Km. No. 41/8, his father received a forceful jerk, lost his balance and he accidentally fell down from the running train sustaining serious injuries to his body. Thereafter the on duty railway police admitted him in Thane Civil hospital for medical treatment, but died on the same day while

undergoing medical treatment in the hospital. His son further averred that his father came to Thane railway station and purchased a valid railway ticket bearing No - U32820549 from Thane to Khed railway station dated 14.12.2013. The said ticket was recovered from the possession of the deceased at the time of Inquest Panchanama and the same is mentioned in the Inquest Panchanama and the ticket was handed over to his mother. The original copy of the same is placed on record by the Applicants.

During cross-examination of Applicant No.2 Miss Kumar Pranay Sandip Bhilare, he has stated as under:

"The deceased, Sandip Shivram Bhilare was my father. He was a Farmer. We are three brothers. My grandfather has already expired and my grandmother is alive and she is residing at native place. I am residing at Thane. On the day of incident, I was at my native place at Khed. I have no personal knowledge about the incident, so also, purchase of Ticket and boarding of train by my father. The Police had informed my uncle Sahadev Shinde, who in turn informed me about the incident. The Ration card annexed with Claim Application at Page No. 23 belongs to my grandparents. I came to know about the incident at about 06.00- 07.00 PM on the day of incident. It is incorrect to suggest that I am not aware about the travelling details of my father. The witness volunteered to say that his father was travelling from Thane to Khed. No known person was with my father- the deceased, at the time of incident. My deceased father went to Chirag Nagar, near Cadbury junction at Thane, at his sister's house, to see his mother. My deceased father was not a permanent resident of Thane."

It was suggested by Respondent - Railway that the ticket produced on record is a planted ticket and that he was not a bonafide passenger of the train. It was further suggested that the incident occurred while the deceased was trespassing the railway tracks and was knocked down by the train, but the AW-1, Kumar Pranay Sandip Bhilare, turned-down all these suggestions put forth on behalf of the Respondent.

Applicant closed their evidence on 06.08.2025. The Respondent did not adduce any oral evidence and closes its evidence on 22.09.2025.

7. During the arguments, Ld. Counsel for Applicants submitted that the AW-1 Kumar Pranay Sandip Bhilare filed his affidavit which establishes that the deceased was travelling on the strength of a valid railway ticket and the original ticket has been submitted, hence he was as a bonafide passenger. The deceased had fallen down from a running train and thus it is a case of untoward incident, no evidence in contrary has been produced by the Respondent.

Per contra, Ld. Counsel for Respondents during the cross examination of AW-1 submitted that the death of the deceased occurred while trespassing the railway tracks and hence was knocked down by the train. However the DRM report accepts fallen down due to his own negligence while travelling near the door of the running train and sustained self inflicted injuries and died for which the Railway cannot be held liable. Thus, the incident involving the death of the deceased cannot be termed as an untoward incident and hence, the Railway is not liable for any compensation.

8. We have heard the Ld. Counsels appearing for the Applicants and Respondent. We have also gone through the entire documents produced on record. Now, before embarking into the merits of the matter, it would be profitable to set-forth the relevant provisions of the Railway Act 1989 as below:

Sec. 2 (29) defines "passenger" as under:

"passenger" means a person travelling with a valid pass or ticket".

Sec. 123 (c)(2) defines "untoward incident" as under:

"(c) "untoward incident" means-

xxxxx

(2) the accidental falling of any passenger from a train carrying passengers."

Sec. 124 - A of the Railways Act is also useful to quote as under:

124-A. Compensation on account of untoward incidents.-

"When in the course of working a railway an untoward incident occurs, then whether or not there has been any wrongful act, neglect or default on the part of the railway administration such as would entitle a passenger who has been injured or the dependant of a passenger who has been killed to maintain an action and recover damages in respect thereof, the railway administration

shall, notwithstanding anything contained in any other law, be liable to pay compensation to such extent as may be prescribed and to that extent only for loss occasioned by the death of, or injury to, a passenger as a result of such untoward incident :

Provided that no compensation shall be payable under this section by the railway administration if the passenger dies or suffers injury due to -

- a) suicide or attempted suicide by him;*
- b) self-inflicted injury;*
- c) his own criminal act;*
- d) any act committed by him in a state of intoxication or insanity;*
- e) any natural cause or disease or surgical treatment unless such treatment becomes necessary due to injury caused by the said untoward incident.*

Explanation - For the purposes of this section, "passenger" includes-

- i) a railway servant on duty; and*
- ii) a person who has purchased a valid ticket for travelling, by a train carrying passengers, on any date or a valid platform ticket and becomes a victim of an untoward incident.*

In the backdrop of aforesaid legal provisions, we proceed to scrutinize the evidence produced on record. It is also imperative to bear in mind that the provisions of Evidence Act as well as Procedural law are not strictly applicable to the proceeding before this Tribunal.

ISSUE NO. 1

09. The Applicants have produced Aadhar cards of the Applicants 2,3,5 & 6 marked as Exhibit A- 6 to A- 9, Birth certificate of Applicant No. 6 marked as Exhibit A-12 and Cause of death certificate marked as Exhibit A-4, thus establishing that they are the dependents of the deceased. Original Applicant No. 1, Smt. Sandhya Sandip Bhilare (wife of the deceased) died on 19.01.2022 during the pendency of this case and her death certificate is brought on record and marked as Exhibit A-14, similarly original Applicant No.4, Mr. Shivram Vishram Bhilare (father of the deceased) died during the pendency of this case on 20.02.2021 and his death certificate is brought on record as Exhibit A-13,. It is not in dispute that Applicant No. 2, 3 and 6 are the

children of the deceased & Applicant No. 5 is the mother of the deceased. The Respondent also did not put this factual aspect in controversy. Therefore, there is no impediment to hold that the Applicants are the dependents of the victim Shri Sandip Shivram Bhilare as contemplated under Section. 123 (b) of Railways Act, 1989.

Issue No.1 is decided in favour of the Applicant.

ISSUE NO. 2, 3 & 4

10. As these issues are inter-connected and inter-dependent, for the sake of brevity and better appreciation, the same are being dealt together.

11. On careful perusal of SM/ Diva's Memo dated 14.12.2013 to GRP Hc 510 (VS Shinde), to that the injured to Thane Civil hospital it is stated that *"one unknown person aged about 30 years old was found at Km 41/8 in Up Th & Dn Th tracks both legs have been smashed. First Aid rendered and sent to you for further medical aid."* No reason for the accident was ticked marked in the SM Memo. The police report of PC-510 - V. S. Shinde of RPF/Thane dated 14.12.2013 stated that on 14.12.2013 Station Master Diva called at about 17:05 hrs and gave him a written memo and informed that one unknown person aged about 30 years has fallen down between Diva and Mumbra Km. No. 41/8 on UP Th and Dn Th line. On receipt of the written memo they took the injured to Thane Civil hospital by ambulance for medical treatment. He was declared dead at 19:00 hrs by the on duty doctor. The Inquest Panchanama mentions that as per the opinion of the Panchas and police, on 14.12.2013, one unknown person was found injured between Up & Dn Through line between Diva and Mumbra railway station at Km. No. 41/8 and sustained crush injuries to both his legs. The said injured person was taken to Thane Civil hospital for medical treatment but was declared dead during the course of the treatment at about 19:00 hrs by on duty doctor Smt. Rajni. The Ld. Counsel for the Respondent during the cross examination suggested that the incident occurred due to the victim trespassing the railway track and got knocked down by a train. On considering the facts and circumstances

on record, if it was a case of trespassing; same should have been witnessed by any Loco Pilot or Guard of any train and should have been informed to the Station Master. There is no eye witness to the incident to prove that the deceased died due to trespassing. Considering the fact that there was rush and overcrowding in train at the time when the incident occurred, we are agreeing with the contentions of the Applicants that the deceased accidentally fell down from the running train and sustained grievous injuries resulting in death. The DRM report concludes that the victim was travelling in a negligent and careless manner. Except negligence of deceased, nothing else has been averred by the Respondent in their pleadings or brought on record.

12. The only defense of negligence as put forth by the Respondent is not accepted in view of this issue already settled by Hon'ble Apex court in the case of **Jameela & Ors vs. Union of India** 2010 ACJ 2453 (SC), Hon'ble Supreme Court has concluded as under:

"The manner in which the accident is sought to be reconstructed by the Railways, that the deceased was standing at the open door of the train compartment from where he fell down, is called by the Railways itself as negligence. Now negligence of this kind which is not very uncommon on Indian trains is not the same thing as a criminal act mentioned in clause (c) to the proviso to section 124 - A. A criminal act envisaged under clause (c) must have an element of malicious intent or mens-rea. Standing at the open doors of the compartment of a running train may be a negligent act, even a rash act but, without anything else, it is certainly not a criminal act. Thus, the case of the Railways must fail even after assuming everything in its favour."

It is settled proposition that provisions of Section 124-A are based on the principle of strict liability or no fault liability and it is mandated that the Railway administration is bound to pay the compensation regardless of any wrongful act, negligence or default on the part of the Railway administration. The Railways can escape the liability to pay the compensation only when the said injury comes within the exception clauses (a) to (e) of the proviso to Section 124-A of the Railways Act, 1989 (Supra).

13. In this case, Ld. Counsel for the Respondent did not lead any evidence to prove that the act of the deceased, leading to his death was as a result of any covered under exceptional clauses (a) to (e) of section 124-A of Railway Act, 1989 (Supra).

In view of above, the Respondent is not exempted under section 124-A of Railways Act, 1989.

14. In this case travel and fall of the deceased from a train has been established and the same is not disputed by the Respondent. Since the deceased was travelling on the strength of a valid railway superfast ticket bearing No. U32820549 dated 14.12.201, Ex Thane to Khed of Rs. 95/- and original ticket of the same is filed along with this Claim Application, the deceased was a bonafide passenger of the said train at the time of the said incident. There is no contrary evidence or material placed on record that the deceased was a ticketless traveller and the ticket produced on record is a planted ticket and not of the deceased.

Thus on the basis of facts and circumstances of this case and preponderance of evidence on record, we have come to conclusion that the deceased Shri Sandip Shivram Bhilare, on 14.12.2013, was a bonafide Railway passenger from Thane to Khed railway station, had accidentally fallen down from running train between Diva and Mumbra railway station, sustained serious injuries and died. Accordingly, the incident is covered under Section 123 (c) (2) read with Section 124-A of the Railways Act, 1989.

Issue No. 2 & 3 are decided in favour of the Applicants and Issue No. 4 is decided against the Respondent.

ISSUE NO. 5

15. Since the incident dated 14.12.2013 leading to death of the deceased in an "untoward incident" as defined under Section. 123 (c) of the Railway Act 1989, therefore, in view of part - I of the Schedule appended to Rule 3 of Railway Accident and Untoward Incident (compensation) Rules, 1990, (amended in 2016) the Applicant is

entitled for compensation of Rs. 4,00,000/- (Rupees Four Lakh only) from Respondent – Railway on the day of incident.

Since the date of accident i.e. 14.12.2013, is prior to 01.01.2017, in view of Para 15.4 of the Hon'ble Supreme Court Judgement, passed in the case of Union of India Vs. Rina Devi, cited in Appeal No. 4945 of 2018, dated 09/05/2018, the aforesaid dependents of the deceased, under Part-I of the Schedule of the Railway Accidents & Untoward Incidents (Compensation) Rules, 1990, as amended in 1997, is entitled to Rs. 4,00,000/- (Rupees Four Lakh only) plus 9% interest or Rs. 8,00,000/- (Rupees Eight Lakh only) (Revised compensation w.e.f. 1st Jan 2017) whichever is higher. In this case, as Rs. 4,00,000/- (Rupees Four Lakh only) plus 9% interest is higher, same is awarded as compensation to the Applicants on account of death of Shri Sandip Shivram Bhilare, in an untoward incident.

Hence, we pass the following order.

ORDER

- a) The Claim Application filed under Section 16 of Railway Claims Tribunal Act 1987, is hereby allowed.
- b) The respondent shall pay **Rs. 4,00,000/- (Rupees Four Lakh only) plus 9%** interest to the Applicants as a compensation from the date of incident till date of award.
- c) The Respondent shall deposit entire amount of award in the office of Additional Registrar, RCT Mumbai within 30 days from the date of receipt of this order.
- d) In case of default in payment within the stipulated period of 30 days as referred above, the Respondent shall pay the interest @ 9% per annum from the date of receipt of this order till the date of deposit of payment in RCT.
- e) As per the guidelines delineated by the Ministry of Railways (Railway Board) vide notification dated 3rd June, 2020 under GSR 347 (E) which came into effect from 1st day of January, 2020, after considering the status of the Applicant and to protect the amount from being frittered away, the amount of Rs. 4,00,000/-

(Rupees Four Lakh only) plus 9% interest shall be disbursed in the following manner:

1. Applicant No.2- Kumar Pranay Sandip Bhilare & Applicant No.3- Kumar Sahil Sandip Bhilare shall be permitted to withdraw an amount of Rs. 15,000/- (Rupees Fifteen Thousand only) each & Applicant No. 5 Mrs. Banibai Shivram Bhilare shall be permitted to withdraw an amount of Rs. 10,000/- (Rupees Ten Thousand only) in their respective Saving Bank Accounts through NEFT/RTGS, from the total awarded compensation amount of Rs. 4,00,000/- (Rupees Four Lakh only) plus 9% interest.

2. The balance amount of Rs 3,60,000/- (Rupees Three Lakh & Sixty Thousand only) plus interest be kept in the name of Applicant No 2, 3, 5 & 6 in an Annuity / Fixed deposit Scheme account in any Nationalized bank located nearer to the permanent residential address of the Applicants, in the manner described below.

Applicant's name.	Amount to be disbursed in favour of Applicant(s) by NEFT/RTGS	Amount to be invested in Annuity/ Fixed deposit scheme of Nationalized Bank and the amount to be dispersed monthly.
Applicant No.2- Kumar Pranay Sandip Bhilare (Son of the deceased, now major)	Rs.15,000/- (Rupees Fifteen Thousand only)	Rs.1,00,000/- (Rupees One Lakh only) plus accrued pro rata interest in Annuity scheme on similar line as MACAD with monthly payment of Rs.5,000/- (Rupees Three Thousand only) till entire deposit amount is exhausted.
Applicant No.3- Kumar	Rs.15,000/- (Rupees	Rs.1,00,000/- (Rupees One Lakh only) plus accrued

Sahil Sandip Bhialre (son of the deceased, now major)	Fifteen Thousand only)	pro rata interest in Annuity scheme on similar line as MACAD with monthly payment of Rs.5,000/- (Rupees Three Thousand only) till entire deposit amount is exhausted.
Applicant No. 5- Mrs. Banibai Shivram Bhilare, (Mother of the deceased)	Rs.10,000/- (Rupees Ten Thousand only)	Rs.60,000/- (Rupees Sixty Thousand only) plus accrued pro rata interest be kept in Annuity scheme on similar line as MACAD with monthly payment of Rs.2,000/- (Rupees two Thousand only) till entire deposit amount is exhausted.
Applicant No.6-Kumar Tejas Sandeep Bhilare(Minor son of the deceased)	NIL	Rs.1,00,000/- (Rupees One Lakh only) plus accrued pro-rata interest This amount will be kept in the form of fixed deposit for Five years or till he attains majority or whichever is later. After maturity the principle amount along with the interest shall be credited in the individual Savings Bank account of the awardee.

3. The Claimants are directed to open an individual Savings Bank Account in any Nationalized Bank located nearer to the place of permanent residence of Applicants. The Bank is hereby directed not to permit any joint name(s) to be added in the Savings Bank Accounts or Annuity/Fixed deposit Accounts of the Applicants i.e. the Savings Bank Accounts of

the Applicants shall be an individual Savings Bank Account and not a Joint Account.

4.. The concerned Bank is further directed not to issue any Cheque Book and/or Debit Card in the name of Applicant for the above referred S.B. account. If the same are issued, the concerned Bank authority is directed to take step to cancel/revoke the same before making any payment of awarded amount to the Applicant. Moreover, the concerned Bank shall take care for not issuing any Debit Card relating to above referred S.B. account of the Applicant by any other branch of the Bank. The Bank shall put an endorsement on the Passbook issued in favour of Applicant to the effect that no Cheque Book and/or Debit Card shall be issued to the Claimants as per **Annexure A** (enclosed herewith) without the permission of this Tribunal.

5. The concerned Bank of the Claimants is directed to permit the Claimants to withdraw money from their Savings Bank Accounts by means of a withdrawal form only. The Claimants are directed to produce the copy of this order before the concerned Bank for requisite endorsement in the Passbooks.

6. The Original Annuity/Fixed Deposit receipts shall be retained by the Bank in safe custody. However, the statement containing Annuity/FDR number, Annuity/FDR amount, date of maturity and maturity amount shall be furnished by Bank to the Applicants. The maturity amount of the Annuity to be credited by ECS in the Savings Bank Accounts of the Applicants operated in the Nationalised Bank located nearer to the place or their residence.

7. The Bank shall not grant any loan, advance, withdrawal or pre-mature discharge on the Annuity without permission of this Railway Claims Tribunal.

8. The Claimants are directed to produce the original Bank Passbook with the necessary endorsement as well as Aadhaar Card and PAN Card before the Additional Registrar, RCT, Mumbai. ADR shall take the following documents on record from the Claimants before releasing the awarded amount.

- (a) *Details of the Bank Accounts of the Claimants near to the place of their permanent residence with necessary endorsement.*
- (b) *Aadhaar Card and PAN Card or any other appropriate ID card; and*
- (c) *Two sets of photographs and specimen signatures of the Claimants.*

09. There shall be no order as to cost.

10. The certified copy of this Judgement be given to Applicants free of cost.

11. Accordingly, the application stands disposed off in above terms.

Judgement pronounced on 02.01.2026 in open court.

Mohit Sinha
Member (Technical)

Alok Upasani
Member (Judicial)

OF

Annexure A

CERTIFICATE

Dated:

To,
Additional Registrar,
Railway Claims Tribunal,
Mumbai Bench

This is to certify that Mr./Mrs./Miss. _____
husband/Father _____ has an account no.
_____ in _____ Branch _____ of Bank
having Email ID _____ and IFSC Code
_____ is open and operational.

The account is operational subject to the following:

1. That No ATM/Debit Card and Cheque Book is issued and shall not be issued without the permission of Railway Claims Tribunal, Mumbai Bench.
2. That Electronic Transfer facility is not allowed.
3. That Mobile / Internet Banking facility is not allowed.
4. That the applicant shall be permitted to withdraw the money from their savings Account by means of withdrawal form only.
5. That Passbook is updated with entries till today.
6. That it will be ensured that the compensation amount credited from Railway Claims Tribunal, Mumbai Bench, Suitors Money Bank i.e., State Bank of India, Churchgate Branch, Account Number 42831274963 will be disbursed strictly in accordance with the operative portion of the judgment passed by Railway Claims Tribunal, Mumbai Bench in the concerned case.

Bank Seal_____

Signature