

IN THE HIGH COURT OF ANDHRA PRADESH AT AMARAVATI
THURSDAY, THE THIRTEENTH DAY OF MARCH
TWO THOUSAND AND TWENTY FIVE

: PRESENT:

HONOURABLE SRI JUSTICE SUBBA REDDY SATTI

IA No. 1 OF 2025

IN

WP NO: 6506 OF 2025



Between:

1. Maddali Suneeta, W/o (Late) Ramesh,
Female, Aged about 55 years, Occ: Home Maker,
D.No.54-18-37/2A, Plot No.13, Radio Colony, 1st Road,
Opp. ITI Bus Stop, Vijayawada – 520008,
NTR District.
2. Maddali Surya Teja, S/o (Late) Ramesh,
Aged about 33 years, Occ: Employee,
D.No.54-18-37/2A, Plot No.13,
Radio Colony, 1st Road, Opp ITI Bus Stop,
Vijayawada – 520008, NTR District.
3. Maddali Yasaswini, D/o (Late) Ramesh,
Aged about 25 years, Student,
D.No.54-18-37/2A, Plot No.13,
Radio Colony, 1st Road, Opp ITI Bus Stop,
Vijayawada – 520008, NTR District.

.... Petitioners

AND

1. Insurance Regulatory and Development Authority of India,
Rep. by its Chairman,
3rd Floor, Parisrama Bhavan,
Basheer Bagh, Hyderabad – 500004, Telengana.
2. United India Insurance Company Limited,
Rep by its Chairman and Managing Director,
Head office: 24 Whites Road, Chennai -600014.
3. United India Insurance Company Limited
Rep. by its Senior Manager, Branch – 3,
Ramamandiram Street,
Governorpet, Vijayawada – 520002,
NTR District.

4. Eathalapaka Vanaja, W/o (Late) Narayana Rao,
Female, aged about 65 years, D.No.6-22-7/24,
Flat No.A-103, East Court Apartments, East Point Colony,
Near VUDA Park, LB Colony, Visakhapatnam – 530017.
5. Valluru Jalaja, W/o (Late) V Chandrasekhar,
Occ: Retired Employee, Aged about 61 years,
R/o D.No.14-190, Plot No.13, Sivalayam Street,
Mahadevapuram Colony, Autonagar,
Vijayawada – 520007.
6. Union of India,
Rep By Secretary, Ministry of Finance,
Sansad Marg,
New Delhi – 110001.

.....Respondents

Counsel for the Petitioner: Dr. Ananth S

Counsel for the Respondent No.1: Sri M. V. Suresh, Standing Counsel

Counsel for the Respondent No.6: Smt Divya Datla, Standing Counsel

Petition under Section 151 CPC is filed praying that in the circumstances stated in the affidavit filed in support of the petition, the High Court may be pleased to stay the payout of any claims related to insurance policies bearing number 1507034219P10845632 for a sum assured to the tune of Rs.70,00,000 (Rupees Seventy Lakhs only) and Policy No. 1507034219P115366206 to the tune of Rs. 10,00,000 (Rupees Ten Lakhs only), Pending disposal of WP No. 6506 of 2025, on the file of the High Court.

The court while directing issue of notice to the Respondents herein to show cause as to why this application should not be complied with, made the following order.(The receipt of this order will be deemed to be the receipt of notice in the case). The Court made the following

ORDER

The petitioners, Class 1 legal heirs of late Sri Ramesh, filed the above writ petition, to direct the respondent No.3, not to process the claims of policies bearing Nos.1507034219P115366206 & 1507034219P108456392.

Heard learned counsel appearing on either side.

The petitioners filed S.O.P.No.28 of 2021 before the learned Principal Senior Civil Judge, Vijayawada, for issuance of succession certificate under Section 372 of Indian Succession Act. The jurisdictional civil court, granted succession certificate by order dated 12.04.2024, in respect of aforementioned policies.

Learned counsel for the petitioners would submit that the petitioners submitted the order in S.O.P.No.28 of 2021 to respondents 2 & 3. In turn, the respondents 2 & 3, directed the petitioners to get No Objection Certificate from respondents 4 & 5, since their names were mentioned as nominees. Learned counsel would also submit that respondent No.3 is processing the policies, without considering the order in S.O.P.No.28 of 2021.

As seen from the order in S.O.P.No.28 of 2021, the jurisdictional civil court granted succession certificate in favour of the petitioners in respect of the aforementioned policies.

In *Shreya Vidyarthi v. Ashok Vidyarthi and others*¹, the Hon'ble Apex Court observed that mere nomination does not confer any beneficial interest in the amount payable under the policy. The nomination merely indicates the person authorized to receive the

amount. However, the amount can be claimed by the heirs as per the law of Succession governing them.

Given the facts and circumstances of the case, there shall be an interim direction to respondent No.3 not to process the policies bearing Nos. 1507034219P115366206 & 1507034219P108456392, pending further orders.

SD/- B CHITTI JOSEPH
ASSISTANT REGISTRAR

//TRUE COPY//

For ASSISTANT REGISTRAR

To,

1. The Chairman, Insurance Regulatory and Development Authority of India, 3rd Floor, Parisrama Bhavan, Basheer Bagh, Hyderabad - 500004, Telengana.
2. The Chairman and Managing Director, United India Insurance Company Limited, Head office 24 Whites Road, Chennai -600014.
3. The Senior Manager, United India Insurance Company Limited, Branch - 3, Ramamandiram Street, Governorpet, Vijayawada - 520002, NTR District.
4. Eathalapaka Vanaja, , W/o (Late) Narayana Rao, Female, aged about 65 years, D.No.6-22-7/24, Flat No.A-103, East Court Apartments, East Point Colony, Near VUDA Park, LB Colony, Visakhapatnam - 530017
5. Valluru Jalaja, , W/o (Late) V Chandrasekhar, Occ Retired Employee, Aged about 61 years, R/o D.No.14-190, Plot No.13, Sivalayam Street, Mahadevapuram Colony, Autonagar, Vijayawada - 520007.

6. The Secretary, Union of India, Ministry of Finance, Sansad Marg, New Delhi -110001.(1 to 6 By RPAD)
7. One CC to Sri Dr.Ananth S, Advocate [OPUC]
8. One CC to Sri M.V. Suresh, Standing Counsel [OPUC]
9. One CC to Smt. Divya Datla, Standing Counsel [OPUC]
10. One spare copy

HIGH COURT

SRS, J

DATED: 13/03/2025

ORDER

**IA No. 1 OF 2025
IN
WP NO: 6506 OF 2025**

INTERIM DIRECTION

