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

\+ W.P.(C) 241/2026 & CM APPL. 1117/2026, CM APPL. 1119/2026

MEENU RATHI ....Petitioner

Through: Mr. Shashwat Sareen, Adv.

versus

FEDBANK FINANCIAL SERVICES LIMITED & ORS. .....Respondents

Through: Ms. Taniya Bansal, Adv. for R1
Mr. Dhaval Mehrotra, Ms. Aditi Desai, Advs. for R4

CORAM:
HON'BLE MR. JUSTICE JASMEET SINGH

O R D E R

% **08.01.2026**

CM APPL. 1120/2026 & CM APPL. 1118/2026

Exemptions granted, subject to all just exceptions.

The applications are disposed of.

W.P.(C) 241/2026

1. This is a writ petition filed under Article 226 of the Constitution of India seeking the following prayers:

> *"A. Pass appropriate writ, order or direction to the Respondent No. 2 and Respondent No. 3 to review all claims as per rules and initiate the insurance claim process for the respective policies taken on Loan Account No. FEDDLHLAP050896, Loan Account No. FEDNOILAP0521628, and Loan Account No. FEDNOILAP0527414.*
>
> *B. Pass appropriate writ, order or direction to the Respondent No. 2 and Respondent No. 3 to pay the petitioner the insurance*

claim amount due to the petitioner for the respective policies taken on Loan Account No. FEDDLHLAP050896, Loan Account No. FEDNOILAP0521628, and Loan Account No. FEDNOILAP0527414, along with penalty for delayed payment.

C. Pass appropriate writ, order or direction to the Respondent No. 1 to refund all the EMI amounts withdrawn (Rs. 31,45,692) from the petitioner's husband's account (deceased borrower) after the death of the petitioner's husband.

D. Pass appropriate writ, order or direction to the Respondent No. 1 to pay interest to the petitioner on all the EMI amounts withdrawn from the petitioner's husband's account (deceased borrower) after the death of the petitioner's husband.

E. Pass appropriate writ, order or direction to the Respondent No. 3 to quash and set aside the repudiation letter for insurance claim dated 27.09.2024, and re-initiate the claim on fresh consideration in view of the facts and circumstances, as mentioned in the captioned petition.

F. Pass appropriate writ, order or direction to the Respondent No. 5 to take appropriate regulatory action against Respondent No. 2 and Respondent No. 3 basis the investigation into their affairs in view of the facts and circumstances, as mentioned in the captioned petition.

G. Pass appropriate writ, order or direction to grant the petitioner appropriate compensation for the continuing mental and financial harassment at the hands of the Respondent Nos.

1-3.”

2. Mr. Sareen, learned counsel for the petitioner, states among other grounds, that respondent No. 1 continues to deduct EMIs despite two insurance claims having been repudiated and the status of the other claims are not available with the petitioner, despite repeated request.

3. For the said reasons, issue notice to the respondents.

4. Ms. Bansal, learned counsel accepts notice on behalf of the respondent No. 1 and Mr. Mehrotra, learned counsel accepts notice on behalf of the respondent No. 4.

5. Issue notice to respondent Nos. 2, 3 and 5 through all modes including electronic as well as *dasti* process on the petitioner taking steps within 1 week from today, returnable on 28.01.2026.

JASMEET SINGH, J

JANUARY 8, 2026/AS