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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: Appearance not given

versus

FEDBANK FINANCIAL SERVICES LIMITED & ORS.

.....Respondents

Through: Ms. Taniya Bansal, Adv for R-1
Adv. Mr. Dhaval Mehrotra & Adv. Ms. Aditi Desai for R4

CORAM:
HON'BLE MR. JUSTICE JASMEET SINGH

<u>O R D E R</u>

% 16.02.2026

1. The order is passed in continuation of the order dated 06.02.2026 passed in the present petition.
2. The respondent No.1 has filed its detailed reply stating that the loan transactions were independent and cannot be linked to the insurance policies.
3. However, the fact is that the husband of the petitioner had taken the insurance policy and paid the premium. The premium was one-time payment and the premium for the insurance policy for 5 years has already been paid.
4. The scenario that emerges is that despite taking an insurance policy for covering the loan obtained by the petitioner and her husband, the insurance policy has been repudiated leaving the petitioner to pay the EMIs to the respondent No.1.

5. For the said reasons, till the stand of the respondent Nos. 2 and 3 is not placed on record through affidavit, it will be unjust to require the petitioner to pay EMIs for a loan which was covered by the insurance policy and should have been cleared by the respondent Nos. 2 and 3.

6. The petitioner has been able to show a *prima facie* case and the balance of convenience lies in favour of the petitioner.

7. For the said reason, till the next date of hearing, the payment of the payment of the EMI shall remain suspended.

8. For the said reason, let fresh notice be issued to the respondent Nos. 2 and 3 through all modes including electronic as well as *dasti* process on the petitioner taking steps within 2 days from today.

9. List on 27.02.2026.

JASMEET SINGH, J

FEBRUARY 16, 2026 / (MS)