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

+ **W.P.(C) 3747/2026**

JASWANT SINGH

.....Petitioner

Through: Mr. Nitin Goel, Advocate, Mr.
Sanyam Jain, Advocate and Mr. Jaswant Singh,
Advs.

versus

INDIAN OVERSEAS BANK & ORS.

.....Respondent

Through: Mr. Chandrapraksh, Adv. for R1
Mr. Amol, Adv. for R2
Mr. Abhishek Baid, Mr. Mohit Kumar Bafna, Mr.
Praneet Das and Mr. Ravinder Kumar, Advocates
for R4/RBI.

CORAM:

HON'BLE MR. JUSTICE JASMEET SINGH

ORDER

% **25.03.2026**

CM APPL. 18328/2026 & CM APPL. 18329/2026

Allowed subject to all just exceptions.

The applications stand disposed of.

W.P.(C) 3747/2026

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

“a) issue an appropriate writ, order, or direction quashing and setting aside the Claim Repudiation Letter dated 06.10.2025 issued by Respondent No. 2, being arbitrary, illegal, and violative of Articles 14 and 21 of the Constitution of India;

b) direct Respondent Nos. 1 and 2 to release the sum insured of INR 10,00,000/- to the Petitioner forthwith, along with interest @ 18% per annum from the date of claim submission



till the date of realization;

c) direct Respondent Nos. 3 and 4 to initiate and take appropriate regulatory and supervisory action, including imposing appropriate fine against Respondent Nos. 1 and 2 for their arbitrary conduct, harassment caused to the Petitioner, and the unjustified delay in settlement of the legitimate insurance claim;

d) award compensation to the Petitioner for mental agony and harassment, quantified at INR 25,00,000/- or such sum as this Hon'ble Court deems fit, in addition to the insured amount and interest;

e) award costs of the present proceedings in favour of the Petitioner and against the Respondents; . . .”

2. It is the case of the petitioner that the repudiation letter dated 06.10.2025 is arbitrary and is based on a false assertion that the policy commenced from 21.04.2025, whereas it was duly renewed on 03.04.2025 and the deceased passed away on 20.04.2025.
3. For the said reasons, issue notice.
4. Mr. Chandrapraksh, Mr. Amol and Mr. Bafna, learned counsels accept notice on behalf of the respondent Nos. 1, 2 and 4.
5. Let notice be issued to the respondent No. 3 through all modes including electronic on the petitioner taking steps within 1 week from today, returnable on 28.07.2026.

JASMEET SINGH, J

MARCH 25, 2026 / (MS)