

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 10-03-2026

CORAM

THE HON'BLE MR JUSTICE M.DHANDAPANI

WP No. 9224 of 2026

Elamurgu

..Petitioner(s)

Vs

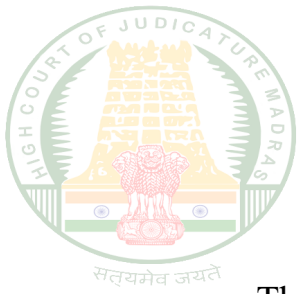
1. The State Bank Of India General Insurance
Compnay Limited
Rep. By its Managing Director,
9th Floor, A and B Wing, Fulcrum Building,
Sahar Road, Andheri (East) Mumbai -400 090
2. The Branch Manager
State Bank Of India General insurance,
Suraksha Aur Bharosa Dono,
Pollachi Branch,
Pollachi, Coimbatore District.
3. The Branch manager
State Bank of India,
1, Palakkad Road,
Pollachi, Coimbatore District

..Respondent(s)

This writ petition is filed under Article 226 of Constitution of India, to issue a Writ of Mandamus, direct the 1st and 2nd Respondent to consider the claim of the petitioner namely the claim insured amount, eligible bonus or other benefits with 18 percent interest in respect of Insurance Policy covered to the personal Loan A/C. No.40673964392 so as to adjust the same against the personal Loan Outstanding as on 21.12.2022 (i.e. date of death of the principal borrower) due to the demise of the husband of the petitioner namely Mareeswaran within a time limit that may fixed by this Court

For Petitioner(s):

Mr.N.Umapathi

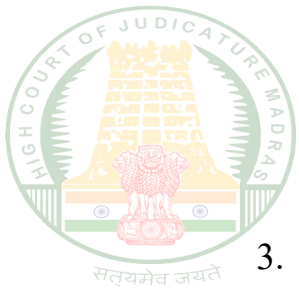


ORDER

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This petition has been filed seeking a direction to the 1st and 2nd Respondent to consider the claim of the petitioner namely the claim insured amount, eligible bonus or other benefits with 18 percent interest in respect of Insurance Policy covered to the personal Loan A/C. No.40673964392 so as to adjust the same against the personal Loan Outstanding as on 21.12.2022 (i.e. date of death of the principal borrower) due to the demise of the husband of the petitioner namely Mareeswaran within a time limit that may fixed by this Court.

2. It is the case of the petitioner that he is the widow of Late Mareeswaran, who was serving as a Tahsildar, Pollachi. During his lifetime, he had availed a personal loan of Rs.3,10,500/- from the 3rd respondent Bank on 28.12.2021 and was regularly repaying the monthly instalments without any default. He had also obtained a Health Insurance Policy from the second respondent covering personal accident, critical illness and hospitalisation benefits. The petitioner's husband was admitted to Kovai Medical Center and Hospital on 21.12.2022 due to chronic kidney disease and passed away on the same day. The petition made a representation on 11.03.2024 to the second respondent seeking settlement of the insured amount for liquidation of the outstanding loan liability and the said claim is still pending for consideration. Hence, the petitioner filed the present writ petition.



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3. The learned counsel for the petitioner submitted that this Court may direct the respondents to consider and pass orders on the petitioners representation dated 11.03.2024 within the stipulated time as fixed by this Court.

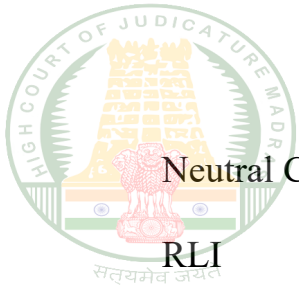
4. Heard the learned counsel for the petitioner and perused the materials available on record. Since no adverse order is passed against the respondents, notice to them is dispensed with.

5. Considering the facts and circumstances of the case and in view of the limited request sought for by the petitioner, this court directs the petitioner to make a fresh representation to the first respondent along with all the relevant documents and also a copy of this order within a period of two weeks from the date of receipt of a copy of this order. Upon receipt of the said representation, the first respondent to consider and pass orders on the petitioner's claim/representation dated 11.03.2024 within a period of four weeks thereafter.

6. With the above directions, the writ petition is disposed of. No costs.

10-03-2026

Index: Yes/No
Speaking/Non-speaking order



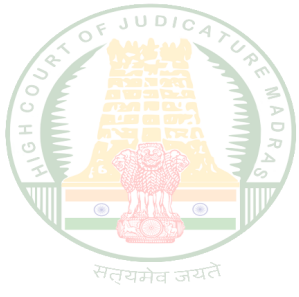
Neutral Citation: Yes/No

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To

1. The State Bank Of India General Insurance Compnay Limited
Rep. By its Managing Director,
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Sahar Road, Andheri (East) Mumbai -400 090
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M.DHANDAPANI, J.

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