



IN THE HIGH COURT OF KARNATAKA AT BENGALURU

DATED THIS THE 23RD DAY OF MARCH, 2026

PRESENT

THE HON'BLE MR. JUSTICE D K SINGH

AND

THE HON'BLE MR. JUSTICE T.M.NADAF

WRIT PETITION NO. 209 OF 2026 (GM-CON)

BETWEEN:

1. SHRIRAM GENERAL INSURANCE
COMPANY LIMITED
REP. BY ITS BRANCH MANAGER
E-8, EPIP, RIICO INDUSTRIAL
AREA, SITAURA, JAIPUR - 302022

THROUGH ITS OFFICE AT BENGALURU
SHRIRAM GENERAL INSURANCE COMPANY LTD
NO.4/5, S.V. ARCADE, 3RD FLOOR,
BILEKAHALLI MAIN ROAD,
OPP TO BANNERUGHATTA ROAD,
BENGALURU 560076
REP. BY ITS AUTHORIZED OFFICER

...PETITIONER

(BY SRI. ANUP SEETHARAM RAO., ADVOCATE)

AND:

1. SRI BABU RAO INNAAA
S/O LATE INNA RAMA RAO
RESIDING AT NO.40
9TH 'C' CROSS, SBI COLONY
I PHASE, J.P. NAGAR
BENGALURU - 560078
2. M/S SRI. GANESH INDUSTRIES
REP. BY ITS PARTNER
SRI. J S RAMESH

Digitally
signed by
VASANTHA
KUMARY B K
Local
High Court
of
KARNATAKA



CHELUR ROAD
CHINTHAMANI
CHIKKABALLAPUR DISTRICT
KARNATAKA STATE - 563125

...RESPONDENTS

THIS WRIT PETITION IS FILED UNDER ARTICLE 227 OF THE CONSTITUTION OF INDIA, PRAYING TO ISSUE A WRIT OF CERTIORARI OR ANY OTHER APPROPRIATE WRIT, ORDER OR DIRECTION QUASHING THE IMPUGNED ORDER DATED 03/11/2025 PASSED BY THE NATIONAL CONSUMER DISPUTES REDRESSAL COMMISSION, NEW DELHI IN REVISION PETITION NO.621/2024, PRODUCED AT ANNEXURE-A, ETC.

THIS PETITION, COMING ON FOR ORDERS, THIS DAY, ORDER WAS MADE THEREIN AS UNDER:

CORAM: HON'BLE MR. JUSTICE D K SINGH
and
HON'BLE MR. JUSTICE T.M.NADAF

ORAL ORDER

(PER: HON'BLE MR. JUSTICE D K SINGH)

The present writ petition has been filed impugning the order dated 03.11.2025 passed by the National Consumer Disputes Redressal Commission (for short '***the National Commission***') New Delhi, in Revision Petition No.621 of 2024, whereby the revision petition preferred by the petitioner has been dismissed and the orders passed by the District Commission and State Commission have been upheld, whereby the petitioner/Insurance Company



has been directed to pay a sum of Rs.4,00,000/- i.e., the insured declared value (ID Value) of the vehicle in question along with interest @ 9% per annum.

2. The vehicle in question was purchased by the Complainant No.1 from Complainant No.2 for a consideration of Rs.5,50,000/-. The RC got transferred in the name of the complainant No.1. i.e., the purchaser by its owner in pursuance to the sale effected. The said vehicle was insured with the petitioner/insurance company for a value of Rs.4,00,000/-. The policy was valid from 19.08.2016 to midnight of 19.08.2017. The vehicle was stolen from the parking of complainant No.1's office situated at No.40, 9th 'C' Cross SBI Colony, I Phase, JP Nagar, Bangalore.

3. The claim for insurance amount was repudiated by the insurance company. Aggrieved by the said repudiation, the complainant No.1-the purchaser and the erstwhile owner of the vehicle filed the complaint jointly before the



District Consumer Disputes Redressal Commission (for short '***the District Commission***') and said claim came to allowed by the District Commission vide order dated 29.10.2022 and the petitioner/insurance company was directed to pay a sum of Rs.4,00,000/- ID Value of the vehicle to complainant No.1 with interest at the rate of 9% p.a w.e.f 17.08.2017 till realization.

4. The submission of the petitioner/insurance company is that since the insurance policy was not transferred in the name of the complainant No.1 (purchaser) on transfer of the vehicle, therefore, the claim was not maintainable and it was specifically rejected, it is submitted that the orders passed by the Consumer Commissions are unsustainable and liable to be set aside. In support of his submission, learned counsel for the petitioner has relied upon the decision of the Supreme Court in ***COMPLETE INSULATIONS (P) LTD., Vs. NEW INDIA ASSURANCE COMPANY LTD.,*** reported in ***AIR 1996 SC 586.***



5. It may be noted that the appeal filed by the Insurance Company before the Karnataka State Consumer Disputes Redressal Commission (for short '***the State Commission***') also came to be rejected vide order dated 05.09.2023. Being aggrieved by the orders passed by the District Commission and the State Commission, the insurance company had approached the National Commission.

6. The National Commission considering the fact that it was not only the transferee, on transfer of the vehicle, but the transferor Mr. Ramesh Partner of M/s. Sri Ganesh Industries, jointly filed the complaint, rejected the contention of the insurance company that the claim was not maintainable and upheld the orders passed by the District Commission and the State Commission.

7. We have considered the submissions and carefully perused the orders passed by the Consumer Commissions



8. It was the vehicle which was insured and not the person. We are of the view that even in the absence of the transferor, the transferee was entitled to maintain the complaint in view of the fact that the vehicle got transferred in his name and also the RC was transferred in his name.

9. Be that as it may, not only transferee, but the transferor was also party before the District Commission.

10. We find no reason to interfere with the impugned judgment and order dated 03.11.2025 passed by the National Commission, and the orders passed by the State Commission and the District Commission, which is why we ***dismiss*** this petition.

**Sd/-
(D K SINGH)
JUDGE**

**Sd/-
(T.M.NADAF)
JUDGE**