

HIGH COURT OF JUDICATURE FOR RAJASTHAN
BENCH AT JAIPUR

S.B. Civil Writ Petition No. 20701/2025

Rajesh Kumar Meena S/o Shri Lalchand Meena

-----Petitioner

Versus

Manappuram Finance Limited and Ors.

-----Respondents

For Petitioner(s)	:	Mr. James Bedi
For Respondent(s)	:	Mr. Shri Ram Joshi

HON'BLE MR. JUSTICE ANUROOP SINGHI

Order

29/04/2026

1. Learned counsel for the petitioner submits that vide sanction letter dated 28.03.2023 (Annexure-1), the petitioner was sanctioned a loan of Rs. 49,00,000/- and was further granted the benefit of insurance on the said loan, for which an insurance premium amount of Rs. 2,01,198/- was also charged resulting into total loan amount of Rs. 51,01,198/- as is evident from the perusal of Annexure-1 being the sanction letter dated 28.03.2023 issued by the respondents in favour of the petitioner.
2. Learned counsel submits that the Equated Monthly Installment (EMI) was Rs. 57,980/-, which was regularly deducted as is evident from the account statement annexed as Annexure-7 to the writ petition.
3. Learned counsel submits that the petitioner had suffered paralytic attack on 24.09.2024, which was duly reported to the respondents on account of which he was permanently disabled and thus, a request was made by him to grant the benefit of the insurance policy issued to him by the respondents.

4. However, to the shock and surprise of the petitioner, a copy of the said insurance policy was not served to the petitioner. Thereafter, a complaint was filed by the petitioner before the Permanent Lok Adalat, Jaipur Metropolitan-II, being complaint No. 178/2025 which came to be dismissed vide order dated 11.09.2025 solely on the ground that the proceedings under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (**SARFAESI**) had already been initiated by the respondents.

5. Mr. Shri Ram Joshi, Advocate, appearing on behalf of the respondents prays for and is granted further two weeks' time to file reply to the writ petition.

6. List the matter on 14.05.2026.

7. Till the next date, the effect and operation of the order dated 11.09.2025 (Annexure-8) shall remain stayed.

(ANUROOP SINGHI),J