

GAHC010146462021



THE GAUHATI HIGH COURT
(HIGH COURT OF ASSAM, NAGALAND, MIZORAM AND ARUNACHAL PRADESH)

Case No. : WP(C)/4941/2021

SURIYA BEGUM CHOUDHURY
W/O- LT. AFTAB UDDIN CHOUDHURY, R/O- VILL- BATARASHI AND P.O.
TILLABAZAR, P.S. AND DIST.- KARIMGANJ ASSAM, PIN- 788709

VERSUS

THE STATE OF ASSAM AND 4 ORS.
REP. BY THE COMM. AND SECY. TO THE GOVT. OF ASSAM, DEPTT. OF
FINANCE, DISPUR, GHY-06

2:CIRCLE HEAD OF THE CIRCLE HEAD OFFICE
PUNJAB NATIONAL BANK
SILCHAR
DIST.- CACHAR
ASSAM
PIN- 788001

3:THE BRANCH MANAGER
PUNJAB NATIONAL BANK
KARIMGANJ BRANCH
P.O.
P.S. AND DIST.- KARIMGANJ
ASSAM
PIN- 788710

4:NATIONAL INSURANCE COMPANY LTD.
3
MIDDLETON STREET
PRAFULLA CHANDRA SEN SARANI
KOLKATA
WEST BENGAL
700071

5:THE REGIONAL MANAGER
NATIONAL INSURANCE COMPANY
BHANGAGARH
G.S.ROAD
GHY-0

Advocate for the Petitioner : MR H R CHOUDHURY

Advocate for the Respondent : SC, FINANCE

BEFORE
HONOURABLE MR. JUSTICE DEVASHIS BARUAH

ORDER

Date : 02.02.2024

1. The instant writ petition has been filed by the petitioner seeking a direction from the respondents, more particularly, the respondent Nos. 3 and 4 to settle and dispose of the claim of the policy bearing Policy No. A2174400000000410809 under the Pradhan Mantri Suraksha Bima Yojana (PMSBY) in the National Insurance Company Ltd. connected with the account of the Karimganj Branch of United Bank of India, now Punjab National Bank bearing Account No. 0036010481014 @ 9% per annum.
2. The records reveals that an affidavit-in-opposition has been filed by the respondent Nos. 4 and 5 stating inter alia that the Insurance Company had already paid the insured sum of Rs, 2,00,000.00 on 12.07.2022 in the concerned Bank Account of the petitioner.
3. It has also been mentioned in paragraph No. 7 of the affidavit-in-opposition that the Insurance Policy in question was connected with the United Bank of India, Karimganj Branch. Under such circumstances, the relevant and required details available with the Insurance Company like

IFSC etc. for making payment to the insured sum amount as provided to the National Insurance Company Ltd were of the United Bank of India. The National Insurance Company Ltd have processed the claim diligently as per the Company's established procedure. However, as the United Bank of India had merged with the Punjab National Bank in the meantime, and the necessary details like IFSC, UTR Code etc. had changed. It has been submitted that said particulars were not furnished to the National Insurance Company for which the claim could not be processed properly and timely.

4. This Court having taking into account that the petitioner have already been paid the insurance amount and explanation so provided in paragraph No. 7 of the affidavit-in- opposition is of the opinion that the question of imposition of interest upon the respondent No. 4 and 5 in the facts of the instant case does not arise.

5. Consequently, the instant writ petition stands closed without any further direction.

JUDGE

Comparing Assistant