



**IN THE HIGH COURT OF PUNJAB AND HARYANA
AT CHANDIGARH**

111

CWP-18615-2026

Date of Decision: 07.07.2026

INDUSIND NIPPON LIFE INSURANCE COMPANY LIMITED**...Petitioner(s)****Versus****ARUNA SACHDEVA AND OTHERS****...Respondent(s)****CORAM: HON'BLE MR. JUSTICE TRIBHUVAN DAHIYA**

Present:- Mr. Sanjeev Goyal, Advocate, Mr. Adhiraj Bhandari, Advocate
and Mr. Saurav Goyal, Advocate for the petitioner.

TRIBHUVAN DAHIYA, J. (Oral)

The petition has been filed seeking a writ of *certiorari* quashing the order dated 21.04.2026, passed by the third respondent - State Consumer Disputes Redressal Commission, Chandigarh, in MA/22/2026 in FA/287/2025, directing liquidation of Fixed Deposit Receipts (FDRs) amounting ₹12,53,131.17, the amount deposited by the petitioner before the State Commission during pendency of the first appeal. Further, a writ of *mandamus* has been sought directing the third respondent to retain the statutory pre-deposit of the aforesaid amount in FDRs till final adjudication of the second appeal statedly filed by the petitioner before the National Consumer Disputes Redressal Commission.

2. Learned counsel contended that the complaint filed by the first respondent before the District Commission, CC/05/2025, was partly allowed vide order dated 01.07.2025, directing the petitioner (opposite party therein) to refund the entire insurance premium amounting ₹9,29,669 to the respondents/complainants along with interest. The petitioner challenged the



order before the State Commission, and during its pendency in terms of directions issued, the entire outstanding amount was deposited with the Commission in the form of two FDRs amounting ₹6,20,078.01 and ₹6,33,053.16. The appeal was finally dismissed vide order dated 06.01.2026, and the petitioner challenged the same before the National Commission; filing slip, Annexure P-7, has been attached with the petition to establish the fact. Sometime later, the respondents/complainants filed an application before the State Commission seeking release of the amount lying in the FDRs and the application was allowed vide impugned order dated 21.04.2026, directing the release of FDRs in favour of the respondents/complainants subject to furnishing indemnity bonds to indemnify the petitioner/judgment debtor in terms of the order of the National Commission, if any, passed in the second appeal. Learned counsel further contended that release of the amount is in violation of Sections 71 and 72 of the Consumer Protection Act, 2019, as the State Commission is not seized of the matter any longer and the petitioner has already approached the National Commission. He, however, does not dispute that pursuant to passing of the order dated 21.04.2026, the amount has already been released to the respondents/complainants. It is also not disputed that the National Commission has not granted any stay on the order passed by the State Commission.

3. In view of the aforementioned facts, this Court is of the considered view that there is no ground to entertain the petition, especially when the impugned order dated 21.04.2026 has already been executed by releasing the awarded amount to the respondents/complainants subject to furnishing the indemnity bonds in terms therewith. The petition, accordingly,



stands disposed of with liberty to the petitioner to raise this plea before the National Commission in accordance with law, if so advised.

(TRIBHUVAN DAHIYA)
JUDGE

07.07.2026
Ad

<i>Whether speaking/reasoned</i>	<i>Yes/No</i>
<i>Whether reportable</i>	<i>Yes/No</i>