

CRM-M-15975-2018

Date of Decision:14.05.2018

Narinder Kaur and another

.....Petitioners

Vs.

State of Punjab

....Respondent

CORAM : HON'BLE MR.JUSTICE AMOL RATTAN SINGH

Present: Mr.Gagandeep Singh Sirphikhi, Advocate,
for the petitioners.

Mr.V.G.Jauhar, Sr.D.A.G., Punjab.

Mr.Gurjeet Singh Kaura, Advocate,
for complainant.

AMOL RATTAN SINGH, J. (Oral)

Pursuant to the order of this Court dated 27.04.2018, an affidavit of Sh.Parampal Singh, SSP, Amritsar (Rural), has been filed in Court today, a copy of which has been given to the learned counsel for the petitioners.

As per the said affidavit now it has been enquired from the Max Life Insurance Company, Mall Road, Amritsar, with regard to whether renewal notices have been issued to the policy holders, i.e. complainant Gurmukh Singh and his wife Jasbir Kaur, with regard to non-deposit of premium. As per the Company, notices were duly issued to the policy holders prior to the due date, due to non-payment of which the policies lapsed.

The case of the petitioners is that the premium taken by them from the policy holders in the year 2009 was duly deposited, after which no such premium was collected by them.

However, as per the case of the complainants, annual premium was paid by them to the petitioners, in respect of which actually no receipts were initially issued and when the complainants went to withdraw the policy

amount/prematurity amount, they came to know from the company that infact the policies stood lapsed with no premium paid.

The petitioners thereafter are stated to have been approached with regard to the aforesaid, to which they replied that the installments had been duly deposited and eventually they are stated to have issued a receipt to the complainants on 15.10.2015, for an amount of Rs.31,000/-, with the receipt showing that it had been issued from Sarvotam Credits and Finance Limited, Industrial Area-A, Link Road, Janakpuri Chowk, Ludhiana.

Learned State counsel, on instructions from the police official present in Court to assist him, submits that it has been determined from Ludhiana, that no such office exists at that place.

That being so, this petition is dismissed, for the investigation to be carried out as regards the complicity of the petitioners or otherwise.

However, this Court has made no comment whatsoever on the actual merits of the case for or against the petitioners, which would be gone into by the investigating agency and the competent Court on the basis of evidence gathered/led.

Interim order stands vacated.

May 14, 2018

dharamvir

**(AMOL RATTAN SINGH)
JUDGE**

Whether speaking/reasoned : YES/NO
Whether Reportable : YES/NO