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W.P.No.29022 of 2019

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 12.07.2022

CORAM:

THE HONOURABLE MR.JUSTICE R.SUBRAMANIAN

W.P.No.29022 of 2019

A.Rajesh

..Petitioner

Vs.

1.The District Collector,
Collectorate,
Cuddalore District.

2.The Manager,
Indian Bank,
Raathanam Branch,
Trichy – Chennai Trunk Road,
Cuddalore District.

3.The Zonal Manager,
LIC of India,
Andhra Insurance Building,
No.323, Thambu Chetty Street,
Chennai – 600 001.

..Respondents

Prayer: Writ Petition filed under Article 226 of the Constitution of India seeking issuance of Writ of Mandamus, directing the 1st respondent to consider my representation dated 10.06.2019 and direct the 3rd respondent to give Rs.2,00,000/- to the petitioner under PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA scheme.



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For Petitioner : Mr.P.Saravanan
For Respondents : Ms.V.Yamunadevi
Special Government Pleader for R1
Mr.P.V.Muralidhar for R2
Ms.C.Harini for
M/s.M.B.Gopalan Associates

ORDER

Challenge in the Writ Petition is to the repudiation of the claim of the petitioner for benefits of Pradhan Mandhri Jeevan Jyoti Bima Yojana scheme.

2.The said scheme is an Insurance scheme made available to all savings bank account holders between the age of 18 and 50 and it requires a premium to be paid by the account holders. The petitioner claims to have paid the premium and seeks the benefits.

3.The Life Insurance Corporation of India, which is the operating Insurance Company under the scheme has rejected the claim of the petitioner on the ground that there is a discrepancy in the age of the



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petitioner shown in the various KYC documents. While the Adhar Card and the Ration Card of the petitioner shows that she was born in the year 1965, the Voter ID issued by the Election Commission of India shows that she was born in the year 1968. The Voter ID Card issued by the Election Commission cannot be taken as a basis for the date of birth of a person. The Ration card or Adhar Card are more reliable instruments, in which, the date of birth is recorded. In the family Ration Card, the date of birth is shown as 30.06.1965. In order to find out whether the petitioner has paid the premium before she had completed the age of 50 years, I had required the Bank namely, the Indian Bank, Ramanatham Branch to produce the statement of account.

4.From the statement of account, it is seen that the 1st premium of Rs.330/- was paid by the petitioner on 08.07.2017. The petitioner was above the age of 50 years on the date of payment of first premium. Therefore, she would not be entitled to benefits under the scheme, since the scheme requires the Saving Bank account holders between the age of 18 to 50.



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5. In view of the same, I find no merit in the Writ Petition and it is accordingly, dismissed. No costs.

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Index: No

Internet: Yes

Non Speaking-order

To:-

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R.SUBRAMANIAN, J.

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