



W.P.(MD)No.13869 of 2022

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED : 01.07.2022

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THE HONOURABLE MR.JUSTICE G.R.SWAMINATHAN

W.P.(MD)No.13869 of 2022

Alagu Selvi

... Petitioner

Vs

1.The Branch Manager,
Axis Bank,
No.61/4B 1st Floor,
Pattu Arcate,
Byr Pass road,
Ramnagar (Near KFC),
Madurai – 6.

2.The Branch Manager,
Max Life Insurance,
2nd Floor,
Avar Plaza,
Opposite Hotel Germanuiz,
Bye Pass Road,
Madurai – 16.

... Respondents

Prayer: Writ Petition filed under Article 226 of the Constitution of India praying to issue a Writ of Mandamus, to direct the first respondent Bank to adjust the insurance amount in Loan Account No. LPR01091423525 from the second respondent Insurance Company Police Number: 0235000071 on the basis of the petitioner's representation, dated 02.05.2022.

For Petitioner : Mr.V.Karuna

For Respondents : Mr.P.Pethurajesh



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ORDER

The case of the petitioner is that her husband availed loan from the first respondent and that it was also ensured. He passed away on 20.05.2021. The petitioner wants the insurance amount to be adjusted. With that relief, this writ petition came to be filed.

2. I make it clear that the writ will not lie in the case of this nature against the respondents. Axis Bank is not a nationalized Bank. Max Life Insurance cannot be called as State instrumentality. The writ is clearly not maintainable. However, the learned Standing Counsel for the first respondent submitted that the insurance amount to the tune of Rs.21,00,000/- (Rupees Twenty One Lakhs only) has already been credited to the account on 30.03.2022.

3. Recording the said submission, the writ petition is dismissed. No costs. If the petitioner has any grievance or according to him an enhanced amount is payable, he has to seek his remedy elsewhere.

01.07.2022

Index : Yes / No
Internet : Yes/ No
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G.R.SWAMINATHAN, J.

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