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W.P.No.28875 of 2024

IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 23.10.2024

CORAM :

THE HON'BLE MR.K.R.SHRIRAM, CHIEF JUSTICE

AND

**THE HON'BLE MR.JUSTICE SENTHILKUMAR
RAMAMOORTHY**

W.P.No.28875 of 2024
and W.M.P.No.31493 of 2024

Uma

... Petitioner

-vs-

1. The Chief Manager,
State Bank of India,
Kalpakkam, 8th Avenue, DAE Township,
Kalpakkam, 603 102.
2. The Chief Manager,
State Bank of India,
Sriperumbudur, 283/664, Gandhi Road,
Ramanujar Nagar, Sriperumbudur 602 105.
3. The Regional Manager,
State Bank of India, RBO Tambaram,
27/8, Kamarajar Street, West Tambaram,
Chennai 600 045.
4. The Regional Manager,
State Bank of India, RBO-4,
No.9, Vardha Reddy Street,



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Vedachalam Nagar, Chengalpattu 603 001.

5. The Deputy General Manager,
State Bank of India, Administrative Office,
Chennai South, Rajaji Salai,
Chennai 600 001.

6. SBI Life Insurance Company Ltd.,
Turner Morrison Building, Floor,
GN Vaidya Marg, Fort, Mumbai 400 021.

Respondents

...

Prayer : Petition filed under Article 226 of the Constitution of India seeking issuance of a writ of mandamus to direct the respondents 1 to 5 to consider the representation dated 18.07.2024 and to discharge the outstanding that the respondents 1 to 5 claim from the petitioner has the said loan obtained by the petitioner and her late husband Kumar from 1st and 2nd respondent's bank and it is deemed to have already been discharged on the death of one of the borrowers Kumar on 21.03.2021 by operation of law as per the terms and conditions of the SBI Group house insurance super Suraksha life policy which cover the risk of the repayment w.e.f. 12.11.2004.

For Petitioner : Mr.R.Ganesan

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ORDER

(Order of the Court was made by the Hon'ble Chief Justice)

Petitioner has approached this Court to direct respondents to act



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on the representation dated 18.07.2024 and also honour the insurance cover that was given to petitioner as reflected in the certificate of insurance – SBI Life - Super Suraksha For Housing Loan Borrowers of State Bank of India Group.

2. Though we find that this is purely a contractual issue not amenable to writ jurisdiction of this Court, we dispose of the petition with a direction to respondents to consider the representation dated 18.07.2024 and reply to petitioner within four weeks of receiving a copy of this order. There shall be no order as to costs. Consequently, interim application stands closed.

We clarify that we have not made any observations on the merits of the claim as alleged by petitioner in the petition.

(K.R.SHRIRAM., CJ.)

**(SENTHILKUMAR
RAMAMOORTHY, J.)**

23.10.2024

Index : Yes/No
NC : Yes/No



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THE HON'BLE CHIEF JUSTICE
AND
SENTHILKUMAR RAMAMOORTHY,J.

(sra)

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