

M/L 14  
07.07.2025  
Court No.14  
PRADIP

IN THE HIGH COURT AT CALCUTTA  
CONSTITUTIONAL WRIT JURISDICTION

WPA 10001 of 2024

Mainuddin Ahammad & Ors.

Vs.

Union of India & Ors.

Mr. R.N. Chakraborty  
Mr. M. Ahmed

...for the Petitioners.

Mr. Pinaki Ranjan Chakraborty  
Mr. Partha Chakraborty

...for the Union of India.

Mr. D.K. Kundu  
Mr. Arjun Basu

...for the LIC.

Mr. Subhendu Rychowdhury  
Ms. Shila Chatterjee

...for the Respondent no.4.

1. The petitioners claim to be the heirs and legal representatives of a person who had obtained a life insurance policy indicating his nominees.
2. The petitioners submit that they are entitled to their share in the money left by their deceased father who was holding the life insurance policy and the same stood matured long back.
3. The petitioners submit that the nominees do not have the right usurp the entire money in the policy and the nominee is bound to distribute the amount to the heirs of the deceased policy holder in accordance with the law of succession.
4. The petitioners rely upon the judgment delivered by the Hon'ble Supreme Court in the matter of **Shipra Sengupta Vs. Mridul Sengupta & Ors.** reported in

**(2009) 10 Supreme Court Cases 680** wherein the Court held that the nominee is entitled to receive the money but the amount so received is to be distributed according to the law of succession. Nomination does not confer any beneficial interest on the nominee.

5. Learned advocate representing the private respondent submits, upon instruction that, the money has already been distributed in terms of the family settlement entered into by the policy holder.
6. Learned advocate for the Life Insurance Corporation of India (LICI) submits that after the claim has been settled, there is no scope on the part of the LICI to issue any direction upon the nominees to disburse the amount in favour of any of the legal heirs.
7. Upon hearing the parties, it appears that an objection filed by the petitioners is pending consideration at the end of the authority. The authority ought to intimate the petitioners that the claim has been settled and the person in whose favour the same has been settled so that the petitioners can follow up their claim before the competent forum.
8. The LICI even after receipt of the representation of the petitioners did not make any further communication.
9. In view of the above, the instant writ petition is disposed of by directing the competent authority of the LICI to intimate the petitioners the fate of the policy and the details of the persons in whose favour the amount was disbursed at the time of closure of the policy so that the petitioners may take necessary legal steps for redressal of their grievances.
10. The writ petition stands disposed of.

11. Urgent photostat certified copy of this order, if applied for, be supplied to the parties upon compliance of all requisite formalities.

**(Amrita Sinha, J.)**