



W.P(MD)No.16855 of 2025

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

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DATED : 29.07.2025

CORAM:

THE HONOURABLE MRS.JUSTICE S.SRIMATHY

W.P(MD)No.16855 of 2025

K.Parkavi

... Petitioner

Vs

The Branch Manager,
LIC of India,
Pudukkottai Branch,
Pudukkottai.

... Respondent

PRAYER : Writ Petition filed under Article 226 of the Constitution of India praying for issuance of a Writ of Mandamus, directing the respondent to disburse the sanctioned benefits of the policy with the respondent vide policy numbers 753707942, 753145901 and 752221844 to the legal heirs of the deceased Nahindran (Policy Holder) by considering the petitioner's representation dated 14.12.2022.

For Petitioner : Mr.J.Anandkumar

For Respondent : Mr.B.Prasannavinoth



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ORDER

The present Writ Petition has been filed for the issuance of a Writ of Mandamus, to direct the respondent to disburse the sanctioned benefits of the policy with the respondent vide policy numbers 753707942, 753145901 and 752221844 to the legal heirs of the deceased Nahindran (Policy Holder) by considering the petitioner's representation dated 14.12.2022.

2. The learned Counsel appearing for the petitioner submitted that despite the death of the insured on 01.11.2005 and despite the petitioner's representation, the respondent has failed to disburse the amounts which are due under the said policies.

3. The learned Counsel appearing for the respondent submitted that the petitioner is neither a direct legal heir nor even a second-class legal heir of the deceased policyholder. The petitioner is the legal hair of the insured's brother's daughter. Therefore, the policy amount cannot be disbursed unless a succession certificate is produced. He further submitted that an investigation was carried out and reports were submitted for the first two policy numbers, namely, 753707942, 753145901 and that the investigation for the third policy number is undergoing.

Therefore, only after the completion of the said investigation, the same will be



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approved for disbursement.

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4. After recording the said submissions, this Court is of the considered opinion that unless the petitioner produces a valid succession certificate, the respondent cannot disburse the policy amount. Therefore, the petitioner is directed to obtain a succession certificate in accordance with law and submit the same to the respondent. On such submission, the respondent shall consider and disburse the policy benefits in accordance with law.

5. With the above said directions, this Writ Petition is disposed of. There shall be no order as to costs.

29.07.2025

NCC : Yes / No

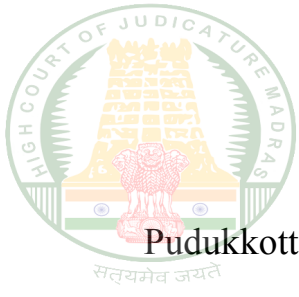
Index : Yes / No

Internet : Yes

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To:

The Branch Manager,
LIC of India,
Pudukkottai Branch,



Pudukkottai.

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S.SRIMATHY, J.

jbr

ORDER MADE IN
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