



WP(MD) NO. 27005 of 2025

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 17-12-2025

CORAM

THE HONOURABLE MR JUSTICE R.VIJAYAKUMAR

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Kavitha

....Petitioner

Vs

**1.The Secretary
The Insurance Ombudsman
No.453, Old No.312, Anna Salai
Fathima Akthar Court 4th Floor
Thenampet, Chennai**

**2.The Zonal Manager
LIC-Housing Finance Limited (LIC-HFL)
No.102, Annasalai
Chennai**

**3.The Divisional Manager
LIC Housing Finance Limited (LIC-HFL)
Sellur, Madurai City**

**4.The Branch Manager
LIC-Housing Finance Limited (LIC-HFL)
No.120, West Perumal Mesthiri Street
Nearby LIC Jeevan Jothi Building
Madurai City**

....Respondents

Prayer:Writ Petition, filed under Article 226 of the Constitution of India, praying this court to issue a WRIT of MANDAMUS directing the 1st respondent to direct the 2nd respondent to issue the original bond of Life Insurance in Policy No.747367149 taken by the petitioner by considering the petitioner's representation dated 19.06.2025.



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For Petitioner : Mr.J.Vijayaraja

For Respondents : Mr.V.Veerapandian for R1, R2 & R4

: Mr.G.Prabhu Rajadurai for R3

ORDER

The present writ petition has been filed seeking a mandamus as against the first respondent to direct the 2nd respondent to issue the original bond of Life Insurance in Policy No.747367149 taken by the petitioner by considering the petitioner's representation dated 19.06.2025.

2.According to the learned counsel for the writ petitioner, the petitioner had availed the Housing Loan from the fourth respondent. In support of the said loan, she was advised to take Life Insurance Policy and she had paid the premium. He had further submitted that after clearing the entire Housing Loan amount, the respondents have not returned the Life Insurance Bond. Hence, the present writ petition.

3.According to the learned counsel appearing for the respondents 2 to 4, the original bond submitted by the writ petitioner as a security to them has been misplaced and now, they have issued a duplicate policy with reassignment in favour of the writ petitioner. It is handed over to the petitioner's counsel. However, it is the grievance of the writ petitioner that the premium amount has not been paid by them since it was not informed by the respondents 2 to 4.



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4. Notice relating to the premium will emanate only from the L.I.C. and not from L.I.C Housing Finance Limited. Therefore, it is for the petitioner to workout his remedy before the Life Insurance Corporation.

5. With the above said observations, this writ petition stands disposed of. No costs.

17-12-2025

Internet : Yes/No
Index : Yes/No
NCC : Yes/No
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R.VIJAYAKUMAR, J.

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