



WEB COPY

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 10.12.2025

CORAM

THE HON'BLE MR.JUSTICE R.VIJAYAKUMAR

W.P.(MD)No.35205 of 2025

Minor Ragavi

Represented by her Maternal Aunt,
Mrs.S.Indiragandhi

...Petitioner

Vs

1. The Insurance Ombudsman,
Anna Salai, Teynampet,
Chennai - 600 018.

2. The Branch Manager,
Life Insurance Corporation of India,
Opposite (TANSI), Palani,
Dindigul District.

3. The Branch Manager,
Life Insurance Corporation of India,
Aruppukottai, Virudhunagar District.

...Respondents

PRAYER: Writ Petition is filed under Article 226 of the Constitution of India, to issue a Writ of MANDAMUS, directing the 2nd and 3rd respondent to disburse the policy benefits to petitioner on attainment of her majority on 03.09.2026 on production of original copies of the policies and until then the respondents shall not disburse, release, sanction, or settle any amount under any of the above



mentioned policies to any third person, with respect to Policy Nos. 746239024, 747196480, 747196481, 747196482, 747196483, 745887981, and 746870635 at 2nd and 3rd respondent LIC branches, considering the petitioner's representation dated 28.11.2025 within a stipulated time.

For Petitioner : M/s.K.Vasanth Kumar

For Respondents : Mr.S.Karthik
Standing Counsel for R2 and R3

ORDER

The present writ petition has been filed seeking a mandamus as against the respondents 2 and 3 to disburse the policy benefits to the petitioner on attainment of her majority on 03.09.2026 on production of original copies of the policies and further prayer has been sought for not to disburse any amount to any of the third party.

2. A perusal of the records reveal that the petitioner is represented through her aunt. Now she has made a prayer that the entire policy amount has to be disbursed only to the petitioner and not to her father on the ground that she is the sole nominee incorporated in the policies.



3. It is a settled position of law that the nominee shall only be entitled to receive the amount as a Trustee on behalf of the other legal heirs who will have a share in the policies. In such circumstances, such a mandamus cannot be issued as against the respondents Life Insurance Corporation. In case, the policies get matured, the respondents are directed to disburse the amount on production of the original copies of the policies and on production of the appropriate legal heir certificate as per the Rules of Life Insurance Corporation.

4. With the above said observations, this writ petition stands disposed of.

No costs.

10.12.2025

NCC : Yes/No
Index : Yes/No
Internet: Yes/No
RJR

To

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R.VIJAYAKUMAR, J.

RJR

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