Order QR

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IN THE HIGH COURT OF JUDICATURE AT MADRAS

DATED: 29-10-2026

CORAM

THE HON'BLE MR.JUSTICE C.KUMARAPPAN

WP No. 10048 of 2022

CNR: {HCMA011679802021}

S.Jothi
W/o.Sivakumar (Late), ..Petitioner(s)

Vs

1. The Senior Regional Manager,
   Regional Office, Indian Overseas Bank,
   Mudaliyarpet, Puduchery.
2. The Branch Manager
   Indian Overseas Bank,
   Cuddalore OT, Cuddalore District.
3. The Vice President
   Pioneer Jellice India Pvt.Ltd.
   Semmankuppam, Chidambaram Main Road,
   Cuddalore, Cuddalore District.

..Respondent(s)

Prayer :- This writ petition filed under Article 226 of the Constitution of India to direct the 1st and 2nd respondent to deliver the Rs. 1,50,000/- of accident death benefits to the petitioner with 12 % per annum with cost.

For Petitioner(s): Mr. K.Srinivasan

For Respondent(s): Mr. R.R.Pradheep,
for R1 & R2

R3-No appearance

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ORDER

The present writ petition has been filed seeking disbursement of a sum of Rs.1,50,000/- as an accident death benefit to the petitioner.

2. It is the specific submission of the petitioner that the account maintained by the petitioner in the respondent bank, bearing Account No.002101000088346, is a salary account. Though it being a salary account, without referring it as a salary account, the respondents simply treated it as a savings bank account and thereby denied the petitioner's legitimate claim under the insurance policy on the death of the account holder.

3. The learned counsel would further submit that the management, in which the petitioner's husband was working, has also given a letter stating that the account maintained with the respondents bank is only a salary account. Despite the same, the respondents have not disbursed the insurance amount.

4. The learned counsel for the petitioner would further submit that claiming such amount, the petitioner has consistently sending letters from 2020,

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and 2021, but the respondents did not bother to respond such letters. The last representation of the petitioner is dated 12.04.2021.

5. At this juncture, though the learned counsel for the respondents would contend that the account is only a minimum balance account and it is not a salary account, the management had issued a letter only after the demise of the account holder, Mr.Sivakumar, stating that the account maintained by Sivakumar is a salary account.

6. Though that being the case, if the salary had been credited into the said account by the management, namely, the third respondent, the defence taken by the first and second respondents that the same cannot be construed as a salary account cannot accepted at all.

7. However, considering the fact that the respondents 1 and 2 have not filed a counter statement for all these four years and that no reply had been given to the petitioner in response to his letter dated 12.04.2021, this Court is of the firm view that the respondents 1 and 2 are directed to consider the petitioner's representation dated 12.04.2021 and pass appropriate order, of

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course after taking into consideration of the observation made herein above, within a period of eight weeks from the date of receipt of a copy of this order.

8. With the above directions, this writ petition is disposed of . No costs.

29-10-2026

Index: Yes/No

Speaking/Non-speaking order

Neutral Citation: Yes/No

MRP

To

1. The Senior Regional Manager
   Regional Office, Indian Overseas Bank,
   Mudaliyarpet, Puduchery.

2. The Branch Manager
   Indian Overseas Bank, Cuddalore OT, Cuddalore
   District.

3. The Vice President
   Pioneer Jellice India Pvt.Ltd. Semmankuppam,
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C.KUMARAPPAN, J.

MRP

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