



*W.P(MD)No.4008 of 2025*

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BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 09.04.2026

CORAM

**THE HONOURABLE MR.JUSTICE HEMANT CHANDANGOUDAR**

**Writ Petition(MD)No.4008 of 2025**

Karuppaiah

.. Petitioner

Vs

- 1.The Regional Officer,  
Union Bank of India,  
BSNL Building 2nd Floor,  
Vannarapettai,  
Tirunelveli Town.
- 2.The Branch Manager,  
Union Bank of India,  
Seithur Branch,  
No.73-C, Main Road Near Bus Stand,  
Seithur, Rajapalayam Taluk,  
Virudhunagar District.
- 3.The New India Assurance Co. Ltd.,  
Through its Branch Manager,  
402-A, Tenkasi Road,  
Rajapalayam Town,  
Virudhunagar District.

..Respondents

Prayer: Writ Petition filed under Article 226 of the Constitution of India, praying this Court to issue a Writ of Mandamus to direct the respondents herein to disburse the Personal Accident Insurance amount of Rs.2,00,000/- (Rupees Two Lakhs only) for the debit card



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issued to the petitioner's son namely Venkatasubramaniam which was issued under the Pradhan Mantri Jan Dhan Yojana Scheme to the petitioner to his wife namely, K.Annapooranam for the death of their son namely Venkatasubramaniam in a road accident.

For Petitioner : Mr.M.Thirunavukkarasu

For Respondents : Mr.V.Balasubramanian  
for R1 & R2

Mr.M.Jerin Mathew for R3

### **ORDER**

The petitioner has approached this Court seeking issuance of a Writ of Mandamus directing the respondents to disburse the Personal Accident Insurance amount of Rs.2,00,000/- (Rupees Two Lakhs only) in respect of the debit card issued under the Pradhan Mantri Jan Dhan Yojana Scheme to his son, Venkatasubramaniam, to his wife, K.Annapooranam, on account of the death of their son in a road accident.

2. The petitioner's son, Venkatasubramaniam, maintained a savings bank account with the second respondent Bank (A/c No. 335402120003972) and was issued a debit card in the year 2018 under the Pradhan Mantri Jan Dhan Yojana Scheme. The said debit



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card was valid from December 2018 to December 2020. Under the said scheme, in the event of the death of a debit card holder in a road accident, the legal heirs are entitled to compensation of Rs.2,00,000/- (Rupees Two Lakhs only).

3. The petitioner's son died on 14.04.2021. Thereafter, the petitioner submitted a claim to the second respondent seeking disbursement of the compensation amount, along with the personal accident insurance claim form, death certificate, copy of the debit card, and other relevant documents. The second respondent, in turn, forwarded all the original documents to the third respondent, which were delivered on 15.05.2023, as evidenced by the postal tracking report.

4. The learned counsel for the third respondent submitted that the second respondent may be directed to forward the essential documents for consideration of the petitioner's claim. However, the learned counsel for the second respondent submitted that all the original documents have already been forwarded and, therefore, the originals are no longer available. It is further submitted that the petitioner has furnished photocopies of the documents to the learned counsel for the third respondent.



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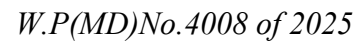
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5. In such circumstances, the stand of the third respondent that the petitioner's claim will be considered only upon resubmission of the original documents is untenable and misconceived.

6. Accordingly, this writ petition is disposed of, directing the third respondent to consider the petitioner's claim for payment of compensation of Rs.2,00,000/- (Rupees Two Lakhs only). The said exercise shall be completed within a period of two months from the date of receipt of a copy of this order. No costs.

**09.04.2026**

NCC : Yes/No  
Index : Yes/No  
Internet:Yes  
skn



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