



WEB COPY

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

DATED: 23.02.2026

CORAM

THE HON'BLE MR.JUSTICE R.VIJAYAKUMAR

W.P.(MD)No.4194 of 2026

M.Palraj

...Petitioner

Vs

1. The Manager,
Indian Overseas Bank,
Vellianai Branch,
Karur District.

2. The Ombudsman,
Indian Overseas Bank,
Central Office,
Customer Service Department,
5th Floor, Annexure Building,
763, Anna Salai, Mount Road,
Chennai District - 600 002.

... Respondents

PRAYER: Writ Petition is filed under Article 226 of the Constitution of India, to issue a Writ of Mandamus, directing the 1st respondent herein to disburse the claim amount to the petitioner as per the Suraksha Policy in the light of petitioner's representation dated 19.04.2025.

For Petitioner : M/s.H.Jahir Hussain

For Respondents : M/s.N.Dilipkumar
Standing Counsel



ORDER

The present writ petition has been filed seeking a mandamus directing the first respondent to disburse the claim amount to the writ petitioner as per Suraksha policy in the light of the representation dated 19.04.2025.

2. The petitioner's father was an account holder in the first respondent Bank and he had taken Suraksha policy and he had passed away on 31.05.2020 in an accident. An FIR has been registered in Cr.No.345 of 2020, on the file of the Pasupathipalayam Police Station, Karur District.

3. The petitioner had approached the first respondent Bank claiming the amount arising out of the Suraksha policy. However, the same was not considered. Hence, the present writ petition.

4. According to the learned Counsel appearing for the writ petitioner, they are not offering any insurance policy, but the policy is offered only by he Universal Sampo General Insurance Company Limited and the said company has already repudiated the claim made by the writ petitioner. However, the order has not been communicated to the petitioner.



5. Considering the above said facts, the first respondent is directed to consider the representation of the petitioner dated 19.04.2025 and communicate whether the claim of the petitioner has been accepted or repudiated. The said exercise shall be completed within a period 4(four) weeks from the date of receipt of a copy of this order.

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

No costs.

23.02.2026

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

To

The Manager,
Indian Overseas Bank,
Vellianai Branch,
Karur District.



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R.VIJAYAKUMAR, J.

RJR

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