



**IN THE HIGH COURT OF PUNJAB AND HARYANA
AT CHANDIGARH**

112

CWP-17143-2026 (O&M)
Date of Decision: 27.05.2026

ANITA SHARMA

...Petitioner

Versus

SBI LIFE INSURANCE COMPANY LIMITED
& OTHERS

...Respondents

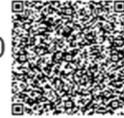
CORAM: HON'BLE MR. JUSTICE JAGMOHAN BANSAL

Present:- Mr. Sayyam Garg, Advocate for petitioner

JAGMOHAN BANSAL, J. (ORAL)

1. The petitioner through instant petition under Article 226/227 of the Constitution of India is seeking direction to respondents No.1 to 3-SBI Life Insurance Company Ltd. and State Bank of India to suspend deduction of EMIs qua loan account No.39611232634 during the pendency of appeal before respondent No.4-State Consumer Disputes Redressal Commission, Haryana (for short 'SCDRC'). She is further seeking setting aside of order dated 29.09.2025 passed by respondent No.4-SCDRC. He is also seeking direction to respondent No.4 to decide his application dated 10.02.2026. He is also seeking direction to respondent No.4-SCDRC to decide his appeal in a time bound manner.

2. The petitioner and her husband approached and borrowed loan from respondent No.3-Bank. They also purchased Group Credit Life Insurance Policy from respondent No.1-SBI Life Insurance Company Ltd. Her husband passed away on 10.01.2023. She filed claim with respondent



No.1 which was rejected. She filed application before District Consumer Disputes Redressal Commission, Faridabad (for short 'DCDRC') which vide order dated 03.06.2025 allowed her claim and directed the respondents No.1 & 2 to process the claim. The respondents assailed the order passed by DCDRC before respondent No.4-SCDRC which vide order dated 29.09.2025 directed the respondents to deposit the entire ordered amount after deducting the statutory pre-deposit. The respondents continued to deduct monthly EMIs despite order of DCDRC. She filed application dated 10.02.2026 before respondent No.4-SCDRC seeking modification of order dated 29.09.2025 to the extent of suspension of EMIs during the pendency appeal which was dismissed.

3. Learned counsel for the petitioner submits that respondents may be directed not to deduct EMIs during the pendency of appeal before SCDRC.

4. The State Commission is seized of the matter. There seems no reason to interfere in the proceedings pending before the State Commission. The petitioner may point out his difficulty/grievance before the State Commissioner which is quite competent to pass interim/final order.

5. Dismissed.

6. Pending Misc. application(s), if any, shall stand disposed of.

(JAGMOHAN BANSAL)
JUDGE

27.05.2026
SDK

Whether speaking/reasoned	Yes/No
Whether reportable	Yes/No