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* **IN THE HIGH COURT OF DELHI AT NEW DELHI**

\+ **W.P.(C) 15306/2022**

SURENDER KUMAR AGGARWAL .....Petitioner

Through: Appearance not given.

versus

LIFE INSURANCE CORPORATION OF INDIA .....Respondent

Through: Mr. Anoop K. Kaushal and Ms. Atishaya Kaushal, Advocates.

CORAM:
HON'BLE MR. JUSTICE PURUSHAINDRA KUMAR KAURAV

O R D E R

% **20.01.2026**

1. The petition is for directions to the respondent to release 'renewal commission', for the period prior to the termination of his agency, which is purportedly due to the petitioner.

2. The facts indicate that the petitioner's agency was terminated by the respondent on the ground that certain documents used by another agent in the commission of fraud on a policyholder, bore the petitioner's stamp and signatures. Consequently, the respondent *vide* termination order dated 10.12.2013 also forfeited the petitioner's renewal commission under Regulation 16(a) and (b) and Regulation 19(1) read with Regulation 10(6) the Life Insurance Corporation of India (Agents) Regulations, 1972 (Regulations).

3. The termination order was upheld by the appellate authority, the High Court and even the Supreme Court.

4. The case of the petitioner is that, under Regulation 19 of Regulations, the said 'renewal commission' could only have been forfeited in case of termination of the agency due to any 'fraud' committed by him. However, according to him, he has not committed any fraud and therefore, the impugned forfeiture of the commission is illegal.

5. It is seen that the respondent has terminated the petitioner's agency having construed the complicity of the petitioner in a fraud committed on a policyholder, on the basis of his signatures and stamp in some of the fraudulent documents.

6. Considering that Regulation 19 of the Regulations provides for forfeiture of the renewal commission if the agency is terminated on account of fraud, the forfeiture does not suffer from any infirmity.

7. The ground on which the petitioner challenges the reason assigned for termination of his agency does not amount to 'fraud' so as to warrant forfeiture of the 'renewal commission' under the aforesaid Regulation. The petitioner's grievance, therefore, requires determination of facts, which is beyond the scope of writ proceedings under Article 226 of the Constitution of India. Reference can be made to the decision of the Supreme Court in the case of ***Shubhas Jain v. Rajeshwari Shivam***.[2]

8. Reserving the right of the petitioner to take appropriate recourse before the appropriate forum in accordance with law, the instant petition stands disposed of.

PURUSHAINDRA KUMAR KAURAV, J

JANUARY 20, 2026
Sh/mj

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[2] (2021) 20 SCC 454