



CWP-15252-2025

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

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CWP-15252-2025

Date of Decision: 28.05.2025

Sarita

...Petitioner

Versus

State of Haryana and another

...Respondents

CORAM: HON'BLE MR. JUSTICE JAGMOHAN BANSAL

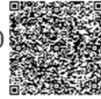
Present: - Mr. A.K. Yadav, Advocate
for Mr. Neeraj Yadav, Advocate for the petitioner
Ms. Rajni Gupta, Additional Advocate General, Haryana
Mr. Gaurav Jindal, Advocate for respondent No.2

JAGMOHAN BANSAL, J. (Oral)

1. The petitioner through instant petition under Articles 226/227 of the Constitution of India is seeking direction to respondent to consider her case and release benefit of Group Insurance Scheme.

2. The petitioner's husband joined respondent department i.e. Dakshin Haryana Bijli Vitran Nigam on 11.05.2012. He passed away on 19.11.2024 in a road accident in harness. The petitioner claimed benefit of Group Insurance Scheme. As per petitioner, the respondent is having Memorandum of Understanding with HDFC Bank and as per said Memorandum, she being dependent of deceased employee is entitled to benefit of Group Insurance Scheme.

3. Learned counsel for the petitioner submits that HDFC bank vide communication dated 30.04.2025 has rejected petitioner's claim on the

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ground that deceased employee had not achieved point of sale transaction which is essential for activating insurance coverage.

4. From the perusal of record, it is evident that claim of the petitioner has been rejected by HDFC bank which is a private legal entity. This Court cannot issue mandamus to the said entity especially with respect to commercial transaction between the parties. The petitioner has multiple alternative remedies against the impugned action.

5. In the backdrop, the present petition stands disposed of with liberty to the petitioner to avail remedies as permissible by law.

(JAGMOHAN BANSAL)
JUDGE

28.05.2025*Mohit Kumar*

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|---------------------------|--------|
| Whether speaking/reasoned | Yes/No |
| Whether reportable | Yes/No |