



IN THE HIGH COURT OF ORISSA AT CUTTACK

W.P.(C) No.37766 of 2025

Maili Janu

....

Petitioner

Mr. Biswambar Mohanty, Advocate

-versus-

***Grivance Redressal Officer,
India First Life Insurance
Co. Ltd., Mumbai and
others***

....

Opp. Parties

CORAM:

JUSTICE MRUGANKA SEKHAR SAHOO

ORDER

13.03.2026

(Hybrid Mode)

Order No.

02.

1. The petitioner before this Court is the claimant before the learned Permanent Lok Adalat, Puri. She had filed PLA case No.48 of 2025 against the Opp. Party-the Claims Department of India First Life Insurance Co. Ltd. as well as the banker Union Bank of India.

2. The learned Permanent Lok Adalat after considering the application of the petitioner, passed the following order:

“17. If the above criterion is applied to the present case, it is noticed that the delay was more than 4 years & no satisfactory explanation was given to explain such abnormal delay except the bald statement that the applicant is an illiterate & ignorant person. As it reveals that the applicant has



already received Rs.2 lakh in earlier occasion, so, it cannot be said that he was unaware of the provision/procedure in claiming the compensation amount. In our opinion, the applicant has miserably failed to show "sufficient cause" for the delay of filing the case before this forum. So, the Law of Limitation takes away the remedies available to the applicant (person aggrieved) & his claim is not maintainable.

For the foregoing reasons, we are of the view that the case of the applicant is not within the period of limitation which affect the merit of the case. Accordingly, the present case of the applicant is dismissed."

3. It is submitted by the learned counsel for the petitioner that the petitioner had two policies and she got the benefit of one policy amounting to Rs.2,00,000/- (rupees two lakhs only).

4. Learned counsel was requested to show before this Court where in the application before the Lok Adalat under section 22(C) of the Legal Services Authorities Act, 1987, the claimant had stated the aforesaid fact and the said aspect was dealt with by the learned Permanent Lok Adalat.

5. In response, learned counsel for the petitioner submitted that the aforesaid submission regarding two policies was not the subject matter of the case.

It is submitted by the learned counsel for the petitioner that the claim of the petitioner before the learned Permanent Lok Adalat was dismissed on the ground of delay and laches.



6. Learned counsel for the petitioner seeks and has adjournment.

7. The matter shall be listed in the week commencing 06.04.2026.

(Mruganka Sekhar Sahoo)
Judge

Rajesh

Signature Not Verified

Digitally Signed
Signed by: RAJESH KUMAR BADHEI
Reason: Authentication
Location: OHC
Date: 20-Mar-2026 19:34:15

