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

CR No.2397 of 2012

Date of decision: July 31, 2015

Cheema Jasbir Singh

.....Petitioner

Versus

HDFC Standard Life Insurance Company
Limited through its Executive Director

.....Respondent

CORAM: HON'BLE MRS. JUSTICE SABINA

Present: Ms. Kanwal S. Walia, Advocate
for the petitioner.

Mr. Sandeep Suri, Advocate
for the respondent.

SABINA, J

Petitioner has filed this petition challenging the
order dated 23.04.2010 (Annexure P-1).

Learned counsel for the petitioner has submitted
that the impugned order was a non-speaking order.

Learned counsel for the respondent, on the other
hand has opposed the petition.

Impugned order (Annexure P-1) reads as under:-

"No case for interference is made out.

*At this stage, petitioner states that as period for
encashment of cheque issued by the respondent
Bank has already elapsed; respondent be directed to
revalidate the same or issue afresh cheque for the
amount of Rs.14403.32 in favour of Mrs. Ravinder
Kaur, wife of the petitioner without any further delay.
Representative appearing on behalf of the*

respondent states at the bar that needful will be done without any further delay and the cheque would be revalidated/issue afresh, as now desired by the petitioner. Case is disposed of.”

Petitioner had approached the Permanent Lok Adalat, Public Utility Services with regard to policy No.10066212 dated 08.09.2004. The case of the petitioner was that he had received a cheque in the sum of ₹14,403.32 with regard to the policy in question, whereas, he was entitled to get the benefit of the sum assured as the subscriber was alive. However, the impugned order reveals that the same is a non-speaking order. Although, it has been mentioned by the members of the Permanent Lok Adalat that no case for interference is made out, but no reasons have been given as to how this conclusion had been reached by the members of the Lok Adalat.

Accordingly, this petition is allowed. Impugned order dated 23.04.2010 is set aside. Consequently, Permanent Lok Adalat, Public Utility Services is directed to pass a fresh order in accordance with law.

**(SABINA)
JUDGE**

July 31, 2015
mahavir