Insurer Can't Reject Claim by Citing Time Bar: Bombay HC

Court rules time-limit clauses in health insurance policies void

Indu Bhan

Mumbai: The Bombay High Court has clarified that an insurance company cannot reject hospitalisation expense claims merely because the time limit specified in the policy for filing the claim expires. A division bench comprising Justices Bharati Dangre and Manjusha Deshpande, in its order of April 20, directed the insurance company to reimburse the amount under the policy within eight weeks from the date of passing the order, along with annual interest at 6% from the time it became due and payable.

The court was hearing a petition filed by CP Ravindranath Menon, who sought reimbursement from United India Insurance Company under a group health policy obtained through his employer, Export-Import Bank of India. The policy was valid from April 1, 2021, until midnight of March 31, 2022.

On May 24, 2022, the claimant submitted several reimbursement claims for medical expenses incurred between April 8, 2021 and April 19, 2022. The insurance company rejected the claim of ₹1.13 lakh, stating that it was time-barred. It argued that the policy required claims to be filed within a prescribed 90-day period.

The insurance company, through its counsel, argued that since it is a contract between the parties, and the petitioner agreed to all the stipulations therein, which clearly stated that bills more than 90 days' old will not be paid/reimbursed, he is bound by the same, and since the reimbursement is claimed beyond the said period, the insurance company has rightly refused the claim.

However, the court, while rejecting this argument, said, "...in our view, such an inhibition in an insurance policy restricting the period of availing the benefit under the policy, which the insured is otherwise entitled to avail, cannot be sustained and has to be declared void and non-est."

The order is expected to provide clarity and relief to several policyholders, say legal experts.

Himanshu Vidhani, partner at law firm Quadra Legal, said by holding that contractual time-bar clauses in insurance policies are void under Section 28(b) of the Indian Contract Act, the court has effectively disabled insurers from rejecting legitimate claims on the mere procedural ground of delay. "This ruling will apply with equal force to all group and individual health policies, and insurers will need to revisit their standard rejection templates," he added.

Sarvaank Associates managing partner Ankita Singh said this order is a game-changer for the insurance sector. "It (the order) clarifies that companies cannot hide behind 'procedural' time limits to reject valid claims. The court prioritises the insured's substantive right to protection against arbitrary administrative deadlines, following established Supreme Court precedents."

TAPPING ALTERNATIVE ROUTES

UAE, Saudi Bypass Hormuz to Boost Crude Supplies to India

April crude imports avg 4.4 million bpd, down 15% from Feb

Sanjeev Choudhary

New Delhi: Supplies from Saudi Arabia to India have normalised while the UAE shipments are running well above last year's average, as both countries ramp up loadings from alternative ports that bypass the Strait of Hormuz disruption.

Increasing flows from Saudi Arabia and the UAE along with resumed imports from Iran and Venezuela and higher purchases from Russia have partly offset Gulf supply losses and ensured crude oil availability for India this month, said Nikhil Dubey, senior research analyst at the ship-tracking firm Kpler.

India's average crude imports of 4.4 million barrels per day (bpd) between April 1-26 were about 15% below February's intake of 5.2 million bpd, as supplies from Iraq — its second-largest source — are still shut, along with volumes from Kuwait and Qatar, according to Kpler.

Saudi Arabia supplied 697,000 bpd in April, compared with the average of 668,000 bpd in 2025-26. UAE supplies stood at 619,000 bpd in April, higher than the previous fiscal's average of 433,000 bpd.

Saudi Arabia has been redirecting shipments from Ras Tanura in the Persian Gulf to the Yanbu terminal on the Red Sea via its 7 million bpd East-West pipeline. UAE, meanwhile, is rerouting flows through the 1.7 million bpd ADCOP pipeline to Fujairah on the Gulf of Oman. Other Gulf producers remain overwhelmingly dependent on Hormuz for exports.

Supplies from Oman, which do not have to cross the strait, have also increased, climbing to 101,000 bpd in April from an average of 18,000 bpd in 2025-26.

Easing of US sanctions has helped Indian refiners, scrambling for alternatives after the Hormuz disruption tightened supplies and led to a surge in prices.

Resumption of crude supplies in April from Iran (151,000 bpd) after seven years and from Venezuela (258,000 bpd) after a nine-month gap has helped refiners secure volumes. US supplies to India, however, have lagged, falling to 115,000 bpd in April, well below the 2025-26 average of 314,000 bpd.

The US eased exports of Venezuelan crude after the capture of its President, Nicholas Maduro, in January, and issued waivers in March, facilitating imports of Iranian and Russian oil.

Russian supplies, which had dipped sharply in January and February due to the US sanctions, doubled month-on-month in March to 2 million bpd. This month, however, imports have moderated to 1.6 million bpd due to lower availability.

Oil Surge

Import volumes by sources

	2025-26 Avg	Apr 1-26
Russian Fed*	1,672	1,685
Iraq	846	0
Saudi Arabia	668	697
UAE	433	619
US	314	115
Nigeria	193	166
Brazil	111	305
Venezuela	10	258
Iran	0	151
Others	582	406
Total	4,829	4,401

Volume in 1,000 bpd, *Russian Fed includes Kazakh

Source: Kpler

'No Plan to Raise Petrol and Diesel Prices from May 1'

Our Bureau

New Delhi: The government is not considering any proposal to raise petrol or diesel prices from May 1, Sujata Sharma, joint secretary in the petroleum and natural gas ministry, said on Tuesday.

The statement comes amid speculation that the government may allow state-run oil marketing companies to increase pump prices after voting in key state elections concludes on Wednesday.

Fears of an imminent increase have triggered panic buying, with long queues reported at fuel stations and outages in some areas. Sharma attributed the dryouts to hoarding and urged consumers to purchase only what they need, assuring that adequate supplies of petrol and diesel are available in the country.

BOLD OIL POLICY, LITTLE OUTPUT

172 BLOCKS, $4.36 BILLION, JUST ONE PRODUCING FIELD

Prashant Mukherjee

New Delhi: A decade after India promised to unlock its oil and gas potential through a bold new policy, there has been negligible additional production despite large investments committed by companies and a flurry of exploration activity. This raises serious questions on both policy and execution, according to experts.

Since the Hydrocarbon Exploration and Licensing Policy (HELP) was introduced in 2016, the government has awarded 172 oil and gas exploration blocks across 19 sedimentary basins covering a massive 378,652 square kilometres under nine rounds of the Open Acreage Licensing Programme (OALP).

The Directorate General of Hydrocarbons (DGH), the government's technical arm that oversees exploration, admits in its latest annual report that while these 172 blocks attracted cumulative investment commitments of more than $4.36 billion, only 14 discoveries have been made so far and just one of them has been put into production in the marginal field of Gujarat, part of the Cambay basin. Production from this field is understood to be very small, with no meaningful contribution to national output.

For a policy that was meant to boost domestic output and reduce India's dependence on imports, one producing field in nearly ten years throws the efficacy of the policy into serious doubt, said experts.

Queries sent to the director general of DGH did not elicit any response until press time.

DOUBTFUL PROSPECTS

The gap becomes even starker when placed against India's untapped potential. The country holds an estimated 22 billion barrels of undiscovered hydrocarbon resources, yet nearly 70% of these reserves remain unexplored, according to S&P Global Commodity Insights.

"The problem was never just policy design, it was over-selling geological potential with limited data. Bidding happened on optimism, not on proven prospects," a former DGH official told **ET** on condition of anonymity.

Despite decades of policy changes, from the New Exploration Licensing Policy (NELP) of 1997-98, the country has not seen a major discovery comparable to Bombay High since 1974.

The DGH report highlights that 141 exploratory wells were drilled in a single year and seismic surveys have expanded across basins. But even as 48 exploratory wells were drilled in OALP blocks in 2024-25, none translated into meaningful production.

GEOLOGICAL DIFFICULTIES

A major reason was the location of these blocks, most of which lie in deepwater and ultra-deepwater regions, where exploration is expensive, technically complex and highly risky. Even in the latest OALP round, more than 70% of the area offered falls in deepwater zones. These are not easy fields that can be quickly brought into production. They require years of investment, advanced technology and stable policy support, something investors say India has struggled to provide.

"Geological complexities, such as harsher terrains including deep-sea exploration, significantly elevate the failure risk for operators," the report said, highlighting why companies often prefer squeezing more oil from ageing fields rather than betting on uncertain new discoveries.

Even as earlier rounds struggle to deliver production, the government is pushing ahead with fresh auctions. The government has now opened the OALP Round XI, offering 21 oil and gas exploration blocks spread across nearly 80,000 square km across on-land, shallow-water, deepwater and ultra-deepwater areas, as it continues its push to expand exploration and reduce import dependence.

The list of companies that have won these blocks is dominated by state-run firms such as ONGC and Oil India, along with a handful of domestic private players like Vedanta.

HIMACHAL PRADESH PUBLIC WORKS DEPARTMENT

INVITATION FOR BIDS (IFB)

Telephone No: 01907-256827
E-mail: ee-seraj-hp@gov.in

The tender notice is invited by the **Executive Engineer Seraj Division HP.PWD Janjehli Distt. Mandi** on behalf of Governor of H.P. invites the percentage rate bids in electronic tendering system, from the eligible class of contractor registered with HPPWD for the works as detailed in the table.

Sr. No.	Name of Work	Estimated Cost	Earnest Money	Cost of Tender	Eligible class of Contractor	Time	Starting date for down-loading bid	Deadline for submission of bid	Date of Opening of bid
1	1. Landslide Mitigation Measures Kelodhar Patikari road KM 10/150 to 10/605 (SH:- ROFD, Construction of Slab Culvert and Construction of Anchor Gabion Facia wall and Slope Protection) 2. Landslide Mitigation Measures Near Lambathach Govt Degree College on Mandi Gagal Chail Janjehli road (MDR - 24) RD 73/120 to 73/370. (SH:- ROFD, Construction of Hume Pipe Culvert, Slab Culvert, Drain and Reinforced Soil Wall and slope protection).	6,84,21,478/-	13,69,000/-	10,000/-	"A" Class	One Year	05.05.2026 at 11:00 AM	12.05.2026 at 09:00 AM	12.05.2026 at 11:00 AM
2	1. Landslide Mitigation Measures Near Dharwarthach Village Panchayat Shilibagi Lambathach Shilibagi Kalahari road KM 12/830 to 13/210 (SH:- Construction of Reinforced Soil wall and slope protection and Hume Pipe Culvert). 2. Landslide Mitigation Measures Near Deji Village on Thunag Panjeot Lambasarlar road KM 4/450 to 5/220 (SH:- Construction of Reinforced Soil wall and slope protection. Hume Pipe Culvert, Slab Culvert and V-Shape Drain).	7,17,97,093/-	14,36,000/-	10,000/-	"A" Class	One Year	05.05.2026 at 11:00 AM	12.05.2026 at 09:00 AM	12.05.2026 at 11:00 AM

Note:
1. The department has right to extend or cancel the bids without assigning any reasons thereof.
2. Only scanned copy of original documents are required to be uploaded on the tender website for technical & financial evaluation. The original documents shall be required only from the successful bidder before issue of letter of award.
3. The rates shall be quoted by the bidder excluding GST. (As per BOQ)
4. Key dates and time as mentioned above.
5. The bidder are advised to note other details of tenders from the department website for availability of bid documents and mode of submission **www.hptenders.gov.in**
6. Other details can be see in the bidding documents. The officer inviting tender shall not be held liable for any delays due to system failure beyond its control. Even though the system will attempt to notify the bidders of any bid updates, the Employer shall not be liable for any information not received by the bidder. It is the bidder responsibility to verify the website for the latest information related to the tender.

Executive Engineer
Seraj Division HP. PWD
Janjehli Distt. Mandi H.P
For and on behalf of Governor of H.P

Advt.No.: 0708/28/04/2026 **Him Suchna Avam Jan Sampark**

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E-mail: zokanpur.rec@ucobank.co.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES [See proviso to Rule - 8(6)]

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property(ies) mortgaged/charged to **UCO Bank** Secured Creditor, the possession of which has been taken by the Authorised Officer of **UCO Bank** Secured Creditor, will be sold on **"As is Where is", "As is what is"** and **"Whatever there is"** basis on **30.05.2026**, for recovery of Bank's Dues from Borrower(s) and Guarantor(s) to **UCO Bank** Secured Creditor. The details are described as below:

Sr. No.	Name & Address of Borrower(s)/ Guarantor(s)	Demand Notice Date / Possession Notice Date	Description of Immovable Property(ies) with known encumbrances, if any	Bank's Dues	Reserve Price / Earnest Money Deposit
Branch:- Etah (3297); Contact Number(s):- 9044220721, E-mail- etahka@uco.bank.in					
1.	**Borrower: Mr. Gaurav Yadav S/o Raj Bahadur, Address-** C/O Raj Bahadur, Near Mandi Samiti Aliganj Road Etah Pradesh, 207001 **Guarantor: Mr. Raj Bahadur S/o Ram Prasad, Address-** Kushalgarh Rijor Etah Pradesh, 207001	21.06.2025 / 14.10.2025 (Symbolic Possession)	All that part and parcel of the property admeasuring 116.13 Sq.mtrs. or 1250.00 Sq. Ft. situated at Gata No.562 Village Sheetalpur Pargana Etah Sakit Distt- Etah as per Book No.1,Volume No. 6181, Page no.-163 to 194 at Sr.No.6973 registered on 20.07.2009 at Sub-Registrar Office Etah Tehsil & District Etah and Correction deed Book no. 1, Volume no. 10805,Page no. 43-54, Sr. no. 10798 dated 27-05-2023 at Sub-Registrar Office Etah Tehsil & District Etah. Property standing in the name of Mr. Rajbahadur Singh s/o Ram Prasad R/O Kushalgarh Rijor Etah (U.P)-207001. **Details of Boundaries (As per Deed): East:** Plot of others **West:** Plot of Veeresh Kumar, **North:** Aligarh Etah Road, **South:** Land/Khet of Mukir	**Rs. 34,85,372.26** as on 24.04.2026 (inclusive of interest up to 30.03.2026)	**Rs. 30.79 Lakhs** / **Rs. 3.08 Lakhs**
2.	**Borrower: Mr. Pradeep Kumar Pal s/o Nathuram, Address-** 345 Sanjay Nagar Etah Pradesh,207001 **Guarantor: Mr. Nathuram Pal s/o Janki Prasad, Address-** 345 Sanjay Nagar Etah Pradesh,207001	16.06.2025 / 14.10.2025 (Symbolic Possession)	All that part and parcel of the property admeasuring 69.75 Sq.mtrs situated at House No.345 Mohalla Sanjay Nagar Pargana Etah Sakit Distt- Etah standing in the name of Mr. Nathuram Pal s/o Janki Prasad. Book No.1,Zild No. 1046, Page no.-3 to 4 at Sr.No.42 registered on 03.01.1984 Sub-Registrar Office Etah Tehsil & District Etah. **Details of Boundaries (As per Deed): East:** Plot Ram Swaroop, **West:** Plot Sunhari Singh, **North:** Road 10 ft., **South:** Plot Bhojraj Singh	**Rs. 15,75,696.50** as on 24.04.2026 (inclusive of interest up to 30.03.2026)	**Rs. 27.79 Lakhs** / **Rs. 2.78 Lakhs**

Date & Time of Inspection: 20.05.2026 11.00 AM to 30.05.2026 12.00 PM | Last Date for submission of Earnest Money Deposit (EMD) for Bid: 30.05.2026 Till 12:00 PM as per (IST) | Date & Time of e-auction:- 30.05.2026 from 01:00 PM to 5:00 PM as per (IST) with unlimited extension of 10 minutes each with Bid Incremental Amount of Rs. 10,000/-

For detailed terms and conditions of the sale, please visit the websites- **https://baanknet.com**

Note:- Hindi & English versions of this Notice are being published in Hindi & English Newspapers respectively. It is clarified that in case of any contradiction in Hindi and English version of the Notice, the English version of the Notice will prevail.

Date :- 29.04.2026 **Place: Etah** **Authorized Officer (UCO Bank)**

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Regional office : Canara Bank, Civil Lines, Etah UP- 207001

Notice Under Section-13(2) of The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

Whereas at the request of you (below mentioned Borrower(s) or/and Guarantor(s)) Branch Coming Under Canara Bank **Regional office: Etah,** had granted Cash Credit Facility against scheduled property, creating security interest in favour of the bank. The particulars of property mortgaged, by you by way deposit of title deeds creating security interest in favour of the bank are mentioned hereunder, As you have failed to discharge the debut due to the bank, the below mentioned loan account has been classified as Non-Performing Asset as per the guidelines issued by the Reserve Bank of India. As the Demand Notice sent to you by Registered Post calling upon you to discharge the debt due to Bank were returned, unserved, we are publishing contents of demand notice as under for your information.

Name & Address of Borrower(s)/Guarantor(s)	Description of Property(ies)	Date of Demand Notice	Amt. due as per Demand Notice
BRANCH: ETAH GT ROAD			
M/s S S Fish Farm Prop: Sangam Chauhan, Address: Gate No 147 Virampur Etah UP Mob: 7249966070, Mr. Sangam Chauhan S/o Vijendra Singh Address: 032 Na Pota Railway Road Etah UP Mob: 7249966070, Mrs. Nisha Chauhan W/o Vijendra Singh Address: 032 Na Pota Railway Road Etah UP Mob: 9627901855	**27- Land And Building Cersal:400058319028** EMT Of Building Property Situated At Gata No 147 Sa, Mauza Virampur, Pargana Etah Sakeet, Tehsil And Distt Etah Area: 131.68 Sq Mt, Owned By Nisha Chauhan, **Boundaries:** East: Plot Munna Lal, West: Rasta 20 Feet, North: Plot Shanti Devi, South: Rasta 15 Feet	27.04.2026	Rs. 2,80,269.44 Rs. 3,13,680.84 + interest w.e.f. 01.04.2026 & other expenses
BRANCH: MAINPURI II			
Mrs. Sakshi Saxena W/O Saurabh Kumar Saxena, Address: Station Road, Nataraj Hotal Wali Gali Jiwalal Colony, Mainpuri, UP-205001 Mob:9410410942, Mr. Saurabh Saxena S/O Akhilesh Kumar Saxena, Address: Shiv Temple Vali Gali, New Basti Devpura, Mainpuri, UP-205001 Mob:9410410942	27- Land And Building CERSAI-400082657354, EMT Of Residential Plot (Now Constructed Building) (Part Of No. 44) , Property No 44 Of Mauza Devpura City Pargana, Tehsil And Distt Mainpuri, Area: 1092 Sq Ft, Owned by Sakshi Saxena W/o Saurabh Saxena, **Boundaries:** East: House Of Shivveer Singh, West: Plot Of Shalini Devi, North: Less Than 6 M Wide Rasta, South: House Of Madhu Chauhan.	27.04.2026	Rs. 25,21,512.56 w.e.f. 21.04.2026 Rs. 2,04,058/- w.e.f. 01.04.2026 + interest & other expenses

If the Aforementioned Borrower(s)/Guarantor(s)/Mortgagor(s) fails to repay the above mentioned amount due by you with future Interest and Incidental expenses, Costs as stated above in terms of this Notice Under Section 13(2) of SARFAESI Act, Within 60 Days from the Date of Publication of this Notice, The Bank will Exercise all or any of the rights detailed under Sub-section (4) of Sanction 13 of SARFAESI Act and other Applicable Provision of the said Act. This Notice is without Prejudice of the Bank's Right to initiate Such other Actions or Legal Proceedings, As It Deem Necessary Under any other Provisions of Law.

Dated: 29.04.2026 **Authorised Officer**

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I Niranjan Das Falwaria S/O, Hari Ram R/o 413 F/s Tagore Garden Extn, West Delhi - 110027 have changed my name to Niranjan Dass.

I, Ravinder Kumar Dua S/o Jeevan Dass Dua R/o H no-2762/7A Near Green Park Sec-7A Faridabad-121006, have changed my name to Ravinder Kumar for all future purposes.

I, Anaya W/o Nisar R/o Jhuggi No. 110/102, Rajasthan Udyog Nagar, Delhi-33, have changed my name from Lakshmi to Anaya for all purposes.

I, Lalita W/o Raj Kumar R/o. N-28C-515, C-block Wazirpur Industrial Area, Ashok Vihar Delhi-110052, have changed my name to Durga Devi for all future purposes.

I, Rekha Chaudhary alias Annu W/o Surinder Pal Singh R/o T-313, Baljeet Nagar, Patel Nagar, New Delhi-08, have changed my name to Rekha.

I Manju Lata D/o Puran Chand Gupta R/o 4897/13, UG Floor, Jai Mata Market, Tri Nagar, Delhi-110035 have changed my name and shall thereafter be known as Manju Lata Mittal.

I, Krishan Kumar Budhraja S/o Hawa Ram Budhiraja R/o S-25, 3rd Floor, Ajay Enclave, Tilak Nagar, New Delhi-110018, have changed my name to Krishan Kumar Budhiraja

I Bhajan Lal S/O, Prem Nath R/o H. N. 1171,c-block, Sangam Vihar, New Delhi 110062 have changed my name to Bhajan Lal Dogra .

I, Ramesh Kumar alias Ramesh Kumar Arora S/o Nand Lal R/o A-21 Block -A, Ashok Vihar Phase -3, Delhi -110052 have changed my name to Ramesh Kumar Arora for all future purposes.

I, Rajesh Kumar Agarwal S/O Bahadur Mal Agarwal R/O House No-565 Block A-2 Gh-1, Sector-1 Manesar, Sidco Aravali Apartments Sector-1, Gurgaon, Haryana-122051 have changed my name to Rajesh Agarwal.

I, Avishesha Bhojani S/O Amrithal Bhojani Chandulal R/O 1708-B, Beverly Park-2, Dlf Phase-II, Dist-Gurgaon, Haryana-122008 have changed my name to Avishesha Chandulal Bhojani.

LOST & FOUND

I, Nirmala Kumari Sharma D/o Dayanand Sharma and W/o Krishan Kumar Sharma R/o 215, Himgiri Apartment, J-Block Vikaspuri, New Delhi-110018 have lost the Original Share Certificate No. 205 of 1 share of my above property. Finder contact: 9811349298.

I, Ravesha Bakshi S/o Late Sh. Brij Bihari Bakshi Have Lost Original Share Certificate, Perpetual Sub lease, Possession Certificate, Sanction Plan and Sanction Letter of Property No. A- 54, Shivalik, New Delhi - 110017. Finder Contact : 7337411182.

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