



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

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Reserved on: 28th April 2026
Pronounced on: 21st May 2026
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+ **W.P.(C) 4/2023, CM APPL. 35268/2025 CM APPL. 78585/2025**

PRITHIPAL SINGH

.....Petitioner

Through: Mr. Kanwarpal Singh, Mr. Sudhir,
Mr. Deepak & MS, Shweta Gupta,
Advs.

versus

GOVERNMENT OF NCT OF DELHI THROUGH ITS

SECRETARY AND ANR.

.....Respondents

Through: Mr. Anubhav Gupta, Panel Counsel
(Civil), GNCTD with Mr. Siddharth
Arora, Adv. Mr. T Singhdev,
Mr. Vedant Sood, Adv. for BCD.
Mr. J.P.N. Shahi, Adv. for Insurance
Company.

CORAM:
HON'BLE MR. JUSTICE ANISH DAYAL

JUDGMENT

ANISH DAYAL, J.

1. This petition has been filed seeking a writ of mandamus for directions against the respondents to reimburse the insurance claim towards medical expenses incurred by the petitioner on account of his ailment, contending that he was a beneficiary of the Group Mediclaim Insurance Policy issued by respondents.



Factual Matrix

2. A Group Mediclaim Insurance Scheme being, *Chief Minister Advocates Welfare Scheme* ('**CMAWS**') (hereinafter, '**the Scheme**') was approved by respondent no.1/Government of NCT of Delhi ('**GNCTD**') for advocates registered with the Bar Council of Delhi ('**BCD**') and voters of Delhi, subject to verification, on 18th December 2019. Online registration portal for the Scheme was operational from 28th December 2020 to 30th January 2021.

3. Petitioner, a practicing advocate, applied for the Scheme and was registered on the CMAWS portal after submitting his Election Photo Identity Card ('**EPIC**') number and enrolment details. Letter dated 1st June 2020 was sent to the Chief Electoral Officer ('**CEO**') by respondent no.1/GNCTD seeking EPIC verification of the applicants. EPIC verification report was sent by CEO, Delhi on 10th June 2020, wherein, the petitioner's EPIC number was not verified.

4. *Govind Swaroop Chaturvedi v. State of NCT of Delhi & Ors., W.P.(C) No. 3298/2020* and other connected matters were filed before this Court by advocates who had applied for the Scheme, but did not receive the benefits of the insurance policy, along with members of BCD who did not have a voter ID of Delhi and sought for extension of benefits to them, and advocates who registered with the BCD after the deadline sought reopening of the registration for the Scheme.

5. Effectively, the relief sought by the petitioners was summarized by the Court as under:

"I. Issuance of insurance policies to all eligible advocates already registered under the Scheme;

II. Quashing of the condition requiring advocates to have a voter ID card of Delhi for obtaining the insurance policies under the Scheme. In effect, therefore, what is sought is the extension of the Scheme to lawyers residing outside Delhi, in



the NCR region/neighbouring areas, so long as they are registered with the Bar Council of Delhi.

III. Reopening of the registration portal to enable advocates who have been unable to register as yet, to put in their registrations”

6. *Vide* order dated 7th October 2020, this Court in *W.P.(C) No. 3298/2020* issued a direction to respondent no.1/GNCTD to purchase insurance policies from Life Insurance Corporation (*‘LIC’*) for 28,744 members and from respondent no.2/New India Assurance Company (*‘NIAC’*) for 29,077 advocates who had applied for the Scheme and were members of BCD whose names have stood verified. Pursuant to this a provisional list containing names of 29,077 advocates was provided to respondent no.2/NIAC for issuance of Group Mediclaim Insurance Policy, which was valid from 10th December 2020 to 9th December 2021. Pursuant to this, the online portal was reopened for updation/correction and petitioner updated his EPIC Details, which were not verified.

7. *Vide* order dated 12th February 2021, this Court in *W.P.(C) No. 3298/2020*, directed issuance of e-cards to all 29,077 advocates. It was noted that 22,467 advocates had been verified by GNCTD and BCD, however, 6,610 advocates were yet to be verified. Regardless of the verification, a direction was given to include these 6,610 advocates and issue e-cards, without awaiting completion of the verification process. Thereafter, a verified list of 24,033 advocates was sent to respondent no.2/NIAC after EPIC verification. Petitioner was not included in this list, since his EPIC details remained unverified.

8. *W.P.(C) No. 3298/2020* was allowed by this Court *vide* judgment dated 12th July 2021 and the Scheme was held to be applicable for all advocates in Delhi. Relevant directions of the Court are extracted as under:



“124. In view of the above discussion, the following are the conclusions and directions:

a. *The Chief Minister’s Advocates Welfare Scheme (‘Scheme’) announced by the GNCTD is a Scheme that has a laudable objective of recognising the role of lawyers in protecting the rights of citizens and their constructive role in society. It is also in recognition of the role played by advocates and their contribution to the legal profession. The Scheme has, with this objective already enabled insurances for thousands of advocates in Delhi and has provided relief and succour to them especially during the pandemic. However, the condition in the Scheme that it would be applicable only to residents in Delhi with Voter IDs, is held to be discriminatory and arbitrary as the subclassification from amongst the advocates enrolled with the Bar Council of Delhi, has no rational nexus with the object to be achieved. Accordingly, the Scheme shall be extended to all advocates registered with the Bar Council of Delhi, whose names and credentials are verified, without insistence of Voter ID showing residence in Delhi;*

b. *For the current year’s policies, all advocates who had registered themselves and are eligible for the benefits under the Scheme shall be extended the benefits. The GNCTD has already spent approximately Rs.40 crores to enable advocates to avail of the insurance policies. Out of the total number of advocates for whom policies have already procured, there are 5,044 advocates from the NCR region/neighbouring areas within the verified list of advocates for whom premium has already been paid. They shall enjoy the benefits of the Scheme. All such further eligible advocates, who had registered within the deadlines prescribed, as per this judgement, who have been left out shall now be included and the policies/coverage, on the same terms, for the remainder period of the current year, shall be procured from the LIC and NIACL by 31st July 2021. Only the pro-rata premium would be liable to be paid by the GNCTD to*



the insurance companies, which the insurance companies had agreed to, during the course of hearing. c. Insofar as the future years are concerned, since the pool of advocates has been increased, the total premium for life and Mediclaim insurance, may be more than the budget outlay of Rs.50 crores. The GNCTD cannot be made to solely bear the burden of providing the insurance premium, though it is urged that the outlay may be increased depending upon the requirements, taking inflationary trends etc., into consideration. The BCD which has been unable to provide for group insurance for advocates, ought to complement the efforts of the GNCTD which has clearly taken the position that the issue is not being treated in an adversarial manner. Thus, the deficit on a year-to year basis, beyond the budgeted amount of the GNCTD, shall be funded by the BCD.

d. For the said purpose, the BCD may source the funds in the following manner. It is -

- Free to utilize its own funds, including the funds collected under the Advocates' Welfare Act, 2001.*
- Free to seek any voluntary contribution from Senior advocates and other financially well-off advocates, who may be willing to contribute for the betterment of the legal community.*
- The BCD may, if the need so arises, collect some part of the premium from the advocates who are beneficiaries of the Scheme."*

(emphasis added)

9. However, operation, implementation and execution of the decision of the Single Judge was stayed *vide* order dated 21st September 2021 by Division Bench of this Court in *LPA No. 338/2021*.

10. After the grant of stay, the insurance policy was extended to 24,033 advocates whose names had been verified and forwarded to respondent no.2/NIAC on 30th March 2021. Insurance policy was not extended for the



remaining 5,044 advocates, including the petitioner, whose details had not been verified.

11. A fresh registration window had opened for advocates whose names were not included in the beneficiary list from 8th February 2022 to 24th February 2022, in which petitioner did not apply afresh.

12. Petitioner was diagnosed with prostate cancer on 5th August 2022 and *vide* letter dated 16th August 2022, his insurance claim was rejected by respondent no.2/NIAC on the ground that his Voter ID Card details were not updated in the records.

13. Aggrieved by this, petitioner has filed the present writ petition.

Submissions on behalf of Petitioner

14. *Mr. Kanwarpal Singh*, counsel appears on behalf of petitioner, and contends that he was a beneficiary under CMAWS, which was initially afforded to the petitioner from 10th December 2020 to 9th December 2021 and he continued to be a beneficiary of the Scheme, when it was extended in 2022 on the pretext that his name formed part of the final list of beneficiaries who were registered in the year 2020. In support of this, he has placed reliance on Notice dated 7th February 2022, issued by Department of Law, Justice and Legislative Affairs, GNCTD, which is extracted as under for ease of reference:

“All the practicing advocates who are enrolled with Bar Council of Delhi and also in the voters' list of GNCT of Delhi are hereby informed that the process of fresh registrations under Chief Minister Advocates' Welfare Scheme for availing benefits of Group (Term) Life Insurance providing life cover of Rs. 10,00,000 /- (Rupees Ten Lakh only) and Group Medi-Claim Insurance coverage for Advocates and his/her spouse and two dependent children up to the age of 25 years, for a family floater sum insured of Rs. 5,00,000 /-(Rupees Five Lakh) will be commenced w.e.f 08.02.2022.



All interested and eligible advocates may get themselves registered under this scheme at the website www.cmaws.delhi.gov.in w.e.f. 12:00 A.M. on 08.02.2022 till 11:59 P.M. of 17.02.2022.

The advocates who have already registered under this scheme and whose names are mentioned in the final list of beneficiaries registered in the year 2020 need not to apply afresh. The final list of beneficiaries of Group (Term) Life Insurance and Group Medi-Claim Insurance are available on the website www.cmaws.delhi.gov.in. The already registered advocates under this scheme are requested to verify their credentials from the list. In case of any discrepancy/want of modification, the same may be corrected/updated by logging into the said web portal.

Further, in order to avoid payment of double premium, only in case of Group Medi-Claim Insurance, all the registered advocates are requested to update this department about the cases where husband and wife both are living together and both have been registered/availing the benefit of Group Medi-Claim Insurance. In any such case, only one of them has to login into the above said web portal and furnish the requisite information. However, if any such case is found by this department after last date of registration, the name of one of the beneficiaries (either husband or wife) of Group Medi-Claim Insurance will be deleted without any notice to the concerned advocate.

Please note that mere registration under this scheme does not confer the benefit of this scheme to the advocate unless his Enrolment Number and EPIC Number are verified by Bar Council of Delhi and NVSP portal or ECI or The Chief Electoral Officer, GNCT or Delhi respectively.

The decision of Department of Law, Justice & LA would be final.”

(emphasis added)



15. Counsel for petitioner, has also relied upon letter dated 1st June 2020 issued by Department of Law, Justice and Legislative Affairs, GNCTD to Chief Electoral Officer, GNCTD in order to substantiate that no specification as to the requirement of old Voter ID Card or new Voter ID Card was mentioned in the said letter, which records that the enrolment of applicants has been verified by the BCD and the verified data was forwarded to the Chief Electoral Officer, GNCTD.

16. Previously in 2021, the petitioner had contracted Coronavirus and was admitted in Jaipur Golden Hospital for treatment. Initially, his insurance claim had been denied and he was informed by BCD that the Voter ID Card submitted by him was an older one and not the one issued during the tenure of the State Government at that time. After emailing his new Voter ID Card, he received reimbursement towards the medical expenses through National Electronic Funds Transfer (*'NEFT'*) on 26th November 2021. Moreover, in December 2021, petitioner had undergone a cataract surgery at Goel Eye Institute, Patel Nagar, where cashless payments were made. These payments had also been approved by respondents.

17. Pursuant to the notice dated 7th February 2022, fresh registrations *w.e.f.* 8th February 2022 for availing benefits of Group Term Life Insurance were reopened, however, petitioner did not register for this term of the Scheme.

18. After contracting prostate cancer, petitioner applied for reimbursement from respondents under the Scheme for expenses incurred by him during the period from 29th July 2022 to 19th November 2022. However, his request was denied *vide* email dated 16th August 2022 stating that, "*this member is not covered in the renewal database.*"



19. Counsel for petitioner, therefore, submits that benefits of the Scheme have been arbitrarily denied, since the notice dated 7th February 2022



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unequivocally stated that registered advocates need not apply afresh and further, petitioner had been included in the Scheme and was issued an E-Card by the respondents for the period 10th December 2020 to 9th December 2021, therefore, was entitled to get reimbursement for expenses incurred by him in 2022. A copy of the E-Card issued to petitioner is extracted as under:

E-Card	
	The New India Assurance Company Limited
Group Name	: DEPUTY SECRETARY(LAW) , GOVERNMENT OF NCT OF DELHI
Policy Number	: 31170134200400000046
Health India ID	: 5028092E
Employee Code	: D/21307/1999
Name	: PRITHITHIPAL SINGH
Gender	: Male
Age	: 80
Relation	: Employee
Valid From	: 10/12/2020 To 09/12/2021
HealthIndia Insurance TPA Services Private Limited	
	

Submissions on behalf of Respondents

20. Mr. Anubhav Gupta, counsel appears on behalf of respondent no.1/GNCTD and states that this Court vide order dated 12th February 2021 in *W.P. (C) 3298/2020* had directed issuance of E-Cards to all 29,077 advocates who had registered on the portal, irrespective of the stage of verification process. A direction to the effect that verification process shall continue was also given. Out of this, 24,033 advocates formed part of the verified list after verification of their EPIC details and 5,044 advocates did not form of the verified list, since their Voter ID Cards had not been verified.

21. Petitioner applied on the portal with the incorrect Voter ID Card, due to which his EPIC verification could not be facilitated, as a result of which, his



name did not form a part of the final verified list of advocates which was exchanged between the respondents.

22. To buttress his submission, counsel for respondent no.1/GNCTD, relies upon Notice dated 7th February 2022, which categorically mentions that only the advocates whose names form a part of the final list of beneficiaries need not apply afresh. This list was available on the portal and an option to correct/modify details had also been provided; however, the petitioner did not avail them. Even otherwise, the Notice stated that, “*mere registration under this Scheme does not confer the benefit of this Scheme to the advocate unless his Enrolment Number and EPIC Number are verified by Bar Council or Delhi and NVSP portal or ECI or O/o The Chief Electoral Officer, GNCT of Delhi respectively.*”

23. Placing reliance on this, counsel for respondent no.1/GNCTD, states that the petitioner was not entitled to benefits of the Scheme in 2022 when he had not registered for the Scheme afresh and his name did not form a part of the final list of verified advocates who received renewal benefits.

24. Counsel for respondent no.1/GNCTD, submits that another fresh notice was issued on 14th March 2023 *w.e.f.* 16th March 2023, where fresh applications were invited. It was clarified that the advocates who were earlier registered were required to register afresh under the Scheme. As per counsel for respondent no.1/GNCTD, petitioner applied afresh for the Scheme with the new Voter ID Card and after verification of his EPIC details, the benefits of the Scheme were extended to him. Therefore, the petitioner was only eligible for benefits after his EPIC verification had been completed.

25. In the affidavit filed on behalf of respondent no.1/GNCTD on 16th May 2025, it has been stated that by way of order dated 23rd March 2021, this Court in *W.P. (C) 3298/2020*, had directed that pending verification of advocates



should be completed on or before 2nd April 2021 and after the verification is complete, if any adjustment of accounts or additional payments are to be made, appropriate orders shall be passed.

26. Therefore, the benefit rendered to the petitioner by way of the decision dated 12th July 2021 in *W.P. (C) 3298/2020*, shall not continue after the judgment was stayed by Division Bench of this Court in *LPA No. 338/2021*.

27. *Mr. J.P.N. Shahi*, counsel appearing on behalf of respondent no.2/NIAC, submits their role was only limited to their capacity as an implementing agency under the Group Mediclaim Policy.

28. Further, no specific or independent relief has been sought against respondent no.2/NIAC and the prayer clause is generic in its direction against all respondents.

Analysis

29. Grievance put forth by the petitioner revolves around the rejection of his request for reimbursement of medical expenses incurred during the period from 29th July 2022 to 19th November 2022. The claim made by petitioner for reimbursement was basis his understanding that he was a beneficiary of the insurance policy issued pursuant to CMAWS. His claim for reimbursement was rejected *vide* letter 16th August 2022 on the basis that petitioner was not covered in the renewal database.

30. Counsel for petitioner placed reliance upon notice dated 7th February 2022 issued by Department of Law and Justice and Legislative Affairs, GNCTD, extracted in *paragraph 14* above, which states that registered advocates whose names were already mentioned in the final list of beneficiaries registered in the year 2020 need not apply afresh. The final list was stated to be available on the web portal, www.cmaws.delhi.gov.in and the



registered advocates were requested to verify the credentials and were given an option to correct or update by logging into the said web portal.

31. Counsel for petitioner, claims that the Scheme had been operational from 28th December 2020 onwards and he had applied for the Scheme and was registered on the CMAWS portal after submitting his EPIC and BCD enrolment details. His EPIC number could not be verified basis the report dated 10th June 2020 prepared by the Chief Electoral Officer, Delhi.

32. A number of connected matters were filed relating to the Scheme by advocates in *W.P. (C) 3298/2020*, as mentioned in *paragraphs 4 & 5* above.

33. On 7th October 2020, a Coordinate Bench of this Court passed an order directing respondent no.1/GNCTD to purchase insurance policies. Further by order dated 12th February 2021, the Court ordered issuance of e-cards to all 29,077 advocates, despite pending verification of 6,610 advocates having not been done. As per respondent no.1, EPIC verification of petitioner still remained unverified and he was not part of the verified list. Further by judgment dated 12th July 2021, the Scheme was held to be applicable for all advocates in Delhi and all eligible advocates who have registered within the deadlines were to be extended benefits.

34. Operation of this order was stayed by Division Bench of this Court in LPA 338/2021 by order dated 21st September 2021. Pursuant to the grant of stay, the insurance policy was extended to 24,033 advocates whose names have been verified and was not extended to the remaining 5,044 advocates. A fresh registration window had opened from 8th February 2022 in which the petitioner did not apply.

35. It is quite clear that though, the petitioner was registered, his EPIC verification was not done, however, he received the benefit of validity in the window of 12th February 2021 when the order was passed by the Single Judge,



including all those who were yet to be verified, till 21st September 2021 when the Division Bench stayed the final order passed on 12th July 2021. Pursuant to the grant of stay, the position reverted back to the original situation where only those advocates whose names/details had been verified, *i.e.* 24,033 advocates would have been eligible. The E-card issued to him, extracted in *paragraph 19* above, was valid from 10th December 2021 to 9th December 2021. It was during this period that he received reimbursement towards medical expenses incurred for his treatment during the COVID-19 pandemic on 26th November 2021 and for his cataract surgery in December 2021.

36. Therefore, counsel for petitioner, claims that the petitioner was under the impression that he was still covered as part of the list of beneficiaries and therefore, did not register afresh pursuant to notice dated 7th February 2022, which allowed fresh registrations. The beneficiaries' list was available on the online portal as notified in the notice dated 7th February 2022 and the option to correct the details had been given, but the petitioner did not avail that. More importantly, the notice also stated that, '*mere registration does not confer the benefit unless the enrolment number and EPIC number are verified*'.

37. The submission made by counsel for respondent no.1/GNCTD, that he did not form a part of the final list of verified advocates on the date when he presented his claim in July 2022, cannot be displaced. Petitioner ultimately applied afresh for the Scheme with a new voter ID card, pursuant to notice dated 14th March 2023 and after verification, benefits of the Scheme were extended to him and he therefore, became eligible for the same.

38. It is quite clear that the final verification of his EPIC details only took place after March 2023 on a fresh application. Despite lack of verification, petitioner became part of the list of beneficiaries in the previous registration only due to the order passed by Single Judge on 12th February 2021 and



confirmed on 21st July 2021 in *W.P.(C) 3298/2020*, since he received benefits of the Scheme for his treatment during COVID pandemic, as well as, for his eye cataract surgery.

39. The Court cannot be oblivious to the fact that the order dated 21st July 2021 was stayed in its operation, implementation and execution and therefore, any benefit received by the petitioner by virtue of the order of Single Judge could not extend beyond 21st September 2021. It is undeniable that the petitioner was not a part of the verified list of beneficiaries, during the period from 21st July 2021 till 2023, when his verification was completed under the fresh application. This being so, the Court cannot issue a mandamus on the respondents to reimburse the insurance claim made in 2022 for his ailment, as a beneficiary, when he was clearly not a part of the list of verified beneficiaries.

40. The legitimate expectation, as claimed by the petitioner, pursuant to the previous benefit granted to him, cannot come to his aid for the reason that he is an advocate himself and would have been completely aware of the fate of the benefit received under the order passed by Single Judge, later stayed by the Division Bench of this Court. Moreover, being a part of the community to advocates and noticing the scheme and notice dated 7th February 2022, petitioner cannot ignore the clear and categorical language of the notice, which mentions that only those who were registered and in the final list of beneficiaries need not apply afresh.

41. It may also be pertinent to note that by email dated 1st May 2021, the petitioner had sent his new voter ID Card, along with his enrolment details seeking benefits for medical expenses incurred during COVID pandemic, however, the deadline to update/modify EPIC details had expired by that time. The notice issued by Department of Law, Justice and Legislative Affairs,



GNCTD for updating/modifying details w.e.f. 28th December 2020 to 10th January 2021 is extracted as under:

“Attention of all the advocates registered under Chief Minister Advocates Welfare Scheme is invited towards the requirement of updation/correction/verification in the particulars filled during registration under the scheme for availing the benefits of Group (Term) Life Insurance and Group Mediclaim Insurance. For this limited purpose, Online Module of this scheme has been opened.

This updation/correction/verification of particulars is mandatory for all the registered beneficiaries for the issuance of e-cards and physical plastic cards and for providing intimation of insurance coverage through e-mail by Health India Insurance, TPA appointed on behalf of New India Assurance Co. Ltd to service the Mediclaim policy.

All those advocates who had registered themselves under Chief Minister Advocates Welfare Scheme but their names are not reflected in the list of beneficiaries available on the website of this department are also required to update/correct/verify their particulars on the above mentioned online module so that the benefit of the scheme may also be provided to them.

The link of Online Module is available on the website of this department at www.law.delhigovt.nic.in The link will remain functional w.e.f. 28.12.2020 to 10.01.2021.

In this regard, detailed circular dated 24.12.2020 is, also available on the website of this department.

PLEASE NOTE THAT THIS MODULE IS NOT MEANT FOR NEW REGISTRATION.”

(emphasis added)



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42. Therefore, petitioner's failure to respond to notice dated 7th February 2022, either by making a fresh application or by correcting/modifying his EPIC details when the deadline was provided, clearly demonstrates that the petitioner was conscious of having missed out on seeking reimbursement of his claim. This is further evident when he eventually submitted a fresh application with a new Voter ID Card, pursuant to notice dated 14th March 2023.

43. The notice was present in the public domain and there is no assertion made by counsel for petitioner, that he was ignorant of the same. Petitioner chose to rely on previous benefit availed by him and his E-card. The conscious avoidance of the notice dated 7th February 2022, was only to his own peril.

44. The relief sought by petitioner cannot be granted, as this would open the floodgates for many unverified registrants, particularly, 6,610 advocates, which were yet to be verified in February 2021, but were given the benefit of the Scheme by virtue of the order passed by the Single Judge.

45. In view of the above observations, petition is accordingly dismissed.

46. Pending applications are rendered infructuous.

47. Judgment be uploaded on the website of this Court.

(ANISH DAYAL)
JUDGE

MAY 21, 2026/sm/sp