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

*Date of Decision: 07.04.2026*

+ **LPA 219/2026**

DEVANAND SHUKLA .....Appellant

Through: Appellant-in-person

Versus

CENTRAL VIGILANCE COMMISSION .....Respondent

Through: Mr. Piyush Beriwal and Ms. Ruchita  
Srivastava, Advs. for R-1.

**CORAM:**

**HON'BLE THE CHIEF JUSTICE**

**HON'BLE MR. JUSTICE TEJAS KARIA**

**TEJAS KARIA, J. (ORAL)**

1. This *intra-court* Appeal has been filed questioning the order dated 16.06.2026 passed in W.P.(C) No.2130/2026 whereby the Appellant's Writ Petition was dismissed in view of order dated 31.01.2026 passed in W.P.(C) 15753/2025 filed earlier by the Appellant while observing that if the Appellant has any grievance against the Central Vigilance Commission ("CVC"), he shall be at liberty to approach the said authority.

2. The Appellant had lodged various vigilance complaints on the online portal of the CVC regarding alleged misconduct and vigilance-related issues involving public authorities and regulated entities, including matters connected with the Department of Financial Services ("DFS"), the Insurance and Regulatory and Development Authority of India ("IRDAI") and the Reserve Bank of India ("RBI"). These complaints were registered as CVC Complaint Nos.112564/2025, 112565/2025 and 112566/2025 ("Complaints").



3. According to the Appellant, instead of conducting any enquiry, the CVC merely forwarded the Complaints to departmental authorities and treated them as closed without recording any speaking order and without communicating any reasons to the Appellant. The Appellant has alleged that the closure of the Complaints was contrary to CVC Master Guidelines on Complaint Handling and Vigilance Examination, which mandate fair, transparent and reasoned scrutiny wherever *prima facie* material indicates misuse of authority or continuous dereliction of duty.

4. The Appellant had earlier filed W.P.(C) No. 15753/2025 before this Court seeking similar relief as sought in the Writ Petition in relation to the Complaints. *Vide* order dated 13.01.2026, the said writ petition was disposed of. The order dated 13.01.2026 is extracted hereunder:

*“1. The petitioner in the instant petition prays for the following relief:-*

*“a. Issue a writ of mandamus or any other appropriate writ, order, or direction, directing Respondent No. 1 to forthwith assume direct control and supervision over the Petitioner’s vigilance complaints namely Complaint Nos. 112564/2025, 112565/2025, and 112566/2025 and to immediately commence an independent and impartial inquiry therein;*

*b. Pass such other order(s) or direction(s) as this Hon’ble Court may deem fit and proper the interest of justice.”*

*2. Looking at the nature of the controversy and the fact that the petitioner, who is suffering with 40% permanent locomotor disability, was appearing in person, the Court vide order dated 04.11.2025 appointed Mr. Udit Gupta, Advocate as Amicus Curiae.*

*3. Today, when the matter is called out, Mr. Gupta has submitted a note in relation to the controversy and the issues involved herein.*

*4. The facts would reflect that the petitioner had availed a loan linked with insurance coverage between June, 2024 to August, 2024. The petitioner appears to have met with a serious accident on 05.12.2024 resulting in 40% permanent locomotor disability, as reflected in the UDID Certificate dated 20.02.2025, which was updated on 28.05.2025. The grievance and the claim of the petitioner essentially relates to a lis against insurance companies*



namely, Acko General Insurance, Care Health Insurance and SBI General Insurance.

5. The petitioner submits that his claim of insurance has wrongly been rejected. There has been a grave illegality and irregularity by various officials in handling the petitioner's grievance. The petitioner, therefore, claims to have approached CPGRAMS portal, BIMA Bharosa Portal, Ombudsman office amongst various other authorities.

6. The nature of the complaints and the details have been succinctly captured by Mr. Gupta in his note, which are extracted as under:-

<i>Complaint Number</i>	<i>Grievance</i>	<i>Action on Complaint</i>
<i>112564/2025 (Annexure P1 @ 30)  Complaint Date 19.06.2025  Complainee and Designation  Department of Financial Services Secretary and Director</i>	<i>Issues related to insurance fraud, regulatory inaction and improper disposal of grievances</i>	<i>12.11.2025: case closed due to inadequate information (Document 2 of the Note @ Page 27)</i>
<i>112565/2025 (Annexure P2 @ 69)  Complaint Date 20.06.2025  Complainee and Designation  Insurance Regulatory and Development Agency Assistant General Manager</i>	<i>Fraudulent disposal of CPGRAMS Appeals (Centralized Redress and Monitoring System)</i>	<i>04.09.2025: CVC forwarded the complaint to Central Vigilance Officer, Department of Financial Services (Annexure P5 @ 110) 10.10.2025: Central Vigilance Officer, Department of Financial Services forwarded the complaint to Administrative/ Concerned Authorities, (B.O. III), DFS (Document 3 of the Note @ Page 28) 08.12.2025: Complaint</i>



		<i>Open</i>
<i>112566/2025 (Annexure P3 @ 92)</i>	<i>Violation of multiple regulatory and statutory duties</i>	<i>25.07.2025: CVC forwarded the complaint to Central Vigilance Officer, Reserve bank of India (Annexure P6 @ 111)</i>
<i>Complaint Date 20.06.2025</i>		<i>07.08.2025: Central Vigilance Officer, Reserve Bank of India forwarded the complaint to Chief General Manager, Consumer Education and Protection Department, Reserve Bank of India (Annexure P7 @ 112)</i>
<i>Complainee and Designation</i>		<i>25.09.2025: Complaint closed under a non- appealable clause (Annexure P9@ 116)</i>
<i>Reserve Bank of India</i>		

7. Mr. Gupta, therefore, points out that the governing provisions of Insurance Act, 1938 and Insurance Regulatory and Development Authority Act, 1999 and the Rules framed thereunder, seem to have been violated in dealing with the petitioner's grievance. He also points out that if the petitioner approaches the Central Vigilance Commission, which is constituted under the Central Vigilance Commission Act, 2003, the grievance of the petitioner should be taken to its logical conclusion.

8. Mr. Gupta, precisely points out that are following rules and regulations, which would essentially govern the petitioner's case:-

"a. Insurance Regulatory and Development Authority of India (Protection of Policyholders' Interests and Allied Matters of Insurers) Regulations, 2024 notified on 01.04.2024.

b. Master Circular on Protection of Policyholders' Interests, 2024 dated 05.09.2024

c. Master Circular on IRDAI (Insurance Products) Regulations, 2024- Health Insurance dated 29.05.2024

d. Guidelines on Standard Personal Accident Insurance Product dated 25.02.2021

e. The Insurance Ombudsman Rules, 2017



- f. Central Vigilance Commission Act, 2003.  
g. Complaint Handling Policy dated 01.07.2019 of CVC.”  
9. The grievance and representation of the petitioner has also been captured in the following paragraph, which is extracted as under:-

<i>INSURANCE COMPANY</i>	<i>PARTIAL ACCEPTANCE/ REJECTION</i>	<i>OMBUDSMAN PROCESS</i>
<i>Acko General</i>	<i>20.12.2024</i>	<i>06.01.2025: Grievance raised: ONL-PUN-G-056-2425-00321 11.06.2025: Documents sought for Mediation 01.07.2025: Complaint registered: PUN-G-056-2526-0118 January, 2026: Hearing Pending</i>
<i>Care Health</i>	<i>16.03.2025</i>	<i>24.03.2025: Grievance raised: ONL-PUN-G-037-2425-00409 11.06.2025: Complaint Registered: PUN-G-037-2526-0077 01.07.2025: Consent for Mediation January 2026: Hearing Pending.</i>

10. Mr. Gupta, therefore, with the help of the Insurance Ombudsman Rules, 2017 points out that various duties and functions of Insurance Ombudsman are prescribed and any delay in settlement of claims, partial or total repudiation of claims, misrepresentation of the policy terms and conditions etc., are all such issues which can be adequately looked into by the Ombudsman. He also points out from Annexure P-8 that a complaint of the petitioner has duly been registered with the Ombudsman and there does not seem to be any order passed by the Ombudsman.

11. Under these circumstances, the Court deems it appropriate to issue following directions:-

- (i) Let the petitioner to approach jurisdictional Insurance Ombudsman in a fresh application specifically pointing out the



*pendency of his earlier application and the grievance which subsists against the Insurance companies;*

*(ii) Let the aforesaid exercise be carried out within a period of thirty (30) days from today;*

*(iii) On receipt of the complaint of the petitioner, let the same be dealt with in accordance with law with due expedition by affording an opportunity of hearing to all necessary parties;*

*(iv) Let a final decision on the petitioner's complaint be taken by the Insurance Ombudsman within a period of three months from date of its receipt.*

*12. With the aforesaid observations, the instant petition stands disposed of along with all pending applications.”*

5. As evident from the above order passed in W.P.(C) No.15753/2025 filed by the Appellant, the Complaints filed by the Appellant related to insurance fraud, regulatory inaction and improper disposal of grievances by DFS, fraudulent disposal of Central Public Grievance Redress and Monitoring System Appeals by IRDAI and violations of multiple and regulatory duties by RBI. Accordingly, the said writ petition was disposed of with a direction to the Appellant to approach the jurisdictional Insurance Ombudsman by way of a fresh application specifically pointing out the pendency of his earlier application and the grievance that subsists against the insurance companies within a period of 30 days with a further direction that on receipt of the complaint of the Appellant, the same shall be dealt with in accordance with law with due expedition and a final decision shall be taken within a period of three months.

6. The Appellant has not challenged the order dated 13.01.2026 passed in W.P.(C) No. 15753/2025 and instead filed the Writ Petition seeking identical relief therein as under:

*“I. Issue an appropriate writ of mandamus, order or direction directing the Respondent to reopen Vigilance Complaint Nos. 112564/2025, 112565/2025 and 112566/2025, which were earlier closed, and to conduct a fresh, detailed and independent vigilance*



*inquiry strictly in accordance with the applicable rules, guidelines and procedures, ensuring transparency and due application of mind; (ANNEXURE - P 3)*

*II. Direct the Respondent to place periodic status reports/inquiry progress reports before this Hon'ble Court, and in the event of any delay in completion of the inquiry, to submit reasons for such delay to this Hon'ble Court;”*

7. When the Writ Petition was taken up for hearing, the learned Single Judge, by taking note of the order dated 13.01.2026 passed in W.P.(C) No.15753/2025 filed by the Appellant, passed the Impugned Order, which reads as under:

*“1.The Court takes note of the order dated 13.01.2026 passed by the Court in W.P.(C) 15753/2025.*

*2. The petitioner, who appears in person, is unable to make out any case for issuance of further directions. The instant petition, is, therefore, bereft of any merit and the same is accordingly dismissed along with all pending applications.*

*3. Needless to state that if the petitioner has any grievance against the Central Vigilance Commission, he shall be at liberty to approach the said authority.”*

8. The Appellant, who appeared in person, submitted that the Impugned Order was passed without examining the contentions of the Appellant or appreciating that the Writ Petition raised a distinct cause of action regarding the legality of CVC's handling of specific vigilance complaints and the applicability of the statutory vigilance framework including the CVC Master Circular dated 23.05.2025.

9. The Appellant further submitted that the Impugned Order observes that if the Appellant has any grievance against the CVC, he may approach the said authority, however, the said direction is illusory as the very subject matter of the Writ Petition was CVC's own action / inaction and mechanical closure of the Appellant's vigilance Complaints on its portal. Therefore,



relegating the Appellant back to the same authority whose conduct was under challenge, without examining the legality of that conduct, defeated the purpose of judicial review and rendered the remedy ineffective.

10. The Appellant further submitted that the Appellant being a person with disability, had filed an application seeking reasonable accommodation / access to justice, however, the Impugned Order did not consider the said application, which resulted in denial of meaningful hearing and violation of Articles 14 and 21 of the Constitution of India, 1950 read with Rights of Persons with Disability Act, 2016.

11. In view of the above, the Appellant submitted that the Impugned Order be set aside and the Writ Petition remanded back to learned Single Judge for fresh consideration.

12. We have heard the Appellant in person.

13. The relief sought in the Writ Petition and W.P.(C) No.15753/2025 were identical. The relief sought in W.P.(C) No.15753/2025 related to the Complaints filed by the Appellant before the CVC and the said petition was disposed of *vide* order dated 13.01.2026. In case, the Appellant was aggrieved by the directions passed in the said order dated 13.01.2026, it was open for the Appellant to seek appropriate remedy in accordance with law. However, the Appellant filed the Writ Petition seeking identical relief as already sought in W.P.(C) No.15753/2025. Accordingly, the Impugned Order rightly holds that the Appellant was not able to make out any case for issuance of further directions after taking note of the order dated 13.01.2026 passed in W.P.(C) No.15753/2025.

14. The Appellant has submitted that the subject matter of the Writ Petition was different from W.P.(C) No.15753/2025. However, the said



contention of the Appellant cannot be accepted as the reliefs sought in both the petitions were identical. Hence, the order passed in W.P.(C) No.15753/2025 would apply to the Writ Petition as well. Since the learned Single Judge found that no ground was made out by the Appellant for issuing any further directions in the Writ Petition, the same was rightly dismissed *vide* Impugned Order.

15. In view of the above, we do not find any infirmity with the Impugned Order, which makes reference to order dated 13.01.2026 passed in W.P.(C) No.15753/2025 and holds that no further directions were required to be passed in view thereof as the said order adequately addressed the grievance of the Appellant. In case, the Appellant is aggrieved by the said order dated 13.01.2026 passed in W.P.(C) No.15753/2025, it is open for the Appellant to seek appropriate remedy available under law.

16. Accordingly, the present Appeal is dismissed.

**TEJAS KARIA, J**

**DEVENDRA KUMAR UPADHYAYA, CJ**

**APRIL 7, 2026**

‘gsr’