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

\+ W.P.(C) 16122/2023& CM APPL. 64812/2023,CM APPL. 31902/2024, CM APPL. 31903/2024

CPIO, LIC OF INDIA .....Petitioner

Through: Mr. Kailash Vasdev, Senior Advocate with Mr. R. Chandrachud, Mr. Dhuli Venkata Krishna, Mr. Aryan Singh, Mr. Umrao Singh Rawat, Ms. Astha Bhardwaj Advocates.

versus

MS. AMBIKA GUPTA .....Respondent

Through: Respondent in person.

CORAM:
HON'BLE MR. JUSTICE PURUSHAINDRA KUMAR KAURAV

ORDER

% 29.01.2026

1. This petition is against the order dated 27.06.2023 passed by the Chief Information Commission ('CIC') directing the petitioner to process information regarding any policies under which the respondent's life may have been insured and further, directing the petitioner to take necessary measures to ensure disclosure of policy-information even in instances where policy numbers are not provided.

2. The grievance of the petitioner is that the impugned order, insofar as it directs the Life Insurance Corporation of India (LIC) to furnish information regarding its policies even in instances where the policy number is not furnished, is not proper as the same would give scope to fraudulent

requests by persons who may not be entitled to such information. Further, it is also stated that retrieval of such information without the policy numbers is impossible.

3. The facts indicate that the respondent had filed an application dated 29.03.2022 seeking a detailed list of all policies which were made at any point of time, during her lifetime, wherein, she was the insured party. The petitioner responded to the application *vide* reply dated 31.03.2022, stating therein, that the requested information could not be provided unless the relevant policy numbers are furnished. As per the petitioner, the basis of LIC policies was the policy numbers and, therefore, the same was essential for disclosure of any policy-related information.

4. On 23.05.2022, the respondent filed a first appeal against the aforesaid refusal of disclosure, and the same was disposed of by the First Appellate Authority on 31.05.2022, upholding the decision passed by the petitioner. Against both the orders, the respondent preferred a second appeal under Section 19 of the Right to Information Act, 2005 (RTI Act). In the impugned order passed therein, the Central Information Commission has held as under:

> "*DECISION:*
> *Keeping in view the facts of the case and the submissions made by both the parties and after perusal of the documents available on record, the Commission observes that the appellant's circumstances give rise to significant concerns regarding the non-disclosure of information, potential risks to life and safety associated with withholding crucial information. Furthermore, it is noted that in the event of a natural calamity or Act of God, vital information pertaining to a LIC policy, such as the policy number, date of policy, nominee, etc., may be lost and in such instances, individuals may solely depend on LIC to retrieve this information, even in the absence of a policy number. Therefore, it is imperative for LIC to establish a system that facilitates the retrieval of policy and all data of policyholders, including cases where a policy number is not available,*

particularly in urgent situations.

In light of a careful examination of the facts, the Commission hereby directs CPIO, LIC to promptly take necessary measures to ensure the disclosure of information concerning LIC policies, even in instances where the policy number is not provided. This directive is issued in the best interest of the general public, as it is crucial to safeguard individuals' rights and well-being, uphold transparency, and mitigate potential legal liabilities. Additionally, LIC is strongly advised to develop a robust system that enables the identification of policies without policy numbers, specifically designed to address unforeseen circumstances effectively.

Moreover, the Commission directs the CPIO, LIC, Meerut, to furnish correct and complete information to the Appellant, free of cost, in accordance with the spirit of transparency and accountability as enshrined in the RTI Act, 2005.

Furthermore, a copy of this order should be forwarded to Managing Director of LIC and LIC HQ for their information and necessary action. The above directions shall be complied with, within a period of four weeks from the date of receipt of a copy of this order under intimation to the Commission.

The Appeal stands disposed of accordingly."

5. During the pendency of the petition, on 21.12.2023, the Court directed the petitioner to explore possibilities of furnishing the information which was sought by the respondent in order to bring a quietus to the dispute. The petitioner, thereafter, has explored certain ways to settle the issue. Based on the information provided by the respondent, being certain particulars such as the insured party's name, date of birth, gender, address with pin code, mobile no., email-id., and bank account no. as registered under NEFT, the petitioner, on 04.01.2024 informed the Court that there were two LIC policies available *qua* the respondent. Details of those policies are extracted as under:

"*1.213831773- TT 14-12; DOC- 19.06.2003 ; SA 50000 ; Maturity claim paid on 03.06.2015.*

2.216008096 - TT 14-10 ; DOC. 28.04.2005 ; SA 60000- Maturity Claim paid on 28.04.2015."

6. During the course of hearing, the Court has specifically asked the

respondent-in-person as to whether she requires any further information. However, she submits that the Court must, first, examine the scope of writ jurisdiction on the anvil of Article 227 of the Constitution of India and only thereafter go into the merits of the matter. She submits that if there is no illegality committed in the impugned order, there is no reason as to why the merits of the case should be looked into. Further, she highlights the scope of the writ of certiorari and asserts that the same cannot be used as an appellate mechanism against decisions which do not suffer from any infirmity that goes to the root of the matter. According to her, this petition is an absolute abuse of the process of law and she is being made to suffer by being dragged into prolonged legal proceedings, despite having obtained a favourable order of the CIC.

7. Having considered the aforesaid submissions, the Court finds that the CIC, in the impugned order, has issued certain directions to the petitioner, in the larger public interest. These directions form the opinion of the CIC that in a given case, vital information pertaining to LIC policies, such as the policy number, date of policy, nominee, etc. may be lost and in such instances, the individuals solely depend on LIC to retrieve this information, even in the absence of a policy number. It is further stated that it is incumbent on LIC in such cases, to facilitate the disclosure of information to persons such as the insured party, as the same could possibly have a bearing on their security and life.

8. Mr. Kailash Vasdev, learned senior counsel, submits that a robust system is already in place in this regard, and if information such as the insured party’s name, date of birth, gender, address with pin code, mobile no., email-id., and bank account no. as registered under NEFT is furnished,

the relevant data can be retrieved. At the same time, he submits that LIC cannot be directed or expected to examine all its policies, which number to more than twenty-seven crore being serviced and to find out the relevant information sought in a particular matter, in the absence of any details. He submits that LIC has a database of more than seventy-two crore policies, and therefore, such a direction was not necessitated.

9. The Court finds that it has to be borne in mind that on mere asking for information under the RTI Act, without furnishing supporting information, such information cannot be shared. As rightly pointed out by Mr. Kailash Vasdev, such requests by third-parties who are not entitled to the information must not be entertained. Disclosure of such sensitive information to third-parties could even place the life of the insured in danger.

10. Since the nature of the impugned directions are advisory and, if, as submitted on behalf of the petitioner, there already exists a robust system for situations and circumstances as in the present matters, nothing more requires to be adjudicated. It is, however, observed that in the present case, the request by the respondent was for information pertaining to policies under which her own life was insured and as such, the apprehensions raised by the petitioner may not apply to the present case. Further, LIC ought to remain open to adopting measures to improve its database to ensure that its policyholders/insured parties have access to vital information pertaining to them. If there is any scope for improvement in the system using the latest technology, it must endeavour to do so, without any hesitation. The Court is not oblivious to the issues faced by LIC in retrieval of specific information from its vast database of policies, a lot of which are decades-old and may

not have been digitised. Therefore, the Court refrains from passing any mandatory direction to the petitioner in this regard. However, should the necessity arise at a later stage, the Court shall not hesitate to issue appropriate directions.

11. Accordingly, the petition stands disposed of.

12. If the respondent has any further grievance, she shall be at liberty to file a fresh application before LIC, which shall be dealt with in accordance with extant rules.

PURUSHAINDRA KUMAR KAURAV, J

JANUARY 29, 2026/aks/amg