

**REPORT OF THE COMMITTEE**  
**FOR PROPOSING THE SCHEME TO BE IMPLEMENTED UNDER**  
**THE CHIEF MINISTER'S ADVOCATES WELFARE SCHEME**

*(Appointed vide Notification dated 29.11.2019 by the Office of the Minister of Law, Justice & Legislative Affairs, Transport, Administrative Reforms, Information & Technology, Revenue, Environment, Forest and Wildlife, Government of NCT of Delhi)*

The Office of the Minister of Law, Justice & Legislative Affairs, Transport, Administrative Reforms, Information & Technology, Revenue, Environment, Forest and Wildlife, Government of NCT of Delhi constituted this Committee vide Notification no. 5(50)/Lit/LJ&LA/19 (CD No. 064546413)/1122-24 dated 29.11.2019 consisting of the following members:

1. Sh. Rakesh Kr. Khanna, Sr. Advocate, President, Supreme Court Bar Association - <b><u>Convener</u></b>	2. Sh. K.C. Mittal, Advocate, Chairman, Bar Council of Delhi
3. Sh. Rahul Mehra, Advocate, Standing Counsel (Crl.) Delhi High Court	4. Sh. Ramesh Singh, Advocate, Standing Counsel (Civil), Delhi High Court
5. Sh. Mohit Mathur, Sr. Advocate, President, Delhi High Court Bar Association	6. Sh. Rajesh Kaushik, Advocate, Vice-President, Dwarka Bar Association
7. Sh. R.K. Wadhwa, Advocate, President, New Delhi Bar Association (Patiala House Courts)	8. Sh. N.C. Gupta, Advocate, President, Delhi Bar Association (Tis Hazari Courts)
9. Sh. Hemant Mehla, Advocate, Additional Secretary, Saket Bar Association	10. Sh. Pramod Nagar, Advocate, President, Shahdara Bar Association (Karkardooma Courts)
11. Sh. Rakesh Chahar, Advocate, Hon. Secretary, Rohini Bar Association	12. Sh. Kamal Mehta, Advocate, Delhi High Court
13. Sh. Amitabh Chaturvedi, Advocate, Delhi High Court	

## SCOPE OF THE COMMITTEE

The Government of NCT of Delhi, in recognition of the role being played by the advocates in the society and the legal profession in particular, announced the “**Chief Minister’s Advocates Welfare Scheme**”. An outlay of Rs. 50 crore, as annual fund has been made under the said scheme for utilisation of the welfare of the legal community in the budget of the year 2019 – 2020.

The Government of NCT of Delhi has considered it desirable to constitute this Committee to propose schemes for welfare of the advocates so that the budget outlay of Rs. 50 crores sanctioned by the GNCTD for the year 2019 – 2020 is utilised properly for the welfare of all advocates towards this end.

## **PROCEEDINGS OF THE COMMITTEE**

The Committee held its meeting on 30<sup>th</sup> November 2019, 2<sup>nd</sup> December 2019, 3<sup>rd</sup> December 2019, 4<sup>th</sup> December 2019 and 5<sup>th</sup> December 2019. The Committee considered the various schemes which can be recommended to the government for being initiated for the welfare of the advocates. The Committee also invited quotations from Life Insurance Corporation of India, New India Assurance Company, National Insurance Company and contacted the State Bank of India Life Insurance and the United India Insurance Company.

## THE PROPOSED SCHEMES FOR THE WELFARE OF ADVOCATES

The committee, after holding in-depth deliberations and considering the matter at great length, proposes the following schemes for the welfare of advocates:

1. Group (Term) Insurance for practising advocates providing life cover of Rs. 10,00,000/- (Rupees Ten Lakhs) per advocate.
2. Group Medi-claim coverage for the advocates, their spouse and two dependent children upto the age of 25 years, for a family floater sum insured of Rs. 5,00,000/- (Rupees Five Lakhs).
3. E-library with 10 computers loaded with e-journals and web editions of e-journals, along with printers in all the 6 district courts.
4. Creche facility for advocates and staff employees in each of the 6 district courts.

Details of the aforesaid schemes are adumbrated as under:

### **Scheme 1: Group (Term) Insurance**

The committee proposes that every practising advocate in Delhi should be given Life Term Insurance of Rs. 10,00,000/- (Rupees Ten Lakhs).

The Committee has obtained quotations from the Life Insurance Corporation of India for the purpose of providing Group (term) insurance scheme for practising advocates. Initially LIC gave an offer of a premium of Rs. 2.50 per thousand for advocates upto the age of 60 years and Rs. 3.00 per thousand for advocates from 61 years to 75 years of age group. The quotation received in this regard is enclosed with this report as **Annexure -I**.

The rates received from SBI Life are Rs. 2,616/- for Rs. 5,00,000 sum insurance inclusive of GST and the coverage is offered for the age group of 18 years – 79 years of age. The copy of the quotation received from SBI Life is enclosed with this report as **Annexure – II**.

The Committee thereafter called the representatives of the Life Insurance Corporation of India and negotiated the terms with them on 02<sup>nd</sup> December 2019 and requested them to reduce the premium.

Vide a quotation dated 03<sup>rd</sup> December 2019, the LIC reduced the premium rate for advocates upto the age of 60 years to Rs. 2.478 per thousand inclusive of GST and for the advocates in the age group of 61 years–75 years at the rate of Rs. 2.80 per thousand inclusive of GST.

Since the number of advocates likely to be covered under the scheme as per the data made available by the Bar Council of Delhi is approximately 40,115, the premium amount at the aforesaid rate works out to be Rs.10,07,70,894/- (Ten Crores Seven lakhs Seventy Thousand Eight Hundred and Ninety Four). The committee is *prima facie* of the view that the rate offered by the LIC seems to be quite competitive and can be accepted by the government. The Nodal agency for operating the said scheme shall be the Law Ministry of the Government of NCT of Delhi and it may further negotiate the premium, if it so desires. The revised quotation received from LIC dated 3<sup>rd</sup> December 2019 is enclosed with this report as **Annexure – III**.

The Committee has also come to know that a proposal is pending before the IRDA, whereunder by paying an additional sum of 50 paise per thousand approximately, the sum insured will be doubled in case of accidental death. The issue was taken up with the officials of LIC who assured the Committee that if the proposal is cleared by the IRDA, this additional facility will be provided to all the covered members upon the payment of additional charges as then applicable.

### **Scheme – 2: Group Medi-Claim coverage**

The members of the Committee deliberated at length the issue regarding providing Medical coverage for the advocates practising in Delhi and their families. The Committee is of the considered opinion that every practising advocate registered in Delhi should be given Medical coverage facility by providing them Group medical Coverage through an Insurance company.

The Committee undertook the exercise of inviting quotations from the nationalised Government of India undertakings for providing group Medi-Claim coverage. The New India Assurance Company gave their quotation through their Divisional Manager, Bikaner Division, Divisional Office offering family floater policy for a sum insured of Rs. 5,00,000/- (Rupees Five lakh) per family at the premium of Rs. 10,000 plus GST for the advocate plus their spouse and 2 dependent children and for Rs. 8,000 plus GST for the advocate plus their spouse. The offer contained a clause of co-pay of 20% by advocates for each and every claim.

The policy proposed the upper limit of Rs. 24,000 (Rupees Twenty-Four Thousand) for per eye for eye-cataract operation and Rs. 2,00,000/- (Rupees Two Lakhs) for CABG and Rs. 1,50,000/ Rs. 2,50,000/- (Rupees One Lakh and Fifty Thousand/ Rupees Two Lakhs and Fifty Thousand) for knee replacement Uni/Bil and Rs. 40,000/50,000 (Rupees Forty Thousand/ Rupees Fifty Thousand) for normal and caesarean maternity benefit. The room rent permissible will be 1% and 2% of SI for normal and ICU respectively. The true copy of the quotation received from the Company is enclosed with the report as **Annexure- IV**.

The committee met the Divisional Manager and other officials of New India Assurance Company on 2<sup>nd</sup> December, 2019 and negotiated with them the premium price. The company on 3<sup>rd</sup> December, 2019 informed that they are ready to give the Group Medi-Claim policy for the advocate, spouse and two dependent children at the premium of Rs. 8,500 plus GST. The message received in this regard is enclosed with this report as **Annexure – V**.

The Committee on 04.12.2019 received the quotation from the National Insurance Company Limited for the family floater sum insured of Rs. 5,00,000/- (Rupees Five Lakhs). The premium demanded was Rs. 27,000/- (Rupees Twenty-Seven Thousand) for the advocate plus spouse plus 2 dependent children (upto 25 years) and Rs. 22,000/- (Rupees Twenty-Two Thousand) for the advocate plus their spouse. The Committee met with Mr. Kunal Dadlani, Assistant manager (Marketing) of the National Insurance Company on 4<sup>th</sup> December 2019 and negotiated with him. The said official informed the committee that he will revert back to the Committee. However, the said Company has not reverted back.

Mr. Rakesh Chahar, member of the Committee informed the Committee that Rohini Bar Association has taken Medi-Claim policy with United India Insurance Company. He called upon the company representatives to give their quotation. However, the said nationalised company expressed its inability to give its offer for a policy of this magnitude.

The Committee therefore recommends that the Delhi Government may consider accepting the offer given by the New India Assurance Company. The Nodal agency for operating the said scheme shall be the Law Ministry of the Government of NCT of Delhi and it may further negotiate the premium, if it so desires.

### **Scheme – 3: Facility of E-library**

It has been brought to the notice of this Committee that the E-library facilities are lacking in the District Court Bar Associations. The advocates practising in the district courts face serious problem in carrying out legal research of the Acts, Rules and the case laws required to prepare their cases and arguments. The Committee therefore recommends that each District Court, namely, Tis Hazari Court, Patiala House Court, Kakardooma Court, Saket Court, Dwarka Court and Rohini Court, be provided with 10 computers, fully loaded with e-journals, their web editions including SCC Online, All India Reporter, Manupatra, Delhi Law Times etc along with heavy duty printers. The lawyers be permitted to use this E-library free of cost however, the cost of printing of their case laws and legal material be worked out on actual basis.

### **Scheme – 4: Creche Facility**

A large number of our sister colleagues frequent the courts daily, as do the female staff employed by the advocates and the various courts in Delhi. *Ad rem*, the Committee has noticed that creche facilities are lacking in the district courts. Some of the members have informed the Committee that the Life Insurance Corporation of India, in discharge of its Corporate Social Responsibility undertakes running of creches free of cost. Delhi government can request the Life Insurance Corporation of India to provide this facility in all the 6 district courts and run the same in collaboration with the LIC. If for any reason, LIC expresses its inability to run the creches, the Government of NCT of Delhi should undertake the establishment and running of these creches at its own cost under the “**Chief Minister’s Advocate Welfare Scheme**” on the lines of the creche being run in the Supreme Court of India.

**IDENTIFICATION OF ELIGIBLE BENEFICIARY ADVOCATES UNDER THE  
TERM LIFE INSURANCE AND MEDI-CLAIM POLICY**

The Committee has been informed by the Bar Council of Delhi that it has 40,115 advocates who are on their verified roll of practising advocates in Delhi. The verification has been conducted as per the orders of the Hon'ble Supreme Court of India. Further, the members of the Committee who happen to be office bearers of various Bar Associations in Delhi have informed the Committee that in every Bar Association they have a verified list of practising advocates who are regularly appearing in courts and are entitled to cast their vote in their respective Bar Associations under the one bar one vote criteria. The number of advocates on the electoral roll of each of the Bar Association is as under:

Supreme Court	2,189 (approx.)
Delhi High Court	5,400 (approx.)
Rohini Court	4,000 (approx.)
Tis Hazari Court	5,200 (approx.)
Dwarka Court	4,000 (approx.)
Karkardooma Court	4,132 (approx.)
Saket Court	3, 200 (approx.)
Patiala House	2,500 (approx.)
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<b>Total</b>	<b>30,621 (approx.)</b>
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The Committee is of the considered opinion that all the practising advocates in Delhi who are on the verified rolls of the Bar Council of Delhi i.e. 40,115 and who are on the electoral roll of any of the Bar Associations in Delhi namely; the Supreme Court Bar Association, the Delhi High Court Bar Association, the Bar Associations of the Rohini Court, the Tis Hazari Court, the Dwarka Court, the Karkardooma Court, the Saket Court, Patiala House, National Green Tribunal, NCLT, NCLAT, Income tax tribunals, Service Tax tribunal, Armed Forces Tribunal,

Debt Recovery Tribunal, Central Administrative Tribunal, National Consumer Commission, State Consumer Forum, as on 01.12.2019, upon due endorsement by Bar Council of Delhi and cross-endorsement by the respective Bar Association where they have their voting rights, be treated as beneficiaries under this scheme.

The verified list of 40,115 advocates provided by the Bar Council of Delhi and the electoral roles of the Supreme Court Bar Association, the Delhi High Court Bar Association, the Bar Associations of Patiala House, Tis Hazari Court, Karkardooma Court, Saket Court, Rohini Court and Dwarka Court are enclosed with this report as **Annexure VI to Annexure XIII** respectively.

The Committee recommends the proforma enclosed with this report as **Annexure XIV** for obtaining information about the beneficiaries.

Sh. Rakesh Kr. Khanna, Sr. Advocate,  
President, Supreme Court Bar Association,  
**Convener of the Committee**

Sh. K.C. Mittal, Advocate,  
Chairman, Bar Council of Delhi,  
**Member of the Committee**

Sh. Rahul Mehra, Advocate,  
Standing Counsel (Crl.) Delhi High Court,  
**Member of the Committee**

Sh. Ramesh Singh, Advocate,  
Standing Counsel (Civil), Delhi High Court,  
**Member of the Committee**

Sh. Mohit Mathur, Sr. Advocate,  
President, Delhi High Court Bar Association,  
**Member of the Committee**

Sh. Rajesh Kaushik, Advocate,  
Vice-President, Dwarka Bar Association,  
**Member of the Committee**

Sh. R.K. Wadhwa, Advocate, President,  
New Delhi Bar Association (Patiala House Courts)  
**Member of the Committee**

Sh. N.C. Gupta, Advocate, President,  
Delhi Bar Association (Tis Hazari Courts),  
**Member of the Committee**

Sh. Hemant Mehla, Advocate,  
Additional Secretary, Saket Bar Association,  
**Member of the Committee**

Sh. Pramod Nagar, Advocate, President,  
Shahdara Bar Association (Karkardooma Courts),  
**Member of the Committee**

Sh. Rakesh Chahar, Advocate,  
Hon. Secretary, Rohini Bar Association,  
**Member of the Committee**

Sh. Kamal Mehta, Advocate, Delhi High Court,  
**Member of the Committee**

Sh. Amitabh Chaturvedi, Advocate, Delhi High Court,  
**Member of the Committee**