



CWP-3829-2026 & CWP-3858-2026

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**IN THE HIGH COURT OF PUNJAB AND HARYANA
AT CHANDIGARH**

116 & 118 (2 cases)

CWP-3829-2026

Date of Decision: 09.02.2026

Ranjit Singh

...Petitioner

Versus

State of Punjab and others

...Respondents

And

CWP-3858-2026

Budh Singh

...Petitioner

Versus

State of Punjab and others

...Respondents

CORAM: HON'BLE MR. JUSTICE JAGMOHAN BANSAL

Present: - Mr. Krishan Kumar Thakur, Advocate for the petitioner

Mr. Aman Dhir, Deputy Advocate General, Punjab

JAGMOHAN BANSAL, J. (Oral)

1. As common issues are involved in the captioned petitions, with the consent of both sides, the same are hereby disposed of by this common order. For the sake of brevity and convenience, facts are borrowed from *CWP No.3829 of 2026*.

2. The petitioner through instant petition under Article 226/227 of the Constitution of India is seeking direction to official respondents to re-consider his disability insurance claim. He is also seeking direction to official respondents to decide his legal notice dated 10.03.2025.



3. The petitioner claims that he sustained serious injuries while performing his official duties on 08.06.2018. He was admitted to Vardhman Hospital, Urban Estate, Patiala for treatment. His legs and foot sustained damage and underwent treatment. He was declared 55% disabled on 01.02.2024 by Chief Medical Officer, Mata Koshleya Hospital, Patiala. The department issued letter dated 15.07.2024 to the employee regarding new list of documents required to apply for claim under HDFC Bank Insurance Scheme. The department forwarded petitioner's claim to the Insurance Company which rejected his claim vide letter dated 18.11.2024 citing late submission. He served legal notice dated 10.03.2025 upon the respondents to re-consider his disability insurance claim.

4. Learned counsel for the petitioner submits that there is agreement between HDFC Bank and Police Department, thus, it is duty of police department to pursue petitioner's claim.

5. Mr. Aman Dhir, Deputy Advocate General, Punjab, who on advance notice is present in Court on behalf of respondent-State, submits that petitioner (in *CWP No.3829 of 2026*) met with an accident on 09.06.2018 and petitioner (in *CWP No.3858 of 2026*) on 13.06.1996 whereas MoU between bank and department was executed in 2019. The respondent-department is not willing to forward case of petitioners to HDFC Bank on account of said reason.

6. Faced with this, learned counsel for the petitioners submits that date of accident is irrelevant. The petitioners were issued Disability Certificate after 2019, thus, they are entitled to benefit of financial assistance as per MoU.



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7. From the perusal of record, it is evident that petitioner is primarily seeking relief against HDFC Bank which is a private entity. He is further seeking directions to official respondents to pursue his matter with HDFC Bank. This Court cannot issue any direction to HDFC Bank especially when it is a contractual matter and petitioner has more than one alternative remedies, however, direction may be issued to official respondents to perform their duty. The State counsel, during the course of hearing, has pleaded that MoU was executed in 2019 whereas accident in both cases occurred prior to 2019. The petitioners are claiming that Disability Certificate was issued after execution of MoU. This is a disputed question, thus, respondents need to examine this question because petitioners are claiming disability and entitlement to a beneficial scheme. It would be appropriate for the official respondents to communicate their opinion to petitioners within 3 months from today.

8. The petitions stand disposed of in above terms.

9. Needless to mention, this order has been passed in peculiar facts and circumstances of the instant case and shall not be treated as precedent.

(JAGMOHAN BANSAL)
JUDGE

09.02.2026

Mohit Kumar

Whether speaking/reasoned	Yes/No
Whether reportable	Yes/No