



2025:KER:73373

IN THE HIGH COURT OF KERALA AT ERNAKULAM

PRESENT

THE HONOURABLE MR.JUSTICE N.NAGARESH

FRIDAY, THE 26<sup>TH</sup> DAY OF SEPTEMBER 2025 / 4TH ASWINA, 1947

WP(C) NO. 35850 OF 2025

PETITIONERS:

- 1 PRAVASI LEGAL CELL  
REPRESENTED BY ITS PRESIDENT ADVOCATE JOSE  
ABRAHAM, HAVING ITS REGISTERED OFFICE AT: D-  
144, HARI NAGAR ASHRAM, NEW DELHI; ALSO AT: F2-  
C, CAPITO CENTRE, THIRUVANANTHAPURAM, PIN -  
695001
- 2 PERIKILATHU J JOSEPH  
AGED 63 YEARS  
S/O JOSEPH PO, MUTHALAKODAM PO, THODUPUZZHA,  
IDUKKI, PIN - 685605
- 3 ANILKUMAR P  
AGED 62 YEARS  
S/O N PARAMESWARAN PILLAI ALAKAPURI, APRA-109,  
PETTAH, THIRUVANANTHAPURAM, PIN - 695024

BY ADV SRI.E.ADITHYAN

RESPONDENTS:

- 1 THE STATE OF KERALA  
REPRESENTED BY ITS CHIEF SECRETARY, GOVERNMENT  
SECRETARIAT, THIRUVANANTHAPURAM, PIN - 695001



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**2 NORKA ROOTS  
REPRESENTED BY ITS CHIEF EXECUTIVE OFFICER  
THYCAUD PO, THIRUVANANTHAPURAM, PIN - 695014**

**BY ADV.SRI. RAJEEV JYOTHISH GEORGE, GOVERNMENT  
PLEADER**

**THIS WRIT PETITION (CIVIL) HAVING COME UP FOR ADMISSION  
ON 26.09.2025, THE COURT ON THE SAME DAY DELIVERED THE  
FOLLOWING:**



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**N. NAGARESH, J.**

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**W.P.(C) No.35850 of 2025**

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**Dated this the 26<sup>th</sup> day of September, 2025**

**J U D G M E N T**

Petitioners state that the 1<sup>st</sup> petitioner is an NGO working for the welfare of Pravasis across the nation, having a Chapter in Kerala, along with petitioners 2 and 3, who are Non-Resident Keralites. On 07.08.2025, NORKA Roots, New India Assurance Company Limited and Mahindra Insurance Brokers Limited executed a Tripartite Agreement launching NORKA-CARE, a Group Health and Accident Insurance Scheme.

2. The Enrollment process runs from 22.09.2025 to 22.10.2025, with coverage effective from 01.11.2025 to 31.10.2026, offering cashless treatment in 12,000+ hospitals



across India, including 600+ hospitals in Kerala. However, while expatriate Keralites holding Pravasi IDs and Keralites working in other Indian states holding NRK Insurance Cards are permitted to enroll, returnee NRKs who have permanently settled back in Kerala have been excluded without any justification.

3. The 1<sup>st</sup> petitioner has submitted a representation dated 27.08.2025 seeking inclusion of NRK returnees. But no action has been taken so far. Petitioners state that the exclusion is discriminatory since expatriates and returnees are similarly placed under NORKA's mandate and yet are treated unequally, violating Article 14 of the Constitution. It is further submitted that as the Scheme is fully member-funded with negligible cost to the State, the exclusion is arbitrary and is in contravention of the object of NORKA. The petitioners therefore seek directions for the inclusion of NRK Returnees in NORKA-CARE on the same terms as expatriate NRKs.



4. I have heard the learned counsel for the petitioners and the learned Government Pleader representing the respondents.

5. The contention of the petitioners is that the exclusion of NRK Returnees from the NORKA-CARE Scheme directly deprives them of access to affordable Health and Accident Insurance, despite the fact that they are a vulnerable group who, on return to Kerala, lose their overseas employment provided for statutory medical cover.

6. Going through the pleadings, I find that this is a policy matter which is to be considered by the Executive Authorities. In the circumstances, I find that it would be only just and proper that the 2<sup>nd</sup> respondent considers Ext.P3 and take a decision, if necessary, in consultation with the Government.

In the facts of the case, the writ petition is disposed of directing the 2<sup>nd</sup> respondent to consider Ext.P3 and pass appropriate orders thereon as expeditiously as possible, if



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necessary, in consultation with the Government, in accordance with law. It is made clear that this Court has not pronounced anything on merits on the claims made by the petitioners.

**Sd/-  
N. NAGARESH  
JUDGE**

Mn



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**APPENDIX OF WP(C) 35850/2025**

**PETITIONER EXHIBITS**

- |                   |   |
|-------------------|---|
| <b>Exhibit P1</b> | <b>A TRUE COPY OF THE REGISTRATION<br/>CERTIFICATE OF THE PETITIONER<br/>ORGANISATION</b>   |
| <b>Exhibit P2</b> | <b>THE TRUE COPY OF THE TRIPARTITE<br/>AGREEMENT EXECUTED BETWEEN NORKA<br/>ROOTS, NEW INDIA ASSURANCE COMPANY<br/>LTD., AND MAHINDRA INSURANCE BROKERS<br/>LTD., DATED 07.08.2025,</b> |
| <b>Exhibit P3</b> | <b>THE TRUE COPY OF THE REPRESENTATION<br/>DATED 27.08.2025</b>   |