



सत्यमेव जयते

न्यायालय मुख्य आयुक्त दिव्यांगजन

COURT OF THE CHIEF COMMISSIONER FOR PERSONS WITH DISABILITIES (DIVYANGJAN)

दिव्यांगजन सशक्तिकरण विभाग/Department of Empowerment of Persons with Disabilities (Divyangjan)

सामाजिक न्याय और अधिकारिता मंत्रालय/Ministry of Social Justice & Empowerment

भारत सरकार/Government of India

5वाँ तल, एन.आई.एस.डी. भवन, जी-2, सेक्टर-10, द्वारका, नई दिल्ली-110075; दूरभाष : (011) 20892364

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Case No: 14532/1102/2023

In the matter of—

Mr. Lalit Kumar

...Complainant

Versus

MD & CEO, Bank of India
md.ceo@bankofindia.co.inThe Branch Manager, Bank of India
chandauli.varanasi@bankofindia.co.in

...Respondent

Hearing:

A hearing in hybrid mode (online/offline) was conducted on 23.07.2025. The following parties/representatives were present during the hearing:

Sl. No.	Name of the parties /Representatives	For Complainant/ Respondent	Mode of Attendance
1.	Mr. Lalit Kumar	Complainant	Online
2.	Adv. Jaspreet Singh	Respondent No. 1	Online
3.	Mr. Kamlesh Kumar Bharti	Respondent No. 2	Online

RECORD OF PROCEEDINGS

At the outset, the Court asked the Complainant whether the Respondent had reversed the amount/unmarked the Lien of Rs. 50,000/- in his savings bank account no. 69081051000. The Complainant submitted in the affirmative. The Court asked whether he was satisfied with the redressal, and if not, what his outstanding grievances were.

2. The Complainant informed that there was a debit entry in his account for Rs. 50,000/-, which resulted in showing his balance as Rs. -48430/- in the month of February 2023. Once the case was taken up by the CCPD, the wrong entry was corrected. However, he faced physical and mental harassment for a long time, involving multiple visits to the bank. He insisted on payment of compensation and action against the

responsible officer.

3. The Respondent, on the other hand, submitted that there was no debit in his account, only an inadvertent error crept into his bank statement showing a Lien of Rs. 50,000/-, which was reported to the bank on the 19th September 2023. The bank resolved the issue on 21st September 2023, and the same was informed to the Complainant also.

4. The Court observed that while the Complainant states that there was a debit entry, the Respondent has submitted that it was only a Lien. Secondly, the Complainant is saying that the debit happened in February 2023, whereas the Respondent says that it was only in September 2023. Enabling this Court to understand the facts of the case, both parties are advised to furnish documentary evidence, if any, to support to their stand.

5. The Respondent is directed to explain within 07 days whether or not such a Lien barred the Complainant from using his own fund even temporarily.

6. The Court observed that the disability certificate, which pegs his Locomotor disability at 25%, was issued to the Complainant on 25th August 2023. The Complainant needs to explain how the instant complaint is entertainable in this Court, particularly once the main grievance has been redressed by the bank.

7. The Court also clarified that no further hearing is required in this matter, and the case will be disposed of with a final recommendation based on the above written submissions.

8. This is issued with the approval of the Commissioner for Persons with Disabilities.

(P. P. Ambashta)
Dy. Chief Commissioner