



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 &amp; Empowerment

भारत सरकार/Government of India

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

5<sup>th</sup> Floor, N.I.S.D. Bhawan, G-2, Sector-10, Dwarka, New Delhi-110075; Tel.: (011) 20892364

Email: ccpd@nic.in; Website: www.ccdisabilities.nic.in

Case No. 14058/1102/2023

In the matter of —

Shri Mukesh Sharma

... Complainant

Versus

The Secretary,  
Department of Financial Services,  
Ministry of Finance

... Respondent

## Hearing (I):

A hearing was conducted on **11.02.2025 in hybrid mode**. The following parties/representatives were present during the hearing:

Sl. No.	Name and Designation of the parties/representative	Mode of appearance
<b>From Complainant:</b>		
1.	Mr Mukesh Sharma, Complainant	---
<b>From Respondent:</b>		
1.	Mr Arun Kumar, Under Secretary	Online
2.	Mr Sukhjinder Saini from RBI	Online
<b>Special appearance:</b>		
1.	Ms Gargi Shukla, Sign Language Interpreter, Office of the CCPD	Physical

**RECORD OF PROCEEDINGS**

1. During the hearing, assisted by a Sign Language Interpreter (SLI) provided by the CCPD, the Complainant reiterated that the lack of SLIs in banks creates significant barriers for persons with hearing impairment. He requested that all

banks must provide SLIs in accordance with sections 3, 5, and 6 of the Rights of Persons with Disabilities Act, 2016 ("the Act").

2. The Respondent's representative stated that appointing SLIs in every branch is not feasible given the number of bank branches nationwide. Instead, staff have received training to interact with customers with hearing impairment, and the Indian Banks Association reports that trained staff provide need-based assistance. Banks also offer various modes of communication, including verbal, non-verbal, written, and visual methods.

3. The RBI representative supported the Respondent's position but clarified that the RBI has already issued relevant guidelines.

4. The Court found the Complainant's request for SLIs genuine and necessary. The Court questioned the effectiveness of staff training, emphasising that mere statements of training are insufficient. The Respondent must demonstrate that its training modules are accredited or certified by appropriate authorities to ensure meaningful support for customers with hearing impairments.

5. The Court suggested banks could utilise technological support available for this purpose or integrate their mobile apps with these solutions. The court also advised that banks can seek the assistance of volunteer groups offering SLI services, both in-person and online, to ensure accessibility. Lack of resources cannot justify non-compliance with legal mandates. Access to products and public services is a right of persons with disabilities under Chapter VIII of the RPwD Act, 2016. Failing to provide reasonable accommodations constitutes discrimination and is unacceptable. The RBI should consider issuing comprehensive guidelines and ensure they are circulated to all banks. Promoting sign language is essential for the inclusion of marginalised communities.

6. The Court directed the Respondent to submit a written statement within fifteen days addressing:

- (a) Steps to ensure no person with a disability is denied access to banking services;
- (b) Involvement of the RBI in guiding public sector banks to uphold the rights and equality of persons with disabilities, as required by law.

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

**(Praveen Prakash Ambashta)**  
**Dy. Chief Commissioner**