



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: 14404/1102/2023

In the matter of -

Shri Somen Dutta	...	Complainant
Versus		
The Chairman, State Bank of India, Mumbai	...	Respondent No.1
The Branch Manager, State Bank of India, Kolkata	...	Respondent No.2

1. Gist of the Complaint:

1.1 Shri Somen Dutta, a person with 100% visual impairment, filed a complaint on 06.08.2023 against the State Bank of India (SBI), Narendrapur Branch, Kolkata. He alleged discrimination after being denied health insurance solely due to his disability.

1.2 Despite having a savings account with the branch since 2014, his request for health insurance on 24.07.2023 was dismissed after an agent informed him that the insurer would not accept his application because of his blindness. Attempts to seek clarification or help from the branch's Service Manager were unsuccessful. Shri Dutta seeks justice for this discriminatory denial.

2. Notice issued to the Respondents:

2.1 In exercise of the powers conferred u/s 75 & 77 of the Rights of

Persons with Disabilities Act, 2016 [hereinafter in short “the Act”], the matter was taken up and a notice dated 17.08.2023 was issued to the aforementioned respondents for forwarding their comments within 30 days.

3. Reply filed by the Respondents:

3 . 1 The Assistant General Manager, Customer Experience Enhancement Department (CEED), SBI, Kolkata, in a reply dated 30.08.2023, stated that since the issue concerned SBI General Insurance, it was escalated to them. The Business Development Manager had misunderstood the case, resulting in wrongful denial, and the Respondent has since counseled sales staff and scheduled training to prevent recurrence. SBI General Insurance will now assess the proposal under the Arogya Supreme Plan, pending submission of a completed form and valid disability certificate, and the Complainant was advised to contact the branch. Similarly, the General Manager Network II, SBI, in a letter dated 01.09.2023, expressed regret for the incident, confirmed that subsidiaries were instructed to improve staff training, and advised staff to reach out to the Complainant to enrol him in an alternate health insurance product as suggested by SBI General Insurance.

4. Notice for Rejoinder to the Complainant:

4.1 The aforesaid replies were forwarded to the Complainant vide email dated 05.09.2023 and 11.09.2023 for his rejoinder within 15 days. However, no response was received from the Complainant so far.

5. Seeking Current Status from the Parties and a Notice of Hearing:

5.1 An e-mail dated 18.06.2025 was sent to both parties to confirm the current status of the case. As no reply was received from any of the parties, a Notice of Hearing dated 04.07.2025 was issued for appearance in a personal hearing on 10.07.2025

6. Response from the parties:

6.1 Subsequently, Respondent No.1 vide email dated 04.07.2025 submitted that the Complainant has, vide email dated 27.06.2025, informed that he is currently covered under a health policy from another institution and will consider porting it upon renewal in August.

Complainant has expressed no objections and confirmed to the Branch Manager his satisfaction with SBI's credit card services. The Bank assures that services through SBI General Insurance will be provided once the Complainant initiates the porting process.

6.2 The Complainant vide email dated 09.07.2025 informed that he is satisfied with the resolution provided to him and requested for the closure of his case.

7. Observation and Recommendation:

7.1 Upon considering the facts of the case and the material available on the records of the case, it is apparent that the grievance of the complainant has been redressed. As such, further intervention of this Court is not required.

7.2 Accordingly, the case is disposed of with the approval of the Chief Commissioner for Persons with Disabilities.

(Praveen Prakash Ambashta)
Dy.Chief Commissioner