



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

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**Case No: 14405/1102/2023**

**In the matter of -**

Shri Vijay Singh, ... Complainant  
Through Shri Aman Saxena,  
General Secretary,  
Association of the Deaf Welfare (reg.),  
Shahjahanpur (UP)

**Versus**

The Managing Director & CEO, ... Respondent No. 1  
Bank of Baroda, Bandra

The Branch Manager, ... Respondent No. 2  
Bank of Baroda, Shahjahanpur, UP

**1. Gist of the complaint:**

1.1 Shri Aman Saxena, General Secretary of the Association of the Deaf Welfare (Shahjahanpur, UP), forwarded a complaint vide email dated 06.08.2023 regarding Shri Vijay Singh, a 100% deaf individual employed as a Safai Karmchari in the District Panchayati Raj Office, Shahjahanpur.

1.2 The Complainant states that despite Vijay Singh's written request on 15.03.2015 to stop deductions under the PM Jeevan Jyoti Bima Yojna (PMJJBY), the bank continued deducting money from his account (No. 06460100026551) since 2017, totalling ₹23,610/-. He seeks an immediate halt to the deductions and a refund of the amount.

## **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"], this Court took up the matter and issued a Notice dated 23.08.2023 to the respondents for forwarding their comments within 30 days.

## **3. Reply filed by the Respondents:**

3.1 The Deputy General Manager, Bank of Baroda, filed a reply dated 29.08.2023 and submitted regarding government insurance/pension schemes.

3.2 PMJJBY (Pradhan Mantri Jeevan Jyoti Bima Yojana): A one-year life insurance scheme for individuals aged 18-50, offering ₹2 lakh coverage. Premium auto-debited yearly (₹330, revised to ₹436 from 01.06.2022). The complainant's auto-renewal was disabled following his exit request dated 14.08.2023.

3.3 PMSBY (Pradhan Mantri Suraksha Bima Yojana): Accidental death/disability insurance for individuals aged 18-70, with ₹2 lakh coverage. Annual premium increased from ₹12 to ₹20 from 01.06.2022. Auto-renewal was also disabled per the complainant's 14.08.2023 exit request.

3.4 Total ₹3,306 deducted (₹3,182 for PMJJBY and ₹124 for PMSBY). Premiums once debited are non-refundable as per policy.

3.5 Atal Pension Yojana (APY): Retirement pension scheme for ages 18-40. Complainant had contributed ₹20,068 and submitted a closure request on 16.08.2023. Refund is under process and expected within 15 days; a response was sent to him on 21.08.2023.

## **4. Rejoinder filed by the Complainant:**

4.1 The reply filed by the Respondents was forwarded to the Complainant on 06.09.2023 for filing a rejoinder within 15 days. However, no response has been received so far.

**5. Hearing:** A hearing was scheduled on **16.07.2025** in hybrid mode (offline/online through Video Conferencing). The following parties/representatives were present during the hearing:

| Sl. No. | Name & Designation of the Parties/Representatives                | Parties          | Mode   |
|---------|--|------------------|--------|
| 1.      | Vijay Singh - Complainant  | Complainant      | Online |
| 2.      | Mr. Aman Saxena (on behalf of Mr. Vijay Singh)                   | Complainant      | Online |
| 3.      | Mr. Deepak Kumar - Regional Head, Bank of Baroda, Shahjahanpur   | Respondent No. 2 | Online |
| 4.      | Mr. S.P.S. Tomar - DGM, Bank of Baroda, Bareilly Zone            | Respondent No. 2 | Online |
| 5.      | Mr. Sidharth Kumar - Chief Manager, Bank of Baroda, Shahjahanpur | Respondent No. 2 | Online |
| 6.      | Mr. Sanjay, Regional Office, Bank of Baroda, Shahjahanpur        | Respondent no. 2 | Online |

## 6. Record of Proceedings:

6.1 The Complainant, represented by Mr Aman Saxena, submitted that a total of about ₹33,000 was deducted from Mr Vijay Singh's account under three insurance schemes, namely, Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), and Atal Pension Yojana (APY). These deductions were made without proper consent and despite repeated requests to stop them. The Complainant, a Safai Karamchari and a government employee, is also a person with a hearing disability, and allegedly, a lack of accessible communication by the bank.

6.2 The Respondents submitted that PMJJBY and PMSBY were auto-renewal schemes. The premiums (₹220, revised to ₹436 for PMJJBY, and ₹12, revised to ₹20 for PMSBY) were deducted annually and are non-refundable, as per the Government of India and applicable guidelines.

6.3 The Respondents further submitted that APY contributions of 25,165 were refunded to the complainant. Communications regarding scheme renewals and deductions were issued, and the complainant was covered under each scheme during the deduction period.

6.4 The Complainant insisted that despite these claims, only a partial claim of about ₹23,600 was received as a refund, and the bank did not

assist him effectively. He further alleged that his repeated visits and verbal requests to stop deductions were ignored. He was denied a loan without a proper explanation. No sign language interpreters or accessible services were provided, making it impossible to understand or dispute deductions. Bank staff were unaware of or insensitive to his needs as a deaf person. There was no clarity or notice of the policy revisions (premium increases, auto-renewals, etc.).

6.5 The Bank officials admitted that this was the first disability-related grievance of this nature and that accessibility features such as sign language interpreters, website compliance, or accessible service desks are currently not in place, but efforts will be made to address this gap.

## **7. Observations/ recommendations:**

7.1 The Court observed that the Complainant's grievance regarding refund has been partially addressed, with ₹25,165 refunded. The remaining deductions under PMJJBY and PMSBY are not refundable under the scheme rules, but they were accompanied by insurance coverage.

7.2 The Respondents are recommended to comply with the *Accessibility Standards and Guidelines for Banking Sector* (F.No. 7/32/2022-BOA-I) dated 02.02.2024 issued by the Department of Financial Services (DFS) as well as the *"Accessibility Standards and Guidelines for Infrastructure and Services in Insurance Sector"* (Insurance Sector Accessibility Standards – Notification No. 16017/6/2022) published by the Ministry of Finance on 20.08.2024. So that complaints of this nature do not recur in the future.

7.3 On broader issues of systemic inaccessibility and denial of insurance to deaf persons, the complainant is at liberty to file a separate representation before the DFS, or the Insurance Regulatory and Development Authority of India (IRDAI), or approach this Court with a fresh complaint.

8 In light of the above, the matter is disposed of.

**(S. Govindaraj)**

## Commissioner for Persons with Disabilities