



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. CCPD/14522/1092/2023

In the matter of —

Shri Swaraj Kumar Gayen

...Complainant

Versus

The Secretary,
Ministry of Labour & Employment

...Respondent

1. Gist of the Complaint:

1.1 Shri Swaraj Kumar Gayen, a person with benchmark locomotor disability, filed a complaint dated 24.09.2023 regarding the denial of payment of money deposited under Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) on account of premature/voluntary exit from the scheme.

1.2 He enrolled in the Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) pension scheme in 2019 and regularly contributed ₹90 per month for over 48 months. Facing financial hardship, he opted for voluntary exit from the scheme on 26.02.2023, as permitted under the rules. Despite updating his bank details from Indian Bank to State Bank of India before exit—which was duly accepted by the authorities—the exit receipt promised a refund within seven days. Yet, no refund was made to either of his valid and active bank accounts. The Petitioner lodged multiple complaints before the Ministry of Labour & Employment and the Prime Minister's Office. Although these authorities acknowledged his grievance and assured a refund, no amount was credited. Meanwhile, ₹90 continues to be deducted from his Indian Bank account even after the

exit request, indicating that it was not processed correctly.

1.3 The Petitioner submits that he seeks only his own contributed amount and not the Government's co-contribution, and asserts that denial of refund constitutes harassment and violation of his rights under the **RPwD Act, 2016** and **Articles 19 (1) (g) and 21 of the Constitution**. He argues that both his bank accounts are active, belong to him, and could have been used for a refund, yet the respondents failed to do so despite multiple assurances and submission of all required documents.

2. Notice to the Respondents:

2.1 A notice dated 29.09.2023 was issued to the above-mentioned respondents for forwarding to this Court comments on affidavit for alleged violation of Section 13 within the statutory time limit.

3. Reply made by the Respondent:

3.1 The Respondents filed their reply dated 01.11.2023 and submitted that the Complainant had enrolled in PM-SYM in 2019 under SPAN No. 706046333582 and contributed ₹4,140 between December 2019 and September 2023. As per scheme guidelines, voluntary exit is processed to the same bank account from which at least 3 contribution auto-debits have occurred. However, Shri Gayen changed his bank account from Indian Bank to SBI at the time of seeking exit on 25.02.2023, and since no auto-debits had happened from the new account, the exit could not be auto-processed, causing a delay.

3.2 The voluntary exit claim was later settled by LIC on 03.10.2023 for an amount of ₹4,349.27 (UTR No. AXNH232760015630) and credited to the beneficiary's account on 04.10.2023 through NEFT.

4. Rejoinder of the Complainant:

4.1 The Complainant filed no rejoinder.

5. Update on the Current status:

5.1 An email dated 02.07.2025 was sent to the parties for updating

the current status of the case. Since no response was received from any party, the matter was scheduled for a personal hearing on 26.11.2025.

5.2 On 23.11.2025, an email was received from the Complainant stating that the respondent/authority had already settled the amount in 2023. Therefore, the hearing is no longer required, and he requested that the case be closed.

6. Observations and Recommendations:

6.1 After considering the submissions from both parties, especially the Complainant's email dated 23.11.2025 regarding closure of the case as the grievance pertaining to the matter has been resolved.

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

(Praveen Prakash Ambashta)
Dy. Chief Commissioner