



सत्यमेव जयते

न्यायालय मुख्य आयुक्त

COURT OF 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 and Empowerment

भारत सरकार/ Government of India

Case No. CCPD/15752/1131/24

Dated: 14/01/2026

Case No.15752/1131/2024

In the matter of:

Ms. Rinki Kumari

...Complainant

Versus

The CMD, Punjab National Bank

...Respondent No.1

The Chairman, National Divyangjan Finance

and Development Corporation

...Respondent No.2

1. Gist of the Complaint:

1.1 Ms. Rinki Kumari, a person with 50% locomotor disability, filed a complaint dated 18-09-2024 regarding the denial of an NDFDC loan and public humiliation by officials of the Sherghati branch of Punjab National Bank, Bihar.

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1.2 The Complainant submitted that she visited the Sherghati branch of PNB for an NDFDC loan as instructed by an NDFDC officer. However, the Branch Manager refused to listen to her and claimed that he was not aware of the NDFDC. He also made an insensitive remark, asking, "Kis angle se aap viklang hain?" ("In what way are you disabled?"). When the Complainant requested to speak with an NDFDC official, the branch staff responded by saying that all such officials were fake.

1.3 The Complainant requested assistance in the sanctioning of her loan and urged that appropriate action be taken regarding the humiliation of a person with a disability.

2. Notice issued to the Respondents:

2.1 A Notice dated 26.09.2024 was issued to the Respondents for forwarding their comments within 30 days to this Court u/s 75 & 77 of the Rights of Persons with Disabilities Act, 2016 (hereinafter referred as "the Act").

3. Reply filed by the Respondents:

3.1 The Chief Manager at circle office Gaya, in his reply dated 19.10.2024 submitted that all allegations in the complaint against the respondent Bank are denied. Pursuant to instructions from the Circle Office, Gaya, an enquiry was conducted on 01.10.2024 and the report submitted on 03.10.2024.

3.2 The petitioner visited the Sherghati Branch on 24.09.2024 and discussed a loan for specially-abled persons without producing valid supporting documents. She was unsure about the business activity for which the loan was sought and left after a short interaction.

3.3 There was no misbehaviour or inappropriate conduct by the Branch Head. The petitioner filed the complaint without submitting the required documents for the loan. She was provided with the loan application and checklist on 01.10.2024, and as of 18.10.2024, she has not returned to submit the application. Through a subsequent email dated 05.11.2024, the bank submitted that it is willing to consider the loan subject to submission of the required documents. However, Ms.Kumari has not yet visited the branch or submitted her application.

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3.4 NDFDC (Respondent No. 2) filed reply dated 12.11.2024 and submitted that NDFDC sought a response from Punjab National Bank (PNB). NDFDC, through its letter dated 15.10.2024, requested PNB to take appropriate action and extend loan assistance to Ms. Kumari under the NDFDC scheme.

4. Rejoinder filed by the Complainant:

4.1 The Complainant filed her rejoinder through the portal on 19.12.2024 and submitted that she had provided all the documents requested by the bank, along with the project report and bank loan form, on 15 November 2024. Thereafter, she visited the branch twice. The manager informed her that the file was under process and that he would call her once he received the file back.

5. Hearing:

5.1 A hearing in hybrid mode (offline/online) was conducted on **21.07.2025**. The following parties/representatives were present during the hearing:

Sl.No.	Name of the Parties/Representatives	For Complainant / Respondent	Mode of Attendance
1.	Ms. Rinki Kumari	Complainant	Online
2.	Mr. Farrukh Tahseen, Circle Office, Gaya	For Respondent No.1	Online

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3.	Mr. Shankar Sharma, AGM	For Respondent No.2	Online
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5.2 The Complainant reiterated her grievance regarding the denial of an NDFDC loan and public humiliation by officials of the Sherghati Branch of Punjab National Bank, Bihar. She submitted that, as per instructions from an NDFDC officer, she visited the Sherghati branch of PNB for an NDFDC loan, but the Branch Manager refused to engage with her, claiming ignorance about the NDFDC.

5.3. The Respondent No.1 reiterated the submissions made by it in their written submissions and added that the Complainant is a defaulter of Axis Bank with an outstanding credit card debt of Rs.One lakh. This was confirmed by the Complainant during the hearing.

5.4 The Respondent No. 2 informed the Court that they have an agreement with Punjab National Bank for their self-employment concessional loan scheme on an all India basis, which includes verification and implementation. They further submitted that, in addition to technical and financial viability, the bank is also responsible for assessment. According to the Respondent No. 2, the Complainant is not eligible for the loan as per bank norms and lacks financial viability based on her repayment capacity.

6. Observation & Recommendation:

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6.1. The Court, after considering the submissions of all parties, observed that the Complainant's capability to run a centre is in question, as she lacks experience in managing such a venture and is seeking a loan to establish a new centre rather than improving an existing one. Furthermore, the Complainant's status as a defaulter of another bank, which she acknowledged during the hearing, makes it a bad case for her candidature for the loan. Given the Complainant's past record and financial viability concerns, the burden to clear her default status and prove her repayment capacity, lies with the Complainant. As such, the Court does not wish to intervene in this case.

6.2. This case is accordingly disposed of.

Yours faithfully,

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(S. Govindaraj)
Commissioner

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