



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/15079/1102/24

Dated: 27/03/2026

In the matter of:

Shri Navkash Deep Singh

... Complainant

Versus

The Chairman, State Bank of India

... Respondent

1. Gist of the Complaint:

1.1 Shri Navkash Deep Singh, a person with multiple disabilities (speech and locomotor impairment), filed a complaint dated 23.01.2024 regarding the denial of issuance of a secured credit card by State Bank of India despite the creation of a fixed deposit of ₹1,00,000 for the said purpose.

1.2 The Complainant submitted that the Respondent failed to issue the credit card on the grounds that KYC could not be completed as he is unable to speak, and insisted on telephonic interaction. He further submitted that alternative methods of KYC were not considered despite repeated requests and complaints, and the request was ultimately declined, citing internal policy.

2. Notice Issued:

2.1 A notice dated 25.03.2025 was issued to the Respondent under Sections 75 and 77 of the Rights of Persons with Disabilities Act, 2016, calling upon them to submit their comments on the complaint on affidavit along with relevant documents within 30 days, in compliance with the provisions of the Act including Sections 3, 21 and 23 and other applicable statutory provisions and Government instructions; a reminder dated 22.05.2025 was also issued.

3. Proceedings in the Matter:

3.1 The Respondent, vide reply dated 29.02.2024, submitted that the grievance of the Complainant has been resolved to his satisfaction and placed on record a satisfaction letter. The Respondent requested that the matter be recorded and the complaint be closed.

3.2 Subsequently, the Complainant, vide email dated 10.12.2025, informed this Court that his issue with SBI has been resolved and that he does not wish to pursue the complaint further.

4. Observations:

5वीं मंजिल, एनआईएसडी भवन, प्लॉट न०. जी-2, सेक्टर-10, द्वारका, नई दिल्ली-110075; दूरभाष: 011-20892364, 20892275
5th Floor, NISD Building, Plot No.G-2, Sector-10, Dwaraka, New Delhi-110075;Tele# 011-20892364,
20892275

E-mail: ccpd@nic.in; Website: www.ccdisabilities.nic.in

(पया भविष्य मे पत्राचार के लिए उपरोक्त फाईल/केस संख्या अवश्य लिखे)

(Please quote the above file/case number in future correspondence)



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/15079/1102/24

Dated: 27/03/2026

4.1 The Court observes that insistence on telephonic KYC despite the Complainant's inability to speak, and failure to provide alternative modes, amounts to denial of reasonable accommodation and is not in consonance with **Sections 3 and 2(y)** of the Act

4.2 The Court observed that the proceedings reviewed indicate that the institution of Grievance Redressal Officer mandated under Section 23 of the Act, read with Rule 10 of the RPwD Rules, 2017 is not fully functional in the Respondent establishment, in terms of creation, intimation, website disclosure and awareness among employees on core issues such as grant of transport allowance at double the rate.

4.3 The Court notes that the grievance has been redressed by the Respondent at the request of the Complainant, and the same has been acknowledged, and therefore no further intervention is warranted on that account

5. Recommendation:

5.1 The Respondent is advised to take necessary action in compliance with the statutory provisions of Section 23 read with Rule 10, as mentioned above and submit an Action Taken Report within three months in accordance with Section 76 of the Act.

6. Accordingly, the case is disposed of in these terms with the approval of the Chief Commissioner for Persons with Disabilities.

Yours faithfully,

(Praveen Prakash Ambashta)
Dy. Chief Commissioner

5वीं मंजिल, एनआईएसडी भवन, प्लॉट न०. जी-2, सेक्टर-10, द्वारका, नई दिल्ली-110075; दूरभाष: 011-20892364, 20892275
5th Floor, NISD Building, Plot No.G-2, Sector-10, Dwaraka, New Delhi-110075;Tele# 011-20892364,
20892275

E-mail: ccpd@nic.in; Website: www.ccdisabilities.nic.in
(पया भविष्य मे पत्राचार के लिए उपरोक्त फाईल/केस संख्या अवश्य लिखे)
(Please quote the above file/case number in future correspondence)