सत्यमेव जयते
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-AD-0065/2026

In the Matter of

Complainant

Smt. Varsha Ram Prasad Bhat

Versus

Respondent

The Managing Director and Chief Executive Officer, Bank of Baroda

1. Hearing

1.1. A preliminary hearing was conducted on 30.06.2026 in hybrid mode, wherein the following parties/representatives were present:

Sl. No.	Name of the Parties / Representatives	On Behalf of
1.	Smt. Varsha Ram Prasad Bhat	Complainant
2.	Shri Prem Kumar, DGM (HRM)	Respondent
3.	Shri Chandresh Agarwal, In-charge (Pension Department)	Respondent

2. Record of Proceedings

2.1 The Complainant, Smt. Varsha Ram Prasad Bhat, a person with 50% locomotor disability and a resident of Gujarat, submitted a grievance contesting the exclusion of her name as a disabled dependent beneficiary in the family pension records of her late father, Shri Ram Prasad Krupa Shankar Bhat, who was an employee of the Bank of Baroda. She stated that her father passed away in 2005, and in the original Pension Payment Order (PPO), her name was recorded as a nominee because of her disability. However, after the merger of the bank and the subsequent issuance of a new PPO, her name was completely omitted from the revised pension records. The Complainant submitted that her mother, Kumudben R. Bhatt, is currently alive and receiving the family pension. Since she is a person with a disability and dependent on this family pension, she requested that her name be re-entered into the PPO records as a disabled dependent nominee to safeguard her entitlement to family pension benefits after her mother's demise. She further stated that she has been pursuing the matter with the Bank of Baroda authorities since 2021 without receiving any satisfactory response.

2.2 During the proceedings, the Respondent submitted that the pension regulations of the bank dictate that a disabled child is eligible for a family pension only if they are not in a position to earn their livelihood. The Respondent asserted that based on a physical evaluation and certificate issued by the bank's medical officer, it was explicitly certified that the Complainant is capable of earning her own livelihood, which acts as a regulatory impediment to adding her to the family pension list. Furthermore, the Respondent argued that the revised PPO columns only display the details of the active individual currently eligible for and receiving the pension, which, by default, is the mother, and contended that there was no active or intentional removal of the Complainant's name from the records.

2.3 The Court observed that whether the Complainant satisfies the statutory requirements to receive the family pension payout is a secondary question to be formally contested at the time of her actual claim. The immediate and primary concern of this Court is to establish why a disabled dependent's name, which was allegedly recorded in the original PPO prior to the bank merger, was completely omitted upon the issuance of the new PPO. The Court noted that under standard guidelines, an unmarried female child with a disability holds a distinct right to have her status as a dependent nominee protected in the master records to avoid systemic exclusion upon the demise of the primary beneficiary.

2.4 The Court emphasized that a multi-stage corrective timeline be executed within a strict and cumulative timeframe of 15 days, wherein the Respondent shall, within the first 7 days, retrieve and examine the original PPO issued prior to the bank merger alongside the newly revised PPO to analyze the discrepancy and identify the grounds for the omission of the Complainant's name. Following this internal verification, if it is established that the name was removed inadvertently or without justifiable administrative cause, the Respondent shall, within the remaining 8 days, take necessary regulatory steps to restore her name as a disabled dependent nominee in the official records.

2.5 The Respondent is advised to compile these findings and actions into a comprehensive Action Taken Report (ATR), providing detailed point-wise reasoning, historical PPO document comparisons as evidence, and clear clarifications for all points raised during the hearing, and submit it to this office within the cumulative 15-day period.

2.6. Accordingly, the next hearing is scheduled to be conducted on**10.08.2026.**

Digitally signed by
Ipsita Mitra
Date: 23-07-2026
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(Ipsita Mitra)
Dy. Chief Commissioner