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-0027/2026

In the matter of:
Shri Vijay Pratap Singh Chauhan **...Complainant**
Versus
Respondent(s)

1. The Chairman, State Bank of India
2. The Chairman-cum-Managing Director, The Oriental Insurance Company Ltd.

1. Gist of the Complainant

1.1 The Complainant, Mr. Vijay Pratap Singh Chauhan, a government employee, submitted a grievance maintaining that he sustained a 35% hearing disability following an accident while on active duty and subsequently filed a claim for insurance compensation under the standard SBI Salary Package Insurance Scheme. He contended that his claim was wrongfully rejected by the insurance company on the grounds that his specific bank account was maintained under a category not covered by the master policy. The Complainant argued that this categorization was an internal administrative error committed strictly by the bank, and he should not be penalized or deprived of his lawful insurance benefits due to an institutional oversight. He requested the Court's intervention to secure the disbursement of his insurance claim and provide relief for the resultant financial hardship.

2. Hearing

2.1 A preliminary hearing was conducted on 18.06.2026 in hybrid mode, wherein the following parties/representatives were present:

S.NO	NAME /DESIGNATION OF THE PARTY	REPRESENTATIVE OF
1	Shri Abhishek Kumar, Assistant General Manager (AGM)	Respondent 1
2	Smt. Sarika Chaturvedi, DGM CX	Respondent 1
3	Smt. Suchitra Jain, SBI DGM (B&O)	Respondent 2

3. Record of Proceedings

3.1 During the proceedings, The Respondent, State Bank of India, appeared through Shri Abhishek Kumar, Assistant General Manager (AGM), R.K. Puram Branch, and Smt. Sujitra Jain, Deputy General Manager (DGM) of Business and Operations for the Delhi Circle. The DGM submitted that the branch in question falls under her direct administrative jurisdiction and confirmed that the bank is currently in active discussions with Respondent No. 2 (The Oriental Insurance Company Limited) to rectify the administrative classification. She stated that the resolution request is presently being fast-tracked through the bank's Corporate Centre and committed to resolving the insurance claim settlement at the earliest. The Respondent formally requested and committed to a strict timeline of one month to clear the administrative impasse between the bank and the insurer.

3.2 The Court evaluated the matter and accepted the verbal commitment and timeline presented by the senior management of the State Bank of India. The Court observed that administrative or clerical mistakes occurring during account categorization inside a banking institution must not act as a barrier to denying essential accident and disability coverage to a consumer, particularly a government servant injured while on duty. The Court emphasized that institutional coordination between the principal bank and its corporate insurance partner must be executed seamlessly so that welfare packages do not lose their efficacy due to structural delays.

3.3 Accordingly, the Court recommended the Respondent bank to honour its commitment and completely resolve the insurance claim processing within thirty (30) days from the date of this order. A definitive compliance and Redressal report documenting the resolution must be submitted to this Court on or before **15.08.2026.** The Court warned that any failure to meet this stipulated timeline would constrain the Court to reopen the matter through an internal hearing, evaluate the administrative bottlenecks, and initiate formal legal proceedings against the defaulting parties under applicable statutory provisions. Consequently, the Court has determined that no further intervention is necessary.

4. Accordingly, the case is disposed of.

Digitally signed by
S Govindaraj
Date: 22-07-2026
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(S. Govindaraj)
Commissioner for Persons with Disabilities