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-0059/2026

In the matter of:

Shri Nitesh Jain **...Complainant**

Versus

The Managing Director and CEO, ICICI Bank **…Respondent**

1. Gist of the Complaint

1.1The Complainant, Shri Nitesh Jain, acting as the natural guardian of his minor son, Master Karthik Jain, submitted that his minor son, born in 2017, possesses a 50% intellectual benchmark disability and holds a valid Unique Disability ID (UDID) card. He contended that the savings bank account maintained exclusively in the name of his minor child was abruptly frozen and attached on two separate occasions. While the account restriction was bypassed on the same day during the first instance, it remained completely frozen for approximately three days during the second incident. The Complainant argued that although the electronic freeze has since been lifted, the recurring block caused immense inconvenience, extreme financial hardship, and severe mental stress to the minor child and his guardians. He strongly maintained that the repeated freezing of an account belonging to a minor child with an intellectual disability unconstitutionally impacted the child's rights and interests, and therefore requested a formal inquiry to prevent similar arbitrary administrative occurrences in the future.

2. Hearing

2.1 A preliminary hearing was conducted on 01.07.2026 in hybrid mode, wherein the following parties/representatives were present:

S.NO	NAME /DESIGNATION OF THE	REPRESENTATIVE OF

	PARTY	
1	Shri Nitesh Jain	Complainant
2	Smt. Pratibha Ranpise, CEO	Respondent

3. Record of Proceedings

3.1 The Respondent, ICICI Bank, represented by Smt. Pratibha Ranpise, submitted that the electronic freezing and account attachment were executed strictly in compliance with legal recovery notices issued by a competent judicial authority. The Respondent clarified that the bank received two formal legal notices sent via the Nazul City Tehsil Office, Bhopal, initially in April 2024 and subsequently in November 2025, directing the immediate freeze of specific bank accounts. The underlying recovery proceedings were initiated by HDFC Bank under Section 147(2) to recover outstanding defaulted dues exceeding Rs. 43,132 plus interest on a credit facility availed by Smt. Nandini Jain, who is the mother and registered guardian of the minor. The Respondent submitted that because the Complainant's wife is updating her Permanent Account Number (PAN) as the legal guardian on her minor child's correlated account, automated software parameters fetched the linked account metrics during centralized legal recovery queries. The bank contended that it had no active role in creating the underlying debt default and was statutorily bound to execute the judicial mandate. The Respondent confirmed that as soon as revised instructions were obtained, the bank acted legitimately and removed the restriction immediately.

3.2 The Court evaluated the matter to determine its maintainability and whether any discriminatory treatment or violation of the Rights of Persons with Disabilities (RPwD) Act, 2016, had occurred. The Court observed that the Complainant had clearly concealed material facts in his original petition by failing to disclose the existence of the default, the credit card recovery proceedings against his spouse, and the resultant legal notices issued by the Tehsil Court. It is a well-settled principle that when a financial institution acts strictly in compliance with a valid, outstanding court order or statutory recovery warrant, such an automated enforcement action cannot be categorized as an act of localized disability-based discrimination or administrative deviation. Banking establishments carry a legal obligation to abide by judicial warrants, and the temporary attachment was a routine regulatory byproduct of a shared guardianship PAN link rather than a target-oriented harassment of a minor with a benchmark disability.

3.3 Accordingly, the Court recommended the Respondent bank to submit copies of all referenced judicial orders, Tehsil recovery notices, and a detailed written brief explaining the compliance timeline to this Court **within three working days.** The Complainant was granted a final window of**two days** to submit any substantive legal arguments or missing documentation demonstrating how the automated attachment separate from the judicial order violated his son's statutory protections. Consequently, the Court has determined no further intervention necessary.

4. Accordingly, the case is disposed of.

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(S. Govindaraj)

Commissioner for Persons with Disabilities