



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/15991/1093/25

Dated: 18/08/2026

Case No.: CCPD/15991/1093/25

In the matter of:

Complainant

Shri Anurag Singh

Versus

Respondent(s)

1. The Chairman & Managing Director, Punjab National Bank, New Delhi
2. The Branch Manager, Punjab National Bank, Mehdawal, Uttar Pradesh

1. Gist of the Complaint

1.1 The Complainant, Shri Anurag Singh, a student with 45% Low-Vision Disability, filed a formal complaint dated 04.01.2025 regarding the inordinate delay in the processing and approval of his Concessional Education Loan application submitted to Punjab National Bank under the National Handicapped Finance and Development Corporation (NHFDC) scheme.

1.2 The Complainant submitted that despite submitting all requisite documentation, the loan approval process faced procedural delays. He stated that bank officials expressed unfamiliarity with the NHFDC scheme designed specifically for persons with benchmark disabilities and suggested applying under alternate loan schemes. The Complainant sought urgent intervention for fast-track processing and approval of his education loan along with action against officials responsible for the delay, citing statutory obligations under government directives for participating financial institutions.

2. Notice Issued

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 में पत्राचार के लिए उपरोक्त फाईल/केस संख्या अवश्य लिखें)
(Please quote the above file/case number in future correspondence)



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2.1 The matter was taken up with the Respondents on 07.03.2025 citing statutory provisions under the Rights of Persons with Disabilities (RPwD) Act, 2016 and government instructions governing financial accommodations for persons with benchmark disabilities.

2.2 A final reminder notice was subsequently issued to the Respondent bank on 06.08.2025 calling upon them to submit their detailed reply statement on record.

3. Respondent's reply to the Notice of Hearing

3.1 No written reply statement was formally submitted on record by the Respondent bank during the notice stage.

4. Hearing

4.1 A hearing in the matter was scheduled on 27.07.2026 pursuant to the Notice of Hearing issued on 22.07.2026. However, the Complainant vide e-mail dated 08.01.2025 informed that his primary grievance has been resolved and that the bank has passed the required loan.

5. Observation and Recommendation

5.1 The Court has carefully examined the complaint, the procedural record, and the redressal communication submitted by the Complainant, especially the email dated 08.01.2025. Therefore, no further intervention is warranted.

6. Accordingly, the case is disposed of.

Yours faithfully,

5वीं मंजिल, एनआईएसडी भवन, प्लॉट नं०. जी-2, सेक्टर-10, द्वारका, नई दिल्ली-110075; दूरभाष: 011-20892364, 20892275
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(Ipsita Mitra)

Dy. Chief Commissioner

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