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-0137/2026

In the Matter of

Complainant

Dr. Prabhat Upadhyay

Versus

Respondent(s)

The Chairman, State Bank of India

1. Background of the Case

1.1 The Complainant, Dr. Prabhat Upadhyay, a person with 100% visual impairment submitted a grievance dated 03.08.2026 and stated that he is working as the Principal of a Government High School in Bulandshahar, Uttar Pradesh. He submitted that he applied for a credit card at three different banks, including the State Bank of India (AMU Branch), Aligarh. The bank managers collected all the required documents and repeatedly assured him that the credit card would be issued. However, despite these assurances, no credit card has been issued, causing him inconvenience.

2. Hearing

2.1. A preliminary hearing was conducted on 07.08.2026 in hybrid mode, wherein the following parties/representatives were present:

Sl. No.	Name of the Parties / Representatives	On Behalf of
1.	Ms. Yogini Dubey (representative from the HR Department)	Respondent
2.	Ms. Minakshi, Manager (HR)	Respondent

2.2 No representatives on behalf of the Complainant were present during the proceedings.

3. Record of Proceedings

3.1 The Respondent, represented by officials of the State Bank of India, submitted that the Complainant's application for issuance of a credit card had not been processed as a previous application submitted by him was stated to be pending. It was further submitted that the delay was attributable to certain technical issues and that the Branch Manager was following up the matter to ascertain whether the credit card could be issued.

3.2 Upon hearing the submissions, the Court sought clarification from the Respondent regarding the reasons for keeping the Complainant's application pending for an extended period without any final decision. The Court observed that mere pendency of an earlier application or unspecified technical issues could not justify indefinite delay in processing the request of a customer, particularly a person with benchmark disability.

3.3 The Court observed that no bank or financial institution has the authority to deny, withhold, or unreasonably delay the provision of banking services, including issuance of a credit card, debit card, cheque book, opening of an account, or any other banking facility, solely on account of disability. The Court further observed that the Reserve Bank of India guidelines as well as the provisions of the Rights of Persons with Disabilities Act, 2016, require banks to ensure equal access to banking services and to extend reasonable accommodation to persons with disabilities. Where the Bank has any legitimate concern regarding issuance of a banking product, it must take an appropriate decision in accordance with law and communicate the same to the applicant through a reasoned order, rather than keeping the application pending indefinitely.

3.4 The Court further observed that the Reserve Bank of India, through its *Master Circular on Customer Service in Banks* (DBR. No. Leg. BC. 21/09.07.006/2015-16, as updated from time to time), has categorically directed that banks shall not discriminate against persons with disabilities in providing banking facilities and shall ensure that all banking services, including account operations and other financial products, are made accessible to them. The Court further observed that such obligations are also reinforced under Sections 3, 7, 20 and 42 of the Rights of Persons with Disabilities Act, 2016, which guarantee equality and non-discrimination, protection from abuse and exploitation, non-discrimination in employment, and accessibility in information and communication services. Consequently, denial or unreasonable delay in providing ordinary banking services to a person with benchmark disability, without lawful justification, may amount to discrimination and a failure to provide equal access to services guaranteed under the Act.

3.5 The Court further observed that unexplained delay in providing banking services to a person with benchmark disability not only affects the individual's dignity and equal access to financial services but may also amount to discrimination and denial of reasonable accommodation under the Rights of Persons with Disabilities Act, 2016.

3.6 Accordingly, the Court recommended the Respondent to examine the Complainant's pending application and take a final decision thereon within thirty (30) days from the date of receipt of this Order. In the event the credit card is found admissible, the same shall be issued forthwith. In the event the Respondent proposes to reject the application, it shall communicate a speaking order, clearly recording the valid reasons for such rejection, both to the Complainant and to this Court, along with the relevant supporting records.

3.7 The Respondent shall further file an Action Taken Report before this Court within thirty (30) days, indicating the action taken pursuant to the above directions, together with copies of the decision taken and the relevant records. The Court expects the Respondent to ensure that its branches process requests made by persons with disabilities promptly, fairly, and in strict compliance with the Reserve Bank of India guidelines and the provisions of the Rights of Persons with Disabilities Act, 2016, so as to prevent recurrence of similar grievances.

3.8 The Court further observed that, in the event the Respondent fails to resolve the grievance or communicate a reasoned decision within the stipulated period, it shall be open to the Complainant to approach this Court afresh by filing an appropriate application. Consequently, the Court has determined no further intervention necessary.

4. Accordingly, the case is disposed of.

Digitally signed by
S Govindaraj
Date: 21-08-2026
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(S. Govindaraj)
Commissioner for Persons with Disabilities