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**
5वाँ तल, एन.आई.एस.डी. भवन, जी-2, सेक्टर-10, द्वारका, नई दिल्ली-110075; दूरभाष : (011) **20892364**
5th Floor, N.I.S.D. Bhawan, G-2, Sector-10, Dwarka, New Delhi-110075; Tel.: (011) 20892364
Email: ccpd@nic.in; Website: www.ccdisabilities.nic.in

Case No: CCPD-AD-0109/2026

In the Matter of

Complainant

Mr. Atabul Rahman

Versus

Respondent(s)

The Managing Director and CEO, Union Bank of India

1. Hearing

1.1. A preliminary hearing was conducted on 04.08.2026 in hybrid mode, wherein the following parties/representatives were present:

Sl. No.	Name of the Parties / Representatives	On Behalf of
1.	Mr. Atabul Rahman	Complainant
2.	Shri Amit Kumar, Regional Head, Siliguri	Respondent
3.	Shri Devraj, DGM Zonal Office	Respondent
4.	Adv. Dharmendra	Respondent
5.	Adv. Ujjawal Kumar	Respondent

2. Record of Proceedings

2.1 The Complainant, Mr. Atabul Rahman, a person with 75% locomotor disability, submitted a grievance dated 07.07.2026 and contested that he had applied for a Mudra Loan from the Respondent Bank on 03.02.2026 for the purpose of purchasing machinery required for his business. He alleged that despite furnishing the necessary documents and the successful verification of his residence and business premises, the Respondent Bank had deliberately delayed processing his loan application. The Complainant further alleged that the Bank had repeatedly accessed his CIBIL records without justification, adversely affecting his credit profile, and had cited inconsistent reasons, including technical issues and low turnover, to deny the loan. He further contended that the Respondent had made defamatory allegations against him in its written submissions, causing mental harassment and financial loss. The Complainant sought compensation, disciplinary action against the concerned officials, and correction of the alleged adverse entries affecting his credit history.

2.2 The Respondent Bank, represented by its Deputy General Manager and learned counsel, submitted that there had been no discrimination or arbitrary denial of the Mudra Loan. It was stated that the Complainant had failed to furnish an essential requirement for sanction of the loan, namely a proper quotation from the supplier specifying the machinery proposed to be purchased and its cost. The Respondent submitted that, in the absence of such quotation and supporting details regarding the utilisation of the loan amount, the Bank was unable to process the application in accordance with the applicable banking norms and the guidelines governing the Mudra Loan Scheme. It was further submitted that the Bank remained willing to process and sanction the loan upon receipt of the requisite documents and that the loan had not been rejected solely on account of the Complainant's disability.

2.3 Upon hearing the Respondent, the Court sought clarification from the Complainant regarding whether he had submitted the requisite quotations and other documents necessary for processing the loan application. However, despite repeated opportunities, the Complainant was unable to effectively respond to the queries raised by the Court or clarify whether the mandatory documentation had in fact been furnished to the Respondent Bank.

2.4 The Court observed that the submission of quotations for the machinery proposed to be financed constitutes a fundamental requirement for consideration of a Mudra Loan application, as the lending institution is required to verify the purpose, value, and utilisation of the proposed financial assistance. The Court further observed that prudent banking practice ordinarily requires an applicant to furnish quotations from the proposed vendor(s) to enable the Bank to assess the loan proposal in accordance with applicable guidelines.

2.5 In view of the disputed factual position regarding submission of the requisite documents, the Court recommended the Respondent Bank to file comprehensive additional written submissions, along with all supporting records, within three (03) days, specifically addressing the deficiencies communicated to the Complainant and the basis on which the loan application had not been processed.

2.6 The Court further granted liberty to the Complainant to file a rejoinder, together with all relevant documents, including copies of the quotations and any material relied upon to demonstrate compliance with the Bank's requirements, within two (02) days of receipt of the Respondent's additional submissions.

2.7 The Court observed that upon receipt of the written submissions and rejoinder, the matter would be examined on the basis of the pleadings and documentary evidence placed on record. It was further observed that in the event the Complainant failed to file a rejoinder within the stipulated time, the matter would be decided on the basis of the material available on record, including the submissions and documents furnished by the Respondent.

3. This is issued with the approval of the Commissioner for Persons with Disabilities.

Digitally signed by
Vikas Trivedi
Date: 21-08-2026
11:19:43

(Vikas Trivedi)
Dy. Chief Commissioner