



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/15195/1092/24

Dated: 21/08/2026

In the matter of —

Sh. Kuldipak Rajesh Prashad

...Complainant

Versus

The Chairman & Managing Director,

Life Insurance Corporation of India

...Respondent

1. Gist of the Complaint:

1.1 Mr. Kuldipak Prashad, is a 100% visually impaired individual and currently employed as an Assistant Manager at IDBI Bank, Pune, with a valid UDID number (MH1980219970063429). On 9 February 2024, he applied for a term insurance policy, LIC New Jeevan Amar, for a sum assured of ₹50 lakhs with increasing SSA, through LIC University Road Branch (Code: 095AA).

1.2 Despite being a financially stable, responsible, and earning individual, his insurance proposal was rejected solely on the ground of his visual impairment. The complainant asserts that this denial is unjust, discriminatory, and based entirely on prejudice against blindness, rather than on any objective assessment of risk or eligibility.

1.3 He seeks intervention to address this discriminatory action by LIC and requests fair and equitable treatment in accessing insurance coverage.

5वीं मंजिल, एनआईएसडी भवन, प्लॉट नं०. 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 मे पत्राचार के लिए उपरोक्त फाईल/केस संख्या अवश्य लिखें)

(Please quote the above file/case number in future correspondence)



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2. Notice issued to the Respondents:

2.1 A notice dated 01.03.2024 was issued to the above mentioned Respondents for forwarding comments on affidavit for alleged violation of section 24 of the Act within the statutory time limit.

3. Reply filed by the Respondents:

3.1 The Respondent have not filed their reply in this regard.

4. Update on the Current status:

4.1 The Notice of Hearing in the matter was issued on 23.01.2026 and case was scheduled for hearing on 29.01.2026. Prior thereto, an email dated 27.01.2026 was received from the Complainant stating that his grievance had been resolved. The Complainant has accordingly requested closure of the case.

5. Observations and Recommendations:

5.1 After considering the submissions from both parties, especially the Complainant's email dated 27.01.2026, the Court has determined that no further intervention is necessary, as the Complainant's grievance has been resolved.

6. Accordingly, the case is disposed of.

Yours faithfully,

(Ipsita Mitra)

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Dy. Chief Commissioner

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