



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

Diary No. DNO/26/CCPD/6090

Dated: 03/09/2026

In the matter of—

SYED SHAKEEB AHMAD

(Complainant)

Versus

The Chairman

(Respondent)

State Bank of India

Hearing: A preliminary hearing was conducted on 30.04.2026. The following parties/representatives were present during the hearing:

Sl.No.	Name of the parties/Representatives	For Complainant/ Respondent	Mode of Attendance
1.	Mr. Syed Shakeeb Ahmad	Complainant	Online
2.	Mr. Manish Kumar Bhardwaj, DGM (Lucknow) SBI	For Respondent	Online

1. Background of the Case

The Complainant, Mr. Syed Shakeeb Ahmad, a person with benchmark locomotor disability submitted that on 12.03.2026, he visited the Specialized NRI Branch of State Bank of India, Varanasi, for updating the address in his passbook and for photo attestation required in connection with his Aadhaar address update. He alleged that, during the process, he was issued a passbook containing pages carrying sensitive financial particulars of another customer, which had allegedly been manually removed and his own account particulars were thereafter printed on the remaining pages. The Complainant further alleged that the Branch Manager asked him to shift his account to another branch as he was no longer an NRI and that, despite his disability, he was subjected to considerable hardship. The Complainant stated that he had approached the Banking Ombudsman twice in relation to the grievance, but the complaints were closed on technical grounds. He therefore approached this Court seeking redressal of the alleged violation of his rights as a person with disability. He sought compensation of ₹25,000, issuance of a fresh and untampered passbook bearing the correct barcode, a written apology and assurance that he would not be compelled to transfer his account.

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2. Hearing

2.1 The matter was taken up for an admissibility hearing. The Complainant reiterated the allegations made in his complaint and submitted that the issuance of a passbook containing another customer's particulars amounted to a serious data security and privacy violation. He further submitted that the treatment meted out to him at the branch caused physical exhaustion and mental harassment. He also disputed the Respondent's version regarding his subsequent visits to the branch and the circumstances in which the corrected passbook was issued.

2.2 The Respondent, represented by Shri Manish Kumar Bhardwaj, DGM (CX), SBI LHO, Lucknow, submitted that the passbook in question was a temporary passbook printed during repeated attempts to rectify the Complainant's address particulars. The Respondent also denied that any data breach had occurred. The Respondent further submitted that the Complainant was advised to shift his account to a nearby ground-floor branch only with a view to avoiding hardship, since the concerned branch was situated on the first floor and did not have a lift. The Respondent stated that a fresh passbook had subsequently been issued and was being sent to the Complainant.

3. Observations

3.1 The Court observes that the grievance raised by the Complainant involves two distinct aspects, namely, the accessibility of banking services for a person with disability and the alleged handling of confidential customer information in the course of printing and issuing the passbook.

3.2 With regard to accessibility, the Court observes that the concerned branch is situated on the first floor cannot, by itself, be a sufficient basis for requiring a person with disability to shift his account to another branch. Banking services are public-facing essential services and service providers are expected to progressively ensure accessibility of their premises and services to persons with disabilities. The Court therefore recommends that the Respondent review the accessibility of the concerned branch and take appropriate measures, in accordance with the applicable accessibility standards and guidelines, so that persons with disabilities are able to avail banking services without avoidable hardship.

3.3 The Court further observes that where a person with disability is required to visit a branch for availing a banking service, reasonable assistance and appropriate accommodation ought to be extended so as to ensure that the person is not subjected to avoidable physical hardship or prolonged waiting on account of his disability.

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3.4 As regards the alleged data breach, the Court notes the conflicting versions of the parties. The Complainant has alleged that a passbook containing another customer's particulars and barcode was handed over to him, whereas the Respondent has stated that the booklet was only a temporary passbook generated during attempts to rectify the particulars and was not mapped to any account. The Court considers that the allegation raises a legitimate concern regarding confidentiality and handling of customer information. The Respondent is therefore recommended to review the circumstances in which the disputed passbook was generated, handled and subsequently replaced, and to ensure that adequate safeguards are maintained so that confidential information of one customer is not inadvertently exposed to another customer.

3.5 The Court also recommends that the Respondent sensitise the concerned branch officials regarding the rights of persons with disabilities, particularly in matters relating to accessibility, reasonable accommodation, assistance and dignified treatment while rendering banking services.

3.6 The Court also observes that the prayer for compensation of ₹25,000 towards mental agony and harassment cannot be considered by this Court, as such a claim does not fall within the jurisdiction of this Court.

4. Recommendations

4.1 In view of the foregoing findings and observations, the Court considers it appropriate to make the following recommendations to the Respondent:-

1. **Accessibility Review:** It is recommended that the Bank review the physical accessibility of the concerned branch and consider appropriate measures to facilitate smooth access to banking services for persons with disabilities, in aligned adherence to applicable standards and guidelines.
2. **Reasonable Accommodation:** It is recommended that persons with disabilities approaching the Bank be extended appropriate assistance and reasonable accommodation to prevent unnecessary physical exertion, extended waiting periods, or inconvenience.
3. **Internal Safeguards and Data Confidentiality:** It is recommended that the Bank review the procedural circumstances under which the disputed booklet was generated and handled, and strengthen internal quality checks to avoid inadvertent exposure of confidential customer particulars.

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4. **Staff Sensitisation:** It is recommended that branch personnel be sensitised regarding the statutory rights of persons with disabilities to ensure that services are rendered in an accessible, fair, and dignified manner.
5. **Verification of Records:** It is recommended that the Bank verify that the Complainant has been provided with a fully corrected, untampered passbook pertaining exclusively to his account, and that any non-usable or misprinted booklets are safely retired per internal protocol.
- 4.2 The prayer for compensation of ₹25,000 towards mental agony and harassment is not considered, the same being beyond the jurisdiction of this Court.
5. In view of the above observations and recommendations, no further proceedings are considered necessary in the present matter. The case stands disposed of accordingly.

Yours faithfully,

(S. Govindaraj)
Commissioner

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