



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/6143

Dated: 06/09/2026

In the matter of—

KARAN PRATAP SINGH

(Complainant)

Versus

Chairman, State Bank of India

(Respondent)

Hearing: A preliminary hearing was conducted on 28.04.2026. The following parties/representatives were present during the hearing:

Sl.No.	Name of the parties/Representatives	For Complainant/ Respondent	Mode of Attendance
1.	Shri Karan Pratap Singh	Complainant	Online
2.	Shri Manish Kumar Bhardwaj, DGM, Customer Experience, SBI LHO, Lucknow	Respondent	Online

1. Background of the Case

1.1 The present complaint has been filed by Shri Karan Pratap Singh, a person with benchmark Locomotor Disability against the Nawabganj Branch, Bareilly, State Bank of India concerning access to and settlement of the bank accounts and locker of his late father, Shri Prakash Singh, who expired on 26.04.2024. The Complainant submitted that he is the registered nominee in respect of the bank accounts and locker of his late father. He alleged that, despite submitting the requisite documents, including the death certificate and nominee details, the SBI Branch at Nawabganj, Bareilly, did not permit him to access the locker, process its closure or settle the claim amount. The Complainant further alleged that the concerned bank accounts had been blocked without any valid legal basis and that the Bank had orally stated that the matter was under dispute and required a Court order.

2. Hearing

2.1 An admissibility hearing in the matter was conducted before the Court on 28.04.2026. The Respondent

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submitted that one of the accounts in question was a joint account operated on an "either or survivor" basis. It was explained that, in such an account, as long as the surviving account holder is alive, the nominee does not acquire the right to operate the account.

2.2 With regard to the other account and locker, the Respondent submitted that the matter was presently before a competent Civil Court. The Respondent referred to Civil Suit No. 548 of 2025 stated to be pending before the Court of Civil Judge (Senior Division), Bareilly, Uttar Pradesh. It was submitted that the legal heirs had approached the Civil Court and, consequently, the Bank had kept the matter on hold awaiting the order of the competent Court.

2.3 The Respondent further submitted that the issue concerning nomination has to be considered in the context of the pending dispute amongst the legal heirs and the applicable legal position regarding the rights of a nominee vis-à-vis the legal heirs.

2.4 During the hearing, the Court specifically sought clarification from the Respondent as to whether a legal heir certificate was required merely for operating the account or accessing the locker where a valid nomination existed. The Respondent clarified that, in the absence of a dispute, such requirement would not arise merely on account of the nomination. However, since the matter was already pending before the Civil Court and there was a dispute amongst the legal heirs, the Bank had kept the matter on hold.

3. Observations

3.1 It is evident from the submissions of the Respondent that the issue relating to the account/locker is not an isolated banking grievance but is connected with a dispute amongst the legal heirs of the deceased account holder. The Respondent has specifically stated that Civil Suit No. 548 of 2025 is pending before the competent Civil Court, Bareilly, and that the Bank has kept the matter on hold awaiting the outcome of the said proceedings.

3.2 The Court observes that determination of the respective rights of the legal heirs, including the effect and scope of the nomination in the circumstances of the present case, falls within the domain of the competent Civil Court. The Court cannot adjudicate upon or determine disputed questions of succession, inheritance or inter se rights of the legal heirs.

4. Recommendations

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4.1 In view of the above facts and circumstances, the Court finds that the subject matter of the present complaint is substantially connected with a dispute which is already sub judice before the competent Civil Court. No specific act of discrimination or denial of a right on the ground of disability by the Respondent Bank has been established from the material placed before the Court.

4.2 Accordingly, the complaint is not admitted for further proceedings before this Court and stands disposed of at the admissibility stage.

4.3 The Complainant shall be at liberty to pursue the pending proceedings before the competent Civil Court and, thereafter, approach the Respondent Bank for appropriate action in accordance with the order of the competent Court and applicable rules.

4.4 The case is accordingly disposed of.

Yours faithfully,

(S. Govindaraj)
Commissioner

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