



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/6212

Dated: 21/09/2026

Case No: DNO/26/CCPD/6212

In the Matter of

Complainant

Shri Ashutosh Kumar Karsh

Versus

Respondent(s)

The Managing Director, National Divyangjan Finance and Development Corporation

1. Hearing

1.1. A preliminary hearing was conducted on 23.07.2026 in hybrid mode, wherein the following parties/representatives were present:

Sl. No.	Name of the Parties / Representatives	On Behalf of
1	Shri Shankar Sharma, DGM	Respondent
2	Shri Rakesh Agarwal, AGM	Respondent
3	Shri Kulvinder Malik, Deputy Manager	Respondent

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

2. Record of Proceedings

2.1 During the proceedings, the Respondent submitted that the National Divyangjan Finance and

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,
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(पया भविष्य में पत्राचार के लिए उपरोक्त फाईल/केस संख्या अवश्य लिखें)
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Development Corporation (NDFDC) functions only as the nodal financing agency and that loans under the Divyangjan Swavalamban Yojana (DSY) are processed through the designated State Channelising Agencies and participating banks. It was submitted that, upon receipt of the Complainant's online application dated 04.12.2025, the Complainant had been advised to approach the concerned participating bank/State Channelising Agency, including Punjab National Bank, IDBI Bank, Union Bank of India and Bank of Baroda, for further processing of the loan application and submission of the requisite documents.

2.2 The Respondent further submitted that the status of the Complainant's application continued to remain pending as the Complainant had not approached any of the participating banks or submitted the requisite documents for processing of the loan application. It was further submitted that the Respondent had already communicated the aforesaid information to the Complainant and possessed documentary records evidencing such communication.

2.3 Upon hearing the Respondent, the Court sought clarification regarding the documentary evidence available to substantiate the communications allegedly made to the Complainant advising him to approach the participating banks. The Respondent confirmed that the relevant email correspondence and communication records were available and undertook to place the same on record before the Court.

2.4 Upon consideration of the submissions made, the Court observed that the maintainability of the present complaint would depend upon verification of whether adequate guidance and communication had in fact been provided to the Complainant by the Respondent regarding the further processing of his loan application. The Court, therefore, recommended the Respondent to furnish, within three (03) days, all relevant documentary evidence, including copies of emails and other communications exchanged with the Complainant relating to the processing of his application.

2.5 The Court further advised that, upon receipt of the Respondent's documents, copies thereof shall be furnished to the Complainant, who shall be at liberty to file a rejoinder, if any, within three (03) days thereafter. The Court observed that, upon receipt of the documents and the rejoinder, if any, the matter shall be examined for determining the maintainability of the complaint and for passing appropriate orders in accordance with law.

3. This is issued with the approval of the Commissioner for persons with disabilities.

Yours faithfully,

5वीं मंजिल, एनआईएसडी भवन, प्लॉट नं०. जी-2, सेक्टर-10, द्वारका, नई दिल्ली-110075; दूरभाष: 011-20892364, 20892275
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(VIKAS TRIVEDI)

Dy. Chief Commissioner

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