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/16669/1024/26 **Dated:** 05/10/2026

Notice u/s 75 & 77 of the Rights of Persons with Disabilities Act, 2016

Case No: CCPD/16669/1024/2026

To,

The Director,

Army Group Insurance Fund

Email: adagif@gmail.com

Sub: Notice to file comments in the complaint dated 01-05-2026 of Dr. (Maj. Retd.) V. Pravin Kumar, a person with 100% Blindness regarding rejection of disability insurance benefit by Army Group Insurance Fund (AGIF)

Madam /Sir,

I am directed to enclose a copy of documents related to complaint dated **01-05-2026** of **Dr. (Maj. Retd.) V. Pravin Kumar,** a person with **100% Blindness** on the above-mentioned subject, which is self-explanatory.

2. And whereas, a preliminary was conducted on 17.09.2026 in Diary No. DNO/26/CCPD/6359 wherein the following parties/representatives were present:

Sl. No.	Name of the Parties / Representatives	On Behalf of
1.	Dr. (Maj. Retd.) V. Pravin Kumar	Complainant

No representatives on behalf of the Respondent were present during the proceedings.

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2.1 And whereas, the Complainant, Dr. V. Praveen Kumar, submitted that he was invalidated out of the Indian Army on 30.09.2024 on account of his disability, after having served for approximately 11.5 years. He submitted that during his service he was required to make mandatory monthly contributions towards the Army Group Insurance Fund (AGIF), which, according to him, provided for a lump-sum disability insurance benefit of ₹25 lakh in case of 100% permanent disability. The Complainant alleged that AGIF subsequently rejected his claim on the ground that, pursuant to a policy of 2018, the disability benefit was payable only to non-pensioners, and that he was therefore ineligible as he was receiving invalid pension. He submitted that the said policy change had not been communicated to him and alleged that denying the insurance benefit solely on the ground that he was receiving a statutory disability pension was discriminatory. He further alleged that AGIF had continued to deduct insurance contributions from his salary without informing him of the said exclusion and that an amount of approximately ₹1.5 lakh was also deducted from his insurance settlement without prior intimation or his consent. The Complainant requested intervention for payment of the ₹25 lakh disability insurance benefit, justification for denial of the benefit despite collection of insurance contributions, clarification regarding the 2018 policy excluding pensioners, and discontinuation of the practice of denying disability insurance claims on the ground of pensioner status. During the hearing, the Hon'ble Commissioner sought the relevant policy/rules governing the insurance contributions and corresponding benefits. The Complainant stated that he had not been provided any policy document at the time of joining and that the insurance contribution was automatically deducted from his salary. He, however, stated that he had some documents relating to the scheme and undertook to locate and submit the same to the Court.

2.2 And whereas, The Hon'ble Commissioner further directed that the Record of Proceedings be served upon the Respondent, Director, Army Group Insurance Fund, who shall submit its response/comments within **15 days,** particularly addressing the Complainant's allegations regarding the 2018 policy, eligibility of pensioners for disability insurance benefits, continued deduction of insurance contributions and the deduction of approximately ₹1.5 lakh from the insurance settlement. A copy of the Respondent's response shall be served upon the Complainant, who shall submit his rejoinder within a further period of **7 days,** along with the relevant supporting documents. Upon considering the submissions and the issues raised, the Hon'ble Commissioner decided to formally admit the Complaint for regular proceedings.

3. Whereas Section 3 of the Rights of Persons with Disabilities Act, 2016 hereinafter referred to as "the Act" provides as under:

> *"3. (1) The appropriate Government shall ensure that the persons with disabilities enjoy the right to equality, life with dignity and respect for his or her integrity equally with others.*
>
> *(2) The appropriate Government shall take steps to utilise the capacity of persons with disabilities by providing appropriate environment.*

(3) No person with disability shall be discriminated on the ground of disability, unless it is shown that the impugned act or omission is a proportionate means of achieving a legitimate aim.

(4) No person shall be deprived of his or her personal liberty only on the ground of disability.

(5) The appropriate Government shall take necessary steps to ensure reasonable accommodation for persons with disabilities."

4. And whereas Section 21 of the Act, mandates that every establishment shall notify Equal Opportunity Policy and shall register a copy of the same with the Chief Commissioner.

5. And whereas Section 23 of the Act makes it mandatory for every government establishment to appoint a Grievance Redressal Officer and to inform the Chief Commissioner about such appointment.

6. And whereas Section 75(1) (a) and (b) of the Act mandates the Chief Commissioner for Persons with Disabilities to identify, suo motu or otherwise, the provisions of any law or policy, programme and procedures, which are inconsistent with this Act and recommend necessary corrective steps and to look into complaints inter-alia, concerning matters relating to deprivation of rights of persons with disabilities either on his own motion or on the application of any aggrieved person and recommend necessary corrective steps.

7. And therefore, you are hereby advised to forward your comments on the Complaint on an **affidavit** signed by an officer of an appropriate seniority not below the level of Group 'A' officer and to produce all the requisite documents upon which you base your Comments or Claim and where you rely on any other document as evidence in support of your comments or claim, you shall enter such documents in a list to be annexed to the Comments on Complaint along with action taken in compliance with statutory provisions as mentioned at paras 3 & 4 above, to this Court within **15 days** from the date of issue of this communication, failing which, the Complaint may be disposed of exparte. **While responding to this notice, due care may be taken of relevant provisions of the Act, other statutory provisions, and government instructions, such as the ones mentioned above, including but not limited to Section 20 of the Act and Department of Expenditure OM No. 21/1/2018-E.II (B) dated 15.09.2022 read with OM No. 21/1/2018-E.II (B) dated 29.07.2025.**

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8. A copy of your reply should also be served to the Complainant **via email and by post and the proof of service be submitted to this Court along with your Reply**. You may also provide additional inputs, relevant to the case, if desired. However, it is to be informed that in case any statutory provision, any judgment of a High Court or the Supreme Court, rules formulated under any statute, Office Memorandum, or bye-law is relied upon, you shall attach a copy of the same along with your comments on the Complaint. The Complainant may file his rejoinder, if any, to this Court within 07 days with a copy to the Respondent(s).

Yours faithfully,



(VIKAS TRIVEDI)
Dy. Chief Commissioner

Copy to:

1) **Pravin Kumar**
27A, First floor, near Mother Dairy Parlour Shop no 88, Masjid Moth Village, South Ext. 2 SOUTH, DELHI, 110049
somnathpkv@gmail.com
8415942445

Enc. Copies:

1) Disability Certificate
2) Case Document - 1