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/16526/1143/26 **Dated:** 12/10/2026

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

Case No: CCPD/16526/1143/2026

To,

The Managing Director and CEO,
Axis Max Life Insurance Co. Ltd.
Email: sumit.madan@axismaxlife.com| rakesh.pandey@axismaxlife.com | abhinandan.tiwari1@axismaxlife.com | suhail.ghai@axismaxlife.com

Sub: Notice to file comments in the complaint dated 28-04-2026 of Mr. Thalamuthu, a person with 50% Locomotor Disability regarding non-issuance of policy/non-refund of ₹8 lakh, non-disclosure of disability, and alleged harassment

Madam /Sir,

I am directed to enclose a copy of documents related to the complaint dated **28-04-2026** of **Mr. Thalamuthu** of a person **with 50% Locomotor Disability** on the above-mentioned subject, which is self-explanatory.

2. And whereas, a preliminary was conducted on 24.07.2026 in Diary No. DNO/26/CCPD/6326 wherein the following parties were present:

Sl. No.	Name of the Parties / Representatives	On Behalf of
1.	Advocate Anurag Jain	Respondent

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

2.1 During the proceedings, the Respondent, represented by learned counsel Shri Anurag Jain, submitted that the Respondent required ten (10) days' time to file its reply, stating that the matter had been received by the Respondent only on 21.07.2026 in the evening and that sufficient time had not been available to collate the relevant details. The Court observed that a detailed response in writing, supported by the relevant documents, was required and that a mere statement would not suffice. The Court accordingly recommended that the Respondent submit its detailed response along with supporting documents to the Court within seven (7) days and furnish a copy thereof to the Complainant. The Court further recommended that, upon receipt of the Respondent's response, the Complainant be provided three (3) days' time to file a rejoinder. The Court would thereafter examine the response and rejoinder and schedule the matter for further hearing. As the Complainant was not present during the proceedings, the matter was adjourned.

3 Whereas Section 3 of the Rights of Persons with Disabilities Act, 2016, herein after 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, **Sections 24, 25 and 26 of the Rights of Persons with Disabilities Act, 2016**, relating to social security, healthcare and insurance schemes for persons with disabilities.

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5. And whereas, **Section 24(3)(j)** of the Act, relating to provision of a comprehensive insurance scheme for persons with disabilities not covered under ESI or any other statutory or Government-sponsored insurance scheme.

6. And whereas, **Section 26** of the Act, relating to insurance schemes for employees with disabilities, along with the **relevant rules, schemes, notifications, guidelines and regulatory instructions governing insurance coverage and services for persons with disabilities**.

7. And whereas Section 75(1) (a) and (b) of the Act mandates the Chief Commissioner to inter alia identify, suo motu or otherwise, the provisions of any law or policy, programme and procedures, which are inconsistent with the Act 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.

8. 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 the applicable statutory provisions, to this Court within **07 days from the date of issue of this notice**, failing which, the Complaint may be disposed of *ex parte*. While responding to this notice, due care may be taken of the relevant provisions of the Rights of Persons with Disabilities Act, 2016, other statutory provisions, and Government instructions.

9. 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

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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 **03 days** with a copy to the Respondent(s).

Yours faithfully,



(VIKAS TRIVEDI)
Dy. Chief Commissioner

Copy to:

1) **Thalamuthu**
no 938 22nd cross street kodeeswaran nagar
TIRUNELVELI, TAMIL NADU, 627006
muthuthalamuthu1982@gmail.com
9659682427

Enc. Copies:

1) Disability Certificate
2) Case Document - 1