सत्यमेव जयते
न्यायालय मुख्य आयुक्त दिव्यांगजन
COURT OF THE 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 & Empowerment
भारत सरकार/Government of India
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Case No. 14058/1101/2023

In the matter of:

Shri Mukesh Sharma …Complainant

Versus

The Secretary,
Department of Financial Services
Ministry of Finance …Respondent

1. Gist of the Case

1.1 Shri Mukesh Sharma, Joint Secretary, Haryana Deaf and Dumb Welfare Association, Gurugram, filed the present complaint on 07.04.2023 seeking the appointment of Sign Language Interpreters (SLIs) in all Government and private banks in the State of Haryana under the Rights of Persons with Disabilities Act, 2016 (hereinafter referred to as "the Act"). The Complainant submitted that persons with hearing and speech impairments face serious difficulties in accessing banking services due to the absence of Sign Language Interpreters.

1.2 The Respondent, in its reply dated 22.11.2023, submitted that Public Sector Banks enjoy managerial autonomy in human resource matters. It was further stated that visits by such customers are comparatively infrequent and that appointing SLIs in every branch would involve substantial financial implications. The Respondent suggested empanelment of SLI experts for staff training and promotion of digital banking channels as alternative measures.

1.3 In the rejoinder dated 20.12.2023, the Complainant contended that banks are obligated to address customer grievances and ensure accessibility in terms of the applicable RBI guidelines and the provisions of the Act. The Complainant further highlighted that approximately 63 million Divyangjan customers exist nationwide. It was proposed that, if appointment of one SLI in every branch is not feasible, at

least three SLIs at the district level and two SLIs at the block level may be appointed, along with sign language training for bank employees.

2. Hearing I

2.1 A hearing in the matter was conducted on 11.02.2025. During the hearing, the Complainant reiterated that banks are required to provide Sign Language Interpreters to ensure effective access to banking services for persons with hearing and speech impairments. The Respondent submitted that appointment of SLIs in every branch was not feasible and that trained staff members and alternative communication methods were presently available.

2.2 The Court found the grievance raised by the Complainant to be genuine and questioned the effectiveness of limited staff training in ensuring complete accessibility. The Court observed that lack of resources cannot be a valid ground for non-compliance with the statutory rights guaranteed under the Act. The Court further suggested the use of technology-enabled interpretation services and volunteer-based SLI support mechanisms. Accordingly, the Respondent was directed to file a written statement within 15 days detailing the steps taken to ensure accessibility in banking services and the role of the Reserve Bank of India (RBI) in enforcing compliance.

3. Response of the Respondent to the Record of Proceedings dated 11.02.2025

3.1 The Respondent filed its reply dated 18.08.2025 and submitted that the Reserve Bank of India (RBI) has introduced several measures to improve accessibility of banking services for persons with disabilities. Banks have been directed to provide all facilities without discrimination and to ensure accessibility of ATMs through ramps, talking features and Braille keypads. Banks have also been instructed to establish priority counters, extend special account operation facilities to visually impaired customers, and provide doorstep banking services for persons with disabilities, senior citizens and infirm individuals. Further, payment system providers have been directed to ensure that their systems and devices are compliant with accessibility and security standards.

3.2 It was further submitted that RBI monitors compliance through inspections and incognito visits. In addition, RBI, in coordination with the Indian Banks' Association (IBA) and the Indian Institute of Banking and Finance (IIBF), is working towards training bank staff in specialized communication skills, including sign language and Braille, to further strengthen accessibility measures.

4. Hearing II

4.1 A hearing in the matter was conducted on 17.11.2025 in hybrid mode, wherein the following parties/representatives were present:

Sl. No.	Name of the Parties/Representatives	Parties	Mode
1.	Shri Mukesh Sharma	Complainant	Online
2.	Shri Dheeraj Kumar, Dy. Sec., DFS	Respondent	Online

5. Record of Proceedings

5.1 At the outset, the Court noted that the Complainant alleged denial of effective access to banking services on account of the absence of Sign Language Interpreters in bank branches. The Respondent contended that appointment of a dedicated Sign Language Interpreter in every branch was not presently feasible. However, the Court did not accept this contention in principle and observed that accessibility and reasonable accommodation are statutory obligations under the Rights of Persons with Disabilities Act, 2016, particularly under Sections 3, 16, 40, 42 and 46 thereof.

5.2 The Court had earlier advised the engagement of volunteers and Non-Governmental Organizations (NGOs) for providing on-demand interpretation services, including video-based interpretation facilities, with the involvement of the Reserve Bank of India and the Indian Banks' Association. The Court had also recommended that the Respondent report the steps taken to ensure that no person with disability is denied access to banking services and to pursue the formulation of uniform RBI guidelines on accessibility.

5.3 The Department of Financial Services (DFS) submitted that directions had been circulated to all banks, RBI and IBA. It was further submitted that RBI and IBA are developing training modules for sensitization and communication support; proposals had been received from Noida Deaf Society and Kalasalingam Business School; and a two-day training programme was conducted in July 2025. The Court appreciated the steps taken by the Respondent authorities in this regard.

6. Observation and Recommendations

6.1 The Court observed that the core issue involved in the present matter is communication accessibility for persons with hearing and speech impairments. The Court held that, although appointment of full-time SLIs in every bank branch may not be immediately feasible, the statutory rights of persons with disabilities under

the Act cannot be diluted or deferred on grounds of administrative inconvenience or financial constraints.

6.2. The principles laid down by the Hon'ble Supreme Court and the Hon'ble High Courts consistently affirm that accessibility and reasonable accommodation are enforceable statutory rights under the Rights of Persons with Disabilities Act, 2016. I n *Pragya Prasun v. Union of India*, the Hon'ble Supreme Court held that inaccessible banking and digital financial systems violate the rights of persons with disabilities and emphasized the obligation of banks and regulatory authorities to ensure accessible services and communication support. Similarly, in *Gulshan Kumar v. Institute of Banking Personnel Selection*, the Court reiterated that reasonable accommodation is a legal entitlement and cannot be denied on grounds of administrative inconvenience or financial burden. Further, in *National Association of the Deaf v. Union of India*, the Hon'ble Delhi High Court recognized that the absence of sign language interpretation creates a communication barrier resulting in denial of equal access to essential public services, including banking services. These judicial pronouncements collectively reinforce the statutory duty of banks and public authorities to provide accessible communication mechanisms, including sign language support and other assistive measures, to ensure non-discriminatory access to banking services for persons with hearing and speech impairments.

6.3. Accordingly, the Court recommended:

i. issuance of uniform RBI guidelines on accessibility and communication support for persons with hearing and speech impairments;
ii. structured and time-bound sign language and sensitization training for customer-facing bank staff;
iii. establishment of on-call and video-based interpretation services; and
iv. strict adherence to the principle of non-denial of banking services to persons with disabilities.

6.3 In terms of Section 76 of the Rights of Persons with Disabilities Act, 2016, the

Respondent is recommended to submit an Action Taken Report (ATR) on the present Order within a period of three months from the date of issuance of this Order.

7. Accordingly, the case is disposed of.

Digitally signed by
S Govindaraj
Date: 22-05-2026
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(S. Govindaraj)

Commissioner for Persons with Disabilities