



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/6241

Dated: 21/09/2026

Case No: DNO/26/CCPD/6241

In the Matter of

Complainant

Shri Munna Thakur

Versus

Respondent

The Chief General Manager, Axis Bank, Sunderpur, Varanasi

1. Hearing

1.1. A hearing was conducted on 22.07.2026 in hybrid mode, wherein the following parties/representatives were present:

Sl. No.	Name of the Parties / Representatives	On Behalf of
1.	Shri Munna Thakur	Complainant

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

2. Record of Proceedings

2.1 The Complainant, a person with visual impairment, submitted that despite possessing valid identity documents and maintaining bank accounts with other banking institutions, he has been unable to open a savings bank account with the Respondent due to inaccessible banking procedures and digital platforms. It was submitted that the Respondent insisted upon Aadhaar-based verification and other processes which were allegedly not fully accessible to persons with visual impairment, thereby preventing the Complainant

5वीं मंजिल, एनआईएसडी भवन, प्लॉट नं०. जी-2, सेक्टर-10, द्वारका, नई दिल्ली-110075; दूरभाष: 011-20892364, 20892275
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(पया भविष्य मे पत्राचार के लिए उपरोक्त फाईल/केस संख्या अवश्य लिखें)
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from independently opening and operating a bank account. The Complainant further submitted that he had already submitted an online application and communicated with the Respondent regarding the issue but had not received any effective resolution.

2.2 During the proceedings, the Court sought clarification regarding the documents submitted by the Complainant. The Complainant informed the Court that he had already submitted his application for opening the bank account through online mode and possessed records of the communications exchanged with the Respondent. The Complainant further submitted that he maintains accounts with other banks, thereby demonstrating that he possesses the necessary identity and address documents required for banking services. However, the Complainant contended that the Respondent's procedures remained inaccessible, preventing him from opening an account independently.

2.3 The Court observed that before issuing notice to the Respondent, it was necessary to ascertain the complete factual matrix supported by documentary evidence. Accordingly, the Court recommended the Complainant to submit copies of all relevant documents, including the application submitted for opening the bank account, all email correspondence and communications exchanged with the Respondent, acknowledgement receipts, screenshots or PDFs evidencing such communications, details of the Complainant's existing bank accounts with other banking institutions, and any other documentary proof demonstrating the delay or refusal in processing the application. The Court observed that such material would enable the Court to properly examine whether the Respondent had failed to provide reasonable accommodation or accessible banking services as mandated under the Rights of Persons with Disabilities Act, 2016.

2.4 The Court granted the Complainant three (03) days to submit the aforesaid documents before the Commission. Upon receipt of the complete documentary record, the Registry shall issue notice to the Respondent seeking its detailed comments and response regarding the allegations raised in the complaint.

Yours faithfully,

(VIKAS TRIVEDI)

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Dy. Chief Commissioner

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