

**LOKPAL OF INDIA**  
**[ Plot No. 6, Institutional Area, Phase-II, Vasant Kunj ]**  
**New Delhi - 110070**

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Complaint No. : 192/2023.

Date : 22<sup>nd</sup> December, 2023.

**Coram** : **Justice Abhilasha Kumari**  
**Judicial Member**

**Smt. Archana Ramasundaram**  
**Member**

**Shri Mahender Singh**  
**Member**

**ORDER**

This complaint is directed against the Branch Manager, Union Bank of India, Sitapur, Jaipur. The grievance of the complaint is to the effect that though he had taken a Home Loan from the said Bank Branch, he has not received the home loan sanction ticket and other documents, despite several requests. He has further alleged that he is facing harassment from the Branch Manager, who asks him to come to the Branch frequently. Further, his wife and sister-in-law are being pressurized by the concerned Branch Manager, to take a gold loan.

2. The matter received the consideration of the Full Bench on 08.11.2023 and, by an order of that date, the Full Bench directed the General Manager/Zonal Head, Union Bank of India, to file a Status Report.



3. The matter has since been assigned to the Division Bench. We have perused the complaint and taken its contents into consideration. Pursuant to the order dated 8.11.2023 of the Full Bench, the General Manager/Zonal Head, Union Bank of India, has filed a Status Report dated 22.11.2023.

4. In the Status Report, it is stated that the complainant was provided with a copy of the sanction letter, LOD and Repayment Schedule, immediately after the execution of the documentation. He was again sent a scanned copy of the sanction letter on his WhatsApp number on, 6.9.2023. A copy of the sanction letter has been submitted along with the Status Report.

5. Regarding the allegation of downgrading the CIBIL score of the complainant, it is further stated that the Bank has no tools to downgrade the CIBIL score, if repayment of demand generated is being paid within the prescribed time-frame. The Bank has reminded the complainant through their letter dated 6.9.2023. The Bank has also reminded the complainant by calling from the Bank Branch, as well as by an RCOC Team Member, who monitors stress accounts. The complainant was informed about option of deduction of EMI through ECS NACH mandate. He was also requested to submit a form of NACH mandate, along with one cancelled cheque, to enable regular deduction of EMI from his Savings Bank (SB) account.

6. Regarding the alleged pressure on his family members to take a gold loan from the Bank, it is stated that the Bank promotes all its products among all customers, through various communication modes. However, in the case of the complainant,



no official of the Bank has ever contacted/pressurized him or his family members to take a gold loan.

7. Regarding the allegation of deduction of Insurance Premium, it is stated that the Bank has debited insurance premium with the customer's written consent. On the request of the complainant, the Bank has forwarded his request to discontinue the Home Loan Suraksha Policy to the Insurance company, and has requested to refund the applicable premium. Now, the policy has been discontinued and the premium amount, which had been deducted, has been refunded to the complainant on 16.10.2023, in his SB Account. It is further stated that the customer has closed both his SB account on 14.11.2023 and the Home Loan Account on 21.10.2023 from the concerned Branch of the Bank. Copies of all the documents mentioned in the Status Report have been attached..

8. In light of the contents of the Status Report submitted by the Bank, no dispute appears to have survived now. We, therefore, consider it appropriate to close the complaint.

9. Accordingly, the complaint stands closed and disposed of.

  
COURT MASTER  
LOKPAL OF INDIA