

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

Complaint No. : 198/2023

Date : 21st December, 2023

Coram : **Shri Justice Pradip Kumar Mohanty**
Acting Chairperson

Smt. Justice Abhilasha Kumari
Judicial Member

Shri Dinesh Kumar Jain
Member

Smt. Archana Ramasundaram
Member

Shri Mahender Singh
Member

ORDER

Perused the complaint dated 06.06.2023, received by post in the Registry of Lokpal of India. Some deficiencies were noted in the format of the complaint that was filed and were communicated to the complainant vide letters dated 04th July, 2023 and 17th August, 2023 to rectify the deficiencies. From papers available on the record of the Lokpal of India, it is seen that the complainant was also informed by e-mail to make good the deficiencies that were pointed out by the Registry. However, the letter sent on 4th July, 2023 was returned with the comment "No such address". As the emails have been sent on the email ID provided by the complainant, it is presumed that these have been served on the complainant. But the complainant has not removed the deficiencies till date. Despite this, it was decided to consider this matter and take a decision on the merits of the case, considering the material/ information provided by the complainant.



2. The complainant has alleged that there have been irregularities in the auctioning of his property which was mortgaged with the bank against the loan that he had availed. From the papers available, it appears that the complainant had availed a loan from the Bank of India, Keonjhar Branch, Odisha. As per the complainant's contention, his business suffered on account of the COVID-19 pandemic and the account was declared NPA on 21.07.2021. Consequently, the bank initiated action under the SARFAESI Act, 2002. The complainant has also stated that for settling his dues, his Fixed Deposits and LIC Policy were also endorsed in favour of the Bank.

3. It is also seen that the complaint had approached the Hon'ble High Court of Orissa, Cuttack and Hon'ble High Court vide order dated 28.02.2023 directed the Bank to afford an opportunity to the borrower to repay the outstanding loan/outstanding dues by way of OTS/ restructuring/rephasing of the loan account by way of waiving penal interest and some part of the interest in consonance with OTS Scheme. The complainant has alleged that the bank has failed to abide by the direction of the Hon'ble High Court.

4. The complainant has also alleged that the Bank official named in the complaint asked for financial favours/illegal gratification and behaved with him in an unacceptable way. The complainant has stated that the concerned bank officials could have offered relief as per the schemes announced by the Government during the COVID-19 pandemic.

5. The Full Bench has perused the contents of the complaint. As the complainant has already approached the Hon'ble High Court of Orissa, any further grievance/complaint, may be got addressed by him by approaching appropriate forum.



6. In view of the above, the Full Bench decided not to pass any order in this matter.

7. The complaint is accordingly disposed of.


Court Master
Lokpal of India