

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

Complaint No. : 229/2024 (arising out of Dy.No.2272024)

Date : 14.11.2024

Coram : **Shri Justice A.M. Khanwilkar**
Chairperson

Shri Justice L. Narayana Swamy
Judicial Member

Shri Justice Sanjay Yadav
Judicial Member

Shri Sushil Chandra
Member

Shri Justice Ritu Raj Awasthi
Judicial Member

Shri Pankaj Kumar
Member

Shri Ajay Tirkey
Member

ORDER

1. Vide Order dated 18.10.2024 the Full Bench directed the complainant to remove certain defects in the complaint within 15

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days. Accordingly, the Registry vide letter dated 21.10.2024 communicated to the complainant to remove the defects.

2. Vide communication dated 02.11.2024 the complainant has sent Part-C of the complaint and a duly notarized affidavit. The Scrutiny has mentioned following defects:

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- (i) The complainant has not furnished details asked in Part C of the complaint form.
- (ii) The duly signed notarized affidavit enclosed by the complainant is not Lokpal's affidavit format.”

3. We have perused the defects mentioned by the Scrutiny which are condoned.

4. The complainant has alleged that the Credit Card issued by the companies are a financial slavery and financial death. The credit card is one of the unsecured loan issued by checking cibil score and repaying capacity. Being unsecured loan it charges 36% to 40% and penalty charges, late payment charges, overdue charges etc. If one EMI is not paid on time, he has to pay another 25% and penalty and interest on daily basis. It is also alleged that

Government of India permitted co-operative sector to earn small profit not more than 12%, banking has also limit of 15%, then why credit cards are legally given permission of doing business opposite to humanity. He has also alleged that in his case he has used SBI Credit Card upto Rs. 2.57 Lakh and paid as said to him, but even after 4th year, he has to pay Rs.2.43 lakh. It is also mentioned in the affidavit that even after sending ten e-mails to SBI Credit Card and writing three times to RBI regarding this matter, they only answered him but could not change any rupee or charges. The complainant has also mentioned that another matter is of recovery agents which are the reasons for suicide or death. Therefore, recovery agents are to be eliminated.

5. We have perused the contents of the complainant. The grievance is regarding the various exorbitant charges in the form of interest and penalty on the overdue payment of the credit card. We do not find any discernible allegation of corruption within the meaning of the Prevention of Corruption Act, 1988. Therefore, the complaint is not amenable to the jurisdiction of Lokpal within the meaning of Section 14 of the Act.



6. The complaint is disposed of accordingly. However, the complainant is at liberty to approach the appropriate forum for redressal of his grievance.

Sd/-
(Justice A.M. Khanwilkar)
Chairperson

Sd/-
(Justice L Narayana Swamy)
Judicial Member

Sd/-
(Justice Sanjay Yadav)
Judicial Member

Sd/-
(Sushil Chandra)
Member

Sd/-
(Justice Ritu Raj Awasthi)
Judicial Member

Sd/-
(Pankaj Kumar)
Member

Sd/-
(Ajay Tirkey)
Member


(Court Master)

(SK)