

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

Complaint No. : 40/2024

Date : 05th April, 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

The complaint is placed before the Full Bench for consideration of the Scrutiny Report and to pass appropriate order.

2. Perused the Scrutiny Report.



3. The complaint dated 05.02.2024 against the Manager of the HDFC Bank has been received through LokpalOnline portal. The complainant has alleged that his bank account in HDFC Bank has been blocked for about 7 months. The complainant has mentioned that the instalments related to his vehicle are being deducted from his account every 3rd month but because of his bank account being blocked, the instalments are not being able to be deducted from his account. Further, the complainant stated that he has been visiting the bank regularly but his grievance has not been getting redressed. He has further mentioned that his vehicle instalments have become due and in case his bank account is not activated, he will be charged higher dues and his Cibil score will also be affected. He has requested for activation of his bank account.

4. Perused the record.

5. The Scrutiny Report points out that the complainant has neither enclosed the physical copy of the complaint nor has addressed any letter containing facts/allegations to the Lokpal of India. Instead, he has enclosed a letter addressed to the Banking Lokpal mentioning the facts/allegations. The complainant has not enclosed a duly signed notarized affidavit on a non-judicial stamp paper with the complaint. Instead, only a partially filled, non-notarized proforma of affidavit, generated by the LokpalOnline portal, on plain paper has been uploaded. There is no disclosure in the documents, as submitted by the complainant, to substantiate that HDFC Bank comes within the provisions of the Lokpal and Lokayuktas Act, 2013 (Act). Furthermore, there is no clear allegation of corruption.



6. The Full Bench having perused the complaint is of the view that the complaint contains various deficiencies, and having no clear allegation of corruption. Moreover, the complaint is against HDFC Bank, which however, does not come within the purview of the Lokpal and Lokayuktas Act, 2013. Therefore, the Lokpal of India is not required to pass any further order or direction.
7. The disposal of this complaint will, however, not preclude the complainant to pursue other appropriate remedies, as may be advised and permissible in law.
8. Accordingly, the complaint is disposed of.


Court Master