

**LOKPAL OF INDIA**  
**Plot No. 6, Institutional Area, Phase- II**  
**Vasant Kunj**  
**New Delhi – 110070**  
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Complaint No. : 61 / 2024

Date : 19<sup>th</sup> April, 2024

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

**Shri Justice L Narayana Swamy**  
**Judicial Member**

**Shri Sushil Chandra**  
**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 and gone through the records.
3. The complaint is against Manager, SBI, Patan Unnao, Uttar Pradesh. The complainant has alleged that he was lured and was given a General Insurance named as Arogya Plus Policy. The complainant states that due to his poor financial condition he is unable to continue to pay the amount of insurance. The complainant further states that he had given an application within fifteen days of getting the insurance and had requested

for refund of the money paid by him. He alleges that despite the aforesaid application, till date neither any information has been given nor the amount has been returned to him.

4. The complainant claims that he had given a cheque of Rs.10502/- through the SBI General Insurance Arogya Plus for insurance; however, he was not satisfied with the insurance. The complainant alleges that the Respondent Public Servant (RPS) has fed data wrongfully and a bond was also sent to the complainant by post. The complainant alleges that the RPS never desired for any document from him nor took his signature on any form. The complainant further alleges that the date of birth of his wife has been entered wrongly and names of his three daughters were also not mentioned in the bond; and since no documents were asked for from the complainant, he alleges that the said insurance was imposed upon him fraudulently. The complainant has requested that suitable action may be taken as his financial condition is very bad and he is mentally disturbed because of this matter and that the aforesaid amount of Rs.10502/- may be refunded to him.

5. From the scrutiny report it is seen that the complainant has not enclosed a notarized affidavit with the complaint. Only a partially filled, unsigned, non-notarized proforma of affidavit (generated by the Lokpal Online portal) on plain paper has been uploaded. It is also seen that a letter addressed to the Lokpal has not been enclosed. Only a letter dated 18.03.2024 addressed to the Reserve Bank of India, Kanpur has been attached with the complaint. It is also seen that a physical copy of the complaint has not been received in the Lokpal office; the complainant has neither attached a list / particulars of documents relied upon by him in support of his allegations with the complaint.

6. After going through the complaint, it appears that the complaint does not contain any specific allegation of corruption within the meaning of the Prevention of Corruption

Act, 1988. Hence, action by the Lokpal of India under the provisions of the Lokpal and Lokayuktas Act, 2013 is not warranted. Therefore, no order needs to be passed in the matter.

7. This is yet another complaint received, containing grievance about forcing the account-holder to buy insurance policy. Similar grievance has been noticed in earlier point of time by us. In one such case, the Full Bench was persuaded to forward a copy of the complaint and have asked for a Status Report from the Secretary (DFS), Ministry of Finance, Government of India, New Delhi in Complaint No. 17/2024, vide Order dated 20.03.2024 (copy enclosed).

8. In view of the above, copy of this Order be also forwarded to the Secretary (DFS), Ministry of Finance, Government of India, New Delhi for information.

9. Accordingly, the complaint is disposed of.

  
(Court Master)