



The Office of RBI Ombudsman
Reserve Bank of India

RBI/CMS/N202526011045733/ 2025-26

Date: 13-01-2026

Mahesh Pratap Singh
Village Saraijeet Ray urf Purebhawa Post
PRAYAGRAJ,UTTAR PRADESH
212507
Email: yogimpsingh@gmail.com

Madam/Dear Sir(s),

Acknowledgement: Registration of Complaint - N202526011045733 against BANK OF BARODA regarding Pension related

Please refer to your complaint against **BANK OF BARODA** filed through the CMS Portal/Email/Letter with the Ombudsman. We acknowledge the receipt of your complaint which has been registered with us with a complaint no **N202526011045733**.

2. The maintainability or otherwise of your complaint under the Reserve Bank - Integrated Ombudsman Scheme, 2021 will be examined and the action taken would be advised to you in due course.

3. Please do not write to crpc@rbi.org.in for tracking the status of complaint. However, you may track the status of your complaint on <https://cms.rbi.org.in/> by quoting your complaint number **N202526011045733** and registered mobile number/ email ID.

4. Should you require any further information or clarification, please feel free to contact our staff on Toll-Free Number: 14448 (Monday to Saturday except National Holidays, between 8:00 AM - 10:00 PM for English and Hindi, and 9:30 AM-5:15 PM for regional languages).

5. This is a system generated letter and does not require a signature. Please do not reply to this email. Replies to this email cannot be responded to by us.

Regards.

The Office of RBI Ombudsman
Reserve Bank of India



आरबीआई ओम्बड्समैन कार्यालय
भारतीय रिजर्व बैंक

आरबीआई/सीएमएस/N202526011045733/ 2025-26

दिनांक: 13-01-2026

Mahesh Pratap Singh
Village Saraijeet Ray urf Purebhawa Post
PRAYAGRAJ,UTTAR PRADESH
212507
ईमेल: yogimpsingh@gmail.com

महोदया/महोदय,

अभिस्वीकृति: शिकायत का पंजीकरण - Pension related के संबंध में BANK OF BARODA के विरुद्ध N202526011045733

कृपया सीएमएस पोर्टल/ईमेल/पत्र के माध्यम से **BANK OF BARODA** के विरुद्ध ओम्बड्समैन के पास दर्ज की गई आपकी शिकायत का संदर्भ लें हम शिकायत संख्या **N202526011045733** के साथ पंजीकृत करके आपकी शिकायत की प्राप्ति सूचना देते हैं

2. रिज़र्व बैंक - एकीकृत ओम्बड्समैन योजना, 2021 के अंतर्गत आपकी शिकायत स्वीकार्य होने या न होने की जांच की जाएगी तथा की गई कार्रवाई के संबंध में आपको यथा समय सूचित किया जाएगा

3. कृपया शिकायत की स्थिति जानने के लिए crpc@rbi.org.in पर संपर्क न करें हालाँकि, आप अपनी शिकायत संख्या **N202526011045733** और पंजीकृत मोबाइल नंबर/ईमेल आईडी के माध्यम से <https://cms.rbi.org.in/> पर अपनी शिकायत की स्थिति की जानकारी प्राप्त कर सकते हैं

4. यदि आपको किसी अन्य सूचना या स्पष्टीकरण की आवश्यकता है, तो कृपया टोल-फ्री नंबर: 14448 (राष्ट्रीय अवकाश को छोड़कर सोमवार से शनिवार, अंग्रेजी और हिंदी के लिए सुबह 8:00 बजे से रात 10:00 बजे तक तथा क्षेत्रीय भाषाओं के लिए सुबह 9:30 बजे से शाम 5:15 बजे तक) पर हमारे स्टाफ से संपर्क करें

5. यह एक सिस्टम जनित पत्र है और हस्ताक्षर की आवश्यकता नहीं है कृपया इस ईमेल का जवाब न दें इस ईमेल आईडी पर भेजे गए जवाब का उत्तर दिया जाना संभव नहीं है

सादर

आरबीआई ओम्बड्समैन कार्यालय

भारतीय रिज़र्व बैंक

Details for registration number : DEABD/E/2026/0004636

Name Of Complainant Mahesh Pratap Singh alias Yogi M. P. Singh

Date of Receipt 10/01/2026

Received By Ministry/Department Financial Services (Banking Division)

Grievance Description

Financial Services (Banking Division) >> Misbehaviour/ Corruption/ Harassment/ Atrocities
Against >> Corruption by Bank Staff

Bank : Bank of Baroda

Branch / Name of Bank and Branch : Name: Shri Prabhat K. Sharma Designation: Chief General
Manager

Subject: Urgent Escalation Regarding Fraudulent Closure of Grievances and Denial of Appeal
Rights by Bank of Baroda

I am filing this formal complaint to report a serious breach of administrative integrity by the
Office of the Chief General Manager, Bank of Baroda. My previous grievances
DEABD/E/2025/0121258 and 0121251 were closed using deceptive remarks and without providing
the mandatory opportunity to appeal, a right usually available in other central departments and
banks like SBI.

Point 1 Integrity Concerns: The bank's closure was based on the false claim that they could not
verify KYC because the nominee was abroad. Even after the nominee, Prashant Singh, physically
visited the Tilai Bajar branch twice while in India, the bank closed the cases with the same
generic remarks. This suggests that the integrity of the officer concerned, Shri Prabhat Kumar
Sharma, is doubtful as his office is bypassing standard transparency protocols to hide branch-
level mismanagement.

Point 2 Specific Administrative Failures: The branch manager met the nominee during the first
visit but refused to perform KYC, citing internal communication. During the second visit, the
manager was absent without a valid cause or alternative arrangement. By closing the grievance
without an appeal option, the bank is intentionally blocking the path to justice on a public
platform.

Point 3 Unresolved Demands: I demand that the Ministry direct the bank to provide:

A detailed explanation for the pension disruption in July and August 2025.

The current balance of the Fixed Deposit from June 2025.

A certified copy of Nomination Form DA1.

The bank must not use the public grievance portal to facilitate cryptic denials of service. I request an immediate investigation into why the appeal option was denied. Chief general manager is supporting the corrupt stand of the branch manager. Which is quite obvious from his working style. Why it is so subject to investigation? Army personnel family

Current Status

Case closed

Date of Action

12/01/2026

Remarks

We acknowledge your complaint. Since this is duplicate complaint, the reply will be given in complaint no. DEABD/E/2026/0004636

Regards,

Officer Concerns To

Officer Name

Shri. Prabhat K. Sharma (Chief General Manager)

Organisation name

Bank of Baroda

Contact Address

Baroda Bhawan, R C Dutt Road, Alka Puri, Baroda

Email Address

cgm.operations.ho@bankofbaroda.co.in

Contact Number

02652316058

Details for registration number : DEABD/E/2026/0004632

Name Of Complainant Mahesh Pratap Singh alias Yogi M. P. Singh

Date of Receipt 10/01/2026

Received By Ministry/Department Financial Services (Banking Division)

Grievance Description

Financial Services (Banking Division) >> Misbehaviour/ Corruption/ Harassment/ Atrocities
Against >> Harrassment by Bank Staff

Bank : Bank of Baroda

Branch / Name of Bank and Branch : Tilai branch District Prayagraj Uttar Pradesh

Subject: Rejection of Case Closure and Demand for Accountability of Tilai Bajar Branch Manager

I am filing this grievance to contest the cryptic closure of my previous complaints DEABD/E/2025/0121258 and 0121251. The bank's claim that they could not verify KYC because the nominee was staying abroad is now proven false. The nominee Prashant Singh is currently in India and has physically visited the Tilai Bajar branch twice to resolve this matter.

Record of Branch Visits: During the first visit, the nominee met the Branch Manager in person and presented his original identity documents. Instead of performing the KYC, the Manager claimed he was internally communicating with the Head Office. During the second visit, the Branch Manager was found absent from the branch, and no alternative arrangement was made to process the KYC.

Demand for Public Disclosure: The bank must explain on this public portal why the Branch Manager failed to perform the KYC during the first visit when the nominee was physically present. Furthermore, the bank must state the official reason for the Manager's absence during the second visit, as this caused a direct denial of service to a visiting NRI customer.

Failure to Address Core Issues: The bank's communications have intentionally avoided the following points:

Why was the pension for July and August 2025 blocked after successful KYC was done in June 2025?

What is the current balance of the Fixed Deposit created on 13 June 2025?

Why is the branch withholding a certified copy of the Nomination Form DA1?

The working of a Public Sector Bank must be transparent. The use of the Deceased Claim Portal as a shield to hide administrative lapses is unacceptable. I request the Ministry to direct the Regional Office to provide an Action Taken Report on this portal.

It has been obvious that Branch manager is only procrastinating on the issue due to corruption and mismanagement in the working of bank. Please ensure transparency.

Current Status	Under process
Date of Action	12/01/2026
Officer Concerns To	
Officer Name	MR. ARUN KUMAR GUPTA (ASSISTANT GENERAL MANAGER)
Organisation name	Regional Office, Prayagraj
Contact Address	BANK OF BARODA BUILDING, 2ND FLOOR, KALINDIPURAMPrayagraj
Email Address	rm.allahabad@bankofbaroda.com
Contact Number	05322972366



Mahesh Pratap Singh <yogimpsingh@gmail.com>

The matter is urgent please consider it.

1 message

Mahesh Pratap Singh <yogimpsingh@gmail.com>

13 January 2026 at 09:44

To: cms.bokanpur@rbi.org.in, crpc@rbi.org.in, gm.ops.ho@bankofbaroda.com, rm.prayagraj@bankofbaroda.com, zm.upeast@bankofbaroda.com

REJOINDER TO THE OFFICE OF THE RBI OMBUDSMAN

To, The Office of the RBI Ombudsman, Reserve Bank of India, Kanpur, Uttar Pradesh.

Subject: Rejoinder against Bank of Baroda regarding Complaint No: **N202526011045733**

Reference: Wrongful closure of internal grievances by CGM Prabhat Kumar (Ref: DEABD E 2026 0004636).

Respected Sir/Madam,

I, Mahesh Pratap Singh, a 78-year-old senior citizen, submit this rejoinder to highlight the administrative manipulation used by Bank of Baroda to deny me justice.

1. Challenge to the "Duplicate" Tag by CGM Office: My previous grievance (DEABD E 2026 0004636) was closed by the Chief General Manager (CGM) Prabhat Kumar's office as a "duplicate." This was a strategic move to avoid addressing a serious allegation of **False Reporting**. While Grievance A was "under process," Grievance B contained new evidence of the nominee's physical presence in India—which the bank chose to ignore by labeling it a duplicate.

2. Evidence of False Reporting: The Tilai Bazar branch and the Regional Office (under AGM Arun Kumar Gupta) have consistently claimed that KYC is pending because the nominee is abroad. This is a verifiable falsehood. The nominee has physically visited the branch twice. By closing the complaint as a "duplicate," the CGM office shielded the branch from providing the CCTV footage or visitor logs that would prove the nominee's presence.

3. Specific Reliefs Requested through the Ombudsman: I request the Hon'ble Ombudsman to direct Bank of Baroda to:

- Immediately credit the withheld pension for **July and August 2025**.
- Provide a certified copy of the **Nomination Form (DA1)** and current **FD balances**.
- Initiate an internal inquiry against the officials who filed false reports regarding the nominee's location.
- Award compensation for the mental anguish and harassment caused to a 78-year-old Army family member.

13/01/2026, 09:47

Gmail - The matter is urgent please consider it.

Conclusion: The internal grievance mechanism of Bank of Baroda, specifically at the CGM level, has failed. I have no faith in their internal "Duplicate" filtering process, which is being used to suppress customer rights. I pray for a fair adjudication by the RBI.

Yours Sincerely,

Mahesh Pratap Singh alias Yogi M P Singh Date: 13-01-2026 Mobile: 7379105911



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