



Mahesh Pratap Singh <yogimpsingh@gmail.com>

Third-grade services and a premier banking institution of India.

1 message

Mahesh Pratap Singh <yogimpsingh@gmail.com>

21 February 2026 at 15:39

To: gm.customer@sbi.co.in, PMO India <connect@mygov.nic.in>, PMO India <indiaportal@gov.in>, pmo.applications@gov.in, rti-pmo.applications@gov.in

Whether the refund amount is coming by goods train instead of the digital route.**To:** gm.customer@sbi.co.in **Subject:** URGENT REPRESENTATION: Gross Mismanagement and Unauthorised Retention of Refund - Grievance No. DEABD/E/2026/0026256**Respected Sir/Madam,**

I am writing to formally present my case regarding the unauthorised retention of a refund by State Bank of India for over 25 days, which has led to the registration of public grievance number **DEABD/E/2026/0026256**.

The facts of the case are as follows:

- 1. Proof of Refund:** The merchant, AIOSEO (Florida, USA), initiated a refund of **₹2,400.00** on **27.01.2026** (Order #880298). The **Acquirer Reference Number (ARN)** for this transaction is **82305096028500012763392**.
- 2. Admission of Possession by SBI:** In an email dated **21.02.2026**, the Chief Manager (Operations), RBO-7, Robertsganj, explicitly admitted that the disputed amount is an **"inward remittance"** currently held by the bank and that they have requested their technical team to credit it.
- 3. Unreasonable Delay:** Despite the merchant releasing the funds 25 days ago and the bank admitting possession, the amount has not been credited to my SB account.
- 4. Deficiency in Service:** Citing internal "technical team" delays to withhold a customer's money for nearly a month is a clear breach of the **RBI's Customer Rights Charter** and the **Turn Around Time (TAT)** framework.

My Prayer: I request your immediate intervention to ensure:

- The immediate credit of **₹2,400.00** to my account.
- Payment of the RBI-mandated compensation of **₹100 per day** for the 25-day delay in rectifying this service failure.

Attached are the refund confirmation from the merchant and the admission of delay from the local SBI management for your perusal.

Sincerely,

21/02/2026, 15:40

Gmail - Third-grade services and a premier banking institution of India.

Yogi M P Singh Mobile: +91 7379105911 Address: 231001, India (*Complainant in Grievance No. DEABD/E/2026/0026256*)

2 attachments

 **replofgmsbi.pdf**
118K

 **refund detail.pdf**
300K



Mahesh Pratap Singh <yogimpsingh@gmail.com>

CPGRAM APPEAL : DEABD/E/A/26/0002688

Mahesh Pratap Singh <yogimpsingh@gmail.com>

21 February 2026 at 15:00

To: "Binod Prasad CM CCGRO, GUJRAT" <CMCOMP7.ZOVAR@sbi.co.in>

Subject: URGENT: Final Notice for Refund Credit - CPGRAM APPEAL:
DEABD/E/A/26/0002688**Dear Mr. Binod Prasad,**

With reference to your email dated 21.02.2026 regarding my CPGRAM appeal, I am writing to express my strong dissatisfaction with the 25-day delay in crediting my refund.

1. **Fact of Refund:** The merchant (AIOSEO) initiated the refund of **₹2,400** on **27.01.2026** (Order #880298).
2. **Unreasonable Delay:** It has been **25 days** since the funds were released. Your email states that the amount is an "inward remittance" but has not reached my account due to technical/ATM department delays.
3. **RBI Compliance:** As per RBI guidelines on failed/returned transactions, the bank is liable for "Deficiency in Service" if funds are withheld beyond a reasonable timeframe. Internal technical coordination is a bank's internal matter and should not penalize the customer.

My Demand: I expect the credit of **₹2,400** to reflect in my SB account no later than **Monday, 23.02.2026**.

If the amount is not credited by then, I will be forced to:

- Escalate this CPGRAM appeal to the **Nodal Officer**.
- File a formal complaint with the **RBI Banking Ombudsman** for "Undue retention of funds" and seek compensation for the 25-day delay.

Please treat this as my final communication on this matter.

Regards, Yogi M P Singh M: +91 7379105911**Illusion of Resolution by SBI: The Refund Dilemma****SBI Struggles with Digital Refunds Explained**

On Sat, 21 Feb 2026 at 14:28, Binod Prasad CM CCGRO, GUJRAT <CMCOMP7.ZOVAR@sbi.co.in> wrote:

Dear Sir,

Sub : **CPGRAM APPEAL : DEABD/E/A/26/0002688**

With reference to above CPGRAM appeal it is stated that, there is no refund amount of Rs. 2,400/- is received either in customer account or in branch account. The disputed amount is inward remittance of Forex transaction. The mail is already sent for necessary action by technical team/ATM department for credit of disputed amount in beneficiary account. You

have been already informed through email dated 17.02.2026 that, the amount will be credited to your SB account on receipt of the fund within 7 days and we will inform you accordingly.

For further query you can contact to following toll free numbers.

State Bank Contact Centre Number: 18001234/18002100

Other services through dedicated Toll-free numbers

Sr No	Toll-Free Number	Support provided for
1	1800 1111 09	For unauthorised transaction reporting)
2	1800 1111 01	SBI YONO
3	1800 11 0009	Pensioners
4	1800 11 0001	PMJDY
5	1800 11 0018	SBI FASTag
6	1800 11 2017	GST
7	1800 11 2018	Home Loan
8	1800 425 9760	Income Tax Refund Orders (ITRO)
9	1800 8900	Wealth & Platinum customers
10	1800 1111 03	SBI Doorstep Banking Services
11	1800 8888	Helpline for Senior Citizen & Differently abled Customers

Regards,

Chief Manager (Operations)
State Bank of India
Regional Business Office-7
Robertsganj -231216
M-9672148295

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