



भारतीय रिज़र्व बैंक - ओम्बड्समैन कार्यालय
Reserve Bank of India - Ombudsman Office

बेटी बचाओ
बेटी पढ़ाओ

DDN,DEHR.RTI.No. S-173 /05-02-001/2025-2026

16 मार्च 2026

Shri Yogi M P Singh
Surekapuram Colony, Shri Laxmi Narayan Baikunth Ma
Jabalpur Road, Mirzapur City
Uttar Pradesh-231001
मो- 7379105911
ईमेल- yogimpsingh@gmail.com

महोदय/ महोदया,

सूचना का अधिकार अधिनियम 2005 – संदर्भ संख्या RBIND/R/E/26/01428/1

कृपया उपर्युक्त विषयक सूचना का अधिकार अधिनियम, 2005 के अंतर्गत, मांगी गयी जानकारी से संबंधित अपने दिनांक 15 फ़रवरी 2026 के अनुरोध का संदर्भ लें। इस संबंध में वांछित जानकारी आपको प्रेषित कर रहे हैं।

भवदीय,

कृते: केंद्रीय लोक सूचना अधिकारी

संलग्नक : यथोक्त



भारतीय रिज़र्व बैंक - ओम्बड्समैन कार्यालय, प्लॉट स 16-17, आई टी पार्क, सहस्रधारा रोड, देहरादून, उत्तराखण्ड-248013. भारत
फोन: (0135) 274 2001, ई-मेल : bodehradun@rbi.org.in
Reserve Bank of India - Ombudsman Office, Plot No. 16-17, IT Park, Sahastradhara Road, Dehradun, Uttarakhand-248013. India
Tel: (0135) 274 2001, E-mail: bodehradun@rbi.org.in

हिन्दी आसान है, इसका प्रयोग बढ़ाइए

Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone.
Please do not respond in any manner to such offers.

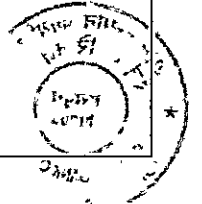


RTI Registration No. - RBIND/R/E/26/01428/1

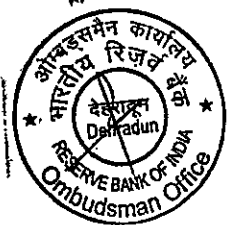
Applicant's Name = Shri Yogi M P Singh

Seeking records for Case N202526011045733.

S. No.	Information Sought	Comments
1	Provide a certified copy of the Written Version/Reply and all annexures submitted by Bank of Baroda (Tilai Bazar Branch) to the Ombudsman in response to my complaint dated 13-01-2026.	The required information is attached as Annexure I for complaint No. N202526011045733
2	Provide a copy of the internal note-sheets/processing notes recorded by the Dealing Officer and the Deputy Ombudsman leading to the closure of the case under Clause 16(1)(a).	Please refer to annexure II for requisite information.
3	Provide the specific documentary evidence (e.g., transaction logs or statement snippets) submitted by the Bank to the RBI to support their claim that the "pensioner has operated the account," considering the pensioner, Mrs. Uma Singh, passed away on 06-08-2025.	No such evidence was provided by the bank.
4	Provide a copy of the communication or record where the Bank informed the RBI that the "pensioner KYC was updated on the same day," as mentioned in the RBI closure letter dated 11-02-2026.	The related reply from Bank of Baroda is attached as annexure I.



3/1/26

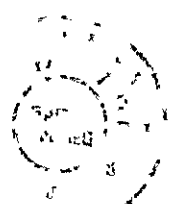
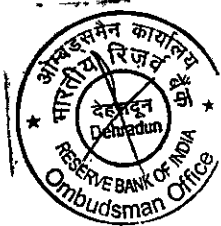


5	Provide the name and designation of the official who concluded that there was "no deficiency in service" despite the Bank's previous email dated 31-12-2025 (DEABD/E/2025/0120406) stating they were unable to verify KYC because the nominee was abroad.	The Centralized Public Grievance Redress and Monitoring System (CPGRAMS) grievance number DEABD/E/2025/0120406 referred in the RTI application/attachment has not been received in Reserve Bank of India on CPGRAMS portal. No information is available in this regard.
---	---	--

If you are not satisfied with the information provided under the Right to Information Act, you can contact the First Appellate Authority at the following address.

Smt. Nandita Singh
 (First Appellate Authority)
 Chief General Manager
 RBI Ombudsman-II
 Reserve Bank of India
 6, Sansad Marg, New Delhi-110001
 Phone: 011-23715393
 Email: obo.newdelhi2@rbi.org.in


 (Amit Rana)
 Deputy Ombudsman & CPIO



BOB NO DEHRADUN

a month ago

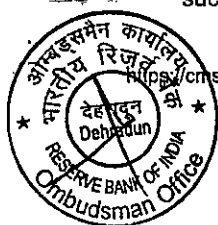
Respected Sir/Madam, With reference to the comment received from the office of RBIO, Please find the pointwise reply mentioned as below- 1. complainant has stated that Late Mrs. Uma Singh visited the Branch for KYC on date 13-06-2026 where Branch has updated the KYC and debit transaction is done By Uma Singh and also a Fixed Deposit account is opened on that day. KYC is updated on same day but she had not enquired anything regarding her pension . On the mentioned date she has only submitted KYC documents and transaction in her account for FDR creation and withdrawal of some amount. She has not done any enquiry regarding her pension which is on hold till January 2025. 2. Nominee has Emailed the Death certificate on mail it is correct but Branch can not entertain any mail specially when The mail id is not linked in bank account record. Refer to the RBI master circular no RBI/2005-06/48 RPCD.CO.RF.BC No.12/07.38.01/2005-06 date 12 July 2005 where RBI has clearly mentioned that the Bank has exercised due care and caution in establishing the identity of surviour/nominee. So there is no contradiction to RBI,s master direction on deceased claim. Lastly complainant is neither the nominee nor he is a family member so Branch has denied any information to third person due to due dlignce. 3. Complainant is 3rd party so branch has not provided any information to the complainant As per Banks' Guidelines Information regarding accounts of any person is not shared to other individual. However branch has provided all the required information to the nominee. 4. RE/ Bank of Baroda is not the pension processing unit for Defence pension , however Branch has already advised the nominees to contact the PCDA/Sparsh for pending pension payments of Late Uma Singh from December 2024 to till date of her death.

LastModified By:BOB NO DEHRADUN LastModified On:10/02/2026 1:30:05 PM

BOB NO DEHRADUN

2 months ago

Respected Sir/Madam, The Complainant Mr. Mahesh Pratap Singh has complained Regarding persistent harassment and the blocking of his legitimate banking rights . despite being an army personnel family we are being denied service through administrative manipulation. 1.Current status of grievances I have two active and recently closed grievances DEABD E 20260004632 which is currently under process at Regional office Prayagraj and DEABD E 20260004636 Which was closed by the CGM as duplicate. The Bank is using a duplicate tag to avoid answering serious irregularities of corruption and mismanagement. 2. False claim regarding KYC the bank of Baroda, Tilai Bazar Branch previously closed my cases claiming KYC was impossible because the nominee Prashant Singh was abroad. This is a false statement. The nominee is in India and physically visited the Tilai Bazar Branch twice. During the first visit the Branch Manager refused to process the KYC despite seeing original documents. During the second visit the Manager was intentionally absent to avoid the customer. 3. Specific deficiencies and service the Bank has blocked pension payments from July and August 2025 without justification. They are also refusing to provide the current balance of Fixed Deposit from June 2025 and a certified copy of the Nomination form DA 1. This withholding of information is a violation of RBI transparency guidelines. 4. Malpractice by senior officials the CGM office in Baroda is shielding the branch staff by closing complaints without investigation. Meanwhile the Regional Office in Prayagraj under AGM Arun Kumar Gupta has kept the matter under process without providing relief. This indicates systematic efforts to delay and deny services. 5. Relief requested. Please find the reply as under: Late Mrs Uma Singh having pension account no 29430100016368 was a family defence pensioner of our Tilai Bazar Branch. She expired on 06.08.2025 as per Death Certificate provided. Mr Prashant Singh S/o Late Mrs Uma Singh is nominee in the account. Regular family pension was credited till December 2024 in the account and after that pension was not credited in the account. As she is a defence pensioner so authority to release pension is not under the jurisdiction of the Bank. The complainant has lodged Two complains in CPGRAMS portal having same issue so one complain DEABD/E/2026/0004636 was closed with remarks "Duplicate complain exist". We have already replied the complain no DEABD/E/2026/0004632 dated 22.01.2026 in CPGRAM Portal. During the first visit of Mr Prashant (Nominee of the account holder) has enquired about the Death Claim Process. Branch duly informed the nominee Mr Prashant about the death claim process. However Mr Prashant informed that he is living in Oman and insisted that he will start the Death Claim Process once the remaining pension amount is credited in the account by the Pension Disbursement Authority (PDA) department (SPARSH/ PCDA). Further he visited the branch and submitted the KYC and Documents for Death Claim Settlement on 13.01.2026 in the branch and orally informed the branch to process the death claim settlement once the remaining pension amount is credited in the account by the Pension Disbursement Authority (PDA) department (SPARSH/ PCDA). On 23.01.2026 Branch expressed deepest condolences about the passing of her Mother Mrs Uma Singh and guided Mr Prashant (Nominee) how remaining pension will be credited through necessary documents required and how to operate SPARSH Portal step by step through mail. The complainant is a third person so branch did not shared the details such as balance of the Fixed Deposits and other accounts of the deceased as per Bank Guidelines. However branch

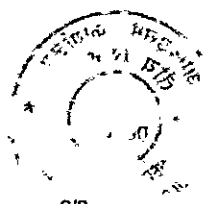


https://cms.rbi.org.in/ro/app/crmnextobject/detail/Requirement?x=36g7kwrpdlfufug37w89mvxlgdxwn5f9tslwse7alwul6bn8hlacv/bfc2casem46xbfe...

3/16/26, 3:28 PM

RBI

has provided all the required information to the nominee. Since the complainant has been informed suitably over mail dated 30-01-2026, so the complaint may be treated as closed at our end, Subject to your approval.



Format for Referring RBI Ombudsman complaints to Internal Ombudsman

1. RBIO Complaint No:

N202526011045733

2. Gist of the Ombudsman Complaint:

The Complainant Mr. Mahesh Pratap Singh has complained Regarding persistent harassment and the blocking of his legitimate banking rights . despite being an army personnel family we are being denied service through administrative manipulation.

1. Current status of grievances I have two active and recently closed grievances DEABD E 20260004632 which is currently under process at Regional office Prayagraj and DEABD E 20260004636 Which was closed by the CGM as duplicate. The Bank is using a duplicate tag to avoid answering serious irregularities of corruption and mismanagement.

2. False claim regarding KYC the bank of Baroda, Tilai Bazar Branch previously closed my cases claiming KYC was impossible because the nominee Prashant Singh was abroad. This is a false statement. The nominee is in India and physically visited the Tilai Bazar Branch twice. During the first visit the Branch Manager refused to process the KYC despite seeing original documents. During the second visit the Manager was intentionally absent to avoid the customer.

3. Specific deficiencies and service the Bank has blocked pension payments from July and August 2025 without justification. They are also refusing to provide the current balance of Fixed Deposit from June 2025 and a certified copy of the Nomination form DA 1. This withholding of information is a violation of RBI transparency guidelines.

4. Malpractice by senior officials the CGM office in Baroda is shielding the branch staff by closing complaints without investigation. Meanwhile the Regional Office in Prayagraj under AGM Arun Kumar Gupta has kept the matter under process without providing relief. This indicates systematic efforts to delay and deny services.

5. Relief requested.

3. Date of RBIO complaint :

1 3 0 1 2 0 2 6

4. Channel of raising the Complaint with Bank prior to BO (Siebel CRM/CPGRAMS/ INGRAMS/mail/letter/any other mode)

Channel Name	Complaint No
CPGRAMS	DEABD/E/2026/0004632

5. Whether the complaint in sl.no. 4 was referred to IO :

NA.

6. If Yes, please submit

a. Decision of the IO :

Agree Disagree

क्षेत्रीय कार्यालय (प्रयागराज क्षेत्र) - REGIONAL OFFICE (Prayagraj Region)

बड़ोदा भवन, द्वितीय तल, सी. पी. - 01, देव प्रयागम् आवास योजना, कालिंदीपुरम, झलवा, प्रयागराज - 211011.
Baroda Bhawan, 2nd Floor, C. P. - 01, Dev Prayagam Awas Yojana, Kalindipuram, Jhalwa, Prayagraj - 211011





b. Remarks of IO:

NOT APPLICABLE

c. Action taken on the directions of IO if any:

NOT APPLICABLE

d. If the complaint was not referred to IO, please specify the reasons for the same.

NOT APPLICABLE

7. Draft Reply to RBI Ombudsman:

The Complainant Mr. Mahesh Pratap Singh has complained Regarding persistent harassment and the blocking of his legitimate banking rights . despite being an army personnel family we are being denied service through administrative manipulation.

1. Current status of grievances I have two active and recently closed grievances DEABD E 20260004632 which is currently under process at Regional office Prayagraj and DEABD E 20260004636 Which was closed by the CGM as duplicate. The Bank is using a duplicate tag to avoid answering serious irregularities of corruption and mismanagement.

2. False claim regarding KYC the bank of Baroda, Tilai Bazar Branch previously closed my cases claiming KYC was impossible because the nominee Prashant Singh was abroad. This is a false statement. The nominee is in India and physically visited the Tilai Bazar Branch twice. During the first visit the Branch Manager refused to process the KYC despite seeing original documents. During the second visit the Manager was intentionally absent to avoid the customer.

3. Specific deficiencies and service the Bank has blocked pension payments from July and August 2025 without justification. They are also refusing to provide the current balance of Fixed Deposit from June 2025 and a certified copy of the Nomination form DA 1. This withholding of information is a violation of RBI transparency guidelines.

4. Malpractice by senior officials the CGM office in Baroda is shielding the branch staff by closing complaints without investigation. Meanwhile the Regional Office in Prayagraj under AGM Arun Kumar Gupta has kept the matter under process without providing relief. This indicates systematic efforts to delay and deny services.

5. Relief requested.

Please find the reply as under:

1. Late Mrs Uma Singh having pension account no 29430100016368 was a family defence pensioner of our Tilai Bazar Branch. She expired on 06.08.2025 as per Death Certificate provided.
2. Mr Prashant Singh S/o Late Mrs Uma Singh is nominee in the account.




क्षेत्रीय कार्यालय (प्रयागराज क्षेत्र) - REGIONAL OFFICE (Prayagraj Region)

बड़ौदा भवन, विद्वतीय तल, सी. पी. - 01, देव प्रयागम् आवास योजना, कालिंदीपुरम, झलवा, प्रयागराज - 211011
Baroda Bhawan, 2nd Floor, C. P. - 01, Dev Prayagam Awas Yojana, Kalindipuram, Jhalwa, Prayagraj - 211011

3. Regular family pension was credited till December 2024 in the account and after that pension was not credited in the account.
4. As she is a defence pensioner so authority to release pension is not under the jurisdiction of the Bank.
5. The complainant has lodged two complains in CPGRAMS portal having same issue so one complain DEABD/E/2026/0004636 was closed with remarks "Duplicate complain-exist".
6. We have already replied the complain no: DEABD/E/2026/0004632 dated 22.01.2026 in CPGRAM Portal.
7. During the first visit of Mr Prashant (Nominee of the account holder) has enquired about the Death Claim Process. Branch duly informed the nominee Mr Prashant about the death claim process. However Mr Prashant informed that he is living in Oman and insisted that he will start the Death Claim Process once the remaining pension amount is credited in the account by the Pension Disbursement Authority (PDA) department (SPARSH/ PCDA).
8. Further he visited the branch and submitted the KYC and Documents for Death Claim Settlement on 13.01.2026 in the branch and orally informed the branch to process the death claim settlement once the remaining pension amount is credited in the account by the Pension Disbursement Authority (PDA) department (SPARSH/ PCDA).
9. On 23.01.2026 Branch expressed deepest condolences about the passing of her Mother Mrs Uma Singh and guided Mr Prashant (Nominee) how remaining pension will be credited through necessary documents required and how to operate SPARSH Portal step by step through mail.
10. The complainant is a third person so branch did not share the details such as balance of the Fixed Deposits and other accounts of the deceased as per Bank Guidelines. However branch has provided all the required information to the nominee.

Since the complainant has been informed suitably over mail dated 30-01-2026, so the complaint may be treated as closed at our end, Subject to your approval.

We hereby submit that the above reply fulfils all the criteria as mentioned in Annexure II.


(Manoj Kumar Tiwari)
Regional Head
Date: 30-01-2026



क्षेत्रीय कार्यालय (प्रयागराज क्षेत्र) - REGIONAL OFFICE (Prayagraj Region)

बड़ोदा भवन, द्वितीय तल, सी. पी. - 01, देव प्रयागम् आवास योजना, कालिंदीपुरम, झलवा, प्रयागराज - 211011
Baroda Bhawan, 2nd Floor, C. P. - 01, Dev Prayagam Awas Yojana, Kalindipuram, Jhalwa, Prayagraj - 211011

Sub: Reply of your BO Complain No 202526011045733

From Vikas Vikram Singh <VIKAS.SINGH9@bankofbaroda.bank.in>
on behalf of
Tilai Bazar Branch, Allahabad <TILAIB@bankofbaroda.bank.in>
Date Fri 1/30/2026 1:23 PM
To yogimpsingh@gmail.com <yogimpsingh@gmail.com>
Cc complaints.Allahabad <complaints.Allahabad@bankofbaroda.bank.in>

Dear Sir

We refer to your BO complain and inform that:

1. Late Mrs Uma Singh having pension account no 29430100016368 was a family defence pensioner of our Tilai Bazar Branch. She expired on 06.08.2025 as per Death Certificate provided.
2. Mr Prashant Singh S/o Late Mrs Uma Singh is nominee in the account.
3. Regular family pension was credited till December 2024 in the account and after that pension was not credited in the account.
4. As she is a defence pensioner so authority to release pension is not under the jurisdiction of the Bank.
5. You have lodged Two complains in CPGRAMS portal having same issue so one complain DEABD/E/2026/0004636 was closed with remarks "Duplicate complain exist".
6. We have already replied the complain no DEABD/E/2026/0004632 dated 22.01.2026 in CPGRAM Portal.
7. During the first visit of Mr Prashant (Nominee of the account holder) has enquired about the Death Claim Process. Branch duly informed the nominee Mr Prashant about the death claim process. However Mr Prashant informed that he is living in Oman and insisted that he will start the Death Claim Process once the remaining pension amount is credited in the account by the Pension Disbursement Authority (PDA) department (SPARSH/ PCDA).
8. Further he visited the branch and submitted the KYC and Documents for Death Claim Settlement on 13.01.2026 in the branch and orally informed the branch to process the death claim settlement once the remaining pension amount is credited in the account by the Pension Disbursement Authority (PDA) department (SPARSH/ PCDA).
9. On 23.01.2026 Branch expressed deepest condolences about the passing of her Mother Mrs Uma Singh and guided Mr Prashant (Nominee) how remaining pension will be credited through necessary documents required and how to operate SPARSH Portal step by step through mail.
10. As per Banks' Guidelines Information regarding accounts of any person is not shared to other individual. However branch has provided all the required information to the nominee.

Regards
Branch Manager
Tilai Bazar Branch
Prayagraj



Regards,

Bank of Baroda
Tilai Bazar Branch
Mob :- 9151889075
E-mail :- TILAIB@BANKOFBARODA.CO.IN



बैंक ऑफ़ बड़ौदा
Bank of Baroda



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,
KALINDIPURAM Prayagraj

Email Address rm.allahabad@bankofbaroda.com

Contact Number 05322972366



RBIO Complaints

N202526011045733	Mahesh Pratap Singh	Siddhant Garg Assigned To	Pension related Complaint Category	New Complaint Status Code
Complaint Number	Name	Assigned To	Complaint Category	Status Code

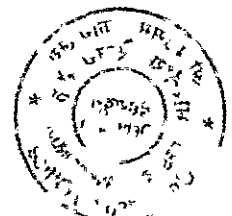
Summary Attachments

Complainant Details ^

Name	Mahesh Pratap Singh	Age	78
Gender	Female	From Email	
Complainant's Email	yogimpsingh@gmail.com	Mobile	7379105911
Address Line 1	Village Saraijeet Ray urf Purebhawa Post	Address Line 2	
Country		State	UTTAR PRADESH
District	PRAYAGRAJ	City	
Pincode	212507	Complainant Category	Senior Citizen
Date of Complaint	13/01/2026 9:15 AM	Status Code	New Complaint
Is complaint made by Representative	No		
C_ComplaintNumber		RBIO_Territory	BO Dehradun
For_report	10		

Entity Details ^

Entity Name	BANK OF BARODA	Entity Category	NATIONALISED BANKS
Bank Branch Category	RURAL	Entity Branch Name	TILAI BAZAR
BSR Code		Account Category	
Account Sub Category		ATM / Credit / Debit / Card Number	
Loan/Deposit Account Number		Entity Address	
Entity Center Name		COSMOS Code	



Asset size in Crores	Registration Status
Whether Deposit Taking/Non-Deposit Taking entity	Whether Asset Size is greater than 100 crores
Whether Liquidated or Not	
Country	State UTTAR PRADESH
District PRAYAGRAJ	City
Pincode	
Nodal Officer Name BOB NO DEHRADUN	Nodal Officer's Mobile 8477009508
Nodal Officer Email complaints.dehradun@bankofbaroda.com	NÓ/ Contact Person BOB NO DEHRADUN
Principal Nodal Officer Name das	Principal Nodal Officer Mobile 9831175190
Principal Nodal Officer E-mail pno@bankofbaroda.com	

Complaint Details ^

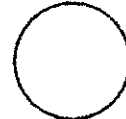
Complaint Number N202526011045733	High Priority Complaint No
Mode of Receipt Complaint Portal	Physical Letter Received Date
CPGRAMS Number	
Complaint Withdrawn No	Complaint Withdrawn On
Reason for Withdrawal	
Processing Office BO Dehradun	Designated Office BO Kanpur
Originating Office BO Kanpur	
CRPC Proposed Action	CRPC Proposed Clause
Vernacular Language?	Language
Complaint status on Portal Complaint Registered with RBI and sent to Regulated Entity	Duplicate Complaint
Parent Complaint	Assigned To
Complaint Details	

Is the entity regulated by RBI?



Yes

Is the complaint not directly addressed/forwarded to the Ombudsman?



Is the complaint a First Resort Complaint (FRC)?

No

Is the complaint sub-judice/under arbitration/already dealt with on merits by a court/Tribunal/Arbitrator/Authority?

No

Is the complaint frivolous, vexatious or threatening?

Is the complaint filed through an advocate (unless the complainant is an advocate)?

No

Has the complaint already been dealt with or is under process on the same ground with the Ombudsman?

No

Is the complaint in the nature of general grievance against Management or Executives of the Regulated Entity?

Is the complaint on account of a dispute between Regulated Entities?

Does the complaint pertain to Employer-Employee relationship?

No

Is the information provided in the complaint incomplete?

Whether any reminder was sent by the complainant

No

Date of reminder was sent by the complainant

Name of Regulator

Email Id of the Regulator

Complaint Category Pension related

Complaint Sub Category 1 Government sponsored pension schemes

Complaint Sub Category 2 Government sponsored pension scheme related issues

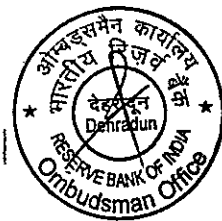
Other Complaint Category

Facts of the complaint To The Banking Ombudsman Reserve Bank of India Kanpur Subject Complaint against Bank of Baroda Tilai Bajar Branch and Regional Office Prayagraj for Service Deficiency and False Reporting Sir or Madam I Mahesh Pratap Singh alias Yogi M P



Singh am filing this formal complaint against Bank of Baroda regarding persistent harassment and the blocking of my legitimate banking rights. Despite being an Army personnel family we are being denied service through administrative manipulation. 1 Current Status of Grievances I have two active and recently closed grievances DEABD E 2026 0004632 which is currently under process at the Regional Office Prayagraj and DEABD E 2026 0004636 which was closed by the Chief General Manager CGM as a duplicate. The bank is using the duplicate tag to avoid answering serious allegations of corruption and mismanagement. 2 False Claims regarding KYC The Bank of Baroda Tilai Bajar branch previously closed my cases claiming KYC was impossible because the nominee Prashant Singh was abroad. This is a false statement. The nominee is in India and physically visited the Tilai Bajar branch twice. During the first visit the Branch Manager refused to process the KYC despite seeing original documents. During the second visit the Manager was intentionally absent to avoid the customer. 3 Specific Deficiencies in Service The bank has blocked pension payments for July and August 2025 without justification. They are also refusing to provide the current balance of Fixed Deposits from June 2025 and a certified copy of the Nomination Form DA1. This withholding of information is a violation of RBI transparency guidelines. 4 Malpractice by Senior Officials The CGM office in Baroda is shielding the branch staff by closing complaints without investigation. Meanwhile the Regional Office in Prayagraj under AGM Arun Kumar Gupta has kept the matter under process without providing relief. This indicates a systemic effort to delay and deny service. 5 Relief Requested I

Disputed amount involved, if any (in Rupees)	₹0.00	Compensation sought for consequential loss suffered, if any	₹0.00
Compensation Sought Due to Mental Harassment Compensation sought for expenses incurred, harassment and mental anguish, if anyent	₹0.00	Date of Disputed transaction	21/06/2025
Is Complaint Regarding Wallet?	No	Wallet Name	
Transaction Number		Is complaint against a Business Correspondent ?	
Module Name	BANK	Complaint Forwarded by	
Date of filing the complaint with the Regulated Entity	10/01/2026	Date of Registration with RBI	13/01/2026
Is Partial		Documents Requirement	<input checked="" type="checkbox"/>
Cmp no genera flag	Yes	Complaint ID	07394625



Closure Advice Date

Want to add other entities No



Re: Processing of Decease Claim of Your Mother Late Uma Singh

From Vikas Vikram Singh <VIKAS.SINGH9@bankofbaroda.bank.in>
on behalf of
Tilai Bazar Branch, Allahabad <TILAI8@bankofbaroda.bank.in>
Date Fri 23-01-2026 14:17
To pmarshal@gmail.com <pmarshal@gmail.com>

Dear Prashant,

I was very sorry to hear about the passing of your mother, Late Smt. Uma Singh. Please accept my deepest condolences.

Regarding the processing of her family pension claims and the settlement of arrears through the **SPARSH (System for Pension Administration Raksha)** portal, here is a guide on the steps and documentation required to ensure the pension is accounted for until the date of her passing.

Necessary Documentation

To initiate the claim, you will need digital copies of the following:

- **Death Certificate:** Issued by the municipal authorities.
- **PPO (Pension Payment Order):** Her original SPARSH PPO number.
- **Bank Account Details:** Passbook or cancelled check of the account where her pension was credited (to claim life-time arrears).
- **Identity Proof:** Your Aadhaar or PAN card as the claimant/legal heir.

Steps to Follow on SPARSH

1. **Report Death:** Log in to the [suspicious link removed] and use the "**Services > Report Death**" option. This stops the monthly pension and initiates the calculation of arrears.
2. **Claim Life-Time Arrears (LTA):** Since the pension is payable up to the date of death, you will need to apply for the LTA. If you are already the nominee in the bank records/PPO, this process is significantly faster.
3. **Grievance Submission:** If you encounter any technical hurdles, I recommend raising a ticket under the "Grievance" tab specifically citing "Death Claim & Pension & Arrears."

Mr. Singh have already submitted the necessary documents for Bank to process the decease claim but the Process for SPARSH is not updated by him to bank.

This mail is sent for your consent to start the process of decease claim or claim process will be initiated after the credit of remaining pension till January 2025 till death of your mother Uma Singh.

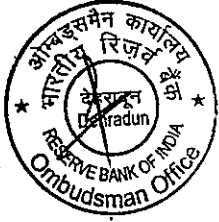
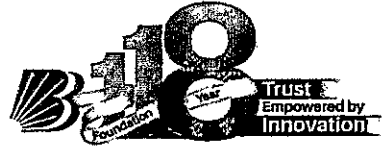
Regards,

Bank of Baroda
Tilai Bazar Branch
Mob :- 9151889075
E-mail :- TILAI8@BANKOFBARODA.CO.IN





बैंक ऑफ बड़ौदा
Bank of Baroda



Handwritten mark or signature.

a month ago

nm

LastModified By,

LastModified On:11/02/2026 3:59:30 PM

a month ago

The complainant has submitted that he has two active and recently closed grievances DEABD E 2026 0004632 which is currently under process at the Regional Office Prayagraj and DEABD E 2026 0004636 which was closed by the Chief General Manager CGM as a duplicate. He alleged that his account was closed without any valid reason and RE refused to update the KYC as nominee was living abroad, however the nominee visited branch with original documents to complete the KYC. Further as KYC was not updated, pension was blocked for the month of July and August 2025. The RE has refused to provide the basis services to a Defence personal which is unjustified. He reported to matter to bank however bank has not resolved the issue to his satisfaction. RE submission: - Bank of Baroda has submitted that they have examined the complaint and have submitted point wise clarification. Regarding update of KYC of Mrs Uma Singh pensioner, Bk submitted that KYC has been updated and have transacted for withdrawal. RE has clarified that pensioner has never requested for any other service hence issue of refusal of service does not arise. The complainant has forwarded the Death Certificate to RE by email ID which is not linked with Bank, hence it was not entertained. RE has further clarified that as complainant is neither nominee nor a family member of the pensioner hence as per RBI guidelines vital information regarding account was not disclosed to him, however information regarding pension was shared with the nominee. It is submitted that BOB is not a pension processing unit for Defence Pensioners, The pensioner has to approach the PCDA/ Sparsh for pending pension payments of Late Uma Singh from December 2024 to till date of her death. It was communicated to the complainant vide email dated 23.01.2026. DO comments: - During the processing of the complaint it is observed that the complainant has alleged the bank has upheld the family pension despite that KYC was updated. He further submitted that branch has not extended the basic banking service to the family member of defence family. However, RE (BOB) has denied the allegation. RE has submitted that KYC was updated at the pensioner visited the branch on 13.06.2025. RE clarified that the complainant is not a family member of the pensioner hence vital information regarding pension/ account can not be shared with complainant, however other required details were shared with nominee. RE clarification that pensioner has to visit PCDA/ SPARSH for pending pension Payment of late pensioner is justified as all rectification is done by respective pension cell/ desk of defence pension cell. RE has submitted they have advised the complainant to approach the PCDA for any pension pupation as they cannot do the needful at their end. It was communicated to the complainant vide email dated 23.01.2026. The clarification submitted by RE was shared with complainant and advised to offer comments if any. It is observed that complainant has raise the same issued which were earlier responded and clarified by the RE. It is pertinent to mention that for any pension related update , pensioner has to take up the matter with PCDA/ respective cell. RE has clarified that KYC has been updated on the day pensioner visited the branch. In view of this the clarification submitted by RE appears to be in order. The response submitted by Re was shared with complainant by ORBIO vide email dated 02.02.2026. As RE has followed the RBI guidelines, apparently no deficiency in service on part of RE is observed. In view of this if approved we may close the complaint u/c 16.2.a of RBIO S 2021 and advise the complainant to follow up with DEFENCE pension Desk for further necessary action. SO; - Please refer to your complaint on the captioned subject. In this connection the regulated entity has submitted that pensioner KYC was updated on the same day when pensioner nominee visited the branch and pensioner has operated the account, hence refusal to extend the service does not arise. As complainant is not a member of the family pensioner, the account information cannot be shared with him. RE, as per RBI Guidelines has advised you to approach the Defence Pensioner cell for further necessary action. It was shared with you vide email dated 23.01.2026 and 02.02.2026. The action initiated by RE appears to be in order. Apparently, no deficiency in service on part of RE is observed. In view of this your issue is treated as dealt with. However, you may follow up with PCDA for further necessary action.





Online RTI Appeal Form Details

RTI Appeal Details :-

RTI Appeal Registration number	RBIND/A/E/26/00870
Public Authority	Reserve Bank of India

Personal Details of Appellant:-

Request Registration Number	RBIND/R/E/26/01428/1
Request Registration Date	15/02/2026
Name	Yogi M P Singh
Gender	Male
Address	Surekapuram colony, Shri Laxmi Narayan Baikunth Ma , Jabalpur Road, Mirzapur city
Country	India
State	Uttar Pradesh
Status	Urban
Educational Status	Literate
	Above Graduate
Phone Number	Details not provided
Mobile Number	+91-7379105911
Email-ID	yogimpsingh[at]gmail[dot]com

Appeal Details :-

Citizenship	Indian
Is the Requester Below Poverty Line ?	No
Ground For Appeal	Provided Incomplete,Misleading or False Information
CPIO of Public Authority approached	RBI Dy Ombudsman Dehradun - Ms Rani Chandrima Jain
CPIO's Order/Decision Number	Details not provided
CPIO's Order/Decision Date	

(Description of Information sought (upto 500 characters))

<p>Prayer or Relief Sought</p> <p>To: Smt. Nandita Singh, First Appellate Authority & Chief General Manager, RBI Ombudsman-II, Reserve Bank of India,6, Sansad Marg, New Delhi-110001. Email: obo.newdelhi2@rbi.org.inSubject: First Appeal against RTI Response. Ref: RBIND/R/E/26/01428/1 regarding Case No: N202526011045733.Respected Madam, I am filing this appeal as the authorised representative of Mr Prasant Singh (Nominee), who is currently residing in Oman and is facing technical barriers to accessing Indian grievance portals. The RTI response from the CPIO, Dehradun, reveals gross inconsistencies and false reporting by Bank of Baroda (Tilai Bazar Branch), leading to the wrongful closure of my complaint. 1. Grounds for Appeal: Misleading Information by the Bank. The RTI response proves that the Ombudsmans decision was based on a factually incorrect premise: The Operated Account Claim. The RBI closure letter stated that the bank claimed the pensioner operated the account, implying no grievance existed. However, the RTI CPIO explicitly admitted that no such evidence was provided by the bank to support this claim. Contradictory KYC Status: The bank informed the Ombudsman that KYC was updated on the day the nominee visited. Yet, on 31-12-2025, the bank sent a direct email stating they were unable to verify the KYC because the nominee was abroad. This proves the bank provided conflicting statements to the RBI and the customer to delay the claim.2. Denial of Service to NRI NomineeThe bank is using the Third Party clause as a shield to avoid accountability. While they claim to have guided the nominee, they have failed to provide a viable alternative for an NRI who cannot access the SPARSH or Deceased Claim portals from Oman.The bank accepted the pensioners KYC in person on 13-06-2025 for an FD creation. Having verified her identity then, the bank is legally bound to settle the arrears and FD balance upon receipt of the Death Certificate (submitted on 20-11-2025).3. Ineffective Investigation by Ombudsman OfficeThe internal processing notes show the Dealing Officer (DO) accepted the banks version without verifying the physical evidence. The DO ignored the fact that the nominee physically</p>
--

visited the branch twice in January 2026 to submit documents, which the bank dismissed as orally informed.4. Relief RequestedI request the First Appellate Authority to:Re-open Case N202526011045733 as the closure was based on a claim (pensioner operated account) for which the bank provided no evidence.Direct Bank of Baroda to provide an email-based or manual alternative for the nominee in Oman to settle the Life-Time Arrears (LTA) and Fixed Deposit balances.Hold the Branch Manager accountable for providing false/misleading information to the RBI Ombudsman regarding the KYC and account operation status.Declaration:

I confirm that I am the son of the deceased pensioner and the brother/representative of the nominee. All documents mentioned are already part of the RTI and CPGRAMS records. Yours Faithfully

Supporting document *(only pdf upto 1 MB)*

Supporting document not provided

[Print](#)

[Close](#)