APPLICATION UNDER THE RIGHT TO INFORMATION ACT, 2005

(Section 6(1), RTI Act, 2005)

To,

The Central Public Information Officer (CPIO)
O/o the Pr. Controller of Defence Accounts (Pensions)
Draupadighat, Prayagraj – 211014, Uttar Pradesh
(Also concerns: SPARSH Cell, PCDA(P) Prayagraj)

Subject: Seeking information under RTI Act, 2005 regarding non-release of family pension arrears despite documented KYC/proof-of-life verification, and the alternate arrangement (if any) for NRI/overseas-based claimants unable to access the SPARSH portal — in the matter of Late Smt. Uma Singh, Family Pensioner, Regt. No. 14300297H, e-PPO No. 153198706070, SPARSH PPO No. 232198704186.

Reference:

(i) CPGRAM Grievance No. DOPPW/E/2026/0026309 and Appeal No. FADSS/E/A/26/0001286
(ii) CPGRAM Grievance No. DOPPW/E/2026/0026313 and Appeal No. FADSS/E/A/26/0001285
(iii) CPGRAM Grievance No. DOPPW/E/2026/0006440 dated 31.01.2026
(iv) CPGRAM Grievance No. DOPPW/E/2026/0009873 dated 16.02.2026
(v) PCDA(P) Letter No. SPARSH Army-3/PBOR/0009873 & 006440/2026 dated 18.02.2026
(vi) RBI Ombudsman Complaint No. N202526011045733 / RTI Reg. No. RBIND/R/E/26/01428/1 dated 16.03.2026

Sir/Madam,

I, Yogi M P Singh, S/o Late Uma Singh, hereby request the following information under Section 6(1) of the Right to Information Act, 2005, concerning the family pension case of Late Smt. Uma Singh (Wd/o Ex. NK(TM) Shiv Bahadur Singh), whose family pension was suspended from January 2025 for non-completion of annual identification, and who passed away on 06.08.2025. As per the Bank of Baroda's own submission to the RBI Ombudsman, the pensioner completed KYC verification in person at the Tilai Bazar Branch, Prayagraj on 13.06.2025 — a fact that is not in dispute. Despite this, the department has advised that the entire arrears (January 2025 to 06.08.2025) must be claimed only through the LTA module of the SPARSH portal, which is inaccessible to the claimant/nominee, who resides in Oman, as the portal blocks access from foreign IP addresses.

In this context, the following information is sought:

S.No.	Information Sought
1	Please provide the specific Rule, Circular, or SOP under which the family pension of a deceased pensioner is required to be claimed exclusively through the online "LTA (Life Time Arrears)" module of the SPARSH portal, with no provision for manual/offline submission, and the date on which this requirement came into force.
2	In the present case, Late Smt. Uma Singh completed in-person KYC verification, withdrew cash, and opened a Fixed Deposit at Bank of Baroda, Tilai Bazar Branch, Prayagraj on 13.06.2025 — a fact admitted in writing by the Bank to the RBI Ombudsman (Complaint No. N202526011045733). Please state the reason(s) why the family pension for the period January 2025 to 13.06.2025 has not been released as an administrative correction, despite this documented and undisputed proof of life, without requiring the family to first complete the SPARSH "Report Death" and LTA process for the entire period January 2025 to 06.08.2025.
3	Please provide the name, designation, and office of the official/authority competent to sanction release of pension arrears for a period during which proof of life stands independently established through bank KYC records, without awaiting completion of the death-claim process for the subsequent period.
4	What is the officially notified alternate/optional arrangement available to Non-Resident

S.No.	Information Sought
	Indian (NRI) legal heirs, nominees, or family members who are unable to access the SPARSH portal from outside India due to its blocking of foreign IP addresses, for the purpose of (a) reporting the death of a pensioner, and (b) filing an LTA/death claim?
5	Please confirm whether the SPARSH portal (https://sparsh.defencepension.gov.in) restricts or blocks access from IP addresses located outside India. If yes, please provide a copy of the policy, circular, or security protocol under which this restriction was implemented, and the authority that approved it.
6	Please provide details of any provision permitting an NRI-based nominee/claimant to authorise a resident family member, representative, or Power of Attorney holder to operate the SPARSH LTA module on their behalf, including the documentation required for such authorisation.
7	In respect of Grievance Nos. DOPPW/E/2026/0026309 and DOPPW/E/2026/0026313 (also referenced in Appeal Nos. FADSS/E/A/26/0001285 and FADSS/E/A/26/0001286), the department's initial communication indicated that submission of the death certificate would enable processing of the claim. Subsequently, additional documents (Application for LTA claim, Indemnity Bond, Legal Heir Certificate, NOC of other family members, NEFT form, PAN and Aadhaar of claimant) were demanded. Please provide the date(s) on which each of these additional document requirements was first communicated to the complainant/claimant, and the office/official who issued each such communication.
8	Please provide the complete and final list of documents required to process the family pension LTA claim in this case, certified as final and not subject to further addition, along with the name and designation of the officer certifying this list.
9	Please provide the maximum time limit (in days/weeks) prescribed under applicable rules for processing and crediting an LTA/family-pension-arrears claim after complete documentation has been submitted, and the escalation mechanism available if this timeline is not met.
10	Please provide the number of grievances/complaints received by this office (PCDA(P) Prayagraj) in the last two financial years (2024-25 and 2025-26) relating specifically to (a) SPARSH portal inaccessibility for NRI/overseas-based nominees or claimants, and (b) delay in release of family pension arrears where partial proof of life was independently established through bank KYC records.
11	Please provide a certified copy of the file-noting(s)/internal correspondence, if any, considered while replying to CPGRAM Grievance Nos. DOPPW/E/2026/0006440 dated 31.01.2026 and DOPPW/E/2026/0009873 dated 16.02.2026, particularly any discussion on whether the arrears for the period January 2025 to 13.06.2025 could be released independently of the LTA claim for the balance period.
12	Please state whether the department has any mechanism to accept physical/manual submission of LTA claim documents (in lieu of online SPARSH submission) specifically for cases where the claimant/nominee is resident outside India and unable to access the portal. If such a mechanism does not presently exist, please state whether any proposal to introduce one is under consideration, and if so, its current status.

It is requested that the above information be furnished within the statutory period of 30 days as prescribed under Section 7(1) of the RTI Act, 2005. Where the information concerns the life and liberty of a person, or a matter affecting the welfare of a deceased Army pensioner's family, it is requested that the same be treated with appropriate urgency under the proviso to Section 7(1).

The requisite RTI application fee of ₹10/- is enclosed/being remitted through the prescribed mode. As I am a citizen of India, I am entitled to seek this information under Section 3 of the Act.

Kindly acknowledge receipt of this application and provide the Registration Number for tracking purposes.

Thanking you,

Yours faithfully,

(Yogi M P Singh)
S/o Late Uma Singh
Surekapuram Colony, Shri Laxmi Narayan Baikunth Mahadev Mandir,
Jabalpur Road, Mirzapur City, Uttar Pradesh – 231001
Mobile: 7379105911
Email: yogimpsingh@gmail.com
Date: 18 July 2026

संख्या 2
S.No.2

प्रपत्र 6
FORM 6

उत्तर प्रदेश सरकार

GOVERNMENT OF UTTAR PRADESH

चिकित्सा एवं स्वास्थ्य विभाग

DEPARTMENT OF MEDICAL AND HEALTH

संजय गाँधी पोस्ट ग्रेजुएट इंस्टीट्यूट राय बरेली रोड लखनऊ

SANJAY GANDHI POST GRADUATE INSTITIUTE RAI BARELY ROAD LUCKNOW

मृत्यु प्रमाण पत्र

DEATH CERTIFICATE

(जन्म और मृत्यु रजिस्ट्रीकरण अधिनियम, 1969 की धारा 12/17 तथा उत्तर प्रदेश जन्म और मृत्यु रजिस्ट्रीकरण नियम 2002 के नियम 8/13 के अंतर्गत जारी किया गया)

(ISSUED UNDER SECTION 12/17 OF THE REGISTRATION OF BIRTHS AND DEATHS ACT, 1969 AND RULE 8/13 OF THE UTTAR PRADESH REGISTRATION OF BIRTHS AND DEATHS RULES 2002)

यह प्रमाणित किया जाता है कि निम्नलिखित सूचना मृत्यु के मूल लेख से ली गई है जो कि संजय गाँधी पोस्ट ग्रेजुएट इंस्टीट्यूट राय बरेली रोड लखनऊ तहसील लखनऊ जिला लखनऊ राज्य/संघ प्रदेश उत्तर प्रदेश, भारत के रजिस्टर में उल्लिखित है।

THIS IS TO CERTIFY THAT THE FOLLOWING INFORMATION HAS BEEN TAKEN FROM THE ORIGINAL RECORD OF DEATH WHICH IS THE REGISTER FOR SANJAY GANDHI POST GRADUATE INSTITUTE RAI BARELY ROAD LUCKNOW OF TAHSIL/BLOCK LUCKNOW OF DISTRICT LUCKNOW OF STATE/UNION TERRITORY UTTAR PRADESH, INDIA

मृतक का नाम / NAME OF DECEASED: UMA SINGH

लिंग / SEX: FEMALE

आधार संख्या / AADHAAR NUMBER:
XXXX-XXXX-9283

मृतक की आयु / AGE OF DECEASED:
71 YEARS 6 MONTH(S)

मृत्यु की तिथि / DATE OF DEATH:
06-08-2025 7:50 AM
SIXTH-AUGUST-TWO THOUSAND TWENTY FIVE

मृत्यु का स्थान / PLACE OF DEATH:
SANJAY GANDHI POST GRADUATE INSTITIUTE RAI BARELY ROAD LUCKNOW, LUCKNOW, LUCKNOW, LUCKNOW, UTTAR PRADESH

पति/पत्नी का नाम / NAME OF HUSBAND / WIFE:
SHIV BAHADUR SINGH

पति/पत्नी का आधार संख्या / AADHAAR NUMBER OF HUSBAND / WIFE:

माता का नाम / NAME OF MOTHER:

माता का आधार नंबर / AADHAAR NUMBER OF MOTHER:

पिता का नाम / NAME OF FATHER:

पिता का आधार नंबर / AADHAAR NUMBER OF FATHER:

मृतक का मृत्यु के समय का पता / ADDRESS OF THE DECEASED AT THE TIME OF DEATH:
46 / 6, RAMA KUTI PAYAGIPUR, SULTANPUR CITY, PAYAGIPUR, SULTANPUR, SULTANPUR, UTTAR PRADESH, 228001

मृतक का स्थायी पता / PERMANENT ADDRESS OF DECEASED :
46 / 6, RAMA KUTI PAYAGIPUR, SULTANPUR CITY, PAYAGIPUR, SULTANPUR, SULTANPUR, UTTAR PRADESH, 228001

पंजीकरण संख्या / REGISTRATION NUMBER:
D202509911450001331

पंजीकरण दिनांक / DATE OF REGISTRATION:
07-08-2025

टिप्पणी (यदि कोई हो) / REMARKS (IF ANY):

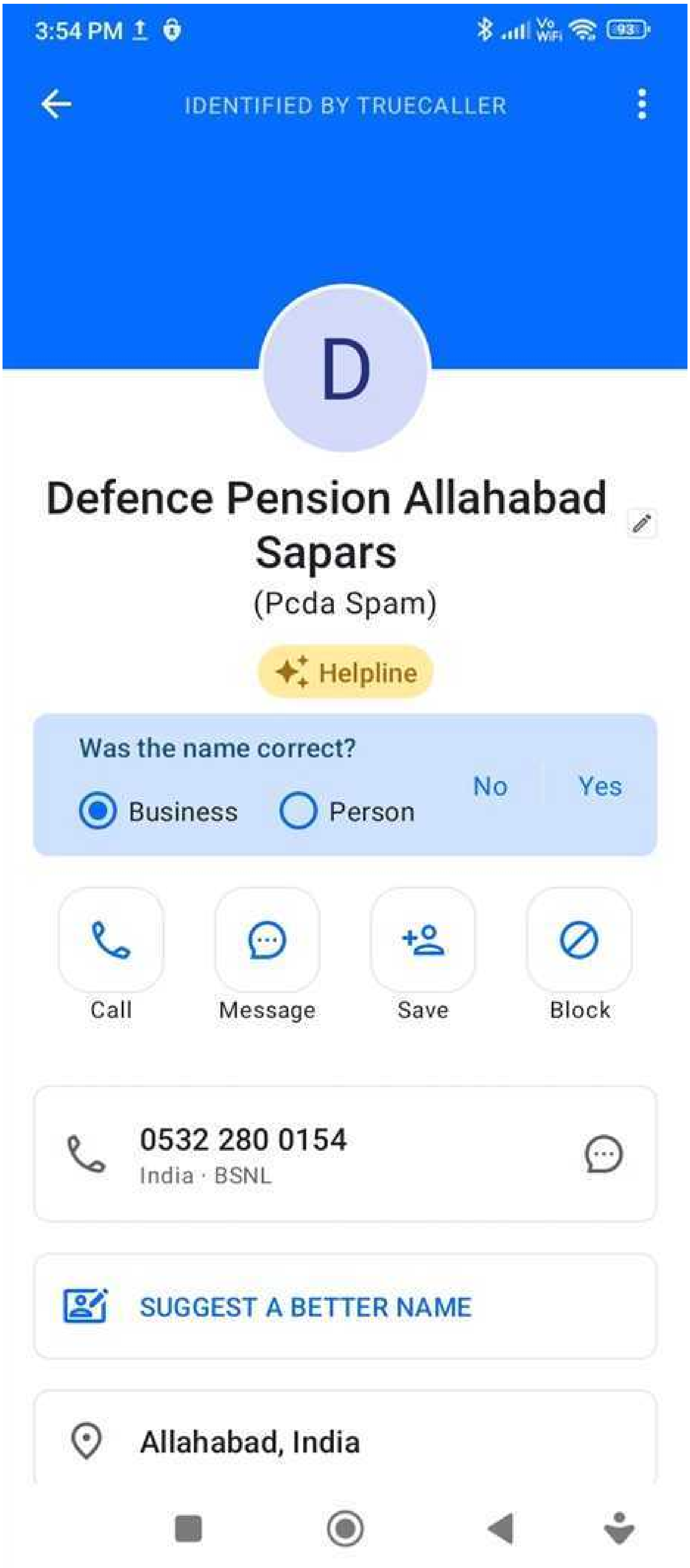
जारी करने की तिथि / DATE OF ISSUE:
09-09-2025

Updated On : 07-08-2025 14:26:05

'This QR code can be used to check the authenticity of the certificate'

प्राधिकारी के हस्ताक्षर / SIGNATURE OF ISSUING AUTHORITY :
रजिस्ट्रार (जन्म एवं मृत्यु)
REGISTRAR (BIRTH & DEATH)
संजय गाँधी पोस्ट ग्रेजुएट इंस्टीट्यूट राय बरेली रोड लखनऊ
SANJAY GANDHI POST GRADUATE INSTITUTE RAI BARELY ROAD LUCK

EVERY BIRTH AND DEATH"


3:54 PM
IDENTIFIED BY TRUECALLER
D
Defence Pension Allahabad Sapars
(Pcda Spam)
Helpline
Was the name correct?
Business
Person
No
Yes
Call
Message
Save
Block
0532 280 0154
India · BSNL
SUGGEST A BETTER NAME
Allahabad, India

कार्यालय रक्षा लेखा प्रधान नियंत्रक (पेंशन)
OFFICE OF THE PR. CONTROLLER OF DEFENCE ACCOUNTS (PENSION)
द्रौपदीघाट ,पेंशन - 211014
DRAUPADIGHAT, PRAYAGRAJ -211014
Call centre No. (Toll Free)-18001805325 (Timing -09:30 AM to 06:00 PM)

No.:-SPARSH Army-3/PBOR/0009873 & 006440/2026 Dated: - 18/02/2026

To,

Sri Yogi M P Singh
S/o Late Uma Singh
Ex. NK(TM) Shiv Bahadur Singh
Surekapuram colony, Jabalpur Road,
Shri Laxmi Narayan Baikunth Mahadev Mandir
Uttar Pradesh.

Sub: - Regarding credit of Lifetime arrears (LTA) in r/o Sri Yogi M P Singh, S/o Late Uma Singh Wd/o Ex. NK(TM) Shiv Bahadur Singh, Regt.No.14300297H e-PPO no.- 153198706070, SPARSH PPO no.232198704186.

Ref: - (i)CPGRAM Grievance No. DOPPW/E/2026/0006440 dated 31.01.2026.
(ii)CPGRAM Grievance No. DOPPW/E/2026/0009873 dated 16.02.2026.

****

With reference to your grievance, it is intimated that family pensioner Uma Singh Wd/o Ex.NK (TS) Shiv Bahadur Singh was drawing family pension till Dec 2024. Her next identification due date was 31/12/2024 which had not performed due to that family pension from Jan 2025 and onward has been stopped and not paid to her. As per, your grievance, date of death of Uma Singh is 06/08/2025. Hence, it is therefore advised to report her death on SPARSH and LTA claim of family pension from Jan 2025 to 06/08/2025 may be initiated through LTA module on SPARSH with requisite documents for further necessary action of this end.

Sr. Accounts Officer (SPARSH)

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

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

ओम्बड्समैन कार्यालय भारतीय रिज़र्व बैंक देहरादून Dehradun RESERVE BANK OF INDIA Ombudsman Office

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.

अमीत

ओम्बड्समैन कार्यालय भारतीय रिज़र्व बैंक देहरादून Dehradun RESERVE BANK OF INDIA Ombudsman Office

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

भारतीय रिज़र्व बैंक
लोकपाल कार्यालय
देहरादून
Dehradun
RESERVE BANK OF INDIA
Ombudsman Office

Annexure I

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 diligence. 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 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.

बैंक ऑफ़ बड़ौदा
Bank of Baroda

Annexure I to Circular no. HO: BR: 114:255 dated 08th November, 2022

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)
बड़ौदा 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

बैंक ऑफ़ बड़ौदा
Bank of Baroda

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.

भारतीय रिज़र्व बैंक देहरादून Dehradun Reserve Bank of India Ombudsman Office

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 shared 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

औम्बड्समैन कार्यालय भारतीय रिज़र्व बैंक देहरादून Dehradun RESERVE BANK OF INDIA Ombudsman Office

Outlook

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
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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

RBIO Complaints

N202526011045733	Mahesh Pratap Singh	Siddhant Garg	Pension related	New Complaint
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	NO/ Contact Person	BOB NO DEHRADUN
Principal Nodal Officer Name	das	Prinicipal Nodal Officer Mobile	9831175190
Prinicipal Nodal Offier 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?	

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Is the complaint a First Resort Complaint (FRC) ?

No

; the complaint sub-judice/under arbitration/already dealt with on merits by a rt/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-Employer 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

Ombudsman Office Reserve Bank of India Dehradun

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 HarassmCompensation 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	⊗
Cmp no genera flag	Yes	Complaint ID	07394625

Closure Advice Date

Want to add other entities No

Outlook

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 <TILAIB@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 :- TILAIB@BANKOFBARODA.CO.IN

बैंक ऑफ़ बड़ौदा
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भारतीय रिज़र्व बैंक
देहरादून
Dehradun
RESERVE BANK OF INDIA
Ombudsman Office

Annexure II

a month ago

nm

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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 thew 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 RBIOS 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.

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