



न्यायालय मुख्य आयुक्त

COURT OF CHIEF COMMISSIONER FOR PERSONS WITH DISABILITIES (DIVYANGJAN)

दिव्यांगजन सशक्तिकरण विभाग / Department of Empowerment of Persons with Disabilities (Divyangjan)

सामाजिक न्याय और अधिकारिता मंत्रालय / Ministry of Social Justice and Empowerment

भारत सरकार/ Government of India

Diary No. DNO/26/CCPD/6361

Dated: 06/09/2026

Case No: DNO/26/CCPD/6361

In the Matter of

Complainant

Shri Rahul Kumar Singh

Versus

Respondent(s)

1. The Secretary, Department of Posts
2. The Senior Manager, Indian Post Payments Bank (Deoghar)

1. Background of the Case

1.1 The Complainant, Shri Rahul Kumar Singh, a person with benchmark low vision submitted a grievance dated 02.05.2026 stating that on 05.04.2025, he mistakenly transferred ₹10,000 from his India Post Payments Bank (IPPB) account to the wrong Bank of India account through UPI. After reporting the mistake, he completed all the required formalities and submitted the necessary refund and indemnity forms. However, Bank of India informed him that the refund could not be processed without an indemnity letter on the sender bank's letterhead, duly signed and stamped by the IPPB Branch Manager. The Complainant alleged that despite repeated requests for more than one year, the IPPB Deoghar Branch Manager has failed to issue the required indemnity letter, has not responded properly to his requests, and has delayed the matter unnecessarily. He also stated that he repeatedly contacted both IPPB and Bank of India through emails, representations, and a complaint before the RBI Banking Ombudsman, but the issue remains unresolved. He has requested intervention to direct the concerned authorities to issue the required indemnity letter and facilitate the recovery of the wrongly transferred amount of ₹10,000.

5वीं मंजिल, एनआईएसडी भवन, प्लॉट न०. जी-2, सेक्टर-10, द्वारका, नई दिल्ली-110075; दूरभाष: 011-20892364, 20892275
5th Floor, NISD Building, Plot No.G-2, Sector-10, Dwaraka, New Delhi-110075;Tele# 011-20892364,
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(पया भविष्य में पत्राचार के लिए उपरोक्त फाईल/केस संख्या अवश्य लिखें)
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2. Hearing

2.1. A preliminary hearing was conducted on 17.08.2026 wherein the following parties/representatives were present:

Sl. No.	Name of the Parties / Representatives	On Behalf of
1.	Shri Peeyush Verma, Senior Manager (legal)	Respondent 2
2.	Shri Amrendra Kumar, Manager	Respondent 2

2.2 No representatives on behalf of the Complainant were present during the proceedings.

3. Record of Proceedings

3.1 During the proceedings, the Respondent, represented by Shri Peeyush Verma, Senior Manager (Legal), India Post Payments Bank Ltd., and Shri Amrendra Kumar, Manager, India Post Payments Bank Ltd., submitted that the grievance raised in the complaint had already been redressed. It was stated that an amount of ₹10,000/- had been paid to the Complainant towards settlement of the grievance.

3.2 The Respondent further submitted that a satisfaction letter from the customer/Complainant had also been received, confirming that the grievance had been addressed. The same has been reiterated by the Complainant vide communication dated 13.08.2026 and the Respondent vide communication dated 14.08.2026.

3.3 Upon consideration of the submissions made by the Respondent and the material placed before the Court, the Court observed that the grievance forming the subject matter of the present complaint had been redressed and that the Complainant had expressed satisfaction with the redressal provided by the Respondent. Consequently, the Court has determined no further intervention necessary.

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4. Accordingly, the case is disposed of.

Yours faithfully,

(S. Govindaraj)
Commissioner

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