

बैंक ऑफ़ इंडिया
Bank of India

BOI



Hyderabad Zonal Office

No.10-1-1199/2,
P.T.I Building, 2nd Floor,
A.C. Guards,
Hyderabad - 500 004. A.P.

Ref. No: HYDZO:CSD:TDVP:1119.

Date :23.10.2013

To
The Banking Ombudsman,
O/O Banking Ombudsman,
Reserve Bank of India,
Hyderabad.

Dear Sir,

Re: Complaint No. 201314009001276
Blocking of FDRs -
Complainant: Mr Haridas Mandal

In connection with the above case, we wish to submit following information to you:

- i) Complainant made a complaint stating that his FDRs with our Bank kept under lien.
- ii) Enclosed, please find the letter addressed to you by our Ramkrishnapuram Branch, which self explanatory.

Thanking You, Sir

(D.Venkatesh)
Chief Manager





Ref No: BOI/RKP/PN/PS/106

Date: 21.10.2013

To,

Banking Ombudsmen,
C/o RBI,
6-1-56, secretariat road,
Saifabad,
Hyderabad-500004.

Sub: Twice payment of commutation , Gratuity and recovery thereof

Dear Sir,

Mr. Haridas Mandal is pension account holder with our branch since 05.05.2008 (Defence pension)

A second account A/c No: 860410110003973 was opened besides existing pension account as there was phishing in his original pension A/c No. 860410110002547. Mr. Mandal lodged a complaint with ombudsmen Complain No: 1150 11/12/2012 regarding phishing in his account. This was closed by Ombudsman delivering judgment in favour of our bank.

The verification of all Defence/ Central Govt. pensioner was done in view of centralization of defence pension as per instructions received from HO-GBD

Opening of second account has caused the mistake of twice payment of commutation and gratuity. Credits can be found in both the statements of accounts A/c No's: 860410110002547 & 860410110003973. Bank identified the mistake and informed Lt. Col Haridas Mandal about the double payment and requested him to return the excess amount received vide our letters dated: 01-08-2013 Ref No: RKP/PSVK/104 and Dated: 03-9-2013 Ref No: No: RKP/PSVK/105. But he did not respond to our requests.

Branch informed the Controlling office /ZO with IOM No: RKP/PSVK/104 Dated 01-8-2013 and sought approval for exercising banker's general lien on the deposits and appropriate the amount of excess payment made. Zonal Manager, vide letter ref no: HYD/CSD/DV/725 dated 06.08.2013 has conveyed approval for appropriation after informing the pensioner.

Accordingly, we have informed Mr. Mandal vide our Letter Ref No: No: RKP/PSVK/105 dated 03-9-2013. to repay the excess payment immediately failing which we will be compelled to close his term deposits with us pre-maturely and remit to concern department of Govt. of India. Unfortunately, he did not respond to this communication also

Mr. Mandal, again complained to bank's head office and CMD on 10.09.2013 this matter thorough e-mail .Mr. Mandal demanded that the matter to be audited by a qualified CA to prove the twice payment.

Branch has entrusted the matter to M/S Komandoor & Co, qualified auditors to audit the pensioner's account and advise us the position. M/s Komandoor & Co audited the payments/verified the accounts certified that the payment was done twice vide his report 10 Oct 2013 and issued a certificate to that effect.

We have exercised Banker's general lien on the TDRs and recovered the excess payment and informed Mr. Mandal suitably enclosing the copies of certificate issued by CA and calculation sheets duly signed by C.A.
The recovered amount of the excess payment has been remitted to our CPPC, Nagpur with intimation to them remit the amount PCDA, Allahabad.

We have also informed the matter to PCDA, Allahabad enclosing CA certificate and calculation sheets in response to their letter dated 24/09/2013.

In view of the fact

1. Entire payment and accounts were got audited by qualified CA as demanded by Mr. Mandal and CA has confirmed payments were made twice
2. Mr. Mandal did not respond to our request for refunding the excess payment received by him in spite of our written request

Our action of exercising General lien and appropriating his TDRs(DBD certificates) standing in his name with us is justified. We request you to close this complaint justifiably

Your Faithfully,

कृते बैंक ऑफ़ इंडिया For Bank of India

P.S.V Krishra.

(Assistant General Manager)

सहायक महा प्रबंधक/Asst. General Manager

रामकृष्णापुरम शाखा/Ramakrishnapuram Branch

Phone: 040 27794125, 27790481; Fax: 27790476, email: rkpuram.hyderabad@bankofindia.co.in

enclosed ① IOM Zonal affca ② auditor certificate ③ letter to Mr Mandal
④ calculation sheets ⑤ letter of PCDA Allahabad

Payable

Paid

AMT PAID IN F-2547 &

	B.P	Residual	P.A	Pension	
Feb-09	35861	17931	7889	25820	1185783
Mar-09	35861	17931	7889	25820	14587
Apr-09	35861	17931	7889	25820	14587
May-09	35861	17931	7889	25820	14587
Jun-09	35861	17931	7889	25820	14587
Jul-09	35861	17931	9682	27613	14587
Aug-09	35861	17931	9682	27613	14587
Sep-09	35861	17931	9682	27613	14587
Oct-09	35861	17931	9682	27613	1390146
Nov-09	35861	17931	9682	27613	2922
Dec-09	35861	17931	9682	27613	23401
Jan-10	35861	17931	12551	30482	23401
Feb-10	35861	17931	12551	30482	23401
Mar-10	35861	17931	12551	30482	23401
Apr-10	35861	17931	12551	30482	23401
May-10	35861	17931	12551	30482	27614
Jun-10	35861	17931	12551	30482	7731
Jul-10	35861	17931	16137	34068	30483
Aug-10	35861	17931	16137	34068	30483
Sep-10	35861	17931	16137	34068	30483
Oct-10	35861	17931	16137	34068	30483
Nov-10	35861	17931	16137	34068	30483
Dec-10	35861	17931	16137	34068	30483
Jan-11	35861	17931	18289	36220	10758
Feb-11	35861	17931	18289	36220	34069
Mar-11	35861	17931	18289	36220	34069
Apr-11	35861	17931	18289	36220	34069
May-11	35861	17931	18289	36220	34069
Jun-11	35861	17931	18289	36220	34069
Jul-11	35861	17931	20799	38730	34069
Aug-11	35861	17931	20799	38730	6456
Sep-11	35861	17931	20799	38730	36221
Oct-11	35861	17931	20799	38730	36221
Nov-11	35861	17931	20799	38730	36221
Dec-11	35861	17931	20799	38730	36221
Jan-12	35861	17931	23310	41241	36221
Feb-12	35861	17931	23310	41241	36221
Mar-12	35861	17931	23310	41241	7530
Apr-12	35861	17931	23310	41241	38731
May-12	35861	17931	23310	41241	38731
Jun-12	35861	17931	23310	41241	38731
Jul-12	35861	17931	25820	43751	38731
Aug-12	35861	17931	25820	43751	38731
Sep-12	35861	17931	25820	43751	38731
Oct-12	35861	17931	25820	43751	7530



Payable

Paid

	B.P	B.P	P.A	Pension	AMT PAID IN F-2547 &
	B.P	Residual	P.A	Pension	
Feb-09	35861	17931	7889	25820	1185783
Mar-09	35861	17931	7889	25820	14587
Apr-09	35861	17931	7889	25820	14587
May-09	35861	17931	7889	25820	14587
Jun-09	35861	17931	7889	25820	14587
Jul-09	35861	17931	9682	27613	14587
Aug-09	35861	17931	9682	27613	14587
Sep-09	35861	17931	9682	27613	14587
Oct-09	35861	17931	9682	27613	1390146
Nov-09	35861	17931	9682	27613	2922
Dec-09	35861	17931	9682	27613	23401
Jan-10	35861	17931	12551	30482	23401
Feb-10	35861	17931	12551	30482	23401
Mar-10	35861	17931	12551	30482	23401
Apr-10	35861	17931	12551	30482	23401
May-10	35861	17931	12551	30482	27614
Jun-10	35861	17931	12551	30482	7731
Jul-10	35861	17931	16137	34068	30483
Aug-10	35861	17931	16137	34068	30483
Sep-10	35861	17931	16137	34068	30483
Oct-10	35861	17931	16137	34068	30483
Nov-10	35861	17931	16137	34068	30483
Dec-10	35861	17931	16137	34068	30483
Jan-11	35861	17931	18289	36220	10758
Feb-11	35861	17931	18289	36220	34069
Mar-11	35861	17931	18289	36220	34069
Apr-11	35861	17931	18289	36220	34069
May-11	35861	17931	18289	36220	34069
Jun-11	35861	17931	18289	36220	34069
Jul-11	35861	17931	20799	38730	34069
Aug-11	35861	17931	20799	38730	6456
Sep-11	35861	17931	20799	38730	36221
Oct-11	35861	17931	20799	38730	36221
Nov-11	35861	17931	20799	38730	36221
Dec-11	35861	17931	20799	38730	36221
Jan-12	35861	17931	23310	41241	36221
Feb-12	35861	17931	23310	41241	36221
Mar-12	35861	17931	23310	41241	7530
Apr-12	35861	17931	23310	41241	38731
May-12	35861	17931	23310	41241	38731
Jun-12	35861	17931	23310	41241	38731
Jul-12	35861	17931	25820	43751	38731
Aug-12	35861	17931	25820	43751	38731
Sep-12	35861	17931	25820	43751	38731
Oct-12	35861	17931	25820	43751	7530



Nov-12	35861	17931	25820
Dec-12	35861	17931	25820
Jan-13	35861	17931	28689
Feb-13	35861	17931	28689
Mar-13	35861	17931	28689
Apr-13	35861	17931	28689
May-13	35861	17931	28689
Jun-13	35861	17931	28689

43751 41241
43751 41241
46620 41241
46620 41241
46620 41241
46620 41241
46620 7530
46620 43751
337000 43751
848783 43751
650000 43751
724265 43751
283139 43751
4764637 43751

ECHS

6000

TOTAL AMOUNT TO BE PAID →

4758637

46620

1368265

283139

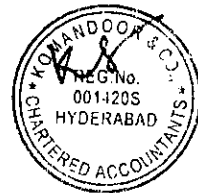
261697

TOTAL AMOUNT PAID →

6281658

RECOVERY = -1523021

Perk-2



OLD BP	OLD RP	DA	PEN PAID	NEW BP	NEW RP	DA	P TO BE PD	ARREARS	6% INTEREST
Feb-09	30390	15195	21881	31085	15543	6839	22382	501	135.27
Mar-09	30390	15195	21881	31085	15543	6839	22382	501	132.765
Apr-09	30390	15195	21881	31085	15543	6839	22382	501	130.26
May-09	30390	15195	21881	31085	15543	6839	22382	501	127.755
Jun-09	30390	15195	21881	31085	15543	6839	22382	501	125.25
Jul-09	30390	15195	23400	31085	15543	8393	23936	536	131.32
Aug-09	30390	15195	23400	31085	15543	8393	23936	536	128.64
Sep-09	30390	15195	23400	31085	15543	8393	23936	536	125.96
Oct-09	30390	15195	23400	31085	15543	8393	23936	536	123.28
Nov-09	30390	15195	23400	31085	15543	8393	23936	536	120.6
Dec-09	30390	15195	23400	31085	15543	8393	23936	536	117.92
Jan-10	30390	15195	25832	31085	15543	10880	26423	591	127.065
Feb-10	30390	15195	25832	31085	15543	10880	26423	591	124.11
Mar-10	30390	15195	25832	31085	15543	10880	26423	591	121.155
Apr-10	30390	15195	25832	31085	15543	10880	26423	591	118.2
May-10	30390	15195	25832	31085	15543	10880	26423	591	115.245
Jun-10	30390	15195	25832	31085	15543	10880	26423	591	112.29
Jul-10	30390	15195	28871	31085	15543	13988	29531	660	122.1
Aug-10	30390	15195	28871	31085	15543	13988	29531	660	118.8
Sep-10	30390	15195	28871	31085	15543	13988	29531	660	115.5
Oct-10	30390	15195	28871	31085	15543	13988	29531	660	112.2
Nov-10	30390	15195	28871	31085	15543	13988	29531	660	108.9
Dec-10	30390	15195	28871	31085	15543	13988	29531	660	105.6
Jan-11	30390	15195	30694	31085	15543	15853	31396	702	108.81
Feb-11	30390	15195	30694	31085	15543	15853	31396	702	105.3
Mar-11	30390	15195	30694	31085	15543	15853	31396	702	101.79
Apr-11	30390	15195	30694	31085	15543	15853	31396	702	98.28
May-11	30390	15195	30694	31085	15543	15853	31396	702	94.77
Jun-11	30390	15195	30694	31085	15543	15853	31396	702	91.26
Jul-11	30390	15195	32821	31085	15543	18029	33572	751	93.875
Aug-11	30390	15195	32821	31085	15543	18029	33572	751	90.12
Sep-11	30390	15195	32821	31085	15543	18029	33572	751	86.365

-R 48522 - 88652

= 59870

accruing amount

paid
to
creditor
as per
addition of
interest
amount
paid
as per
addition of
interest
amount



Oct-11	30390	15195	17626	32821	31085	15543	18029
Nov-11	30390	15195	17626	32821	31085	15543	18029
Dec-11	30390	15195	17626	32821	31085	15543	18029
Jan-12	30390	15195	19754	34949	31085	15543	20205
Feb-12	30390	15195	19754	34949	31085	15543	20205
Mar-12	30390	15195	19754	34949	31085	15543	20205
Apr-12	30390	15195	19754	34949	31085	15543	20205
May-12	30390	15195	19754	34949	31085	15543	20205
Jun-12	30390	15195	19754	34949	31085	15543	20205
Jul-12	30390	15195	21881	37076	31085	15543	22381
Aug-12	30390	15195	21881	37076	31085	15543	22381
Sep-12	30390	15195	21881	37076	31085	15543	22381
Oct-12	30390	15195	21881	37076	31085	15543	22381
Nov-12	30390	15195	21881	37076	31085	15543	22381
Dec-12	30390	15195	21881	37076	31085	15543	22381
Jan-13	30390	15195	24312	39507	31085	15543	24868
Feb-13	30390	15195	24312	39507	31085	15543	24868
Mar-13	30390	15195	24312	39507	31085	15543	24868
Apr-13	30390	15195	24312	39507	31085	15543	24868
May-13	30390	15195	24312	39507	31085	15543	24868
Jun-13	30390	15195	24312	39507	31085	15543	24868
Jul-13	30390	15195	24312	39507	31085	15543	24868

33572	751	82.61
33572	751	78.855
33572	751	75.1
35748	799	75.905
35748	799	71.91
35748	799	67.915
35748	799	63.92
35748	799	59.925
35748	799	55.93
37924	848	55.12
37924	848	50.88
37924	848	46.64
37924	848	42.4
37924	848	38.16
37924	848	33.92
40411	904	31.64
40411	904	27.12
40411	904	22.6
40411	904	18.08
40411	904	13.56
40411	904	9.04
40411	904	4.52
38155	4696.505	
35922	9878.55	
14575	14575.06	
88652		

TOTAL
COMMUTATION
TOTAL INTEREST
GRAND TOTAL



Signature



KOMANDOOR & CO.

Chartered Accountants

1-504, Divya Shakti Complex, 7-1-58, Dharamkaran Road, Ameerpet, Hyderabad-500 016. Andhra Pradesh INDIA
Phone : +9140-23751300 / 23741400. Cell : +91 9849011300, +91 9491011300. Fax : +9140-23745381.
E-mail : komandoorco@gmail.com, info@komandoorco.com
URL : www.komandoorco.com

To,

Date: 10/10/2013

The Asst. General Manager,
Bank of India,
Ramakrishnapuram branch,
Secunderabad-500015

Sub: **Twice payment / Excess payment of commutation, Gratuity and disability person commutation.**

I have audited the pension records of Mr Haridas Mandal , pension account holder in R. K- puram branch.

The details are as under:

As phishing took place in the account no. 860410110002547, new account 860410110003973 was opened in which the excess / double payments were made.

In the A/C No. 860410110002547 (A/c mentioned in PPO)

- PPO- M/003011/2009 - Amount Rs. 11, 85,783.00 - paid on 13/03/2009
- PPO-M/CORR/014747/2009 Amount Rs.13, 90,146.00 - paid on 29.09.2009
(Against arrears of -Rs.13, 68,265.00 as per PPO PPO-M/corr/014747/2009)
- PPO -M/SCJ/030214/2013 – **Basic pension** changed from Rs.30, 390.00 to Rs.31, 085.00
Residual pension changed from Rs.15, 195.00 to Rs.15, 543.00
Commutation arrears of Rs.35,922.00
Arrears pertaining to this above PPO to be paid with interest @ 6%
p.a w.e.f 01/02/2009 as per Hon'ble Supreme court order dated 04/09/2012 which is mentioned in PPO.

As per PPO -M/SCJ/030214/2013 arrears of Rs.1,17,890.00 was paid on 31.08.2013. These arrears were calculated without taking change in residual pension into consideration. Later, the same was considered by the branch and an amount of Rs.19, 368.00 was recovered on 04.10.2013. Afterwards, I was asked to verify the correctness of the calculations as demanded by Mr. Haridas Mandal. Then I had pointed out the methodology of interest calculation and advised to calculate on reducing monthly rests. Accordingly the same was recalculated and arrived at Rs. 88,652.00 and the difference of Rs.9,870.00 again recovered on 08.10.2013 by the Branch.



In the A/C No. 860410110003973

- An amount Rs.13, 68,265.00 (Double/Excess payment)- paid on 08/03/2010
- PPO-M/SIA/001637/2009 (Disability – PPO) Rs.2, 83,139.00 to be paid as per PPO - paid on 10.03.2010
- An amount of Rs.2, 61,697.00 (wrong/excess payment) - paid on 11.05.2010.

Taking all payments made in both the accounts, calculations were done afresh starting from his date of retirement and arrived the actual payments to be made and actually paid. I found an excess payment of Rs.15, 23,021.00 was made.

Calculation of commutation, gratuity and disability pension commutation (payable and recoverable) is attached in annexure duly verified by me.

I hereby certify that Mr. Haridas Mandal was paid and received an **excess amount of Rs 15, 23,021.00** towards commutation, gratuity and disability pension commutation in Accounts 860410110002547, 860410110003973.

I certify that and amount of Rs.15,23,021.00 was paid excess and to be recovered.

For KOMANDOOR & CO.,
Chartered Accountants

Karunasree

SAMUDRALA KARUNASREE
PARTNER



Ramkrishnapuram Branch,
PLOT No. 4, Officer's Colony
Ramakrishnapuram,
Secunderabad - 500 056, A.P.

Ref No: RKP/PN/PS

Date: 17.10.2013

To,

Sr. Accounts officer,
The PCDA (pensions),
Allahabad,
Uttar Pradesh- 211001.

Sir,

Sub: Recovery of Twice payment /Excess payment of commutation, Gratuity and disability person commutation of Lt. Col Haridas Mandal (Retd), PPO No. M/003011/2009.

As requested by Lt. Col Haridas Mandal (Retd), we got all records pertaining to his service pension and disability pension from the date of his retirement verified by a Chartered Accountant. The Chartered Accountant has certified that an amount of Rs.15, 23,021.00 has been paid in excess and to be recovered. After obtaining approval from appropriate authorities Fixed Deposits held by him on his name are closed exercising Banker's general lien. An amount of Rs.15, 23,021.00 is recovered and returned to CPPC Nagpur A/C No. 875990200000047 for onward refund to Your office (PCDA Allahabad).

We are enclosing a certificate and two calculation sheets duly audited/certified by Chartered accountant for your perusal.

Thank you sir.

YOURS FAITHFULLY,


MANAGER

Copy To:-

Lt. Col Haridas Mandal
Flat No.401,Ushodaya Apartments,
SV Colony ,Ramakrishana puram,
Hyderabad-500 056.

Ramkrishnapuram Branch,
PLOT No. 4, Officer's Colony
Ramkrishnapuram,
Secunderabad - 500 056, A.P.

Ref No: RKP/PN/VS

Date: 11.10.2013

To,
Lt. Col Haridas Mandal
Flat No.401,Ushodaya Apartments,
SV Colony ,Ramakrishana puram,
Hyderabad-500 056.

Respected Sir,

Sub: Recovery of Twice payment /Excess payment
of commutation, Gratuity and disability person commutation.

As requested by you, we got all records pertaining to your service pension and disability pension from the date of your retirement verified by Chartered Accountant. C.A. has certified that an amount of Rs.15, 23,021.00 has been paid in excess and to be recovered. After obtaining approval from appropriate authorities DBDs held by you on your name are closed exercising general lien. The closure proceeds of DBDs (principle) amounting to Rs.15, 58,098.00 credited to your account No: 860410110002547. An amount of Rs.15, 23,021.00 is recovered from your account and returned to CPPC Nagpur for onward refund to PCDA Allahabad. The details are as given below:

DBD A/c NO.	Principal Amt	Interest Amt
1. 860445110004663	Rs.5,34,835.00	Rs.1,42,963.00
2. 860445110004665	Rs.2,00,000.00	Rs.53,461.00
3. 860445110004703	Rs.1,00,000.00	Rs.26,484.00
4. 860445110004785	Rs.1,00,000.00	Rs.26,440.00
5. 860445110004808	Rs.1,20,000.00	Rs.31,293.00
6. 860445110006186	Rs.2,00,000.00	Rs.8,475.00
7. 860445110003532	Rs.2,00,000.00	Rs.68,088.00
8. 860445110004664	Rs.1,03,263.00	Rs.27,540.00
TOTAL	Rs.15,58,098.00	Rs.3,84,744.00

Interest Amount of Rs.3,84,744.00 on the said DBDs is kept in Office account for meeting the demand for interest on the excess payment by PCDA Allahabad for the period of excess payment made to you till the date of recovery.

We are enclosing a certificate and two calculation sheets duly audited/certified by Chartered accountant for your perusal.

Assuring you best of our services.

Thank you sir.

For Bank Of India
YOURS FAITHFULLY,

मुख्य प्रबंधक
CHIEF MANAGER
Ramkrishnapuram Branch
V Sataynarayana Murthy

Phone: 040 27794125, 27790481; Fax: 27790476, email: rkpuram.hyderabad@bankofindia.co.in