

GUWAHATI OMBUDSMAN CENTRE
Complaint No. 21/L001/114/12-13/Ghy

Mr.Tarun Ch.Das

- Vs -

LIC of India,Tezpur Branch

Date of Order : 26.4.2013

Complainant : The Complainant stated that he procured two policies –1)one for self bearing policy no.481895373 with qly premium of Rs.1771.00 and one (2) for his wife Smt.Nirupama Das bearing policy no 481895374 with quarterly premium of Rs.1432.00 from LIC Tezpur Branch on 24.11.98. The policy no.481895374 stood matured and policy holder has received the cheque for Rs.72000/- in Dec,2010. Before maturity, Survival Benefits were paid as the policies are money back plans. For S.B. due on 24.11.2006, an amount of Rs.3203.00 has been deducted manually against non-realization of cheques no. 595170 and 595169 for Rs. 1432/- and Rs.1771/-. But both the cheques have been realized and a statement from the Bank has been submitted to the Branch. In spite of several visits to the Branch and communications, the Branch is not taking so much of interest for refund of premium. Being aggrieved ,the policy holder has lodged this complaint.

Insurer : The Insurer stated that they have made payment of SB due on 11/2006 vide ch.no.362468 for Rs.9984./- dtd.30.11.2006 and deducted only Rs.16/- as X charge from the total amount of Rs.10000/-. But on the other hand ,Mr.Alafuddin ahmed of Dispur Branch who represented LIC during Hearing on 23.4.2013, after verification of the papers, categorically told that LIC Tezpur Branch has deducted Rs.3203/- manually against policy nos.481895373 and 481895374 towards unpaid premium while making payment of SB to Smt.N.Das on 24.11.2006. LIC ,Tezpur Branch has made wrong in deducting premium and it should be immediately refunded.

Decision :- While making payment of SB due on 24..11.2006 to Smt.N.Das an amount of Rs.3203/- has been deducted manually by Tezpur Branch On 21.11.2006 putting a hand written note on the body of the cheque forwarding letter "Rs.3203/-is deducted from SB due amt. against non-realization of cheques no.595170 and 595169 for Rs.1432/- & 1771/- respectively. Please note that after getting certificate from you about the debit of the amt. from your account, we will

refund the amount immediately.” The complainant submitted all papers including certificate from bank regarding realization of both the cheques. But branch office has not taken the matter seriously; rather they are saying that papers are not available, no record of deduction in machine, cheques are misplaced etc,etc. It is also observed that two premium ie premium against policy no.481895373 for Rs.1432/- has been deducted along with premium for Rs.1771/- (total Rs.3203/-) from policy no.481895374 while making SB payment on 21.11.2006. Even though already six years have passed, the insurer has not taken any positive steps to refund the premium wrongly deducted. The delay appears to be inordinate which attracts deficiency in service on the part of the Insurer towards its customer.

Insurer is accordingly directed to refund of premium within 15 days allowing penal interest @ 8% P.A. on the premium amount.