**BEFORE THE CONSUMER DISPUTES REDRESSAL DISTRICT FORUM AT KAPURTHALA, PUNJAB**

**CC.No.\_\_\_\_\_\_\_\_\_\_\_\_\_\_/20\_\_**

Parkash Kaur

Widow of Jaswant Singh

R/o Ward no. 7, VPO Lohian Khas

District Jalandhar Punjab

Age: 50 years

Occupation: Housewife … Complainant

Versus

Superintendent of Post Office

Head Post office Kapurthala Division

Kapurthala, Punjab … Opposite Party

This complaint under section 35 of the Consumer Protection Act, 2019, is presented on the grounds stated herein under:-

1. That the Complainant is a citizen of India residing in Ward no. 7 VPO Lohian Khas District Jalandhar, and the Opposite Party above named, is a government authority having its office at Head Post office Kapurthala Division, Kapurthala.

2. This complaint relates to the deficiency in service of the opposite party faced by the complainant.

3. The complainant’s husband Jaswant Singh opened a PF account with the opposite party with account number 5352311712. The complainant also accompanied him while opening the account. The officials of the opposite party assured the complainant and her husband that the complainant’s name had been added as a nominee. The complainant’s husband has been depositing money in the account for the past 15 years. As per the passbook, a total of 31 lakhs has been deposited in it. The passbook of the PF account is attached as Annexure A.

4. The complainant’s husband died on 17.03.2020. When the complainant approached the post office to release the amount, The complainant was informed that no nomination was registered in the account. The complainant also filed an RTI to get information about nominees to the account. The complainant received a response on 06.08.2020 that no registration for nominees was made. A copy of the complainant’s husband’s death certificate is attached as Annexure B. A copy of the RTI response is attached as Annexure C.

5. The complainant, as a widow, is reliant on the PF amount for her survival. The opposite party, being the government authority undertaking the service of provident funds for citizens, had a responsibility to ensure that nominations were duly made in the account as assured. The opposite party has been deficient in offering this service. The complainant is entitled to get the return of the entire amount.

6. The total consideration paid by the Complainant for the purchase is Rs. 31,00,000/- which is less than Rs. 50 lakhs. The opposite party is registered in Kapurthala. Hence the district forum has the jurisdiction to try and entertain this complaint.

7. The complainant has not filed any complaint having the same cause of action in any other forum or court.

8. The cause of action arose on 17.03.2020 which is within the limitation period prescribed under the Act. Hence, the claim in the complaint is not barred by the law of limitation.

9. The Complainant is complying with the Court Fees Mandated under Rule 7 of the Consumer Protection (Consumer Dispute Redressal Commission) Rules, 2020.

10. In the circumstances, the Complainant therefore prays that:

a. the opposite party be directed to return the amount deposited in the PF account with promised interest;

b. the Opposite Party be directed to pay to the Complainant the sum of Rs. \_\_\_\_\_\_\_\_/-, being the cost of the legal expenses borne by the Complainant;

c. the opposite party be directed to pay to the complainant the sum of Rs. \_\_\_\_\_\_\_\_/- for the mental agony and harassment suffered by the Complainant due to negligence and deficiency in service by the opposite party.

d. any other relief deemed fit and proper in the circumstances of the case.

Dated this day of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**COMPLAINANT**

**VERIFICATION**

I, Parkash Kaur, widow of Jaswant Singh, r/o Ward no. 7 VPO Lohian Khas District Jalandhar, do hereby solemnly declare and state that what is stated in paragraphs no.1 to 10 of the above complaint is true to my own knowledge and what is stated in the remaining paragraphs is stated on information and belief and I believe the same to be true.

Solemnly declared at Jalandhar

this day of \_\_\_\_\_\_ 2024

Complainant