



DECISION

Complaint No. : POS/KR-39/2024

Name and address of the complainant : Mr. Abbas Masih,
R/o. House No. 25/6, Bhains Colony Road,
Landhi No. 6, Karachi

Name of the Agency Complained against : Town Municipal Corporation (TMC),
Malir

Name & Designation of Investigating Officer : Mr. Muhammad Shoaib Ahmed Siddiqui,
Director, Regional Office, Korangi, Karachi

Vetted by : Mr. Ghulam Abid Shaikh,
Advisor-K

Subject :

**DELAY IN PAYMENT OF GROUP INSURANCE
IN RESPECT OF WIFE OF THE COMPLAINANT,
LATE MARYAM BIBI, WHO DIED DURING
SERVICE ON 31.01.2019.**

COMPLAINT

Mr. Abbas Masih, filed a complaint on 31.10.2024 stating that his wife Maryam Bibi was an employee of Education Wing of DMC Malir who died on 31.01.2019 during her service. He had submitted claim of Group Insurance on 02.03.2020 in respect of his wife but despite completion of process no payment has been made to him. He, therefore, sought our intervention in the matter.

PROCEEDINGS

2. The complaint was referred to the Municipal Commissioner, TMC Malir for report. In response, the Senior Accounts Officer, TMC, Malir vide letter No. Sr.AO./TMC/M/139/2024 dated: 11.12.2024 admitted the claim of the complainant but expressed his inability to settle the same due to shortage of funds.
3. During hearing held on 12.12.2024, Raja Naeem Akhtar, Legal Advisor, represented MC. Malir and reiterated stance of Senior Accounts Officer. He was asked to appreciate that wife of the complainant died in the year 2019 and claim was preferred in the year 2020 but the TMC had not yet got funds to clear the dues (0.3 million) of a deceased employee during last four years. The representative of TMC assured that he would apprise this issue to the high ups to settle the claim on priority basis.
4. Subsequently, the agency vide letter No. SR.AO/TMC/M/2025/672/25 dated:14.01.2025 submitted a Cheque bearing No.50121527 dated: 08.01.2025 for an amount of Rs.100,000/- drawn on Sindh Bank Ltd Malir City being part payment of Group Insurance claim in respect of deceased wife of the complainant, which was delivered to the complainant on 15.01.2025 under acknowledgment.

FINDINGS

5. The agency has admitted the claim of the complainant and also made part payment of Rs.100,000/- out of Rs.300,000/-. Non-settlement of such minor claims despite passage of four years only on the pretext of non-availability of funds is not justified.

DECISION

5. In view of the above, I, in exercise of powers vested in me under Section 11 of the Establishment of the Office of Ombudsman for the Province of Sindh, Act, 1991 (amended upto date), *hereby direct the Municipal Commissioner, TMC Malir, to ensure payment of balance amount of Rs.200,000/- on account of Group Insurance claim to the complainant within 40 days, herein of and report compliance.*

Given under my hand and seal of office.



Sd /-

(Muhammad Sohail Rajput)

Sitara-e-Imtiaz. PAS

Ombudsman Sindh

Karachi, dated; **30~~th~~** January, 2025

