



DECISION

Complaint No.	:	POS/281/ROJ-281(JBD)/2024
Name and address of the complainant	:	Mst. Shahnaz Begum widow of Muhammad Haneef Noonari, c/o Bakhtullah Noonari, Sabazhan Tailoring House, Shaheed Benazir Bhutto Mobile Market @ Rehbar Chowk Thul District Jacobabad.
Name of the Agency Complained against	:	i) Health Department. ii) State Life Insurance Corporation
Name & Designation of Investigating Officer	:	Mr. Zahid Hussain Buriro Director Regional Office Jacobabad
Vetted by	:	Mir Hussain Ali Advisor-M
Subject	:	<u>COMPLAINT REGARDING DELAY IN PAYMENT OF GROUP INSURANCE DUES IN RESPECT OF THE DECEASED HUSBAND OF THE COMPLAINANT</u>

Complaint:

Mst. Shahnaz Begum Noonari filed her complaint dated 14.10.2024, against the District Health Officer Jacobabad and the Deputy Manager, State Life Insurance Corporation of Pakistan, Karachi regarding delay in payment of group insurance dues in respect of her husband who served as Dispenser (BS-16) in the Health Department and expired on 15.11.2018. She therefore requested this Institution to intervene in the matter.

Proceedings:

2. The complaint admitted under Section 10 of the Establishment of the Office of Ombudsman for the Province of Sindh Act, 1991, was referred to the concerned offices for report. In response, the District Health Officer, Jacobabad vide his office letter dated 13.12.2024 reported that the letter No. DHO/JCD/3395/2024, Jacobabad dated 3.10.2024 submitted by Mst. Shahnaz Begum is bogus having fake signatures of the then DHO Jacobabad, hence her group insurance claim needs to be rejected. However, efforts were being made to get a response from the Deputy Manager, Claims (G&P) Karachi Zone.

3. Meanwhile, on 14-01-2025 the complainant's son Mr. Bakhtullah Noonari appeared on behalf of his mother before the Investigating Officer and stated that they have received a cheque bearing No. 14445536 for an amount of Rs.900,000/= (Rupees nine hundred thousand only) from the concerned department due to intervention of this Institution.

4. As per directions of the Ombudsman Sindh Secretariat to take further action to ascertain the factual position, a notice was issued to the District Health Officer, Jacobabad to examine the supporting documents submitted by the complainant and to verify their authenticity. In response, the District Health Officer, Jacobabad vide his office letter dated 16.6.2025 reported that the complainant's husband was an employee of the Health Department, who retired and then died on 15.11.2018. He further reported that the request for grant of Group Insurance was not referred by the DHO's office to the Deputy Commissioner, Jacobabad for onward transmission to the Assistant General Manager, (G&P) State Life Insurance Corporation Karachi.

He further reported that the complainant herself managed this fake reference in the office of the Deputy Commissioner, Jacobabad for grant of Group Insurance dues in respect of her deceased husband. He further reported that the claim for grant of Group Insurance dues is genuine, but the case has been fraudulently managed by the complainant through bogus entries and fake signatures of the then District Health Officer, Jacobabad.

Findings:

6. From the above proceedings it is evident that though the grievance of the complainant was genuine, but she had adopted an illegal procedure by preparing bogus documents.

Decision:

7. I therefore, in exercise of power vested in me under Section-11 of Establishment of the Office of Ombudsman for the Province of Sindh Act-1991 (amended upto date), hereby direct the Secretary, Health Department, Government of Sindh, Karachi to take disciplinary action against the persons after due enquiry, who assisted the complainant in this illegal act of processing her case for grant of Group Insurance dues through bogus documentation.

“Given under my hand and seal of office”

Sd/-

(Muhammad Sohail Rajput)

Sitara-e-Imtiaz, PAS

OMBUDSMAN SINDH

Karachi, dated 09th, September, 2025

