From,

Siddhiraj Jaiprakash Pednekar

Gomeo Housing Society Bambolim complex

North Goa

To,

Asst. Registrar

Consumer Disputes Redressal Forum North Goa

**Housing Board Commercial cum**

**residential Complex, FF1,**

**Above Bank of Maharashtra,**

**Porvorim, Bardez-Goa**

Date :

Dear Sir/Madam

I want to lodge a complaint against SBI for charging unnecessary penalties of late fee. I had requested several times via their app for the closure of SBI credit card in March 2022, also had asked for replacement of card in Dec 2021. No action was taken on both the matters neither acknowledged. This issue was brought up to their notice several times over call on helpline in the past, wherein after hours of explanation they came to a point of agreement of fact and then reimburse the amount. I paid on time mostly on the last day. i.e 27th of every month. The amount gets debited on 27th in our bank accounts but somehow gets credited later in their account and it is harsh to pay fine when we make payment on time.

I have written up emails to concerned authorities, but there was no response from their end. I am enclosing documents (SBI Credit card statement from the bank, email details sent by me to them.

I request you to intervene and get me justice at the earliest.

Yours sincerely,

Siddhiraj Jaiprakash Pednekar