We had requested via app for the closure of SBI credit card Jan 2022 so that we do not have to pay renewal charges in March 2022. No action was taken on the matter neither acknowledged.  
This issue has been brought up to your notice several times over calls on helpline number in the past, wherein after hours of explanation you come to a point of agreement of fact and then reimburse the amount, but it takes a lot of effort to call them again and again to get the desired result.  
We pay on time mostly on the last day i.e 27th of every month and also it gets debited from our bank account on 27th but due to delay in processing at your end it gets credited later and thereby you levy fine in the form of late fees, financial charges and so on which is harsh on us as we pay on time.

Previously there was a facility of giving miscall on a specific number where we could explain the above and levied penalties were waved off but this facility was stopped since April 2020 and there was a helpline number starting with ‘18’ which used to go through automated IVR without handing over to any human and hence we were not able to discuss and get the unnecessary penalties waved off. Details for the same coming to Rs. 35744 is attached herewith for your reference. Hence, we had informed over emails that we wont be paying henceforth as these two amount coming to 30744 + 5000 (renewal + penalty) is unnecessary levied on us and is more than the due amount but to that mail we get the reply saying contact on helpline number starting with ‘18’ which again passes through the automated IVR without human and communication wasn’t possible.

On mailing again we were informed that we are not reachable to that we had replied and asked for the specific consent number so that we can call on that number which was never provided.

Then, there we continuous calls from your call centers wherein we explained the issue multiple times and wherein it was established that we are not at fault and they will close the issue without the payment but after one or two months again we were mentally harassed by the calls.

Once your recovery agency had also turned up at our registered address, were we explained them everything and showed them the replies and hence they also had nothing to say and just left saying sorry.

Now since we are not picking up their calls in order tp save ourselves from mental harassment they have issued us a demand notice. But why are we harassed much and when we try to explained they do not have anything to say.