Respected Sir/Madam,

**Please log this as a complaint.**

I am writing to bring to your attention an issue that I find deeply **concerning and frustrating**. A sum of INR 43,185 has been deducted from my loan account  39129164749 as an insurance premium payment. This deduction was made**without my consent,** and I am extremely unhappy with this action.

To clarify, I had received this email from your bank informing me about an insurance policy to cover my home loan. However, I clearly communicated in my response that I was not interested in taking the proposed insurance policy, as I am aware that such insurance is optional and there are no regulatory mandates from the RBI to require it. I also mentioned in my email that your team could contact me for any further clarification, but I never received any calls or follow-ups.

Despite this, I have noticed the **unauthorized deduction** from my loan account, which I consider an **unethical practice**. I kindly request that you take immediate action to reverse this transaction and process a **full refund of INR 43,185** to my loan account at the earliest.

Given the seriousness of this matter, I would appreciate it if you could prioritize this request and ensure that the refund is processed without further delay.  Once again, I request for Immediate Refund of Unauthorized Insurance Premium Deduction.

I look forward to your prompt response and resolution of this issue. If you require any further information from my side, please feel free to reach out.

Regards,

Prakash Hegde

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