**BEFORE THE DISTRICT CONSUMER DISPUTES REDRESSAL COMMISSION, COSMOS**

**Complaint No. \_\_\_\_\_\_ of 20\_\_**

**Bruno,**  
Aged 45 years,  
Occupation: Graphic Designer,  
Residing at 56/879, 4th Street, Sunset Avenue, Cosmos-32,  
...Complainant

**Vs.**

**Cenza Bank Private Limited,**  
2nd Cross Street, Jeevan Nagar, Cosmos-60,  
...Opposite Party

**COMPLAINT UNDER SECTION 35 OF THE CONSUMER PROTECTION ACT, 2019**

**RESPECTFULLY SHOWETH:**

1. The complainant availed a housing loan of Rs 15,00,000/- on 15/03/2002 from the opposite party for a term of 20 years with an EMI of approximately Rs 15,000/- at an annual interest rate of 9%.
2. As per the schedule, by 2022, the complainant repaid the principal amount with interest. However, upon seeking closure of the loan account, the complainant was informed of an outstanding balance of Rs 2,00,000/-, which is disputed.
3. Despite multiple communications, the opposite party has neither provided a satisfactory explanation for the alleged outstanding balance nor taken steps to close the loan account.
4. **CAUSE OF ACTION** arose on being informed of the outstanding balance upon completion of the repayment schedule.
5. **JURISDICTION:** This Hon'ble Commission has jurisdiction as the cause of action, partly or wholly, arises within its territorial limits.
6. **LIMITATION:** The complaint is filed within the statutory period of two years from the date of cause of action, in accordance with the limitation period prescribed under the Consumer Protection Act, 2019.
7. **COURT FEE:** The requisite court fee has been affixed as per the rules since the value of the service availed is more than Rs 5 lakhs.

**PRAYER:** The complainant prays for the Commission to:

* Direct the opposite party to close the loan account immediately and return the title deeds.
* Order the opposite party to pay Rs 1,00,000/- as compensation for the mental distress and legal expenses incurred.
* Provide any other relief deemed just and proper by the Commission.

**PLACE:** Cosmos  
**DATE:** [Date of Filing]

**[Signature of the Complainant]**  
Bruno