**BEFORE THE HON’BLE DISTRICT CONSUMER DISPUTES REDRESSAL COMMISSION AT [LOCATION]**

**IN RE: COMPLAINT NO. \_/20**

**IN THE MATTER OF:**

Suraj Prakash,  
S/o Late Nain Singh  
H. No. 62, Lambi Gali, Mangu Mohalla,  
Ghitorni, New Delhi-110030  
 .....................................................................Complainant

**Versus**

SIDBI,  
Ground Floor, VideoCon Tower,  
B-1, Rani Jhansi Road, Jhandewalan Extension,  
New Delhi-110005  
Also At: MSME Development Centre,  
C-11, G-Block, Bandra Kurla Complex,  
Bandra (E), Mumbai 400051  
 .....................................................................Opp. Party

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

**RESPECTFULLY SHOWETH:**

1. That the Complainant, Suraj Prakash, son of Late Nain Singh, residing at H. No. 62, Lambi Gali, Mangu Mohalla, Ghitorni, New Delhi-110030, purchased a Deep Discount Bond (Series-1) from the Opposite Party, SIDBI, for an amount of Rs.2,500/- on 01.02.1993, with a maturity period of 25 years, maturing on 01.02.2018, and an amount payable on maturity of Rs. 1,00,000/-.
2. That in October 2016, the Complainant received a letter dated 30.09.2016 from the Opposite Party, stating that the said bond was redeemed on 01.02.2002, contrary to the agreed terms of maturity. The Complainant was not informed of this premature redemption at the time
3. That the Complainant seeks the complete maturity amount of Rs. 1,00,000/- as per the bond agreement, along with damages for mental pain and agony, and compensation for the Opposite Party's failure to abide by the terms of the bond.
4. That the Opposite Party contends there was no deficiency in services, claiming that the bond was redeemed as per the contract, which allowed for withdrawal or redemption at specified intervals, and that the Complainant was duly informed through notices in newspapers and direct communication.

CAUSE OF ACTION:

1. That the Complainant was misled and financially harmed due to the Opposite Party's premature redemption of the bond without proper notice, constituting a deficiency in service and an unfair trade practice.

EVIDENCE:

1. The Complainant attaches herewith the bond certificate, the letter received from the Opposite Party, and other relevant documents to support the claim.

JURISDICTION:

1. The Hon’ble District Consumer Disputes Redressal Commission has jurisdiction as the Opposite Party's office is located in New Delhi, and the incident occurred in New Delhi.

LIMITATION:

1. The cause of action arose upon the receipt of the letter from the Opposite Party in October 2016, and the complaint falls within the two-year limitation period specified under Section 69 of the Consumer Protection Act, 2019.

COURT FEE:

1. The Complainant is complying with the Court Fees mandated under Rule 7 of the Consumer Protection (Consumer Dispute Redressal Commission) Rules, 2020.
2. PRAYER: The Complainant seeks the following reliefs from this Hon’ble Commission:-

A. Direct the Opposite Party to pay the maturity amount of Rs. 1,00,000/- along with interest;

B. Direct the Opposite Party to pay compensation for mental agony and litigation expenses, the quantum of which will be determined during the proceedings; and

C. To direct any other relief that the Hon’ble Commission deems fit.

**PLACE: [Location] SIGNATURE OF THE COMPLAINANT**

**DATED: [Date]**

**VERIFICATION:-**

I, Suraj Prakash, S/o Late Nain Singh, residing at H. No. 62, Lambi Gali, Mangu Mohalla, Ghitorni, New Delhi-110030, do hereby solemnly affirm and declare that the facts stated above in paras 1 to [last para number] are true to the best of my knowledge and based on the records maintained by me, which I believe to be true.

Verified at [Location], on this [Date] day of [Month, Year].

**ANNEXURE OF EVIDENCE**

[List the documents being submitted as evidence]