**Legal Notice**

**Date: 15/12/2018**

**To,**

1. **The Manager,**  
   **Cenza Bank Private Limited,**  
   2nd Cross Street, Jeevan Nagar, Cosmos-60,
2. **The Manager,**  
   **Kelps Insurance Private Limited,**  
   23/456, 2nd Street, Sunset Avenue, Cosmos-45,

**Subject: Demand for Payment of Insurance Proceeds and Compensation**

**Dear Sirs,**

This legal notice is served upon you for the unauthorized set-off of the insurance proceeds against an outstanding educational loan balance in the account of my late daughter, without prior notice to or consultation with me, the nominee and rightful recipient of the sum assured.

**Demands:**

1. Immediate credit of the sum assured into my account by Kelps Insurance Private Limited.
2. Joint and several payment of Rs 1,00,000/- as compensation for the mental distress and legal expenses incurred due to your actions.

Failure to comply with these demands within 15 days will result in legal action being taken against both parties.

**Yours sincerely,**

**[Signature of Bruno]**  
**Bruno**