M/s Momi Trade Centre

VPO Thatha Nawan

Kapurthala

Through authorized signatory Charanjit Singh Momi

[Date]

Punjab National Bank

Branch Tibba

Tehsil Sultanpur Lodhi

District Kapurthala

Subject: Complaint Regarding Deficiency in Service and unfair trade practice

Dear Sir/Madam,

We are writing to formally complain about the deficiency in your service faced by us and the unfair trade practice employed by you.

We have a bank account with you with account number 123. Our client Kundan Singh issued a cheque bearing No. 00029 dated 27.07.2019 for Rs. 2,00,000/- drawn over Kotak Mahindra Bank, where his account was. We presented the cheques within the time of 3 months for processing by you, where our account is. But you intentionally delayed sending the cheque to the bank of the client and sent it only on 28.10.2019 when the cheque had become stale. Now the cheque cannot be honoured causing loss to us despite no fault of ours.

Please confirm the receipt of this complaint and inform us of the steps you will take and the tentative timeline associated with the process.

If we do not receive a satisfactory response from you within 15 days of this complaint, we shall take this matter to the appropriate consumer redressal forum.

Sincerely,

[Your Signature]

M/s Momi Trade Centre