Jagrut Nagrik

Through their Managing Director P. V. Moorjani

Opp. LBS Vidhyalay, Nr. Prerna School,

Sangam, Karelibaug Road, Vadodara.

Bipinkumar Indrasingh Rao

101 - Ganadhish Complex,

Near Mahesh Complex, Waghodia Road,

Vadodara.

[Date]

1. PANCARD CLUBS LTD.

111/113, Kalidas Udyog Bhavan,

Nr. Century Bazar, Prabhadevi, Mumbai - 400025.

Chairman & Directors:

1. Mrs. Shobha Ratnakar Bharde

A/6 19-50, Jeevan Beema Nagar, Borivali (W), Mumbai - 400103

1. Chandrasen Ganpatrao Bhise

Gopal Niwas, Plot No. 14, Room No. 4,

First Floor, Sion (W), Mumbai - 400 022

Subject: Complaint Regarding Deficiency in Financial Service and Demand for Compensation

Dear Sir/Madam,

I am writing to formally complain about the deficiency in your financial service faced by me.

I had invested a sum of Rs. 2,00,020/- in your company's '222 Room Nights' scheme. The tenure of the said scheme was 3 years and 3 months, with the maturity date being 29th February 2016. As per the terms and assurances given by your company, our client was to receive a maturity amount of Rs. 2,79,720/- upon expiry of the scheme. Despite the maturity of the scheme on the said date, you have failed to pay the promised maturity amount, thereby committing a deficiency in service and indulging in unfair trade practice under the Consumer Protection Act, 1986.

Your inaction is a gross violation of the trust I placed in your company and the contractual obligations arising out of the scheme. In view of the above, we call upon you to pay the maturity amount of Rs. 2,79,720/- along with interest @18% per annum from the date of maturity i.e. 29th February 2016 till realization, within 30 days of receipt of this notice.

Please note that in case of your failure to comply with this notice, I shall be constrained to initiate against you such proceedings, as are warranted by law, besides filing a complaint under the statutory provisions of The Consumer Protection Act, 2019. All costs and consequences arising thereof shall be solely to your account.

Place: Vadodara

Dated: \_\_\_\_\_\_\_\_\_

Sincerely,

[Your Signature]

Bipinkumar Indrasingh Rao