Ashwin Ranchodbhai Parmar

Res. 2 - 266, Ramdev Nagar,

Kuvavadu Faliyu, Gotri

Vadodara

[Date]

The Manager, Canara Bank

Ground Floor, Shiv Complex,

Gotri Road, Nr. Yash Complex,

Sundaram Nagar, Vadodara - 390 021.

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 service faced by me.

On 21/01/2017, I deposited a cheque of Rs. 4,100/- bearing No. 498584, issued by IndusInd Bank, which was received from one of my customers towards a legal due. The cheque was returned unpaid due to insufficient funds on 23/02/2017. I received a call from your bank on 16/12/2017 (phone number: 0265 2370316) on my mobile number XXXXXX1919, informing me that the cheque had been returned unpaid and instructing me to collect the cheque from the bank. Prior to this call, I was not informed about the return of the cheque by any other means of communication from your bank.

Your bank failed to inform me about the return of the cheque promptly. This undue delay prevented me from taking timely legal action against the drawer of the cheque, resulting in my inability to recover the amount of Rs. 4,100/-. It was your duty to inform me immediately upon the return of the cheque and to send the returned cheque along with the return memo to my address, which was not done.

You are hereby finally called upon to pay compensation for the loss suffered due to your negligence in the sum of Rs. 4,100/- with appropriate rate of interest along with Rs. 5,000 as compensation for mental agony, and other costs incurred within 15 days of the receipt of this notice failing which 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.

Place: Vadodara

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

Sincerely,

[Your Signature]

Ashwin Ranchodbhai Parmar