Jagrut Nagrik

Through their Managing Director P. V. Moorjani

Opp. LBS Vidhyalay, Nr. Prerna School,

Sangam, Karelibaug Road, Vadodara

Bhavesh C. Panchal

Res. D-194, Surbhi Park,

Inside Shree Hari Town Ship, Sayaji Park,

Ajwa Road, Vadodara - 390 019.

[Date]

The Manager, State Bank of India.

Shop No : 12 to 18, GF" Kanha. Near LPG Pump,

Kamla Nagar, Ajwa Road,

Vadodara, Gujarat - 390 019.

Subject: Deficiency in banking services and failure to resolve unauthorized ATM transactions

Dear Sir/Madam,

I, Bhavesh C. Panchal, residing at D-194, Surbhi Park, Inside Shree Hari Township, Sayaji Park, Ajwa Road, Vadodara - 390019, am a customer maintaining Savings Bank Account No. XXXXXXX2704 with your Kamlanagar, Vadodara branch. On 05/09/2019, I received an SMS alert showing the available balance in my account as only Rs. 61.07 instead of Rs. 41,249.77. Upon visiting your branch, I was shocked to find that three unauthorized ATM withdrawals totaling Rs. 41,000/- had been made from my account on 26/01/2019 and 27/01/2019 at ATMs located in Jharkhand.

I had not carried out any such transactions, nor had I received any prior SMS alerts regarding the same. This clearly amounts to a deficiency in service and an unfair trade practice on your part in failing to safeguard my account and provide timely alerts about unauthorized transactions. I immediately lodged a written complaint with your branch on 12/09/2019 requesting reversal of the fraudulent transactions. However, you failed to take any action or provide a satisfactory resolution. I also served a legal notice dated 14/11/2019 calling upon you to reimburse the amount, but you have failed to respond or comply with the same.

In view of the above, you are hereby called upon to:

1. Immediately reverse/credit back the amount of Rs. 41,000/- withdrawn fraudulently from my account along with interest at 9% per annum from 18/01/2020 till realization, within 15 days from receipt of this notice.
2. Additionally, pay compensation of Rs. 5,000/- towards mental harassment, agony and costs incurred in pursuing this matter.

If you fail to comply with the above demands within the stipulated period, I shall be constrained to initiate appropriate legal proceedings against you under the provisions of the Consumer Protection Act, 2019 at your risk as to costs and consequences.

Place: Vadodara

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

Sincerely,

[Your Signature]

Bhavesh C. Panchal