**NOTICE BEFORE FILING THE COMPLAINT**

To,

The Branch Manager

State Bank of India

Lehrara Branch,

Rathdhana road,

Sonepat

IN RE: Damage to original property documents submitted as security for housing loan

Dear Sir/Madam,

This is to bring to your kind notice that I, Mamta Verma, along with my husband Devender Kumar Verma, had availed a housing loan of Rs. 39,80,000/- from your bank (State Bank of India) with account no. 34744731078 in the year 2015. As security for this loan, we mortgaged our property, namely Villa No.46, Omaxe City, A-Block, Sonepat, and submitted the original documents related to the property to your bank in April 2015. A receipt for these original documents was duly issued to us at that time.

We have since closed the aforementioned loan account after repaying the entire dues, and a closure letter dated 31.8.2018 was issued by your bank. Subsequently, in 2018, we approached both Bank of Baroda, Railway Road, Sonepat, and your bank for the transfer of our loan account. To our utmost shock and distress, upon requesting the return of our original documents, we discovered that all the original documents submitted to your bank were damaged and spoiled.

This act on the part of your bank constitutes a serious deficiency in service, causing us immense mental agony and harassment. The improper handling and preservation of our original property documents have resulted in significant inconvenience and potential financial implications for us.

You are hereby called upon to:

1. Return all original documents/title deeds deposited by us in their original, undamaged form.

2. Provide a detailed explanation for the damage caused to our original documents while in your custody.

3. Compensate us for the mental agony and harassment caused due to your negligence in handling and preserving our original documents.

4. Take immediate measures to prevent such incidents from occurring in the future and ensure proper safekeeping of customers' documents.

We request you to address these concerns and provide appropriate resolution within 15 days of the receipt of this notice. Failing this, we shall be constrained to initiate legal proceedings against you, including filing a complaint under the provisions of The Consumer Protection Act, 2019, at your own risk, cost, responsibility, and consequences.

Place: Sonepat

Date:

[Signature]

Mamta Verma

W/o Devender Kumar Verma

Villa No 46, Omaxe City,

A-Block, Sonepat