NOTICE BEFORE FILING THE COMPLAINT

Name and address

The Small Industries Development Bank of India (SIDBI)

Ground Floor, VideoCon Tower, B-1, Rani Jhansi Road,

Jhandewalan Extension, New Delhi-110005

IN RE: Deep Discount Bond (Series-1) purchased from SIDBI

Dear Sir,

This is to bring to your kind notice that I had purchased a Deep Discount Bond (Series-1) from your organisation for a consideration of Rs. 2,500/- paid in cash vide your Receipt No. [Insert Receipt Number] dated 01.02.1993.

The said financial product is suffering from the following defects:

(i) Premature redemption without proper notice

(ii) Failure to honour the original maturity terms

I have reported the above matter to you several times, but despite all my pleadings, you have not made good the defect in the service which is indeed regrettable. On account of your aforesaid dereliction of duty and failure and neglect to rectify the same, I have suffered losses/incurred expenses, including the difference between the premature redemption amount and the promised maturity amount of Rs. 1,00,000/-.

You are hereby finally called upon to:

(i) Honor the original terms of the bond and pay the full maturity amount of Rs. 1,00,000/-

(ii) Pay compensation for financial loss and mental agony suffered due to your negligence

(iii) Pay interest on the maturity amount from the date of premature redemption (01.02.2002) until the date of payment

The total sum amounts to Rs. [Insert total amount claimed] with interest at [Insert interest rate]% per annum within 15 days of the receipt of this notice, failing which I shall be constrained to initiate against you for redressal of my aforesaid grievances and recovery of the aforesaid amount such proceedings, both civil and criminal as are warranted by law, besides filing a complaint under the statutory provisions of The Consumer Protection Act, 2019 exclusively at your own risk, cost, responsibility and consequences which please note.

Place: New Delhi

Dated: [Insert current date]

[Signature]

(Suraj Prakash)

S/o Late Nain Singh

H. No. 62, Lambi Gali, Mangu Mohalla,

Ghitorni, New Delhi-110030