**NOTICE BEFORE FILING THE COMPLAINT**

To

Cenza Bank Private Limited

Represented by its Branch Manager

2nd Cross Street, Malati Nagar, Cosmos-60

Date: [Date]

Subject: Legal Notice Before Filing Consumer Complaint

Dear Sir/Madam,

I, K. Vimala (PAN Card No. xxxxx xxxxx), aged 40, residing at 12/308, 5th street, Karishma Nagar, Cosmos-70, am a teacher by profession, and have been working in Lavender Public School, Cosmos for the last seven years. I am writing to bring to your attention a serious issue I have experienced with your bank, a well-known and reputed institution in the BFSI sector. As an account holder at your Malati Nagar branch (Account No. xxxxxxxx9888), I have been a victim of a failed ATM transaction and subsequent poor customer service.

On February 4, 2022, at around 6:30 pm, I visited your Jeevan Nagar ATM. After waiting in line, I inserted my card and requested a withdrawal of Rs 6000/-. Despite the machine debiting my account, it failed to dispense the cash. The screen displayed my updated balance reflecting the deduction and prompted me to remove my card. As I had opted for a paperless transaction, I did not receive a receipt. Upon inquiring with the security guard outside, he claimed no knowledge of any issues with the machine. The following day, I contacted your 24/7 customer care to report this incident. They assured me the issue would be resolved promptly, providing me with the complaint ID 1234 56789. I also raised the issue on your consumer grievance redressal portal. However, after five days, I had received no response through either channel. In the hopes of expediting the resolution, I visited my home branch in person multiple times over the next few weeks. During each visit, I stressed the urgency of my situation given the amount involved. Although I was repeatedly assured that the matter would be resolved shortly, no concrete steps were taken to address my complaint.

To support my case, I presented all available evidence, including the transaction SMS I received on February 4 and my weekly account statement. I even requested that they review the CCTV footage and contact the security guard who was present that day. Yet again, I was met with empty assurances of a swift resolution. It wasn't until February 24, 2022, nearly three weeks after the incident, that I received a call from your customer care division. To my shock and disappointment, they denied any deficiency in service and refused to credit my account with the disputed amount.

I firmly believe this incident constitutes a clear violation of my rights as a consumer to quality banking services. It also represents a deficiency in service as defined under Section 2(11) of the Consumer Protection Act of 2019. As such, I am entitled to remedy under the relevant provisions of the Act.

I hereby demand the following:

1. credit the wrongly debited sum of money.
2. pay Rs 2000 as compensation.

You are hereby given a period of 15 days from the receipt of this notice to comply with the demands stated above. Failure to do so will leave me with no option but to initiate legal proceedings, including filing a complaint under the statutory provisions of The Consumer Protection Act, 2019, at your own risk, cost, responsibility, and consequences.

This notice is issued with the expectation of a prompt and fair resolution to avoid unnecessary legal actions. I trust that you will consider this matter seriously and act accordingly.

Yours sincerely,

K. Vimala [Your Signature]