**NOTICE BEFORE FILING THE COMPLAINT**

The Manager

Cenza Bank Private Limited

2nd Cross Street, Simala Nagar, Cosmos-60

IN RE: Auto loan agreement and related services

Dear Sir,

This is to bring to your kind notice that I had availed an auto loan from your Jeevan Nagar branch in Cosmos on 04/02/2022. I visited your branch to inquire about auto loans, as I already had a savings account with you. During our discussions, you sent me an SMS stating that I would have to pay Rs 5,000 for 24 months beginning March 2022. Based on this, I agreed and you sanctioned a loan of Rs 10,00,000/- with fixed interest rates.

The loan agreement was signed on 08/06/2022, and the hire-purchase agreement was signed on 10/06/2022.

The said loan agreement is suffering from the following defects:

* Unilateral change in EMI amount and tenure without prior notice (increased to Rs 8,000 for 20 months)
* Failure to initiate process for RC book and insurance policy changes as promised

I have reported the above matter to you several times, including:

* On 10/03/2022, I contacted you for an explanation, but you denied responsibility and claimed to be following the terms of the loan agreement.
* On 15/03/2022, I registered my grievance in the customer feedback section on your website and tried to contact you using the toll-free number, but received no response.
* On 18/03/2022, I received a call from your customer care cell, but the response was not different from the earlier one.

Despite all my pleadings, you have not rectified the defects in the services provided, which is indeed regrettable. On account of your aforesaid dereliction of duty and failure to rectify the same, I have suffered mental distress and potential financial losses.

You are hereby finally called upon to:

* Adhere to the original terms and conditions of the loan agreement (Rs 5,000 for 24 months)
* Initiate the necessary processes for vehicle registration and insurance policy without further delay
* Pay compensation for mental distress in the sum of Rs 10,000

Please comply with the above within 15 days of the receipt of this notice, failing which I shall be constrained to initiate proceedings against you for redressal of my aforesaid grievances and recovery of the aforesaid amount under the Consumer Protection Act, 2019, exclusively at your own risk, cost, responsibility and consequences.

Place: Cosmos

Dated: 20/03/2022

(Signature of the Consumer)

Bruno, S/o Mars

56/934, 2nd Cross Street, Vimala Nagar, Cosmos-45

PAN Card No. xxxxx xxxxx

Age: 46

Profession: Graphic Designer at H2O Designs Private Limited (for the last seven years)