NOTICE

Date: 10.03.2021

From,

Mukund Dineshchandra Mehta,

Age: 62 years

Occupation: Business

G-504, Indraprasth 5,

Anand Nagar Road, Satellite,

Ahmedabad - 380015.

To,

Principal Nodal Officer

at HDFC Bank Ltd.

5th Floor, Tower B,

Peninsula Business Park,

Ganpatraokadam Marg, Lower Parel (West),

Mumbai – 400013.

Sub: Legal Notice for the delay in processing the refund of the excess amount on the credit card.

Dear Sir/Madam,

I, Mukund Dineshchandra Mehta, am writing this legal notice in my capacity as the power of attorney for my daughter, Aneri Mukund Mehta, regarding the delay in processing the refund of the excess amount on her credit card.

On 6.02.2020, my daughter booked her ticket to Canada through GOIBIBO travel agent using her HDFC credit card no. 2448-6868-7007-5786. She paid Rs. 62,759/-. However, due to the COVID-19 pandemic and subsequent lockdown, she was compelled to cancel her trip. Consequently, the airline refunded the ticket amount to the same credit card on 13.05.2020.

Subsequently, due to an unauthorized transaction, we were forced to block the credit card and requested a refund of the excess amount. Despite numerous emails sent to the bank requesting the refund, we did not receive any response. It was only in February 2021 that the bank finally processed the refund even though the card was blocked on 15.08.2020 and the excess amount had been lying there since then.

Due to this delay which amounts to a deficiency of service on the We are seeking interest at the rate of 3% per month on the amount from 13.05.2020 to February 2021. Additionally, we request a total penalty of Rs. 500/- for the delay in refund processing and Rs. 10,000/- for the mental harassment endured throughout this ordeal.

We demand immediate reimbursement of the interest and penalty amounts, along with compensation for mental harassment.

Please be informed that failure to address this matter promptly and provide a satisfactory resolution within 15 days from the date of receipt of this notice may result in further legal action, seeking appropriate redressal in the consumer forum.

I trust that you will give this matter the attention it deserves and take the necessary steps to resolve it in a fair and timely manner.

Sincerely,

Mukund Dineshchandra Mehta

(Power of Attorney for Aneri Mukund Mehta)

Complainant