To, Date:

The Branch Manager

Union Bank of India

Gangtok Branch Gangtok, Sikkim

**Sub: Legal Notice for deficiency in service and harassment**

Dear Sir/Madam,

This is to bring to your notice that I, Manoj Kumar Pradhan, S/o S. Pradhan, aged about 34 years, resident of Temi Bazaar, Namchi, Sikkim, had availed a home loan of Rs. 7,00,000 (Account No. 531506650018340) from your branch in 2005.

As per the loan agreement, the rate of interest was fixed at 3,158 INR per month for a tenure of 240 months with EMI of Rs. 6,100. However, it has been noticed that your bank has been charging me a variable rate of interest instead of the fixed rate, which is a violation of the loan agreement terms.

Despite having paid over Rs. 12 lakhs against the loan to date, the outstanding amount is still shown as Rs. 6,56,000 in your statements. This is gross negligence and deficiency in service by your bank, causing me immense mental harassment and financial loss.

You are hereby called upon to:

Rectify the errors and anomalies in my loan account immediately. The outstanding amount should be shown correctly as Rs. 1,70,403 as per the terms of the loan agreement.

Compensate me with a sum of Rs. 1,00,000 for the mental harassment and agony caused due to a deficiency in service by your bank.

If you fail to comply with the above within 15 days of receiving this notice, I will be constrained to initiate appropriate legal proceedings against you to claim damages.

Sincerely,

[Consumer name and signature]