To,

The Branch Manager,

HDFC Bank Ltd.,

H.No.274/1,GroundFloor,  
Madhalawada,

Arambol, Pernem, Goa - 403524

Subject: Legal Notice for deficiency of Service and Violation of Consumer Rights

Dear Sir/Madam,

We, KPM Construction, a partnership firm duly registered under the Indian Partnership Act 1932, having our registered office at Ashiyan Building, Duler, Mapusa, Bardez, Goa, serve upon you this legal notice seeking remedy for financial loss caused due to deficiency in service.

1. That we are customers of South Indian Bank having an account at your Mapusa branch bearing Ac No. \_\_\_\_\_ and had issued an online payment instruction dated 22/09/2020 for transfer of Rs. 2,00,000/- (Rupees Two Lakhs Only) in favour of M/s Aviza Technologies vide UTR No. SIBLN206639374 and HDFC Code HDFC0000072.
2. That due to an inadvertent error in one digit of the account number, the aforesaid amount got credited to the account of an unrelated third party Shri Mohammed Yunus Ganai thereby causing wrongful loss of Rs. 2,00,000/- to us.
3. That upon realizing the error, we intimated your bank on 23/09/2020 requesting reversal of the wrong credit and refund of said amount. However, you failed to carry out the necessary verification and audit before giving effect to the online payment instruction which constitutes grave deficiency in service and negligence as per the Consumer Protection Act, 2019.
4. That despite multiple follow-ups vide letters dated 23/09/2020, 30/11/2020, and emails dated 13/10/2020, and 19/10/2020, you have failed and neglected to refund the said amount of Rs. 2,00,000/- thereby causing us financial loss and mental agony.

You are hereby called upon to refund the wrongfully debited amount of Rs. 2,00,000/- along with interest @ 12% p.a. within 15 days of receipt of this notice, failing which we shall be constrained to initiate appropriate legal proceedings against you in the competent Consumer Disputes Redressal Commission to protect their interests, without any further notice.

Yours faithfully,

Consumer