[Bank's Address]  
  
[City, State, Pin Code]  
  
[Date]  
  
Subject: Request for Investigation & Refund for Fraudulent ATM Withdrawal  
  
Dear [Bank's Grievance Officer Name],  
  
I am writing to formally bring to your attention an incident of unauthorized withdrawal made from my bank account held at your esteemed institution, City Bank. The withdrawal to be addressed occurred on January 11, 2024, wherein a sum of INR 29,999 was fraudulently debited from my account without my consent or knowledge.  
  
\*\*Facts of the Case:\*\*  
On the mentioned date, a single fraudulent ATM transaction was executed in a city different from my residence, and bank records would show that I was not present in the ATM’s location at the time. Despite the transaction count and geography presenting red flags, there were no alerts raised, nor was any SMS sent to my registered mobile number concerning the withdrawal.  
  
\*\*User's Non-Negligence:\*\*  
I assert that there was no negligence on my part regarding the safeguarding of my ATM and banking credentials. My ATM card was not lost, nor had I applied for a replacement that I failed to receive. I also confirm that my PIN was not shared at any point with anyone, thereby reinforcing my vigilance in preserving the security of my banking details.  
  
\*\*Bank's Duties and Obligations:\*\*  
It is the duty and obligation of City Bank, as per RBI guidelines, to ensure the safety and integrity of customer accounts and funds. This includes robust monitoring and surveillance to prevent unauthorized transactions. It is quite distressing that I received an email notification of the transaction, quietly suggestive of the bank’s knowledge of the transaction post-facto, though not within the stipulated hour which could have catalyzed prompt action from my side.  
  
\*\*Bank's Negligence or Service Deficiency:\*\*  
Considering that no immediate alert was provided via SMS or email within an hour of the unauthorized transaction, it indicates a deficiency in service and a lapse in the bank's mandated procedures ensuring consumer protection against fraudulent activities.  
  
\*\*Investigation and Evidence Preservation:\*\*  
I urge the bank to initiate a prompt and thorough investigation into this matter and maintain all pertinent evidence. This should include, but not be limited to, ATM camera footage, transaction logs, IP addresses (if applicable), and any additional information that can assist in tracing the malefactor(s).  
  
\*\*Restitution and Compensation:\*\*  
On account of the distress, inconvenience, and potential risk to my financial stability this incident has caused, I am seeking a complete refund of the withdrawn amount, INR 29,999. Furthermore, in compliance with the guidelines and legal precedents set by the RBI and various judicial decisions, I petition for suitable compensation for the harassment and mental agony endured.  
  
This grievance is made in the hope that City Bank, a venerated financial institution, will uphold its reputation by promptly and sympathetically addressing this unfortunate situation. It is not my intention to cast undue aspersions but merely to seek redress and fair compensation in accordance with established laws and guidelines.  
  
I appreciate your immediate attention to this serious matter and await your swift response.  
  
Yours faithfully,  
[Your Name]  
[Your Contact Details]  
[Your Address]  
[Account Number]  
  
[Enclosures: Copies of email notification received and any relevant supporting documentation]