**Dear Sir/Mam,**

**Subject**: Miss guide to purchase this policy by saying **99%** guaranty to provide loan at **0%** ROI By Reliance Capital Executive (Miss **Sweta** and her mobile No. **9911619818**) and her Loan Manager (Alok, mobile No. **8447125345**) from Chandigarh branch.

My Personal Details and policy details as mentioned below.

Name: Ravi Kumar

Mobile No. 7678669217/9958317627

Address: 228, Ground Floor, H – Block Sector 22 Noida 201301 landmark: Near Shiv Mandir

**Policy Number: 03659064**

**Premium Amount: 33,548.00 as I got the policy receipt**

**Amount Paid by me: 35, 000**

**Now I am going to share why I purchase this policy.**

In the month October 2017, I got a call from sweta as she was saying to me that I am calling from Reliance Capital Chandigarh branch, we provided at 0% ROI Loan from Reliance Capital and amount provide you within 30 days max, if you want to take this loan then you will have to purchase a insurance policy from Exide Life Insurance and you have to pay 7 years premium as par your loan amount only condition is that after maturity you are not authorize to take benefit of this policy because reliance capital provide loan this time to fulfill my requirement and all the benefits can authorize to take by Reliance capital, that time I was preparing of my marriage arrangement and I required amount because no one there to help me in such circumstances. So decide to purchase this policy and amount decided by me (**2, 50, 000.00- Two lacks fifty thousand only**) and calculated by **sweta (35,714\*7 = 2, 50,000.00**) while I discussing sweta, Loan Manager Mr. Alok also convince and give give commitment to provide loan 99% so don’t panic and use this product this time and always ready to help you regarding this in future too. So I was thinking positively yes I can manage my marriage expense by help of this loan very easily. At last I have purchased this policy and paid the amount by using my credit card which I have attached screen shot, I got as text msg on my mobile.

In same month I got bond paper at my address, that time I called to sweta and told her yes I got bond paper then she told you have to send me first page of your bond paper to submit in Reliance capital to take Reliance capital as guaranty because Reliance capital is authorize to take benefit of this policy after maturity as provide loan amount by Reliance capital this time.

I sent a mail to alok mail id like [alokk5381@gmail.com](mailto:alokk5381@gmail.com) and I have also attached one copy of my email sent item as attachment please look into it.

Meanwhile I called to **alok and sweta** and confirm them its going perfectly if any required any info please let me know and they were responding me no its fine everything is going smooth and your loan amount 100% confirm credited in your bank account.

As par my requirement I need amount only purpose to manage marriage expenses so date will come as par reliance capital max 30 days. I started to call sweta and Alok both and they are picking my call and told me to wait 3 days more after 3 days bank executive call you and take some information related to your banking and transfer the amount in your bank account. I was very happy now I can manage everything very smoothly on that day I was in my home town to manage marriage arrangement.

As par Alok and Sweta committed date will come but amount is not credited in my account so I was worry and then call to Sweta and Alok, please sir can you check it where is stop my loan, please look and provide the loan because its very urgent, I have to manage so many thing and they are responding ok I check it with bank why your amount is not credited.

Everybody said that when you are going to do own marriage that was the golden moment for all but in my case its very pressurize and always panic to manage the requirement but what can I do noting everything depend on Alok and Sweta.

On that time My loan amount not credited into my account and sweta told me to arrange in your local area right now after 1 week reliance capital will credit the amount so what should I do? I managed amount by using credit card and take some help from friends.

After marriage I got call from HDFC Bank executive and taking all the details related to bank details told me, I just informed you.

After sometime he was calling and told me you have submit any LIC NOC document to credit the amount in your bank account, this is new story, I don’t have any about it and never told me about this by Alok and Sweta and they also reply don’t worry I talked to him he Is my friend he can provide amount wait Mr. Ravi, I will inform your asap.

Still I have faith on Sweta and Alok, Ye Then are very good person then can help me and sort out current finally loan taken from market.

After some days again HDFC executive call and told me without NOC I can provide amount but you have wait 30 days then your loan amount credited in your account and Alok told me No worries Ravi ji after 30 days loan amount credit in you bank as par guaranty on that I told to Alok and Sweta if not possible then please revert my amount (35,000) , I can manage it but then again convince me and take 30 days’ time to credit amount .

Meanwhile I was getting frustrated and mentally ill and always thinking about it how to manage it and I was waiting 30 days to get loan amount. And also called to Alok and sweta, Sir please check and do my loan as soon as possible and Alok revert me no worried this time sure your loan amount will credit in your account.

30 Days gone but loan amount in not credited again Alok and Sweta told me after one week amount sure will credit in your account ok but after one week they are both (Alok and Sweta) not picking my call and I called daily basis but they are not responding. Whenever I called to Alok then somebody pick my call and told me he is available you can call after 5 mints again I call him but his number in not available.

**Right now I have 2.5 lack loan which I have to pay but how, how, how**

Lastly if you think my problem can short out in 10 to 20% then please revert my amount as soon as possible.

By my profession I am very strong person but this time I am not able to take load this finance crisis some time in my blank mind (if not able to pay the amount then thinking about **suicide**)

Please if you can revert my policy amount and cancel the policy it will be very helpful for me to manage.