

General Details

Ombudsman Office	BO New Delhi I	CEPC Office	NA
Complaint Number	202021014017506	Complaint Date	29/12/2020
Complaint To	RBI		

Details of the eligible regulated entity

Type	Bank	Category	PRIVATE SECTOR BANKS
Is complaint related to credit card?	Yes	Name	KOTAK MAHINDRA BANK LTD.
Branch		District	WEST DELHI
State	NCT OF DELHI	Address 1	
Address 2		Branch Category	METROPOLITAN
Nodal Officer's name		Is your complaint against the wallet of the regulated entity	No
Name of the wallet		Transaction/Reference Number	
Is your complaint against a Business Correspondent?	No		

Complainant Details

Complainant Name	pradeep singh rawat	Age	30
Gender	Male	Complainant Category	Individual
Email ID	yatogamikuroh1990@gmail.com	Mobile No	9990951997
Complainant Address	B-1/35a raja puri uttam nagar new delhi 110059	Telephone No	

Account Details

Account category	CARDS	Account sub category	CREDIT CARD
Bank account no		Card no	4166464311237473
Loan Account no			

Complaint Details

Category	FAILURE ON COMMITMENTS	Grounds of complaint	Delay in banking facility
Subject Description	8(1)(g) Failure to provide or delay in providing a banking facility (other than loans and advances) promised in writing by a bank or its direct selling agents	Disputed amount involved (in Rupees)	25000
Compensation sought, if any (in Rupees)	0	Facts of the complaint	Dear RBI, I am Pradeep Singh Rawat Kotak Mahindra bank credit cards holder. I am getting harassed and suffering from this bank from October month till yet and did not get any solution from them. even I had a complaint on their Personal Banking Grievance Redressal Level 4 form but I did not get any suitable response from them. now I want a solution to this suffering. Kotak bank agent had failed to fulfill his commitment with me and he had cheated me with fake words. I have all his recording on my phone where he had promised me. even I had sent the all recording to his superior but they are not taking wise action against him. he had promised me to provide the settlement letter of my two credit cards but now he was refuse to take calls and blocked me. now I am getting harassed day by day by their agents on the phone and home they want money but I had already paid. kindly short it out this problem and provide me the refund. they are forcing me to pay the remaining amount.

Nomination Details

Nomination	No	Representative Name	
Representative Telephone Number		Representative Email Id	
Representative Address Line 1		Representative Address Line 2	

Representative
Place

Representative District

Representative
State

Representative
Pincode