

[Your Name/Company Name]
[Your Designation]
[Premium Account Number]
[Date]

To,
The Branch Manager,
[Bank Name]
[Branch Address]

Subject: Formal Grievance Regarding Cheque Dishonor due to Technical System Glitch

Dear Sir/Madam,

I am writing to express my strong dissatisfaction regarding the wrongful dishonor of my cheque number [Cheque Number] dated [Date] for the amount of [Amount], drawn in favor of [Payee Name].

Despite maintaining a sufficient balance of [Current Balance] in my premium account, the cheque was returned unpaid with the reason citing "Technical Error/System Glitch." As a premium client of your bank, I find this lapse in service unacceptable.

This incident has not only caused significant professional embarrassment but has also jeopardized my credit standing with the payee. Furthermore, I have been informed that a "Cheque Return Charge" has been debited from my account for an error solely attributable to the bank's internal systems.

I hereby demand the following actions:

- Immediate reversal of all wrongful penalty charges and taxes related to this dishonor.
- An official letter of apology or a "Correction Memo" addressed to the payee to clear my reputation.
- Assurance that my credit score (CIBIL/Credit Bureau) will not be negatively impacted by this internal error.

Please resolve this matter within [Number of Days] business days. Failure to provide a satisfactory resolution will compel me to escalate this grievance to the Banking Ombudsman and reconsider my banking relationship with your institution.

I look forward to your prompt response.

Yours sincerely,

[Your Signature]
[Your Full Name]
[Contact Number]