

To,
The Nodal Officer / Principal Nodal Officer,
[Name of the Bank],
[Branch Address or Head Office Address],
[City, State, Zip Code]

Date: [Insert Date]

Subject: Formal Escalation: Unresolved Failed ATM Transaction Refund - Ref No: [Original Complaint Number]

Dear Sir/Madam,

I am writing to formally escalate a grievance regarding a failed ATM transaction that has remained unresolved despite my previous complaint filed on [Date of First Complaint].

The details of the transaction are as follows:

- **Account Number:** [Your Account Number]
- **ATM ID/Location:** [Location where transaction was attempted]
- **Date and Time of Transaction:** [Date and Time]
- **Transaction Amount:** [Amount]
- **Transaction Reference Number:** [Reference Number from SMS/Slip]

On the aforementioned date, I attempted to withdraw cash, but the ATM failed to dispense the money. However, the amount was debited from my account. I registered a formal complaint via [Customer Care/Branch] under Ticket ID [Ticket Number], but the standard turnaround time has passed without the funds being reversed.

As per the regulatory guidelines, banks are required to re-credit failed ATM transactions within a specific timeframe. Since this has not been honored, I request you to investigate this matter urgently and credit the disputed amount, along with any applicable statutory compensation for the delay.

I have attached the copy of the transaction slip/account statement for your reference.

Looking forward to a prompt resolution.

Yours faithfully,

[Your Signature]
[Your Full Name]
[Your Phone Number]
[Your Email Address]