

To,  
The Grievance Redressal Officer / Nodal Officer,  
[Name of the Bank/Financial Institution],  
[Branch Address or Corporate Office Address],  
[City, State, Zip Code]

**Date:** [Insert Date]

**Subject:** Formal Escalation: Inadequate Resolution of Grievance Regarding Delayed Loan Disbursement (Application No: [Insert Number])

Dear Sir/Madam,

I am writing to formally escalate my grievance regarding the significant delay in the disbursement of my loan, as my previous complaint (Ticket/Complaint No: [Insert Previous Complaint Number]) dated [Insert Date] has not been resolved to my satisfaction.

Despite completing all documentation and receiving a formal sanction on [Insert Sanction Date], the funds have not yet been credited to my account. The response I received from the customer service department on [Insert Date of Response] was vague and failed to provide a definitive timeline for disbursement or a valid reason for the continued delay.

This delay is causing me significant financial hardship and [mention any specific impact, e.g., loss of property booking, delayed tuition fees, etc.].

I request your immediate intervention to:

- Provide an immediate update on the status of my disbursement.
- Ensure the funds are released within [Number] business days.
- Provide a written explanation for the delay and the failure of the initial grievance process.

If this matter is not resolved within the next [Number] days, I will be compelled to escalate this issue to the Banking Ombudsman / [Relevant Regulatory Body].

I have attached copies of my loan sanction letter and previous correspondence for your reference.

Yours sincerely,

[Your Full Name]  
[Your Contact Number]  
[Your Registered Email Address]  
[Your Loan Account/Application Number]