

[Widow]

1. LDM.

B. Report about last housing insurance claim?
by 25/11

2. ASDM (Suda) / CC/ALCA(210/E)
workbooks
(RC against insurance co.)
P13 speak 15/11

To, The District Magistrate, Dehradun.

Date: November 15, 2025

Subject: URGENT PLEA FOR INTERVENTION: Unrelenting Mental Harassment, Threats of Car Impoundment, and Denial of Justice Following My Husband's Demise (Loan A/c No. 462586237).

Respected Sir,

I am writing to you again, not just as a petitioner, but as a widow and mother at the end of her rope, struggling against the immense pressure being placed upon me by **HDFC Bank** and **HDFC ERGO**. I beg for your swift, merciful intervention.

I refer to my original written application, which detailed the tragedy of my late husband, Mr. Pradeep Raturi, and the subsequent denial of the insurance claim intended to protect our family.

The loan was secured by two policies: **HDFC ERGO Credit Protect Group Insurance (Policy No. CI24-14680891)** and **Sarv Suraksha Plus (Group) (Claim No.: RR-CI24-14680891)**.

Update till date on the matter is as follows:

1. **Lead Bank Officer Report (Sept 3, 2025):** I received the mail from your office on **September 3, 2025**, forwarding the investigation report from the Lead Bank Officer. While grateful for the investigation, the subsequent actions have only tightened the vice.
2. **Repeated Repudiation & Financial Threat:** Despite all my pleas, HDFC ERGO has **again** sent the same, dismissive repudiation letter. Simultaneously, HDFC Bank is intensifying its pressure, demanding I make an immediate decision on loan repayment or they'll be **impounding the car**, the last material possession linked to my husband and a necessity for my family's survival.
3. **The Bank's Evasion:** When I approach the bank, I am simply told I must take up the matter with HDFC ERGO **independently**.

Sir, please look at the fundamental point of my case. At the time of processing the car loan:

- We only met **one single HDFC Bank employee**.
- This employee processed *both* the vehicle loan and the insurance application, conducting the process entirely off-site—first at the car dealership and later at my late husband's office.
- We were given a clear impression that the insurance was a **mandatory life insurance** product, required as per IRDA guidelines to secure *any* loan.
- The documents were **never made physically available** to us via mail or courier.

If the HDFC Bank employee executed both formalities simultaneously, giving us the impression of a **unified, seamless transaction** essential to the loan's disbursement, how can HDFC Bank now separate the two entirely, washing its hands of all responsibility and placing the entire

burden on me to fight a separate battle with HDFC ERGO? The bank facilitated this process; they cannot now claim ignorance.

Sir, the pressure is immense. I am a young widow navigating bureaucracy and financial threats while trying to raise my daughter and rebuild a life shattered by loss. This constant harassment and the threat of losing our car have led to severe, debilitating **anxiety issues**. I cannot afford to break down; my daughter depends on me.

I am not asking for charity, Sir, I am pleading for **justice** and for a fair review of a transaction that was presented as one. I urge you to use the power of your office to immediately ask both HDFC Bank and HDFC ERGO to thoroughly review this case in the context of how the loan was originally processed.

I seek your urgent help to find justice and a resolution, so that I may finally grieve and provide stability for my child without the shadow of corporate threats looming over us.

With immense hope and trust in your justice,

Sincerely,

Supriya
11/11/25

Supriya Nautiyal Wife of Late Mr. Pradeep Raturi

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