



Vijayashankar Na <naavi9@gmail.com>

RE:'ICICICARE=040-674-836' FW: Fraudulent Withdrawals : Thomas Raju A/C602701509178 at Anna Nagar branch, Chennai

1 message

Head Service Quality <headservicequality@icicibank.com>**Tue, Feb 8, 2011 at 5:38 PM**

To: Vijayashankar Na <naavi9@gmail.com>

Dear Sir,

We write with reference to your e-mail of January 29, 2011 addressed to our Senior Management with regard to the concerns raised by Mr. Thomas Raju.

We wish you inform you that our Senior Management has empowered our Managers and Officers to address the concerns raised by our esteemed customers for the speedy resolution. Further, they have been apprised of the concerns raised by you in your e-mails on the above subject.

We affirm that ICICI Bank at all times acts with due diligence, in good faith, and in no manner prejudicial to the interest of its customers.

Sincerely,

K Raghavender
Office of Head Service Quality

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This e-mail message may contain confidential, proprietary or legally privileged information. It should not be accessed by anyone who is not the original intended recipient. If you have erroneously received this message, please delete it immediately and notify the sender. You will appreciate that e-mail transmission cannot be guaranteed to be secure or error-free as its contents are susceptible to loss, damage, interception, destruction, etc. Before opening any attachments please check them for viruses and defects. The notice appended to the e-mails is not intended to prejudice the interests of our customers in any manner or to evade responsibility for any act of done with the endorsement of ICICI Bank.

-----Original Message-----

From: Vijayashankar Na (naavi9@gmail.com)

Date: Friday, February 04, 2011 05:06 PM

To: Head Service Quality (headservicequality@icicibank.com)Cc: Raju, Thomas (Thomas_Raju@syntelinc.com)

Subject: Re: Vijayashankar: FW: Fraudulent Withdrawals: Thomas Raju A/C602701509178 at Anna Nagar branch, Chennai

Dear Mr Raghavender

I appreciate your sense of duty to protect your senior managers from the botheration of responding to customer queries.

I think I have sufficiently emphasized in my mails that my intention in getting a message across to Ms Chanda Kochhar was not to merely complain about a service issue. It was to bring to her notice that we are contemplating a legal action which includes criminal liability on Ms Chada Kochhar.

I am not certain if you understand the implications of your action. However as a senior manager, if you want to take the responsibility to confirm me that the matter is deemed to have been brought to the attention of Ms Chanda Kochhar, we will go ahead with our next phase of action.

Kindly remember that Ms Chanda Kochhar will not be able to excuse herself of the consequences that may follow for reasons of not being able to personally respond to this mail.

Na.Vijayashankar
(Naavi)
For and On Behalf of Thomas Raju
A/C No: A/C 602701509178 at Annanagar branch, Chennai

On Thu, Feb 3, 2011 at 7:22 PM, Head Service Quality <headservicequality@icicibank.com> wrote:

Dear Sir,

We write with reference to your e-mail of February 2, 2011 addressed to our Senior Management with regard to the concerns raised by Mr. Thomas Raju.

We wish you inform you that our Directors have empowered our Managers and Officers to address the concerns raised.

Further, we wish to state that we have already responded to Mr. Raju directly vide our letter dated September 27, 2010 in response to his complaint to the Banking Ombudsman. We request you to treat this as our final response and refrain from repeat correspondence in this regard.

We affirm that ICICI Bank at all times acts with due diligence, in good faith, and in no manner prejudicial to the interest of its customers.

Sincerely,
K Raghavender
Office Of Head Service Quality

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-----Original Message-----

From: Vijayashankar Na (naavi9@gmail.com)
Date: Wednesday, February 02, 2011 07:50 PM
To: Head Service Quality (headservicequality@icicibank.com)
Subject: Re: Vijayashankar: FW: Fraudulent Withdrawals: Thomas Raju A/C602701509178 at Anna Nagar branch, Chennai

Dear Mr Raghavender

Please let me know under what authority you are accessing the mails sent to chanda.kochhar@icicibank.com.

I have not asked you for any confidential information about any of your customers and please let me know why you are making such a statement.

Naavi
Na.Vijayashankar
9343554943
For and on behalf of Mr Thomas Raju

On Wed, Feb 2, 2011 at 7:16 PM, Head Service Quality <headservicequality@icicibank.com> wrote:

Dear Sir,

We write with reference to your e-mail of January 29, 2011 addressed to our Senior Management with regard to the concerns raised by Mr. Thomas Raju.

We take this opportunity to inform you that our guidelines on confidentiality forbid us from revealing any information pertaining to our customers to a third party and we strictly adhere to compliance of bankers'

obligation to maintain secrecy in respect of customer accounts/transactions.

We hope you will meet the above explanation with understanding and acceptance.

We affirm that ICICI Bank at all times acts with due diligence, in good faith, and in no manner prejudicial to the interest of its customers.

Sincerely,

K Raghavender
Office Of Head Service Quality

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-----Original Message-----

From: Vijayashankar Na (naavi9@gmail.com)

Date: Monday, January 31, 2011 10:21 PM

To: Head Service Quality (headservicequality@icicibank.com)

Subject: Re: Fraudulent Withdrawals : Thomas RajuA/C602701509178 at Anna Nagar branch, Chennai

Dear Mr Raghavender

I wish to keep you on notice that by responding to my earlier message to Ms Chanda Kochhar you may be putting your MD in an avoidable embarrassment.

I am expecting a reply from ms Chanda Kochhar since the notice was sent to her. Any response from others is not acceptable to me.

I once again request you to send the mail to Ms Chanda Kochhar so that she has an opportunity to respond.

Naavi

On Mon, Jan 31, 2011 at 7:30 PM, Head Service Quality <headservicequality@icicibank.com> wrote:

Dear Sir,

We write with reference to your e-mail of January 29, 2011 addressed to our Senior Management with regard to the concerns raised by Mr. Thomas Raju.

We wish to state that we have already responded to Mr. Raju directly vide our letter dated September 27, 2010 in response to his complaint to the Banking Ombudsman.

We also take this opportunity to inform you that our guidelines on confidentiality forbid us from revealing any information pertaining to our customers to a third party and we strictly adhere to compliance of bankers' obligation to maintain secrecy in respect of customer accounts/transactions.

We affirm that ICICI Bank at all times acts with due diligence, in good faith, and in no manner prejudicial to the interest of its customers.

Looking forward to your co-operation in helping us serve you better.

Sincerely,

K Raghavender
Office Of Head Service Quality

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From : Naavi9 <naavi9@gmail.com>
Date: January 29, 2011 1:37:17 PM GMT+01:00
To: "Chanda Kochhar /CORP/IBANK/BKC" <chanda.kochhar@icicibank.com>
Subject: **Fraudulent Withdrawals : Thomas Raju A/C 602701509178 at Anna Nagar branch, Chennai**

To
Ms Chanda Kochhar
Managing Director
ICICI Bank
Mumbai

Regarding: Fraudulent Withdrawals: a/c Thomas Raju, A/C 602701509178 at Annanagar branch, Chennai

Dear Madam

I am Na. Vijayashankar, also known as Naavi, founder of www.naavi.org. I am an ex-Banker and specialize in the field of Techno Legal Information Security.

I recently represented one of your customers who had suffered a loss on account of fraudulent withdrawals from his account. As you may be aware, ICICI Bank was ordered to pay damages to the customer on account of the fraudulent withdrawal and the matter is now in the appeal Court.

In the meantime, I have been approached for professional assistance by another client of ICICI Bank namely Mr Thomas Raju holding an SB account A/C No 602701509178 at Annanagar branch, Chennai, who has suffered a loss of Rs 162,800/- due to a set of fraudulent transactions which occurred on 6th and 7th April 2010.

In the event legal proceedings are launched in this case, both civil and criminal liabilities may arise on some of the Bank officials including you.

I respect the achievements made by you in the Bank and am aware of your outstanding career achievements as well as recognitions gained.

I am therefore sending this request that you take steps to settle the claim of the victim customer immediately without a legal challenge.

This would avoid the embarrassment of you being named in the legal proceedings as an accused for civil and criminal liabilities.

I am aware of such settlements having been made in the past by your Bank. I am also aware that at least one such settlement offer was refused by the customer on account of the unreasonable indemnity condition put forth by your Bank.

In the event the settlement is offered without any indemnity, I may be able to persuade the customer to drop further legal proceedings.

The complete information about the incident is already with you since the customer has sent several e-mails to you in this regard which have been acknowledged without positive action.

In case I receive any positive action from your end before 7th February 2011, I will

2/10/2011

Gmail - RE:'ICICICARE=040-674-836' F...

recommend to the customer to hold back or drop further legal proceedings.

Kindly note that no injunction can be brought under law in any Court or any action taken to stall the intended proceedings and any such attempt will be considered as your refusal to take the conciliatory route to resolving the dispute. Kindly donot be guided by any wrong advise in this regard.

Regards

Naavi
+919343554943
Na.Vijayashankar
(This mail is digitally signed)
www.naavi.org

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<http://www.naavi.org>
<http://www.cyberlawcollege.com>

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