SUPPLEMENTARY WITNESS STATEMENT OF KOBAD BANKWALA
PURSUANT TO RULE 9 REQUEST FROM THE LAMPARD INQUIRY

Introduction

1. I, Kobad Bankwala [DOB: [I/S] and address: [I/S] [I/S]], the father of Darian Bankwala [DOB: 3 November 1998, and DOD: 27 December 2020], provide this supplementary statement to detail further my response to Question 102 of the Rule 9 request.

Maldon District Council

2. As noted in my substantive statement, Maldon District Council ("MDC") did not give Darian any accommodation support at any stage. Before Darian was discharged from Rochford Hospital, he asked MDC for accommodation support but even then, they refused to give him any housing support. Not only were Darian's requests refused but so were our family's repeated requests, despite our explanations that Darian needed accommodation due to his significant mental health needs.

3. I have evidence of our correspondence with MDC in respect of these issues, which I invite the Inquiry to review to assess how the local authority refused Darian the accommodation he needed (as healthcare providers themselves even noted during Darian's admissions). I consider that the Inquiry should consider these issues because the provision of mental health services generally, and specifically the issue of Rochford Hospital's unsafe mental health discharge of Darian to no address of his own, cannot be investigated in isolation of accommodation and housing issues, given that Darian was noted by clinicians themselves to have accommodation needs, and that all authorities involved were aware of the risks he posed to his family at home.

[I/S] Mortgage Company and Financial Ombudsman Service

4. As outlined in my substantive statement, [I/S] was our mortgage provider when Darian was in mental health crises and when he died. As I have raised in my substantive statement, this company was fully aware of Darian's crises and the impact these were having on us when we were just trying to keep Darian alive while also trying to protect ourselves from the escalating risks he presented due to his mental health.

5. For completeness, between 2019 and 2021, I raised concerns with [I/S] regarding their arrears handling; and in 2021 and 2022, I repeatedly warned [I/S] that my family was in crisis and we could not cope. I consider that [I/S] effectively ignored the safeguarding warnings and medical information provided about Darian's health and our family crisis. Instead, [I/S] pursued us aggressively for mortgage repayments. [I/S] never issued a final response letter to us in response to our complaints.

6. After Darian's death, I submitted a complaint to the Financial Ombudsman Service ("FOS") regarding [I/S]'s actions. However, as [I/S] had not issued a financial response letter, the FOS said that they were not going to investigate the matter. I consider that this matter was closed based on a technicality. I consider that the FOS failed to consider the gravity of my complaint – in that they closed the file down before investigating it, despite the seriousness of my allegations, just because of a technicality. I consider that such bodies, responsible for monitoring, reviewing, investigating and sanctioning in the finance industry, need to be themselves monitored and supervised by a parliamentary body to ensure that they properly serve the public and are not able to simply close files down on minor technicalities.

7. I have to this end been in correspondence with John Whittingdale MP and the Treasury Select Committee. I received a response from John Whittingdale MP on 8 July 2025:

> *'The issues you have raised touch on several important areas: the adequacy of consumer protection mechanisms, the accountability of financial institutions, and the need for regulators to act fairly and with compassion — especially when vulnerable individuals or families are involved. The Financial Ombudsman Service plays a vital role in offering redress to consumers when things go wrong, and it is essential that its scope and approach reflect not just legal technicalities, but the real-life human circumstances of complainants.*
>
> *I am concerned by the proposals from UK Finance that appear to limit the ability of the FOS to fully investigate complaints or apply appropriate discretion. It is imperative that reforms are made in the public interest, and not solely for the benefit of the industry. I agree that a system which penalises delays caused by bereavement, trauma, or complex safeguarding contexts risks failing the very people it is meant to protect.*
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> *I would hope that your letter and supporting information are welcomed and carefully considered by colleagues on the Treasury Select Committee.'* **[John Whittingdale MP e-mail to Kobad Bankwala, 8 July 2025].**

List of Documents which I have:

Please see the Annex of Documents

Statement of Truth:

I believe the content of this statement to be true

[I/S]

SIGNED ……………………………………………

MR KOBAD BANKWALA

DATED 10/04/2026 ……………………………………………..

ANNEX OF DOCUMENTS

Correspondence between Kobad Bankwala and Maldon District Council, May 2020 – July 2021.

Kobad Bankwala e-mail to John Whittingdale MP and Treasury Select Committee, 7 July 2025.

John Whittingdale MP e-mail to Kobad Bankwala, 8 July 2025.