

**D.SATHYARAJ (Advocate)**

New No.14, Old No.11/1, P.A.N. Rajarathinam, 4<sup>th</sup> Lane,  
G.A. Road, Old Washermenpet, Chennai-600 021.  
E-mail:advocatesathyaraj2022@gmail.com

**BY EMAIL**

**DATE: 18.08.2023**

**Ref: SS/HDFC/OTS/EMAIL/AUG-2023/1524-1156**

**THOMAS PUPPALA**

**EMAIL ID: PTHOMAS.COCMP@GMAIL.COM**

**Subject:** Invitation for Settlement of Credit card outstanding **384659.28/-** - pertaining to the Credit Card No: **( 517635XXXXXX3868 / 0001019020004977265)**

Sir/Madam,

On behalf of and under instructions of **HDFC BANK LTD**, having its Registered Office at HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai -13 and one of its Branch Office at HDFC BANK LTD, Credit Cards Division, #5-9-22/A & 5-9-22/1/B, 5th Floor, Shapoorji Towers, Shapoorwadi, Adarsh Nagar, Opp: Telangana Secretariat, Hyderabad - 500063, (hereinafter referred to as 'My client' or 'the Bank') under whose instructions I have to address you as under:

This is in reference to the credit card facility availed by you in the captioned card account and it is found that you have failed to maintain financial discipline and to discharge their repayment obligations as agreed under the terms and conditions of the Card member agreement to repay the loan amount which would result into initiation of legal action in upcoming days in near future. However, to avoid such future litigation and taking into account of the unprecedented situation, our client has decided to engage the customers for amicable settlement of their credit card outstanding which may be done by the customers by submitting their settlement proposals to my client/Bank.

1. My client states and submits that, you being the customer(s) availed a **517635XXXXXX3868** (bearing **AAN: 0001019020004977265** for a sum of **Rs. 384659.28/-** by entering into a Credit Card facility and agreed to make repayment of the said utilized amount due. Please note as a result of continuous default in repayment, as on **17.08.2023** your above referred credit facility having total outstanding amount of **Rs. 384659.28/-** is due and payable to my client.

2. My Client further submits that, Now, with a view to amicably settle the credit card outstanding appearing against your credit card account(s), you may submit a settlement proposal to my client and/or may contact it's Officer Mr/Ms. **Naveen K** on his mobile number no. **08035465521**. For due consideration of proposal by my client. My Client hopes that you will take this offer as an opportunity to settle the credit card account and to avoid the future litigations.

3. My Client states and submits that, the contents of this letter shall not be presumed to be an approval from my client on any settlement offer so submitted by you, and my client exercises complete discretion in accepting or rejecting the settlement offer/s without assigning any reason.

4. My Client states and submits that, the objective of this present Notice is to only provide an opportunity to the customer/s to amicably resolve and settle the loan account and the outstanding's by submitting their settlement proposal and discussing it with my client and nothing in this letter shall be construed to create any obligation either on my client or on you being the card member/ customer unless the settlement terms are reduced in writing and signed by you as a card member/customer and my client.

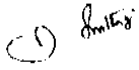
5. My Client further submits that, present letter is issued without prejudice to the rights of my clients to continue/initiate legal proceedings against you for recovering the outstanding dues in terms of contractual rights created in favour of my client under Credit Card Agreement(s) duly agreed by you in the event the settlement offer being rejected by my client.

For any further clarification you may please contact above name officer on given Contact number.

Settlement proposal should be received by my client on and before **31.08.2023** and any such proposal received after **31.08.2023** shall not be considered by my client.

"Kindly ignore the said notice if you have already paid entire dues before receipt of this notice."

Yours truly,

A handwritten signature in black ink, appearing to read 'D. Sathyaraj', written over a circular stamp or mark.

(D.SATHYARAJ)  
Advocate.