

D.SATHYARAJ B.A,B.L

New No.14, Old No.11/1, P.A.N. Rajarathinam, 4th Lane,
G.A. Road, Old Washermenpet, Chennai-600 021.
E-mail: noticesreply2024@gmail.com

BY WHATSAPP

DATE: 20.01.2025

**Ref: SS/HDFC/SEC 406/WHATS/JAN-2025/8871-1520
RAMAMURTHY V**

WHATSAPP NO: 9632199072

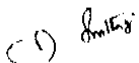
Subject: Notice / Intimation before initiating Criminal complaint against you for non-payment of **Creditcard** amount outstanding **Rs. 32079.98/-** on **Creditcard** No. **0001011580001713490/000489377XXXXXX3492**

Dear Sir/Madam,

Under instructions from and on behalf of our client M/s. HDFC BANK LTD having its registered office at HDFC Bank House Senapati Bapat Marg, Lower Parel-(West), Mumbai-400 013 and Branch Office at **HDFC BANK LTD,2nd floor, Umiya Velocity, Near Esteem Mall, Hebbala, Bangalore 560024.**We address you as under:

1. You availed **Creditcard** facility and utilized the facility to meet your needs and requirements. You assured to repay utilized amount regularly as per the terms and conditions without any default.
 2. Our client state that, after availing and utilizing the **Creditcard** to meet your needs and requirements, you have failed and neglected to pay utilized amount to our client. Therefore, now client have realized that, you have no intention to fulfill and comply with your commitments of paying **Creditcard** dues without making default, which was made by you at the time of availing **Creditcard** facility in this way you have deceived our client to issue **Creditcard** to you which has caused financial loss to our client owing to the defaults committed by you and thus you have cheated and breached trust of our client and thus you have committed offences under section 405, 406 ,417 and 420 of Indian penal code , 1860 , punishable up to 3-7 years of imprisonment or fine or both . That as on date your **Creditcard** is having Total outstanding of **Rs. 32079.98/-**
 3. Our client requested through their authorized person on several time through telephonic messages/ visits / by sending Notices to pay the outstanding amount in the account, but you have always been ignoring and avoiding request of our client and so far, have not paid said outstanding amount due.
 4. By this Notice Our client is offering you an opportunity to pay the outstanding amount otherwise it may attract legal consequences on you with cost on your part.
 5. Please therefore take notice that, you are hereby called to pay the outstanding amount of **Rs. 32079.98/-** within 7 days from receipt of this notice failing which our client will initiate civil as well as criminal proceeding entirely at your own risk as to costs and consequences,
 6. Further, this notice is for notifying you, that if you do not pay the outstanding amount, our client will initiate criminal proceeding against you for cheating and breach of trust of our client. Please also note that your defaults have impacted your CREDIT SCORE which may affect your ability to avail loan in future.
- For any further information you may call our client authorised person Mr. **Sham Arun** on his Mobile no. **09426799922**. If you have change your resident address / office address than you may furnish this information to our client immediately

Yours truly,



(D. SATHYARAJ)
Advocate