

D.SATHYARAJ & S. SHEIK ISMAIL (Advocates)

No.11/1, P.A.N. Rajarathinam 4th Lane,
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E-mail: advocatesathyaraj@yahoo.com

BY WHATSAPP

Date: 07.12.2023

To,

SS/HDFC/PASS/WHATSAPP/DEC-2023/215-88

MAMIDI POOJITHA

WHATSAPP NO: 9966417299.

SUB: Notice for cheating, criminal breach of trust and criminal misappropriation for not making the due payments in respect to Your HDFC Bank PERSONAL LOAN Account No: 133570144 as well as pre-intimation regarding to take necessary action for Cancelation of Visa by informing your defaulted profile to Ministry of External Affairs and taking further necessary steps for impounding of the passport through passport authorities.

Sir/Madam,

I on behalf of and under instructions from my client HDFC Bank Ltd., having office amongst other places at # 10-3-207&208, 2nd Floor, Ramalingapuram, Main Road, Nellore, SPSR Nellore Dist. A.P. - 524 003, do hereby issue the following notice to you:

1. My client states that you had approached them for availing a **PERSONAL LOAN** and in pursuance of the same and based on the details furnished in the Loan application and the documents furnished in support thereof, you were approved the **PERSONAL LOAN** account no. **133570144**.
2. My client states that after having utilized the and having understood the terms and conditions governing such usage have continued to act in negligence by being irregular in remitting the Loan dues and have not even paid the minimum amount due.
3. My client submits that they had on several occasions attempted to contact you and remind you of your Loan amount outstanding and the payments due dates, thereby to regularize your **PERSONAL LOAN** account. It is noted that you did not intend to co-operate with my client but refrained from attending my client's calls and further refused to meet up with my client.
4. My client states that the total amount outstanding in your **PERSONAL LOAN** account above mentioned is Rs. **413562.1/-**.
5. My client states that you have willfully defaulted in making payments towards the transactions entered by you and have demonstrated an intention to delay the legitimate payments due to the bank which is evident from your conduct. You are also fully aware of the fact that my client has been put to loss towards the transactions made by you by utilizing the **PERSONAL LOAN**. You have thereby caused a wrongful loss to my client and your act amounts to criminal breach of trust.
6. That my client came to know that you now shifted to abroad and intentionally not making the payment of outstanding dues, which is the clear violation of the master terms and conditions of the agreement.
7. That now it is apparent that you have an intention from the very beginning to cheat my client, because in pursuance to said guilty intention, you have applied for loan and also assured that you will make the timely payments, whereas on the basis of your assurance and promises, my client got convinced and induced to approved the loan and now you have committed default in making the due payments of **PERSONAL LOAN** , thus my client suffered the losses due to your guilty intention and by

the act to breach the trust however if my client was aware about your guilty intention earlier definitely they would not have approved **PERSONAL LOAN** to you, therefore you have committed the offence of cheating, criminal breach of trust and criminal misappropriation by not making the due payment of **PERSONAL LOAN**, therefore caused wrongful loss to my client and wrongful gain yourself, whereas you are liable for the punishment up to 7 years for committing the aforesaid criminal offences besides the civil liability to pay the outstanding dues of the Loan account.

8. Therefore we on behalf of my client hereby call upon you forthwith to pay the **PERSONAL LOAN** outstanding dues of Rs. **413562.1/-** to my client within 7 days from the date of receipt of this notice failing which my client would be constrained to take the following actions:

a) Initiate appropriate legal proceedings including to register a FIR or to file a complaint for cheating, criminal breach of trust and criminal misappropriation, beside to initiate the recovery proceedings for recovery of the above outstanding dues against you and;

b) My client will also update your defaulted profile on CIBIL portal as per relevant guidelines and;

c) Also take necessary action for cancelation of Visa by informing your defaulted profile to Ministry of External Affairs and to concerned embassy and;

d) Also take further necessary steps for impounding of the passport through Passport Authorities;

e) Whereas it is made clear that you will also solely responsible for the expenses incurred by my client for initiating any proceedings against you.

Please note that the amount paid shall be subject to reconciliation with the SOA and any interest or other sum/charges which is yet to be levied in terms of agreement shall also be payable by you.

For any clarification / assistance you are requested to contact our client's/Bank Official **Dwarapureddi Prasad** on **08035415289**.

Note: Copy of this notice retained in my office for further reference.

"PLEASE IGNORE THIS NOTICE IF PAYMENT IS ALREADY MADE."

Thanking you,



(D. SATHYARAJ)