

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

BY WHATSAPP

Date: 11.01.2024

To,
SS/HDFC/CON/WHATSAPP/JAN-2024/7820-2107
BIDISHA MUKHERJEE

WHATSAPP NO: 9874384658

Ref: Invitation to conciliation as per provisions of Section 62 of the Arbitration and Conciliation Act, 1996 / Your Credit Card No: 000434678XXXXXX5644 (AAN#0001012500002324344).

Madam/Sir,

On behalf of and upon the instructions of our client M/s. HDFC Bank Limited, having its Registered Office at HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai -13, and its branch office at **HDFC BANK LTD, UNIT NO.300, TOWER 3A, PLOT NO,IIF/II, NEW TOWN RAJARHAT, KOLKATA, WEST BENGAL-700156**, I address you as under:

1. You had availed **Credit Card** facility from my client under **Credit Card** No. **000434678XXXXXX5644** (AAN#**0001012500002324344**)
2. That you failed to adhere the terms and condition of the card member agreement by not making the payment of the outstanding amount in time and the same was not paid despite repeated, request, reminder and personal visit made by my client.
3. That as on dates an amount of Rs. **748161.47/-** is due and payable by you in the aforesaid credit card account to my client. However my client in the interest of good customer relationship intends to explore the possibility of a settlement, through process of conciliation and accordingly intends to refer the dispute for an amicable settlement.
4. In case you are interested in settling the matter, amicably, and out of court; by the process of conciliation, as aforementioned, you are called upon to attend the conciliation camp, being organized at **HDFC BANK LTD, UNIT NO.300, TOWER 3A, PLOT NO,IIF/II, NEW TOWN RAJARHAT, KOLKATA, WEST BENGAL-700156** on **25.01.2024** between **10 A.M to 5.00 P.M** . In case, however, you fail/avoid to come forward for conciliation, on the said date, the present invitation shall be deemed to have lapsed/rejected and in such event, our client shall be constrained to initiate appropriate legal proceedings against you to their logical end for the recovery of its dues at your risk, cost and consequence. The present communication may also be treated as a final opportunity from my client, towards the amicable settlement.
5. This is to put to your notice that in event of your rejecting the present invitation I have instructions from my client to initiate further appropriate legal proceeding for the recovery of the amount due from you.
6. This notice is issued to you without prejudice to the right and claims available to my client under the Terms & conditions of Loan Agreement.

For further clarification you may contact our branch Manager Mr. **BISWAJIT PAUL** at **8035451825**.

"Please ignore this notice, if the payment is already made."

Yours faithfully


(D.SATHYARAJ)