

## CASE INFORMATION FORMAT

DISTRICT	SOUTH WEST
<b>PLEASE TICK</b>	
CIVIL	
CRIMINAL	

S.NO.	COMPLAINANT					
1.	Name of the Complainant	M/S. HDFC Bank Ltd.				
2.	S/o/W/oD/o	Through its Authorized Representative VENI BANSAL				
3.	Address	1 <sup>st</sup> Floor, Tower A, Plot No. 31, Near Jaguar Land Rover and BMW Showroom) Najafgarh Industrial Area, Shivaji Marg, Moti Nagar, New Delhi-110015				
4.	Aadhar Card No.	N/A			Pin Code	110015
5.	Gender	Male	Female	Others	Nationality	Indian
		N/A	N/A	N/A		
6.	Date of Birth	N/A	N/A	N/A	Age	N/A
7.	Mobile No. / E-mail	9811193449				
8.	Act/Section	Section 25 The Payment And Settlement Systems Act, 2007				
9.	Valuation of Suit	N/A		Case fee ascertained:	Rs. 1.25/-	
				Case fee Paid/deposited:	Rs.2/-	
10.	Police Station	Dwarka Sector 10				
11.	FIR No. & Year	N/A				

S.NO.	ACCUSED					
1.	Name of Accused	VINEETHA VIJAYAN				
2.	S/o W/o D/o					
3.	Address					
4.	Aadhar Card No.	Not available		Pin Code		
5.	Gender	Male	Female	Others	Nationality	
6.	Date of Birth				Age	
7.	Mobile No. / E-Mail					

ADVOCATE FOR COMPLAINANT				
S.No.				
1.	Name of Advocate	Ambika Mehra	Bar Regn. No.	D-169/07
2.	Address	98, Priyadarshini vihar, Delhi-9		
3.	Mobile No. / E-Mail	9811193449	konceptlegalllp@yahoo.in	

Submitted by:

  
 Complainant

**CHECK LIST**

POLICE STATION: Dwarka Sector 10

DISTRICT: South West

1	Name &address of complainant	<b>M/S. HDFC Bank Ltd.</b> , having it's office at: Plot no. 31, Najafgarh Industrial Area, Tower "A", 1st Floor, Shivaji Marg, Moti Nagar, New Delhi: 110015.
2	Name and address of accused	<b>VINEETHA VIJAYAN</b>
3	Name of Police Station	Dwarka Sector 10
4	Total SI/ECS / Direct debit Amount	<b>Rs. 17386/-</b>
5	Details regarding any other cases u/s 25 of PASA . Act, pending against same accused	Nil
5 A	Name of the courts where such case is pending	N/A
5 B	Complaint Case Number	N/A
5 C	Next date of hearing before such courts	N/A
6	Any other information (ex. Agreement of loan etc.) with date and other particulars	N/A

Filed by:



**Koncept Law Associates**  
**Kamal Bahl & Ambika Mehra**  
 Advocate, (D-169/07)  
 98, Priyadarshini Vihar, Delhi-9  
 Mobile No. 9811193449  
[konceptlegalllp@yahoo.in](mailto:konceptlegalllp@yahoo.in)

IN THE COURT OF CHIEF METROPOLITAN MAGISTRATE, DELHI  
COMPLAINT CASE NO. OF 2024

IN THE MATTER OF:

M/S. HDFC Bank Ltd. ...COMPLAINANT

VERSUS

VINEETHA VIJAYAN ...ACCUSED

P.S.: DWARKA SECTOR 10

UNDERTAKING

THAT ALL THE PLEADINGS CONTAINED IN THE PETITION, AFFIDAVITS OR OTHER DOCUMENTS ETC. HAVE BEEN PREPARED/FILED ON A-4 SIZE PAPER AND COMPLIED THE DIRECTIONS OF HON'BLE HIGH COURT OF DELHI ISSUED ON 16.3.2021. THAT PRINTING HAS BEEN DONE ON BOTH SIDES OF PAPER.

THAT WELFARE STAMP AND 2/- STAMPS ARE NOT AVAILABLE, HENCE NOT AFFIXED, WILL AFFIX ON AVAILABILITY.

  
Complainant

Through

  
Koncept Law Associates  
Kamal Bahl & Ambika Mehra  
Advocate, (D-169/07)  
98, PRIYADARSHINI  
VIHAR, DELHI-9  
Mobile No.  
9811193449/9810201011  
[konceptlegalllp@yahoo.in](mailto:konceptlegalllp@yahoo.in)

Date:

Place: DELHI

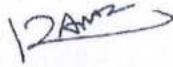
**IN THE COURT OF CHIEF METROPOLITAN MAGISTRATE, DELHI  
COMPLAINT CASE NO OF 2024**

**IN THE MATTER OF:****M/S. HDFC Bank Ltd.****...COMPLAINANT****VERSUS****VINEETHA VIJAYAN****...ACCUSED****P.S.: Dwarka Sector 10****U/s 25 PSS Act, 2007****SI/ECS Amount:Rs. 17386/-****INDEX**

Sl. No.	Particulars.	Court fees	Pages
1.	Memo of Parties	-	A
2.	Complaint under Section 25 of PSS Act.	Rs.2/-	1-2
3.	Evidence by way of Affidavit.	-	3-4
5.	List of Witnesses & List of Documents with documents.		5-23
6.	Vakalatnama	Rs.2/-	24

  
**COMPLAINANT**

Delhi  
Dated:

  
 Through

Koncept Law Associates  
**Kamal Bahl & Ambika Mehra**  
 Advocate, (D-169/07)  
 98, Priyadarshini Vihar, Delhi-9  
 Mobile No. 9811193449  
[konceptlegalllp@yahoo.in](mailto:konceptlegalllp@yahoo.in)

A

IN THE COURT OF CHIEF METROPOLITAN MAGISTRATE, DELHI

COMPLAINT CASE NO. OF 2024

IN THE MATTER OF:

MEMO OF PARTIES

M/s. HDFC Bank Ltd.  
Through its Authorised Representative  
**VENI BANSAL**  
having it's office at: Plot no. 31,  
Najafgarh Industrial Area, Tower "A",  
1st Floor, Shivaji Marg, Moti Nagar, New Delhi: 110015

...COMPLAINANT

VERSUS

**VINEETHA VIJAYAN**  
**2178/7A, S/F , GURU ARJAN**  
**NAGAR, SHADIPUR NEW DELHI**  
**DELHI**  
**110008**  
**DELHI**

...ACCUSED

**COMPLAINANT**

Konept Law Associates  
Kamal Bahl & Ambika Mehra  
Advocate, (D-169/07)  
98, Priyadarshini Vihar, Delhi-110009  
Mobile No. 9811193449

Delhi  
Dated:

Through



**IN THE COURT OF CHIEF METROPOLITAN MAGISTRATE: DELHI**

COMPLAINT CASE NO. OF 2024

**IN THE MATTER OF:**

**M/S. HDFC BANK LTD.**

.....**COMPLAINANT**

**VS.**

**VINEETHA VIJAYAN**

....**ACCUSED**

**P.S.: DWARKA SECTOR 10**

**COMPLAINT FOR COMMISSION OF OFFENCE UNDER SECTION 25 OF THE PAYMENT & SETTLEMENT SYSTEMS ACT, 2007 READ WITH SECTION 138 OF THE NEGOTIABLE INSTRUMENTS ACT, 1881 AGAINST THE ACCUSED ABOVENAMED**

**Most Respectfully Showeth**

That the complainant is a Schedule Commercial Bank within the meaning of term "Scheduled Bank" defined under section 2(e) of the Reserve Bank of India Act, 1936 and a corporate body, having its office at: Plot no. 31, Najafgarh Industrial Area, Tower "A", 1st Floor, Shivaji Marg, Moti Nagar, New Delhi: 110015.

1. That the complainant is engaged in the business of finance among other portfolios which are subject to the guidelines of Reserve Bank of India promulgated from time to time.
2. That the complainant bank, through its Board Resolution authorized **VENI BANSAL**, to file, sign, verify, institute, depose and follow up the legal proceedings and actions on behalf of the complainant bank.
3. That the accused **VINEETHA VIJAYAN** approached and made representation before the complainant bank for availing a **PERSONAL LOAN** loan and complainant bank relying upon the representation made by the accused and believing the same to be true sanctioned and disbursed the amount financed in terms of the subject agreement no. **125673183**.
4. That in pursuance of the agreement entered into between the accused and the complainant bank, complainant bank had disbursed a **PERSONAL LOAN** loan to the accused and the accused agreed to repay the same to the complainant bank under the terms and conditions of said agreement and towards the repayment of EMI the accused had given standing instruction to his bank to auto debit of funds from his Bank Account.
5. That in discharge of the said legally enforceable liability, pertaining to the said loan, the accused issued the following electronic funds transfer by way of SI/ECS mandate in favor of the complainant bank and the same was to be credited in the said A/c towards the discharge of the said loan amount, details of the said SI/ECS Instructions is as under:-

Amount	SI Number	Memo Date	Payee Bank Name
Rs. 17386/-	1370076920	15.3.24	M/S. HDFC Bank Ltd.

That the above said electronic fund transfer through the mode of Electronic Clearing System (SI/ECS) Instructions issued by the accused person/s, in respect of their financial commitment, have been dishonored and return unpaid by the Banker of the Accused with the remarks "Insufficient Funds". The intimation of dishonor was subsequently received by the complainant bank through Memo dated 15.3.24.

6. That therefore the complainant bank sent a legal notice of demand dated 20.3.24 dispatched through Speed post on dated 23.3.24 calling upon the accused to pay the amount of the said electronic fund transfer amount within 15 days of the receipt of the notice. Despite the fact that the notice u/s 25 of The Payment & Settlement Systems Act, 2007 read with Section 138 of The Negotiable Instruments Act, 1881 was served / deemed to be served as the accused deliberately avoided the service on the address of the accused, inscribed in the Agreement and the same is correct as per the record of the complainant bank, but the accused person have failed to pay the electronic fund transfer amount within statutory period of 15 days of the notice.
7. That on failure to make the payment within 15 days of the receipt of the notice, accused person committed the offence punishable under section 25 of The Payment & Settlement Systems Act, 2007 read with Section 138 of The Negotiable Instruments Act, 1881. That the subject of present complaint case is that the payee account is being maintained by the complainant bank is **M/S. HDFC Bank Ltd. Mall Road, Pocket 1, Sector 10, Dwarka, New Delhi-110075** and the same is situated within the territorial jurisdiction of the Hon'ble Court. Therefore, the Hon'ble Court has jurisdiction to take cognizance of the present complaint, prosecute and punish the accused as per law.
8. That present complainant is filed within the period of limitation as prescribed in the Section 25(1) (c) of the Payment and Settlement Systems Act, 2007.

#### **PRAYER**

The Complainant Company, therefore prays that:

1. The accused be summoned, tried and punished under section 25(1) of the Payment & Settlement System Act, 2007 read with Section 138 of The Negotiable Instruments Act, 1881.
2. Compensation, twice of the dishonored electronic funds transfer, may be granted to the Complaint as provided under section 357 of the Cr. P. C.
3. Pass such further and other relief/s, as may be necessary in the interest of justice.

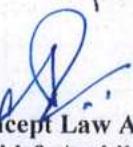


COMPLAINANT

Delhi

Dated:

Through



Koncept Law Associates  
**Kamal Bahl & Ambika Mehra**  
 Advocate, (D-169/07)  
 98, Priyadarshini Vihar, Delhi-9  
 Mobile No. 9811193449  
[konceptlegalllp@yahoo.in](mailto:konceptlegalllp@yahoo.in)

3

**IN THE COURT OF CHIEF METROPOLITAN MAGISTRATE, DELHI  
COMPLAINT CASE NO ...../2024**

IN THE MATTER OF:

**M/s. HDFC Bank Ltd.** ...COMPLAINANT

VERSUS

**VINEETHA VIJAYAN**

...ACCUSED

**EVIDENCE BY WAY OF AFFIDAVIT**

I, **VENI BANSAL**, Authorized Representative, M/s. HDFC Bank Ltd., having its office at: Plot no. 31, Najafgarh Industrial Area, Tower "A", 1st Floor, Shivaji Marg, Moti Nagar, New Delhi: 110015, do hereby solemnly affirm and declare as per the information and knowledge derived from the books and records of maintained by the Complainant Company as under:

1. I say that the complainant is a banking company registered under Banking Regulation Act and is inter-alia engaged in the business of banking, financing and providing credit card facilities to its customers.

2. I say that the complainant bank, through its Board Resolution authorized **VENI BANSAL**, to file, sign, verify, institute, depose and follow up the legal proceedings and actions on behalf of the complainant bank. Copy of the Board Resolution is **EX. CW-1/1(OSR)**.

3. I say that the accused **VINEETHA VIJAYAN** approached and made representation before the complainant bank for availing a **PERSONAL LOAN** loan and complainant bank relying upon the representation made by the accused and believing the same to be true sanctioned and disbursed the amount financed in terms of the subject agreement no. **125673183**.

4. I say that in pursuance of the aforesaid agreement entered into between the accused and the complainant bank, complainant bank had disbursed a **PERSONAL LOAN** loan to the accused and the accused agreed to repay the same to the complainant bank under the terms and conditions of said agreement and towards the repayment of dues, the accused had given standing instruction to his /her bank to auto debit of funds from his/her Bank Account.

5. That in discharge of the said legally enforceable liability, pertaining to the said loan the accused issued the following electronic funds transfer by way of SI/ECS mandate in favor of the complainant bank and the same was to be credited towards the part discharge of the said loan amount, details of the said SI/ECS Instructions is as under: -

Amount	SI Number	Memo Date	Payee Bank Name
Rs. 17386/-	1370076920	15.3.24	M/S. HDFC Bank Ltd.

6. That the above said electronic fund transfer through the mode of Electronic Clearing System (SI/ECS) Instructions issued by the accused person/s, in respect of their financial commitment, have been dishonored and return unpaid by the Banker of the Accused with the remarks "**Insufficient Funds**". The intimation of dishonor was subsequently received by the complainant bank through Memo dated **15.3.24** The copy of the SI/ECS Mandate Form authorizing the bank to debit the account of the accused for making payment to the complainant through SI/ECS is **EX.CW-1/2** and SI/ECS Returning Memo is **EX.CW-1/3**.

7. I say that therefore the complainant bank sent a legal notice of demand dated **20.3.24** dispatched through Speed post / registered post on **23.3.24** calling upon the accused to pay the amount of the said electronic fund transfer amount within 15 days of the receipt of the notice. Despite the fact that the notice u/s 25 of The

Payments & Settlement Systems Act, 2007 read with Section 138/141 of The Negotiable Instruments Act, 1881 was served / deemed to be served as the accused deliberately avoided the service on the address of the accused, inscribed in the Agreement and the same is correct as per the record of the complainant bank, but the accused person have failed to pay the electronic fund transfer amount within statutory period of 15 days of the notice. The office copy of legal notice, original postal receipt and tracking reports are EX.CW-1/4, EX.CW-1/5, EX.CW-1/6 respectively.

I say that on failure to make the payment within 15 days of the receipt of the notice, accused person committed the offence punishable under section 25 of The Payments & Settlement Systems Act, 2007. That the subject of present complaint case is that the payee account is being maintained by the complainant bank is M/s. **HDFC Bank Ltd. Mall Road, Pocket 1, Sector 10, Dwarka, New Delhi-110075** and the same is situated within the territorial jurisdiction of the Hon'ble Court. Therefore, the Hon'ble Court has jurisdiction to take cognizance of the present complaint, prosecute and punish the accused as per law.

9. That present complainant is filed within the period of limitation as prescribed in the Section 25(1) (c) of the Payment and Settlement Systems Act, 2007.

I Identify the Deponent who  
has signed in my presence

VERIFICATION:



DEPONENT

15 APR 2024

Verified at Delhi on this ..... that the contents of above affidavit are true and correct to the best of my knowledge as derived from the books and records of the Complainant Company maintained in due course of business and belief and nothing material has been concealed there from.

CERTIFIED THAT THE DEPONENT  
Shri/Smt./Km.....  
S/o W/o D/o.....  
R/o.....  
Identified by Shri/Smt. **AK VENI**  
has signed **15 APR 2024** before me at  
Delhi on.....  
that the contents of the affidavit which have  
been read and explained to him are true and  
correct to his knowledge.



DEPONENT

**Kernal Bahi**  
449124  
15 APR 2024  
Oath Commissioner Delhi

S  
**IN THE COURT OF CHIEF METROPOLITAN MAGISTRATE, DELHI  
 COMPLAINT CASE NO. OF ..... 2024**

**IN THE MATTER OF:**

**M/S. HDFC Bank Ltd.**

**...COMPLAINANT**

**VERSUS**

**VINEETHA VIJAYAN**

**...ACCUSED**

**LIST OF WITNESSES**

1. The Authorized Representative of the Complainant.
2. The Manager, through dealing clerk/officer from the Complainant's Bank, with the relevant records.
3. The Manager, through dealing clerk/officer from the bank of the accused, with the relevant records
4. Any other witness, with or without record (s), with leave of this Hon'ble Court, to prove the case of the complainant.

**COMPLAINANT**

**LIST OF DOCUMENTS**

1. Copy of the Board Resolution issued by the Complainant Bank in favor of its Authorized Representative.
2. SI/ECS Mandate Form
3. Bouncing Memo
4. Office copy of the legal notice along with Original postal receipt and Proof of delivery.
5. Internet generated postal tracking report along with certificate U/s 65 B Indian Evidence Act.
6. Any other document relating to the case with the permission of the Hon'ble Court.

**COMPLAINANT**

Delhi  
 Dated:

Through

  
 Koncept Law Associates  
 Kamal Bahl & Ambika Mehra  
 Advocate, (D-169/07)  
 98, Priyadarshini Vihar, ND-9  
 Mobile No. 9811193449/9810201011



CIN : L65920MH1994PLC080618  
E-mail : shareholder.grievances@hdfcbank.com  
Website : www.hdfcbank.com

HDFC Bank Limited  
Zenith House,  
Opp. Race Course Gate 5 & 6,  
Keshavrao Khadye Marg,  
Mahalaxmi, Mumbai - 400034.  
Tel.: 022-39760001 / 0012

6

**CERTIFIED TRUE COPY OF THE RESOLUTION PASSED BY THE BOARD OF DIRECTORS OF HDFC BANK LIMITED AT THE MEETING HELD ON APRIL 15, 2023**

**TO CONSIDER PROPOSAL FOR AUTHORIZING BANK OFFICERS TO REPRESENT AND CONDUCT THE COURT PROCEEDINGS IN THE NAME AND ON BEHALF OF THE BANK**

**'RESOLVED THAT** in supersession of all resolutions passed earlier in this regard, the Board hereby severally authorizes 280 officers of HDFC Bank Limited ('the Bank') mentioned in the notes circulated amongst the members to perform and do all or any of the following acts on behalf of the Bank as mentioned below in respect of the legal proceedings (civil and criminal) initiated/to be initiated, for and against the Bank, in order to safeguard and protect the Bank's interest:-

- To institute, prosecute, defend, oppose, depose, continue with, appear, represent the bank, withdraw, appeal in, give notice of appeal, refer to arbitration, settle, submit to judgment, proceed to judgment and execution in, all or any suits, Winding up proceedings, Insolvency and Bankruptcy proceedings, Writ Petitions, or any legal proceedings, and demands and for any such other legal proceeding before any civil courts, criminal courts and Consumer Forum/Tribunals, including proceedings before any tribunal, Appellate Tribunal and all Central and State Government Departments such as Police, Income Tax, Sales Tax etc., Municipal Corporations and other local authorities and also before all Semi Government organizations such as State Electricity Board, Telephone Authorities or any other authorities and to make applications / representations in respect of any matter connected with or arising out of the Bank's business, Debt Recovery Tribunal, Arbitration Tribunal, Motor Vehicle Accident Claim tribunal, National Company Law Tribunal and National Company Law Appellate Tribunal, High Court and Supreme Court proceedings including proceedings under Negotiable Instruments Act, Indian Penal Code, The Companies Act, Payment and Settlement System Act and Insolvency and Bankruptcy Code.
- To appear for and represent the Bank in all the courts having civil, criminal, original or appellate, revisional or special jurisdiction, including jurisdiction of any ... Court, Supreme Court, before any tribunal and other authorities.
- To accept service of summons, notices or processes in respect of such suits, legal proceedings or demands.
- Deposit and pay any money into the court for the purpose of any such suits, legal proceedings, or demands and to withdraw and obtain payment of any money lodged into the court for the purpose of any such suits, legal proceedings or demands
- To file and initiate application and proceedings under the provisions of Insolvency and Bankruptcy Code before National Company Law Tribunal and National Company Law Appellate Tribunal, Debt Recovery Tribunal and Debt Recovery Appellate Tribunal including to authorize and engage appointment of Resolution Professional/Interim Resolution Professional, Appointment of Liquidator, lodging claims, to attend and vote on behalf of bank in creditors committee meeting, oppose and approve the resolution plans etc.
- To file applications for execution of Arbitration Awards or any other awards/orders, decrees or orders by the court/Tribunals in such suits, legal proceedings or demands and to sign and verify such applications and to receive any money due to the Bank under such decrees or orders and to certify payments received there under to the court.

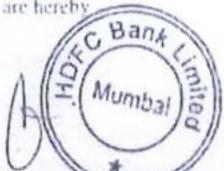
AND for the purpose mentioned hereinabove to sign, seal, swear, affirm, declare, deliver, execute, make, enter into, acknowledge, complete, record and perfect all plaints, written statements, and all other documents whatsoever usual, necessary or expedient and all pleadings, affidavits, declarations, petitions, undertakings, receipts and all manners of the court (including Civil, Criminal, Consumer Forum, Debt Recovery Tribunals, High Courts and Supreme court)

AND in connection with any such suits, legal proceedings and demands as aforesaid to engage, employ, appoint, retain Legal Advisors, Counsels, Advocates, Solicitors, Attorneys, Accountants and all other persons and to sign, give and deliver all mandates, vikalathnamas and other authorizations that may be necessary for the above purpose and to cancel the same at any time

- To withdraw, transfer the legal proceedings, enter into compromise, refer the matter to mediation, conciliation and Lok Adalat or any other alternate form of dispute resolution as may be required from time to time.

**RESOLVED FURTHER THAT** the Managing Director or any other Director or the Company Secretary, be and are hereby severally authorized to issue certified copy of this Resolution as may be required from time to time."

Regd. Office : HDFC Bank Limited, HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai-400 013.





We understand your world

S.No	Emp. Code	Emp. Name
1	A22713	Amarjit Pandekar
2	D9475	Dhruv Sharma
3	H3918	Harshal Dhepate
4	N10682	Nikhil Kode
5	P16429	Pandit Thakare
6	P3348	Ponja Santoshkumar Pabani
7	P16287	Prajeep Srivastava
8	R1987	Rahul Balkrishna Pawar
9	R16154	Rohan Edsake
10	R16965	Rupesh Mungule
11	S34047	Sachin Bochare
12	S32469	Sachin Tummulwar
13	S21224	Sameer Shripad Sawant
14	S5717	Sarath Mohan P A
15	S9426	Sunil Dattatray Lad
16	S9505	Sunil Prabhakar Kunthekar
17	U1381	Umesh Pathak
18	M13702	Mayuri Jadhav
19	R9654	Rahul Bhausaheb Gangurde
20	V3251	Yogesh Phapale
21	A28706	Anurag Shirke
22	V13171	Vijayalaxmi D Madhav
23	P9254	Preetam Patil
24	M11444	Maninder Singh
25	K11192	Karan Vijay Sawant
26	S44116	Shardul Nandkumar Muli
27	A28314	Ajeet Ojha
28	A15195	Anirban Sur
29	A22497	Ashiana Siddiquee
30	B5553	Bhuwan Mahapatra
31	M13018	Md Aasif Imtiyaz Khan
32	N10108	Nitanjana Majumdar
33	P13110	Pranjal Bhuyan
34	R16478	Ritu Deka
35	S10892	Sachin Kumar Gupta
36	S17881	Sailesh Kumar Pradhan
37	S16098	Santanu Maiti
38	S28478	Shayantan Ghosh
39	S16968	Sudipta Das
40	T1589	Tarun Dutta
41	V9680	Vivek Kumar
42	R20696	RAJIV RANJAN KUMAR





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43	S43807	SUJAN BARUAH
44	S45519	SAMPRATHI V BORGOGNA
45	P0671	Inhapal Singh
46	S7129	Sameera Shikhar Tiwari
47	A16985	Anah Gangopadhyay
48	A26202	Anubrata Roy
49	M18448	MUJTAFAUR RAHMAN CHOWDHURY
50	T4401	TANVII AHT BAGWE
51	P20404	PALLAVI DAS
52	A2276	Abhijeet Karmalbhari Joshi
53	H1254	Hiren Kumar Devendraprasad Shukla
54	K9056	Kiranbhai Sukhadya
55	N1869	Niteshkumar Thakorbhui Parmar
56	N11723	Niravkumar Patel
57	P9063	Piyush Sonaji
58	R15813	Ronakkumar Vasani
59	T2161	Tushar Patel
60	H5896	HIREN SURESH PABARI
61	H5927	HARDEEP KESHKUMAR KANSARA
62	J2906	JNTI SAHMA
63	A38067	Mr. NISHI MITTAL
64	N14930	NIRODITA BANERJEE
65	R14199	Ravi Prakash
66	D8684	Dsantosh Reddy
67	D2777	Dwaipayan Banerjea
68	M19656	MITUL ARVINDBHAI BHADIYADRA
69	S49702	SANDIP KUMAR ROY
70	A40070	ASHA MEHTA
71	D12782	DIKSHA SHARMA
72	S51771	SANJARI CHHAIJED
73	S52036	SHUBHAM SAURAV
74	S52672	SWAPAN PATRA
75	D13048	DHRUVI PARikh
76	G8719	GASPAR TIGGA
77	V16555	VIPUL A RANINGA
78	A42012	ARNAB DUTTA
79	H8308	BALRAJBHAI V SANKARIYA
80	R26069	RAHUL TATYASAHEB GADE
81	A8001	Anandkumar C.R
82	A20894	Anil Kumar C.P
83	K2584	Kiran Jayashel Kidyoor
84	K2725	Kishore Kumar Hegde
85	M12473	Maharajan N



9

86	M12670	Muralidharan R
87	N9547	Niranjan B
88	S11328	Saravanangethy V
89	S33736	Seemdhji S N
90	S10536	Shrikanth B
91	A22329	Abirami Nagarajan
92	A7511	Alagar Veerabadrar
93	D8728	David Kasunam
94	J6063	John Vins V
95	L0680	Lakshminidevi Kumarasamy Punniakote
96	N2033	Nirmalraj P
97	P12091	Poongavanam Raja
98	M16545	Manithupandian M
99	T0699	Tamil T Sarkar
100	G6196	G Sathishkumar
101	G5904	Ginilesh Ch
102	H1306	Hari Raj
103	L1957	Lisha M
104	S22221	Shyam Prashanth Hari Hari M
105	G3824	Gafershah Sa
106	L2578	LIZ MAPIA SABU
107	M14536	Meenakshi M
108	P12698	Prabhu Kumar S
109	S31314	Syed Shafiuddin
110	V11714	Velamuri Venkata Pavan Kumar
111	K10545	Kulkarni Akshay Kumar
112	S47420	SIVASANKARA REDDY A
113	B7636	BALA KRISHNA RANGAPURAM
114	R5791	Raja Anumolu
115	A40597	ARJUN CA
116	V16591	VINOD K KABADI
117	R20353	Rachyeeta Singh
118	S11354	Syed Moazzam Ali
119	N16622	NAGAKUMAR N
120	O0546	OMKAR N DALVI
121	P23441	PAVAN KUMAR YENDURI
122	V17192	VAISHNAVI SUSHIL SHARMA
123	V17233	VIJAYAMANOSANKAR RAMAKRISHNAN
124	R26839	RUSHIL TARACHAND SAVLA
125	S55965	SMITA MANOJ GHADMODE
126	F0536	Fasil M K
127	A43848	ABHISHEK KUMAR SINGH
128	A44213	AVINASH B THORAT





We understand your world

129	A44631	AKASH KUMAR PANDA
130	B8873	BOUDHAYAN CHANDA
131	H992	INDRAJEET I KAUNTE
132	K14707	KRUSHANG MANOHKUMAR JARIWALA
133	L3062	LOKNATH CHANDA
134	M17698	MAHESH KALKE
135	M122368	MAMTA KADAM
136	R27439	RAJESH MALLULA
137	R27782	RAHUL KUMAR JHA
138	J9258	JITHIN VARGHESE
139	A45133	AVINASH PAL
140	J9398	JOYDEEP MUKHOPADHYAY
141	L3095	LAKSHMIDEVI DEVADASRATHOD
142	P24680	PRATIK GUNAVANTBHAI PARMAR
143	S58350	SHWETHA G P
144	S58420	SONALEKNATH BELKAR
145	S58468	SATHISH S
146	A45705	AMIT HIRDEKAR
147	A55849	AMANDEEP SINGH JAT
148	E9788	ERAYYA MATHAPATIN
149	775	NIRAJ KUMAR
150	N17807	NAMITA PRABHUOLWALKAR
151	S59298	SIDHARTH O
152	S59406	SHANKARANAND TIPPIMATHI
153	S59685	SOMESHWAR KATKADE
154	S59890	SANJAY MOHAN DICHOLKAR
155	V18488	VISAK KP
156	R9235	Rohit Pathak
157	L1812	Lavi Chaudhary
158	Y3385	Yatin Khanduja
159	K11205	kabir Chopra
160	A27603	Akashdeep Sharma
161	G4153	Gagandeep Kandhari
162	M2909	Mehinder Sharma
163	N13552	NAVEEN KUMAR
164	S2766	Shambhu Kumar Jha
165	A2658	Ashish Kumar Sharma
166	G1026	Gaurav Lakhpal
167	A25803	Abhishek Agrawal
168	R16691	Rishabh Sharma
169	B6760	Bharti Thakur
170	A14819	Anand Swami
171	R16146	Rajeev Kumar



W

172	H4998	Bhuwan Singh
173	A4957	Arvind Sahota
174	G1521	Gopal Ranga
175	R5706	Rakesh Kumar Shukla
176	D8375	Dinkar Gupta
177	M3786	Manish Pandey
178	S27840	Satyam Gupta
179	S7079	Saurabh Srivastava
180	V3004	Vinod Kumar Shukla
181	D10981	DURGESH KUMAR MISHRA
182	H4973	Harpreet Nath
183	R15308	Rajendra Prasad
184	D7034	Deepak Sharda
185	S40741	Sourav Saini
186	S25419	Stefan Banger
187	A12365	Asif Majid Shamshi
188	S30267	Swaran Singh Chandail
189	S44677	SAVINDER SINGH
190	H6572	HEM RAJ
191	S48660	SWATHI VAJHALA
192	A38172	ANU PRAKASH
193	M120208	MUKUL DINIT
194	H7064	HASMITA SAGAR
195	G8623	GINISHA GOEL
196	S38798	Shashank Mishra
197	S52266	SAGAR JUNEJA
198	A41139	ARVIND SINGH
199	P22440	PRINCE GARG
200	V16684	VENI BANSAL
201	A32731	Amitabh KUMAR
202	A1490	Amit Mishra
203	A25896	Akhilesh Mishra
204	A5677	Ankit Kumar Nigam
205	H4944	Harish Chandra
206	S30333	Saurabh Singh
207	S24998	Sushil Singh
208	S53446	SHOBHIT SHARMA
209	P23500	PROGOTI BOSE
210	I0879	Indrajeet Singh
211	K8961	Karunesh Srivastava
212	K9726	Kesar Bhati
213	M7034	Manoher Singh Rathore
214	S9844	Satyendra Singh Chauhan



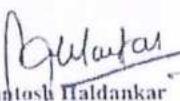
215	V3155	Yash Joshi
216	L2212	Jyoti Soni
217	K11136	Kulish Tajwar
218	V15319	VARUN PANDEY
219	BX601	BHANU PRATAP SINGH
220	K14344	KUSHAL DAHIA
221	R26931	RAJEEV KUMAR SONI
222	A44207	ABHAY TIWARI
223	A44836	APARAHTA BALAJI
224	A44837	ASHUTOSH GROVER
225	H17049	HARSHIVARDHAN SINGH BHATTI
226	L3076	LALIT VASISHT
227	P24420	PRADYUMN CHAUDHARY
228	P24569	PAWAN KUMAR TIWARI
229	T4916	TUSHARR MAWKIN
230	G9462	GAURAV KUMAR
231	G9561	GAURAV SHARMA
232	D14706	DEEPAK SHARMA
233	J9519	JASVEEN KAUR
234	N17823	NIHISH DUBEY
235	S40815	Shalender Singh
236	A46645	ANKUSH BHANOT
237	A46659	ARPIT SHUKLA
238	A46812	ANNA FEBRONIA RAYMOND
239	A47032	ANUBHAV GUPTA
240	J9715	JITENDRA SINGH RAWAT
241	M23672	MAHESH PALLA
242	N18034	NITYA BAKSHI
243	N18086	NIKHILA YEDLA
244	S61090	SRINIVAS GUNTUKA
245	V18828	VAIBHAV BAGRA
246	A47386	ANIMESH UPADHAYAY
247	A47689	AISHWARYA CHANDAN
248	A47675	ANUJ GAUTAM
249	D15108	DHANSHREE BORKAR
250	K15977	KHUSHPREET BAINS
251	M124421	MADIURA DESHPANDE
252	R29602	RAJNEESH KUMAR
253	S61460	SAIKUMAR ENUKOTTI
254	S62237	SANKET SHILEWANT
255	V19034	VIJAYARAGHAVAN S
256	S9630	Sudhanshu Dubey
257	N11334	Nayan Jain



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258	A27375	Akash Jain
259	C3327	Chinmay Pathak
260	P12118	Pooja Shrivastava
261	P12630	Pradyumn Parashar
262	H5594	Harsha Lalwani
263	U1912	UDAYAN SHARMA
264	S43724	Shreyash Pathak
265	K12567	KULDEEP DUBEY
266	T4285	TANYA CHOUDHARY
267	P22482	PRABHAT SHRIVASTAVA
268	A41964	ABHI SHUKLA
269	H828	ISHITA SINGH PARMAR
270	C4993	CINZIA R C
271	M5165	Manoj VK
272	A48116	AMILAN PANDA
273	M24766	MOHIT SINGH KANG
274	N18631	NITIN T D
275	P26282	PUJA KUMARI
276	R30024	RUPALI PATHIL
277	S62956	SUSHREE SIMRAN
278	S62956	SHUBHAM AGARWAL
279	T5407	TENETI SAI MALLIKARJUNA REDDY
280	V19301	VISHAL KUMAR GUPTA

Certified True Copy  
 For HDFC Bank Limited

  
 Santosh Haldankar  
 Company Secretary  
 Membership No.- ACS 19201



Date: August 9, 2023

Place: Mumbai

Purpose: Required for conducting various Court proceedings in order to safeguard and protect the Bank's interest.

59901 14

## Security ACH Mandate

### PROPOSER DETAILS

Loan number TERMS & CONDITIONS

125673183

I We hereby Authorise HDFC bank Ltd To debit my

SAVINGS

(Saving, Current, CC, SB, NRE, Others) Account. Account number

91\*\*218001945\*

Bank name

CANARA B

IFSC

CNRB0003924

An amount of Rs

100000

/- Towards my

Personal Loan

Loan Start date of debit

07-Feb-2022

Frequency

Adhoc

I agree for debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

This is to confirm that declaration has been carefully read, understood made & made by me/us. I am authorizing the user entity /corporate to debit my account based on instruction as agreed and authenticated by me. I have understood that I am authorized to cancel /amend this mandate by appropriately communicating the cancellation /amendment request to user entity /corporate or the bank , where I have authorized the debit.

Application is submitted on-line by the customer using his/her NetBanking cust ID and password on 01/01/2022 at 2:20PM through IP Address 103.57.85.216 .

59901

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Date: 15-Mar-2024

Dear Vineetha Vijayan,

**Sub:** Your Loan Account # 125673183

We hereby confirm that the following instalment/s (Presented through ECS/ ACH – Debit Clearing) were returned unpaid as detailed here under:

RBI Return code	MICR Code	A/C. Type	A/C Holder Name	A/C. No.	Agr. No.	Amou nt	RBI Seq. No.	Return Code	Return Reason	Settlem ent Date
44	40024 0015	10	Vineetha Vijayan	9111218 0019451	125673183	17386	1370076 920	4	Insufficient Funds	07- Mar- 2024

You are, therefore requested to take up the matter with your bank for resolution.

Assuring you our best services.

Note: This is a computer generated letter and do not require stamp or signature.



# KONCEPT LAW ASSOCIATES

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AMBIKA MEHRA (Enrol no. D-169/07)  
KAMAL BAHL (Enrol no. D-1352/05)  
(Advocates)

98, Priyadarshini Vihar, Delhi-110009  
[konceptlegalllp@yahoo.in](mailto:konceptlegalllp@yahoo.in)  
Mob. 9811193449

Ref. No.: HDFC/US\_25/328

Date: 20.3.24

To,

Ref. No.: HDFC/US_25/328
VINEETHA VIJAYAN 2178/TA, S/F, GURU ARJAN NAGAR , SHADIPUR NEW DELHI DELHI 110008
Ref. No.: HDFC/US_25/328
VINEETHA VIJAYAN SIR GANGA RAM HOSPITAL SIR GANGA RAM HOSPITAL RAJINDER NAGAR DELHI 110060 DELHI

## Demand Notice Under Sec. 25 of The Payment & Settlement Systems Act, 2007.

Sir/Madam,

Under the instructions of my client M/s. HDFC Bank Ltd., having its Registered Office at Senapati Bapat Marg, Lower Parel (West), Mumbai having its Branch Office at: HDFC BANK LTD. Plot no - 31, Najafgarh Industrial area, Tower "A", 1st Floor, Shivaji Marg, Moti Nagar New Delhi -110015., we serve upon this legal notice to the following effect;

- That you , the Noticee was desirous of taking a **PERSONAL LOAN** and therefore approached our client for grant of pursuant to which you and Our Client entered into an agreement bearing no.**125673183**.
- That towards the repayment of EMI you had given instructions to the your bank account number to auto debit of funds from your Bank Account number **91112180019451** every month.
- That in discharge of the said legally enforceable liability, pertaining to the said loan, you issued the following electronic funds transfer by way of ECS/ SI mandate in favour of our client, the same was to be credited in the said A/c towards the part discharge of the said loan amount, details of the said SI/ ECS Instructions is as under:-

Amount	SI Number/ RBI Sequence No.	Return Memo Date	Payee Bank Name
Rs. 17386/-	1370076920	15.3.24	M/s. HDFC Bank Ltd.

- That my Client States that the SI/ECS Instruction/s issued by you, in respect of your financial commitment, have been dishonoured and return unpaid by your bankers with remarks "**Insufficient Funds**" when presented for payment on **15.3.24**
- That under these circumstances, we hereby call upon and demand you to make the payment of the amounts as mentioned in the above SI/ECS Instructions being the amount which is due & payable to our client within 15 days from the date of receipt of the notice by you, failing which our client shall be constrained to file a Criminal complaint in the Competent Magistrate's Court without any further notice to you. Needless to mention that such prosecution/action shall be entirely at your risk as to costs and consequences thereof.
- That you are aware that under the amended provision of section 25 of Payment & Settlement Act 2007, dishonour of Si/ECS Instructions is a Criminal offence, therefore, you are liable to be prosecuted for having committed a Criminal Offence in the event of failure on your part to comply with the requisition contained in this statutory notice.
- That please treat this as a statutory notice u/s. 25 of The Payment & Settlement Systems Act, 2007.Please also note that the said notice is issued to you, without prejudice to our client's right to enforce the other terms and conditions of the agreement and other papers and documents executed by you with our client for the reasons of breach of the terms, committed by you. For any further clarification in respect of the present Notice, you may please contact my Client's officer Veni Bansal at 011-61421950 (*Mon-sat 10:00 AM to 5:00 PM*) on working days.

  
For Koncept Law Associates  
(Advocates)





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You are here Home >> **Track Consignment**

## Track Consignment

Quick help

\* Indicates a required field.

\* Consignment Number

[Track More](#)

Booked At	Booked On	Destination Pincode	Tariff	Article Type	Delivery Location	Delivery Confirmed On
NSMandi SO	23/03/2024 15:25:09	110008	17.70	Inland Speed Post	Patel Nagar SO Central Delhi	26/03/2024 17:02:48

**Event Details For : ED592028757IN**

**Current Status : Item Delivered(Addressee)**

Date	Time	Office	Event
26/03/2024	17:02:48	Patel Nagar SO Central Delhi	Item Delivered(Addressee)
26/03/2024	10:48:02	Patel Nagar SO Central Delhi	Out for Delivery
26/03/2024	08:51:15	Patel Nagar SO Central Delhi	Item Received
24/03/2024	00:22:50	New Delhi NSH	Item Bagged
23/03/2024	16:22:47	NSMandi SO	Item Dispatched
23/03/2024	16:14:45	NSMandi SO	Item Bagged
23/03/2024	15:25:09	NSMandi SO	Item Booked

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## Track Consignment

Quick help

\* Indicates a required field.

\* Consignment Number

ED592032059IN

Track More

Booked At	Booked On	Destination Pincode	Tariff	Article Type	Delivery Location	Delivery Confirmed On
NSMandi SO	23/03/2024 15:25:09	110060	17.70	Inland Speed Post	Rajender Nagar SO	30/03/2024 15:56:10

Event Details For : ED592032059IN

Current Status : Item Delivered(Sender)

Date	Time	Office	Event
30/03/2024	15:56:10	NSMandi SO	Item Delivered(Sender)
30/03/2024	09:30:07	NSMandi SO	Out for Delivery
27/03/2024	12:29:15	Rajender Nagar SO	Item Dispatched
27/03/2024	12:18:33	Rajender Nagar SO	Item Bagged
26/03/2024	17:35:30	Rajender Nagar SO	Item Returned No such person in the address
26/03/2024	10:57:04	Rajender Nagar SO	Out for Delivery
26/03/2024	08:18:19	Rajender Nagar SO	Item Received
24/03/2024	00:22:50	New Delhi NSH	Item Bagged
23/03/2024	16:22:47	NSMandi SO	Item Dispatched
23/03/2024	16:14:45	NSMandi SO	Item Bagged
23/03/2024	15:25:09	NSMandi SO	Item Booked

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## Track Consignment

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\* Indicates a required field.

\* Consignment Number

RD940736861IN

Track More

Booked At	Booked On	Destination Pincode	Tariff	Article Type	Delivery Location	Delivery Confirmed On
NSMandi SO	23/03/2024 15:26:44	686587	25.96	Registered Letter	Vayala SO	28/03/2024 16:37:16

## Event Details For : RD940736861IN

## Current Status : Item Delivered(Addressee)

Date	Time	Office	Event
28/03/2024	16:37:16	Vayala SO	Item Delivered(Addressee)
28/03/2024	09:41:28	Vayala SO	Out for Delivery
28/03/2024	08:43:30	Vayala SO	Item Received
28/03/2024	03:40:33	Kottayam RMS L1R	Item Dispatched
28/03/2024	03:37:50	Kottayam RMS L1R	Item Bagged
27/03/2024	17:52:23	Kottayam RMS L1R	Item Received
24/03/2024	02:53:00	Delhi RMS Bhawan CRC L1R	Item Bagged
23/03/2024	16:22:47	NSMandi SO	Item Dispatched
23/03/2024	16:16:06	NSMandi SO	Item Bagged
23/03/2024	15:26:44	NSMandi SO	Item Booked

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**IN THE COURT OF CHIEF METROPOLITAN MAGISTRATE, DELHI  
COMPLAINT CASE NO. OF .....2024**

**IN THE MATTER OF:**

M/S. HDFC Bank Ltd. ....COMPLAINANT

**VERSUS**

**VINEETHA VIJAYAN**

....ACCUSED

**CERTIFICATE ON BEHALF OF THE PETITIONER UNDER SECTION 65(B) OF THE INDIAN  
EVIDENCE ACT**

I, VENI BANSAL, Authorized Representative, M/S. HDFC Bank Ltd., having its office at: Plot no. 31, Najafgarh Industrial Area, Tower "A", 1st Floor, Shivaji Marg, Moti Nagar, New Delhi: 110015, and do hereby solemnly affirm and declare as under:

It is certified that the computer-generated print out of the proof of dispatch and delivery of the legal demand notice from the website of Indian Post as well as the computer-generated print out of the mandate are electronically generated documents printed from the computer device placed at office of the counsel for the Complainant Bank, situated at 98, Priyadarshini Vihar, New Delhi-110009.

The same is maintained by the counsel of the Complainant Bank in ordinary course and said mail / document is true and correct to the best of my knowledge.

I say that the contents of the present certificate are true and correct.

Date:

Place: Delhi

  
**(VENI BANSAL)**  
 Authorised Representative  
 M/s. HDFC Bank Ltd.



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**IN THE COURT OF CHIEF METROPOLITAN MAGISTRATE, DELHI  
COMPLAINT CASE NO OF 2024**

**IN THE MATTER OF:**  
**M/S. HDFC Bank Ltd.**

**...COMPLAINANT**

**VERSUS**

**VINEETHA VIJAYAN**

**...ACCUSED**

**Most Respectfully Showeth:-**

**APPLICATION ON BEHALF OF THE COMPLAINANT FOR GRANTING INTERIM COMPENSATION AND PAYMENT U/S 143(A) OF THE NEGOTIABLE INSTRUMENT ACT, 1881 AS AMENDED UP TO DATE.**

1. That the above complaint is pending before this Hon'ble Court
2. That I say that the accused person in terms of the Loan Agreement No.125673183 agreed to pay the EMI to the complainant bank and gave standing instructions for electronic fund transfer from his bank account to debit the amount claimed by the complainant bank, which is mentioned as **Rs. 17386/-**. The said amount was to be transferred from the above said account as and when demanded / presented by the complainant bank.
3. That the above said electronic fund transfer through the mode of Electronic Clearing System (SI/ECS) Instructions issued by the accused person/s, in respect of their financial commitment, have been dishonored and return unpaid by the Banker of the Accused with the remarks "**Insufficient Funds**"
4. That as per the recent amendment in the Negotiable Instrument Act 1881, under section 143(A) of the Act, this court has ample power to assessed interim compensation and provide interim relief to the complaint.
5. That the complainant undertakes that if accused is acquitted; the complaint shall repay the interim compensation to the accused.
6. That the indulgence of this Hon'ble court is sought for assessing the interim compensation and directing the accused to pay the same. The applicant / complainant reserves their rights to claim the outstanding amount in any other legal way.

**PRAYER:** It is, therefore most humbly prayed that this Hon'ble court may kindly be assessed interim compensation and directing the accused to pay the same to the complainant in interest of justice.

**COMPLAINANT**

Delhi  
Dated:

Through

12/07/2024  
  
**Koncept Law Associates**  
**Kamal Bahl & Ambika Mehra**  
 Advocate, (D-169/07)  
 98, Priyadarshini Vihar, Delhi-9

**IN THE COURT OF CHIEF METROPOLITAN MAGISTRATE, DELHI  
COMPLAINT CASE NO .....2024**

**IN THE MATTER OF:****M/s. HDFC Bank Ltd.****...COMPLAINANT****VERSUS****VINEETHA VIJAYAN****...ACCUSED****AFFIDAVIT**

I, **VENI BANSAL**, Authorized Representative, M/s. HDFC Bank Ltd., having its office at: Plot no. 31, Najafgarh Industrial Area, Tower "A", 1st Floor, Shivaji Marg, Moti Nagar, New Delhi: 110015, and do hereby solemnly affirm and declare as under :

That I am the Authorized Representative in the present matter and am fully competent and authorized to swear the present affidavit.

- 1). That the deponent states that the accused had furnished his/her address i.e.**2178/7A, S/F , GURU ARJAN NAGAR, SHADIPUR NEW DELHI , DELHI, 110008 , DELHI** and the accused has been residing at this address only. That as per the records of the complainant the above-mentioned address is the last known address of the accused as per the records of the Complainant Company. That the legal notice has been sent to the correct and last known address of the accused. Hence in light of the above submission, it is prayed that process may be issued against the accused on this address only.
- 2). That the deponent further states that as per the records maintained by the Complainant Bank, the email id of the accused is **vijayan.vinu383@gmail.com** which has been provided by the accused at the time of taking loan.
- 3). That the deponent further states that as per the records maintained by the Complainant Bank, the mobile no. of the accused is **9560643682** which has been provided by the accused at the time of taking loan.

That the deponent says that it is my correct and true statement.

I Identify the Deponent who  
has signed this Affidavit  
**VERIFICATION**

  
**DEONENT**

**15 APR 2024**

Verified at New Delhi on this \_\_\_\_\_ day of \_\_\_\_\_, that facts stated herein above in my affidavit are true and correct to my knowledge and belief based upon the records maintained by the complainant company in its usual course of business

**CERTIFIED THAT THE DEPONENT**

Shri/Smt./Km.....

S/o W/o D/o.....

R/o.....

Identified by me at \_\_\_\_\_

has solemnly affirmed before me at \_\_\_\_\_

Delhi on... **15 APR 2024**

that the contents of the affidavit above which have been read and explained to him are true and correct to his knowledge.

**Oath Commissioner Delhi**

  
**DEONENT**



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**IN THE COURT OF CHIEF METROPOLITAN MAGISTRATE, DELHI  
COMPLAINT CASE NO OF 2024**

**IN THE MATTER OF:****M/S. HDFC Bank Ltd.****...COMPLAINANT****VERSUS****VINEETHA VIJAYAN****...ACCUSED**

**KNOW ALL** to whom these present shall come that I, **VENI BANSAL**, Authorized Representative of M/S. HDFC Bank Ltd. and having its office at: Plot no. 31, Najafgarh Industrial Area, Tower "A", 1st Floor, Shivaji Marg, Moti Nagar, New Delhi: 110015, and Registered Office:- HDFC Bank, House Senapati Bapat Marg, Lower Parel (West), Mumbai – 400013, Maharashtra , the above named Complainant do hereby appoint:

**KAMAL BAHL (ENROL NO. D-1352/05) , AMBIKA MEHRA ( ENROL NO. D-169/07), AYUB SALMANI, RAJEEV RANJAN , PARMINDER , VISHAL , I.K. JHA, CHIRAG (ADVOCATES)** having its office at 98, PRIYADARSHINI VIHAR, DELHI-110009 ( EMAIL ID [konceptlegalllp@yahoo.in](mailto:konceptlegalllp@yahoo.in) ).

**MOBILE NO. 9811193449/ 9810201011**

(herein after called the advocate/s) to be my/our Advocate in the above noted case authorize him:

To act, appear and plead in the above-noted case in this Court or in any other Court in which the same may be tried or heard and also in the appellate Court including High Court subject to payment of fees separately for each court by me/us.

To sign, file, verify and present pleadings, appeals, cross-objections or petitions for executions review revision, withdrawal, compromise or other petitions or affidavits or other documents as may be deemed necessary or proper for the prosecution of the said case in all its stages subjects to payment of fees for each stage.

To file and take back documents, to admit and/or deny the documents of opposite party.

To withdraw or compromise the said case or submit to arbitration any differences or disputes that may arise touching or in any manner relating to the said case.

And I/We the undersigned do hereby agree to ratify and confirm all acts done by the Advocate or his substitute in the matter as my/our own acts, as if done by me/us to all intents and proposes.

And I/We undertake that I/We or my/our duly authorized agent would appear in Court on all hearings and will inform the Advocate for appearance when the case is called.

And I/We the undersigned do hereby agree not to hold the advocate or his substitute responsible for the result of the said case. The adjournment costs whenever ordered by the Court shall be of the Advocate, which he shall receive and retain for himself.

And I/We the undersigned do hereby agree that in the event of the whole or part of the fee agreed by me/us to be paid to the advocate remaining unpaid he shall be entitled to withdraw from the prosecution of the said case until the same is paid up. The fee settled is only for the above case and above Court. I/We hereby agree that once fee is paid, I/We will not be entitled for the refund of the same in any case whatsoever and if the case prolongs for more than 3 years the original fee shall be paid again by me/us.

**IN WITNESS WHEREOF** I/We do hereunto set my/our hand to these presents the contents of which have been understood by me/us on this DATE i.e. 9.4.24

Accepted subject to the terms of the fees.

Advocate

Client

Client