

Ref No: CJLC/HFL/LN/S.25/DEC/2025-3326

Date: 11-Dec-2025

To,

KAROOA RAMNARAYAN

R/A: - PERMNET : 425 AYELA AGRA SARENDHI

AGRA CONTACT DETAILS. : MOB : 7024209782

Pin No.: - 283124

Dear Sir / Madam,

RE: - NOTICE UNDER SECTION 25 OF THE PAYMENT AND SETTLEMENT SYSTEMS ACT 2007.

Under instructions from and on behalf of my client Hero Fincorp Ltd Reg off: 9, Community Centre, Near Angels Hospital, Basant Lok, Vasant Vihar, New Delhi- 110057, I hereby serve upon you this Legal Notice as under:

1. That my client states that in pursuance of the Loan Agreement No. **AGRTWL00100015543201**, you the noticee has availed loan facility from my client and agreed to repay the same on time.
2. That you have agreed to pay monthly installment as per calendar month towards the discharge of part of debts incurred on account of accrued dues, you had issued ECS mandate and you had signed ECS mandate form and requested us to get it cleared from your account for the repayment of each installment.
3. That the below mention ECS was returned dishonour by your banker along with

PRESENTATION DATE	JOURNAL NO.	UMRN	ECS Amount in Rs.
19-Nov-2025	5832477	SBIC1172400027346319	9999.00/-

for the reason **“DP NOT AVAILABLE. ACCT CANNOT BE OVERDRAWN”** in due course. The details of which are as under: -

4. The aforesaid intimation of dishonour was received by us on Dt. **19-Nov-2025**.
5. We, hereby call upon you through this legal notice to make payment for the amount of the aforesaid dishonored ECS i.e., Rs. **9999.00/-** within 15 (fifteen) days from the receipt of this notice.
6. That in case you fail to pay the said amount of the dishonored ECS/s within

PUNEET KUMAR MALIK

ADVOCATE



Phone:- 0120-3150977

15 days of the receipt of this notice we will be compelled to initiate appropriate legal action/s against you, entirely at your risk, costs and consequences, without any further reference to you.

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7. That you are notified that the dishonor of electronic funds transfer in respect of a legally enforceable debt, amounts to an offence under section 25 (1) of The Payment and Settlement Systems Act 2007 and is punishable with imprisonment for a term which may be extended to 2 years or with fine which may extend to twice the amount of the electronic funds transfer, or with both. In addition to the punishment, the Courts are also empowered to grant compensation, at the cost of the accused, to the complainant company for interest, expenditure & costs incurred by the complainant for pursuing the complaint.
8. That this notice is being sent to you without prejudice to our client's right to enforce the other terms and condition of the said loan account and other documents executed by you with us for reasons of breach of the terms, committed by you. For any other/ further Query Call **4769-DHEERAJ KUMAR SHARMA** on **8393010163**

Thanking you,

Yours Sincerely

PUNEET KUMAR MALIK
Advocate