



Kotak Mahindra Bank

Legal Notice

Date : 2nd-Dec-2024

Dear Mr. **Aayush Shukla**

A/32 Raheja Apartment, LM park road, Kurla west Mumbai 400067

ashok.swami@kotak.com

Ref: Your Credit Card Account No. 0009406510015246688

You have availed a **Credit Card facility** vide **Credit Card No. 4412XXXXXXX6212** from Kotak Mahindra Bank Limited. As per the terms and conditions of the Card Holder Agreement and Most Important Terms and Conditions, you are liable to make payments of the various charges, as are applicable for the retention and utilization of the said Credit Card. It is pertinent to mention here that you have been regularly billed by means of the periodical statement (s), issued by the bank in relation to the said Card.

You have however, deliberately failed / avoided to adhere to the terms of the payment and your Credit Card account is overdue. As you have failed to make the requisite payments, an amount of Minimum Amount **45065** is immediately due and a total amount of **142033.79** status as on **02/12/2024** is outstanding against your above said Credit Card.

We understand the hardships faced by you however as per the provisions of the contract and the Bank policies (duly agreed by you at the time of taking the facility), you are liable to make payments for the amounts duly and contractually payable by you. As per the terms and conditions of the facility, in case of default for not paying the outstanding dues, the Bank will consider it as 'Event of Default' and breach of the contract and the Bank in its sole discretion can initiate Civil/Criminal Proceedings against you, for the recovery of its entire dues along with interest and other charges for which you shall be entirely responsible as to the cost and consequences thereof. Even after constant reminders from the Bank, there has been default in payment of the outstanding dues.

We therefore call upon you to pay **142033.79** within 24 hours from date/time of this notice failing which Bank shall be constrained to initiate appropriate legal proceedings against you, for the recovery of its entire dues along with interest and other charges for which you shall be entirely responsible as to the cost and the consequences thereof. Please note that by not adhering to the re-payment schedule, you are committing a breach of the terms agreed by you which attracts the invocation of default on your part and unwarranted consequential action with accrual of higher interests.

For making the payment, **please contact immediately to Prasad Mayekar at 8169951138 or email at prasad.mayekar2@kotak.com**

A copy of this notice has been retained in our office for further action. **If already paid please ignore this notice. Please do not reply to this mail id, contact the collection manager mentioned above.**

Kotak Mahindra Bank Limited

CIN: L65110MH1985PLC038137

6th Floor, Zone II, Building No. 21, Infinity Park,
Off Western Express Highway, General A K Vaidya Marg,
Malad (East), Mumbai
Maharashtra - 400 097, India

T +91 22 66056825
F +91 22 67259084
www.kotak.com

Registered Office:
27 BKC, C 27, G Block,
Bandra Kurla Complex, Bandra (East)
Mumbai - 400 051, India

This is a Confidential document.



Kotak Mahindra Bank

For Kotak Mahindra Bank Ltd

A handwritten signature in black ink, appearing to be "AP" followed by a flourish.

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