



# Kotak Mahindra Bank

## Demand Notice

Date : 2nd-Dec-2024

Dear Mr. **Ashok Swami**

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

**ashok.swami@kotak.com**

Ref : Your Credit Card Account No. 0009406100001918506

You have availed a **Credit Card facility** vide **Credit Card No 4412XXXXXXX6212** from Kotak Mahindra Bank Limited. As per the agreed 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 Rs 8189 status as on **02/12/2024** is still outstanding against your Kotak 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 **61697.34** within 7 days from the receipt 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 [prasad.mayekar2@kotak.com](mailto:prasad.mayekar2@kotak.com)**

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

**Kotak Mahindra Bank Limited**

CIN: L65110MH1985PLC038137

6<sup>th</sup> 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  
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[www.kotak.com](http://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.**



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For **Kotak Mahindra Bank Ltd**

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

**Kotak Mahindra Bank Limited**  
CIN: L65110MH1985PLC038137

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