

NRI Portal - Grievance Details

From: NRI Grievance Petition Portal (nricelltn.dgp@tn.gov.in)

To: endeavourkalam@yahoo.com

Date: Saturday, August 31, 2024 at 08:34 AM EDT



Dear Dharanitharan S,

Submitted Date: 31/08/2024 18:05 PM

Your grievance details has been successfully submitted.

Grievance ID

GRD20240831060517

Describe of Complaint:

Dear Sir, I am writing to formally file a complaint regarding an unresolved debt involving Sankaranarayanan Rathinagopal residing at 34 Westwood Cir, Edison, New Jersey, USA, 08820, currently travelled to India and staying at 3/2(1), Ramamandhiram Street, Villivakkam, Chennai, Tamil Nadu 600049, India. Below are the details of the transaction and the steps I have taken to resolve the matter:

Loan Details: Initial Loan Amount: Rs. 30,00,000 (Thirty lakhs Indian rupees only) transferred to Mrs. Aboorvam, Sankaranarayanan Rathinagopal's Mother bank account upon his request on September 11, 2023. Repayment Received: \$30,000 (Thirty thousand US dollars) paid back to my US bank account on November 4, 2023, equivalent to Rs. 24,40,000 (Twenty-four lakhs and forty thousand Indian rupees only). Additional Loan Amount: Rs. 19,00,000 (Nineteen lakhs Indian rupees only) transferred to Sankaranarayanan Rathinagopal's bank account on January 2, 2024. Total Outstanding Loan Amount: Rs. 24,60,000 (Twenty-four lakhs and sixty thousand Indian rupees only).

Agreement and Repayment Terms: The verbal agreement stipulated that the total loan amount of Rs. 24,60,000 (Twenty-four lakhs and sixty thousand Indian rupees only) would be repaid by March 31, 2024 with 10% interest. Despite several reminders and over five months having passed, Sankaranarayanan Rathinagopal has failed to repay the amount owed or provide an explanation for the delay.

Attempts to Resolve: I have made numerous phone calls, visited Sankaranarayanan Rathinagopal's place of residence in USA and sent multiple emails but have received no response.

Attached Documentation: Relevant bank statement WhatsApp conversations Phone call recording Emails sent I hereby authorize my legal counsel, Mr. Udayakumar Seetharaman to take any necessary legal action on my behalf against Sankaranarayanan Rathinagopal for the recovery of money owed to me, which has not been returned despite repeated requests. This authorization includes, but is not limited to, initiating legal proceedings, negotiating settlements, and representing my interests in all related matters. I kindly request your assistance in investigating this matter and recovering the outstanding amount. I am ready to provide any additional information or documentation required to facilitate this process. Thank you for your prompt attention to this matter. I look forward to your response and resolution.

For more information, please click the below link to track your grievance, [Track](#)

Note:

The submitted grievance would be scrutinized before enquiry. In case there are any queries, an intimation will be sent to the registered email. Kindly check for updates from NRI Cell.

This is a system generated e-mail and please do not reply.

Regards,
NRI Cell,
Tamil Nadu



POLICE DEPARTMENT

From:

Inspector of Police,(Crime)
V1 Villivakkam Police Station,
Villivakkam,
Chennai-49.

To:

Tr.Dharanidharan, M/A 34
S/o Sugumar,
No.20 Gill Lane , 2D Apt,
Iselin, New Jersey,
USA-08830

Date: 29.09.2024

Reference No: Rc. No.107/ AC CRB/ NRI/2024

Regarding your complaint Dated:10.09.2024, against Shankar Narayana of Villivakkam, we have enquired yourself through WhatsApp and the counter petitioner Sankara Narayanan directly during which he admitted that he will pay the amount within 6 months. since you are not satisfied with the outcome of the enquiry. you are advised to appeal before appropriate Forum and seek remedy.


Inspector of Police (Crime),
V1 Villivakkam Police Station,
Villivakkam, Chennai-49.

Complaint Against Sankaranarayanan Rathinagopal for Failure to Return Borrowed Money

1 message

Dharanitharan <endeavourkalam@gmail.com>
To: Udayakumar Seetharaman <uday_1955@yahoo.co.in>

Sat, Aug 31, 2024 at 8:13 AM

Dear Sir,

I am writing to formally file a complaint regarding an unresolved debt involving Sankaranarayanan Rathinagopal residing at 34 Westwood Cir, Edison, New Jersey, USA, 08820, currently travelled to India and staying at 3/2(1), Ramamandhiram Street, Villivakkam, Chennai, Tamil Nadu 600049, India.

Below are the details of the transaction and the steps I have taken to resolve the matter:

1. Loan Details:

- **Initial Loan Amount:** Rs. 30,00,000 (Thirty lakhs Indian rupees only) transferred to Mrs. Aboorvam, Sankaranarayanan Rathinagopal's Mother bank account upon his request on September 11, 2023.
- **Repayment Received:** \$30,000 (Thirty thousand US dollars) paid back to my US bank account on November 4, 2023, equivalent to Rs. 24,40,000 (Twenty-four lakhs and forty thousand Indian rupees only).
- **Additional Loan Amount:** Rs. 19,00,000 (Nineteen lakhs Indian rupees only) transferred to Sankaranarayanan Rathinagopal's bank account on January 2, 2024.
- **Total Outstanding Loan Amount:** Rs. 24,60,000 (Twenty-four lakhs and sixty thousand Indian rupees only).

2. Agreement and Repayment Terms:

- The verbal agreement stipulated that the total loan amount of Rs. 24,60,000 (Twenty-four lakhs and sixty thousand Indian rupees only) would be repaid by March 31, 2024 with 10% interest.
- Despite several reminders and over five months having passed, Sankaranarayanan Rathinagopal has failed to repay the amount owed or provide an explanation for the delay.

3. Attempts to Resolve:

- I have made numerous phone calls, visited Sankaranarayanan Rathinagopal's place of residence in USA and sent multiple emails but have received no response.

4. Attached Documentation:

- Relevant bank statement
- WhatsApp conversations
- Phone call recording
- Emails sent

I hereby authorize my legal counsel, Mr. Udayakumar Seetharaman to take any necessary legal action on my behalf against Sankaranarayanan Rathinagopal for the recovery of money owed to me, which has not been returned despite repeated requests. This authorization includes, but is not limited to, initiating legal proceedings, negotiating settlements, and representing my interests in all related matters.

I kindly request your assistance in investigating this matter and recovering the outstanding amount. I am ready to provide any additional information or documentation required to facilitate this process.

Thank you for your prompt attention to this matter. I look forward to your response and resolution.

Yours sincerely,
Dharanitharan Sukumar

Search Results		
Search Criteria: Search By Mobile Number / Total Properties: 2 Search Value: Mobile No:9790680909		
Bill No	Owner Name	Property Address
08-094-05935-000	R. SANKARANARAYANAN	3/4(1), Ramamandhiram Street, Villivakkam, Villivakkam, CHENNAI 600049
08-094-05939-000	REVATHI	3/3(1), Ramamandhiram Street, Villivakkam, Villivakkam, CHENNAI 600049

Export options: CSV | Excel | PDF

[Close](#) [Search Again](#)



MR DHARANITHARAN SUKUMAR
5 7TH CROSS 4TH MAIN ROAD
CHELLAM PAPPU NAGAR
REDDIYARPALAYAM
PUDUCHERRY 605010
PONDICHERRY
JOINT HOLDERS :

Account Branch : PONDICHERRY MAIN BRANCH
Address : HDFC BANK LTD
NO.16 CENTIGO BUILDING,
100 FEET ROAD,
City : PONDICHERRY
State : PONDICHERRY
Phone no. : 18002600/18001600
OD Limit : 187500 Currency : INR
Email : endeavourkalam@gmail.com
Cust ID : 111885309
Account No : 50100307304632 NR IMPERIA
A/C Open Date : 05/08/2019
Account Status : Regular
RTGS/NEFT IFSC: HDFC0000407 MICR : 605240002
Branch Code : 407 Product Code : 101

Nomination : Registered

Statement From : 06/09/2023 To : 05/01/2024

Date	Narration	Chq./Ref.No.	Value Dt	Withdrawal Amt.	Deposit Amt.	Closing Balance
08/09/23	NEFT DR-KVBL0001116-ABOORVAM-NETBANK, MU M-N251232633237909-LOAN	N251232633237909	08/09/23	50,000.00		-49,998.25
09/09/23	NEFT DR-KVBL0001116-ABOORVAM-NETBANK, MU M-N252232634647095-LOAN	N252232634647095	09/09/23	950,000.00		-999,998.25
11/09/23	NEFT DR-KVBL0001116-ABOORVAM-NETBANK, MU M-N254232636007735-LOAN	N254232636007735	11/09/23	2,000,000.00		-2,999,998.25
01/10/23	DEBIT INTEREST CAPITALIZED	0000000000000000	30/09/23	14,450.00		-3,014,448.25
06/10/23	UPI-MR DHARANITHARAN-9789050940@UPI-IDIB 000R076-327907420525-NO REMARKS	0000327907420525	06/10/23		16,076.00	-2,998,372.25
06/10/23	IB FUNDS TRANSFER CR-50100218925940 -DH ARANITHARAN SUKUMAR	IB06085210758050	06/10/23		1,240,447.03	-1,757,925.22
26/10/23	UPI-MR DHARANITHARAN-9789050940@UPI-IDIB 000R076-329921775235-NO REMARKS	0000329921775235	26/10/23	11.40		-1,757,936.62
01/11/23	DEBIT INTEREST CAPITALIZED	0000000000000000	31/10/23	14,154.00		-1,772,090.62
02/11/23	IB BILLPAY DR-HDFCPE-545964XXXXXX1940	MB02182144394ET4	02/11/23	4,798.00		-1,776,888.62
02/11/23	UPI-MR DHARANITHARAN-9789050940@UPI-IDIB 000R076-330622743871-NO REMARKS	0000330622743871	02/11/23	3,042.08		-1,779,930.70
02/11/23	NEFT CR-SBIN0007314-MRS PADMA S-DHARAN ITHARAN-SBIN323306349960	SBIN323306349960	02/11/23		3,042.08	-1,776,888.62
03/11/23	IB FUNDS TRANSFER CR-50100218925940-DHAR ANITHARAN SUKUMAR	MB03165648445T21	03/11/23		1,220,000.00	-556,888.62
03/11/23	IB FUNDS TRANSFER CR-50100218925940 -DH ARANITHARAN SUKUMAR	IB03193358137438	03/11/23		5,000.00	-551,888.62
04/11/23	IB FUNDS TRANSFER CR-50100218925940-DHAR ANITHARAN SUKUMAR	MB04045350105ET6	04/11/23		20,000.00	-531,888.62
06/11/23	NEFT CR-SBIN0007314-MRS PADMA S-DHARAN ITHARAN-SBIN223310541814	SBIN223310541814	06/11/23		500,000.00	-31,888.62
08/11/23	IB FUNDS TRANSFER CR-50100218925940 -DH ARANITHARAN SUKUMAR	IB08205150965084	08/11/23		34,101.62	2,213.00
08/11/23	DEBIT INTEREST CAPITALIZED	0000000000000000	08/11/23	1,218.00		995.00

HDFC BANK LIMITED

*Closing balance includes funds earmarked for hold and uncleared funds

Contents of this statement will be considered correct if no error is reported within 30 days of receipt of statement. The address on this statement is that on record with the Bank as at the day of requesting this statement.

State account branch GSTN:34AAACH2702H1Z5

HDFC Bank GSTIN number details are available at <https://www.hdfcbank.com/personal/making-payments/online-tax-payment/goods-and-service-tax>.

Registered Office Address: HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai 400013



MR DHARANITHARAN SUKUMAR
5 7TH CROSS 4TH MAIN ROAD
CHELLAM PAPPU NAGAR
REDDIYARPALAYAM
PUDUCHERRY 605010
PONDICHERRY
JOINT HOLDERS :

Account Branch : PONDICHERRY MAIN BRANCH
Address : HDFC BANK LTD
NO.16 CENTIGO BUILDING,
100 FEET ROAD,
City : PONDICHERRY
State : PONDICHERRY
Phone no. : 18002600/18001600
OD Limit : 187500 Currency : INR
Email : endeavourkalam@gmail.com
Cust ID : 111885309
Account No : 50100307304632 NR IMPERIA
A/C Open Date : 05/08/2019
Account Status : Regular
RTGS/NEFT IFSC: HDFC0000407 MICR : 605240002
Branch Code : 407 Product Code : 101

Nomination : Registered

Statement From : 06/09/2023 To : 05/01/2024

19/11/23	NEFT DR-SBIN0007314-PADMA-NETBANK, MUM-N 323232744684569-TRANSFER	N323232744684569	19/11/23	200,000.00		-199,005.00
19/11/23	NEFT DR-SBIN0007314-PADMA-NETBANK, MUM-N 323232744688271-TRANSFER	N323232744688271	19/11/23	100,000.00		-299,005.00
01/12/23	DEBIT INTEREST CAPITALIZED	0000000000000000	30/11/23	895.00		-299,900.00
07/12/23	IB FUNDS TRANSFER CR-50100218925940-DHAR ANITHARAN SUKUMAR	MB07030422049T18	07/12/23		300,000.00	100.00
07/12/23	UPI-MR DHARANITHARAN-9789050940@UPI-IDIB 000R076-334104711219-NO REMARKS	0000334104711219	07/12/23	1,000.00		-900.00
07/12/23	UPI-MR DHARANITHARAN-9789050940@UPI-IDIB 000R076-334104711234-NO REMARKS	0000334104711234	07/12/23		2,000.00	1,100.00
07/12/23	DEBIT INTEREST CAPITALIZED	0000000000000000	07/12/23	449.00		651.00
07/12/23	UPI-MR DHARANITHARAN-9789050940@UPI-IDIB 000R076-334105711694-NO REMARKS	0000334105711694	07/12/23	650.00		1.00
07/12/23	UPI-DHARANITHARAN SUKUMA-9789050940@UPI- HDFC0000407-334105711755-NO REMARKS	0000334105711755	07/12/23		4,607.05	4,608.05
07/12/23	IB BILLPAY DR-HDFCPE-545964XXXXXX1940	MB07074816212T13	07/12/23	2,464.00		2,144.05
26/12/23	IB FUNDS TRANSFER CR-50100218925940 -DH ARANITHARAN SUKUMAR	IB26054128741351	26/12/23		12,855.95	15,000.00
26/12/23	IB BILLPAY DR-HDFCPE-545964XXXXXX1940	IB26054200075204	26/12/23	15,000.00		0.00
26/12/23	IB FUNDS TRANSFER CR-50100218925940 -DH ARANITHARAN SUKUMAR	IB26055043101985	26/12/23		1.05	1.05
31/12/23	NEFT DR-SBIN0007108-SANKARANARAYANAN RAT HINAGOPAL-NETBANK, MUM-N365232808622914- TRANSFER	N365232808622914	31/12/23	199,900.00		-199,898.95
31/12/23	NEFT DR-SBIN0007108-SANKARANARAYANAN RAT HINAGOPAL-NETBANK, MUM-N365232808633534- LOAN	N365232808633534	31/12/23	200,000.00		-399,898.95
31/12/23	NEFT DR-SBIN0007108-SANKARANARAYANAN RAT HINAGOPAL-NETBANK, MUM-N365232808632985- TRANSFER	N365232808632985	31/12/23	200,000.00		-599,898.95
31/12/23	NEFT DR-SBIN0007108-SANKARANARAYANAN RAT	N365232808634532	31/12/23	200,000.00		-799,898.95

HDFC BANK LIMITED

*Closing balance includes funds earmarked for hold and uncleared funds

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State account branch GSTN:34AAACH2702H1Z5

HDFC Bank GSTIN number details are available at <https://www.hdfcbank.com/personal/making-payments/online-tax-payment/goods-and-service-tax>.

Registered Office Address: HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai 400013



MR DHARANITHARAN SUKUMAR
5 7TH CROSS 4TH MAIN ROAD
CHELLAM PAPPU NAGAR
REDDIYARPALAYAM
PUDUCHERRY 605010
PONDICHERRY
JOINT HOLDERS :

Account Branch : PONDICHERRY MAIN BRANCH
Address : HDFC BANK LTD
NO.16 CENTIGO BUILDING,
100 FEET ROAD,
City : PONDICHERRY
State : PONDICHERRY
Phone no. : 18002600/18001600
OD Limit : 187500 Currency : INR
Email : endeavourkalam@gmail.com
Cust ID : 111885309
Account No : 50100307304632 NR IMPERIA
A/C Open Date : 05/08/2019
Account Status : Regular
RTGS/NEFT IFSC: HDFC0000407 MICR : 605240002
Branch Code : 407 Product Code : 101

Nomination : Registered

Statement From : 06/09/2023 To : 05/01/2024

	HINAGOPAL-NETBANK, MUM-N365232808634532- TRANSFER					
31/12/23	NEFT DR-SBIN0007108-SANKARANARAYANAN RAT	N365232808645391	31/12/23	100,000.00		-899,898.95
	HINAGOPAL-NETBANK, MUM-N365232808645391- LOAN					
31/12/23	UPI-MR DHARANITHARAN-9789050940@UPI-IDIB 000R076-336516298029-NO REMARKS	0000336516298029	31/12/23	1.05		-899,900.00
01/01/24	CREDIT INTEREST CAPITALISED	0000000000000000	31/12/23		4.00	-899,896.00
01/01/24	TAX DEDUCTED	0000000000000000	31/12/23	1.25		-899,897.25
01/01/24	DEBIT INTEREST CAPITALIZED	0000000000000000	31/12/23	224.00		-900,121.25
01/01/24	IB FUNDS TRANSFER CR-50100218925940-DHAR ANITHARAN SUKUMAR	MB01100952121T12	01/01/24		2.00	-900,119.25
01/01/24	UPI-MR DHARANITHARAN-9789050940@UPI-IDIB 000R076-400110767838-NO REMARKS	0000400110767838	01/01/24		1.05	-900,118.20
02/01/24	NEFT DR-SBIN0007108-SANKARANARAYANAN RAT	N002242810936838	02/01/24	1,000,000.00		-1,900,118.20
	HINAGOPAL-NETBANK, MUM-N002242810936838- LOAN					
02/01/24	IB FUNDS TRANSFER CR-50100218925940 -DH ARANITHARAN SUKUMAR	IB02074738671761	02/01/24		345.00	-1,899,773.20
02/01/24	IB FUNDS TRANSFER CR-50100218925940-DHAR ANITHARAN SUKUMAR	MB02084908788ET8	02/01/24		1,100,000.00	-799,773.20
02/01/24	NEFT CR-SBIN0007314-MRS PADMA S-DHARAN ITHARAN-SBIN524002753988	SBIN524002753988	02/01/24		800,000.00	226.80
02/01/24	DEBIT INTEREST CAPITALIZED	0000000000000000	02/01/24	224.00		2.80
02/01/24	IB FUNDS TRANSFER CR-50100218925940-DHAR ANITHARAN SUKUMAR	MB02182739203T44	02/01/24		53.93	56.73
02/01/24	NEFT DR-IDIB000R076-DHARANITHARAN-NETBAN K, MUM-N002242812596706-TRANSFER	N002242812596706	02/01/24	55.00		1.73
03/01/24	UPI-MR DHARANITHARAN-9789050940@UPI-IDIB 000R076-400303316608-NO REMARKS	0000400303316608	03/01/24		2.30	4.03

STATEMENT SUMMARY :-

HDFC BANK LIMITED

*Closing balance includes funds earmarked for hold and uncleared funds

Contents of this statement will be considered correct if no error is reported within 30 days of receipt of statement. The address on this statement is that on record with the Bank as at the day of requesting this statement.

State account branch GSTN:34AAACH2702H1Z5

HDFC Bank GSTIN number details are available at <https://www.hdfcbank.com/personal/making-payments/online-tax-payment/goods-and-service-tax>.

Registered Office Address: HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai 400013



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Account Status : Regular
RTGS/NEFT IFSC: HDFC0000407 MICR : 605240002
Branch Code : 407 Product Code : 101

Nomination : Registered

Statement From : 06/09/2023 To : 05/01/2024

Opening Balance	Dr Count	Cr Count	Debits	Credits	Closing Bal
1.75	28	21	5,258,536.78	5,258,539.06	4.03

Generated On: 28-AUG-2024 04:43:36

Generated By:
111885309

Requesting Branch Code: 407

This is a computer generated statement and does not require signature.

HDFC BANK LIMITED

*Closing balance includes funds earmarked for hold and uncleared funds

Contents of this statement will be considered correct if no error is reported within 30 days of receipt of statement. The address on this statement is that on record with the Bank as at the day of requesting this statement.

State account branch GSTN:34AAACH2702H1Z5

HDFC Bank GSTIN number details are available at <https://www.hdfcbank.com/personal/making-payments/online-tax-payment/goods-and-service-tax>.

Registered Office Address: HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai 400013

[9/7/23, 2:09:36 PM] +1 (603) 930-9515: The Karur Vysya Bank Limited

Branch: Chidambaram

Address: No 43/11, AKN SARADHARAM RESIDENCY, BLOCK-C, NORTH CAR STREET, CHIDAMBARAM, TamilNadu - 608001

Name: Mrs.R.Aboorvam

Address: 198, Sivan Koil Street, Kattumanarkoil, Suravilandur, Cuddalore, Tamil Nadu - 608302

Account Number: 1116173000003338

IFSC Code: KVBL0001116

MICR Code: 608053002

SWIFT Code: KVBLINBBIND (Head Office) SWIFT Code for entire India

Contact: 04144-222369

Email ID: chidambaram@kvbmail.com

For KVB Only one Swift code for all over India

Mobile# +91 9443207434

[9/7/23, 2:10:20 PM] +1 (603) 930-9515: This  is my mother's account number

[9/7/23, 8:31:57 PM] +1 (603) 930-9515: I will give you back \$36,250.00

[9/8/23, 7:54:20 AM] +1 (603) 930-9515: NEFT Inward to A/c No:XX3338,INR:50,000.00,

[9/8/23, 10:32:12 PM] +1 (603) 930-9515: Boarded

[9/9/23, 10:01:11 PM] Dharanitharan: Hi, remaining 20L will reach you tomorrow morning

[9/10/23, 1:07:03 PM] +1 (603) 930-9515: Thank you Dharani

[9/10/23, 11:09:44 PM] +1 (603) 930-9515: Hello Dharani, received remaining 20L just 20 mins back...thank you very much

[9/10/23, 11:10:07 PM] Dharanitharan: Thanks

[9/24/23, 5:37:12 PM] +1 (603) 930-9515: Hello Dharani, I postponed my return date to October 8th Sunday..

[9/24/23, 5:48:41 PM] Dharanitharan: Ok take care. Hope everything is good.

[9/27/23, 6:51:55 PM] Dharanitharan: Hello Shankar, if you don't mind, will you be able to send the money to my bank account if you've received your invoices?

[9/27/23, 7:36:27 PM] +1 (603) 930-9515: Hello Dharani, will you be able to adjust until October 8th (Sunday)?

[9/27/23, 7:39:15 PM] Dharanitharan: Ok no problem. We'll talk in detail when you're here. Thanks

[10/22/23, 4:18:26 AM] +1 (603) 930-9515: Our family is deeply saddened to inform you that my mother passed away in her sleep today morning

[10/22/23, 6:48:12 AM] Dharanitharan: Sorry to hear. May her soul rest in peace.

[10/29/23, 4:11:30 AM] Dharanitharan: Hi, how are you?

[10/29/23, 5:28:34 AM] +1 (603) 930-9515: Hello Dharani, fine thank you, hope you are doing well

[11/1/23, 6:48:28 AM] Dharanitharan: Hello Shankar, please provide an update on the money. Sorry to bother you but I'm in a bit tight situation. Thanks.

[11/1/23, 8:35:31 AM] +1 (603) 930-9515: Sorry Dharani, I call you today

[11/1/23, 8:49:59 AM] Dharanitharan: 929-265-1785

[11/1/23, 9:03:04 AM] Dharanitharan: Received 15k. Thanks

[11/2/23, 8:54:17 AM] Dharanitharan: Can you please make another transfer today

[11/2/23, 12:51:34 PM] +1 (603) 930-9515: Transferred..

[11/2/23, 1:10:40 PM] Dharanitharan: Received. Thanks.

[11/21/23, 2:05:03 AM] Dharanitharan: Hi, please don't mistake me that I'm disturbing you. I'm trying to reach out to you to know when you'll be returning here since I'm worried that my bank has charged me around 40k as interest till date. I can pay the remaining amount that you owe me and settle the overdraft to avoid further charges from the bank but just want to know if you can arrange the remaining within 2-3 weeks. Hope you understand.

[12/11/23, 4:25:48 PM] Dharanitharan: Hi, how are you?

[12/11/23, 4:26:39 PM] Dharanitharan: In case if you've received your invoice, please see if you can transfer the remaining money. If not I can wait. Thanks.

[12/11/23, 4:27:12 PM] Dharanitharan: Also please let me know if your return date is confirmed, we can meet in person.

[12/28/23, 10:18:42 AM] +1 (603) 930-9515: Hello Dharani, Good Morning, hope you are doing well, Unfortunately I couldn't get my 45k money back from Anil at this time

[12/28/23, 10:19:04 AM] +1 (603) 930-9515: if possible please call me, appreciate if you could suggest me to get any short term 50k personal loan at this time would be a great help

[12/28/23, 11:08:35 AM] Dharanitharan: Voice call, 12 min

[12/28/23, 8:48:58 PM] Dharanitharan: Today it showed I can take up to 19L INR

[12/28/23, 8:49:17 PM] Dharanitharan: May be I'll try again on 2nd and let you know

[12/29/23, 11:01:19 AM] +1 (603) 930-9515: SBI VILLIVAKKAM Branch

Account Number: 00000037882848883

Name: Mr. SANKARANARAYANAN RATHINAGOPAL

IFSC code: SBIN0007108

[12/29/23, 11:02:54 AM] +1 (603) 930-9515: Sankar's personal account number in Bank Of America

Name on account: Sankaranarayanan Rathinagopal

Account number: 381056377244

Routing number: 021200339

[12/29/23, 11:19:50 AM] Dharanitharan: Voice call, 55 sec

[12/30/23, 12:04:33 AM] +1 (603) 930-9515: Hello Dharani, Received R.100 from you

[12/30/23, 3:16:34 AM] Dharanitharan: Ok I'll send 9L today

[12/30/23, 3:16:50 AM] Dharanitharan: Thanks

[12/30/23, 5:59:12 AM] +1 (603) 930-9515: Sure, thank you

[12/30/23, 5:30:18 PM] +1 (603) 930-9515: Hello Dharani

[12/30/23, 6:08:07 PM] Dharanitharan: Hi, I sent 9L in total. If you don't receive by 9:00 AM IST today, please let me know.

[12/30/23, 9:49:40 PM] +1 (603) 930-9515: Hello Dharani, received remaining Rs.899900.00 amount, thank you very much

[12/31/23, 7:32:48 AM] Dharanitharan: Thanks. Rs. 900000 and previous balance Rs. 560000, I can send 10L on 2nd if you want.

[12/31/23, 8:09:32 AM] +1 (603) 930-9515: Sure np, Please send me 10L on 2nd, thank you Dharani for the help

[1/1/24, 7:24:22 PM] Dharanitharan: Hi, I sent you 10 lakhs. Please confirm after you receive.

[1/2/24, 1:11:34 AM] +1 (603) 930-9515: yes 10 lakhs received it, thank you Dharani

[1/6/24, 8:53:42 PM] +1 (603) 930-9515: Hello Dharani, Do you have few mins to talk?

[1/6/24, 8:54:09 PM] Dharanitharan: Hi, yes

[1/6/24, 8:55:36 PM] +1 (603) 930-9515: Voice call, 12 min

[1/10/24, 4:57:49 PM] +1 (603) 930-9515: Hello Dharani, Do you have few mins to talk?

[1/10/24, 5:11:05 PM] Dharanitharan: Hi, yes

[1/10/24, 5:11:21 PM] +1 (603) 930-9515: Voice call, 3 min

[1/10/24, 5:27:22 PM] +1 (603) 930-9515: Voice call, 13 min

[1/11/24, 9:34:14 PM] +1 (603) 930-9515: Hello Dharani, Is it possible to send 2 lacs Rupees now and I can transfer you the same US dollars right away?, sorry I'm in very urgent situation, if possible plz help

[1/12/24, 5:02:00 AM] Dharanitharan: Hi

[1/12/24, 5:02:23 AM] Dharanitharan: Ok please send

[1/12/24, 6:55:43 AM] +1 (603) 930-9515: Hello Dharani, I was waiting for your response then I initiated the wire transfer already to avoid the delay

[1/12/24, 6:57:22 AM] +1 (603) 930-9515: the encroachment person was finally asking money to clean on coming Sunday, that's why I was in a hurry

[1/12/24, 7:12:39 AM] Dharanitharan: Ohh ok. Sorry I slept early last night.

[2/14/24, 8:23:05 AM] Dharanitharan: Hello Shankar

[2/14/24, 8:23:14 AM] Dharanitharan: How are you

[2/16/24, 5:41:30 PM] Dharanitharan: Are you traveling today?

[2/16/24, 11:52:00 PM] +1 (603) 930-9515: Hello Dharani, No, I will be traveling on 27th of February

[2/16/24, 11:53:20 PM] +1 (603) 930-9515: Sorry still couldn't clear the encroachment yet

[2/29/24, 6:21:45 AM] Dharanitharan: Hi, how are you

[2/29/24, 7:04:21 AM] +1 (603) 930-9515: Hello Dharani, Good Morning, came last night around 11:00pm

[2/29/24, 1:34:51 PM] Dharanitharan: Hope you're doing good.

[2/29/24, 1:35:05 PM] Dharanitharan: Can you please call me when you have some time.

[3/1/24, 1:47:29 PM] +1 (603) 930-9515: Hello Dharani, sorry I wasn't able to make it yesterday but I will come to your place whenever you are free

[3/1/24, 3:26:47 PM] Dharanitharan: Ok no problem. I'll reach home in 30 mins. You can come anytime.

[3/1/24, 4:14:00 PM] +1 (603) 930-9515: Starting now

[3/21/24, 8:32:20 AM] +1 (603) 930-9515: Hello Dharani, Good Morning, I'm looking to book my India trip round trip from EWR with cheapest rate, departure date & returning dates are very much flexible but preferably departing date is March 28 or 29 and return date is April 20th or 21st

[3/21/24, 8:32:41 AM] +1 (603) 930-9515: If possible, can you please help me on this?

[3/21/24, 8:33:13 AM] Dharanitharan: Ok. Sure. I will check and send you the links

[4/7/24, 4:10:27 AM] Dharanitharan: If I don't close the overdraft before 11th April, then fixed deposit will get renewed automatically for one more year. So I want to close it before it gets renewed.

[4/22/24, 9:12:18 PM] Dharanitharan: Hello Shankar, I'm trying to reach you since Wednesday last week and my calls are not getting answered. Please try to understand the situation and give me a call immediately. It's really urgent. I need my money back from you as I have other commitments. Please.

[6/5/24, 6:27:22 PM] Dharanitharan: Sankar, I've been calling you so many days and you haven't responded. I'll be coming to your home to meet you tomorrow. Please don't mistake me.

[6/17/24, 12:01:52 PM] Dharanitharan: Hi, can you please call me. Sachi informed me that you'll settle my money before 25th June, please let me know if I can believe your words this time. I don't have any other options, If not, I'm gonna talk to your wife since I reached out to you and called so many times and you haven't replied yet. Thanks.

[6/18/24, 7:12:33 PM] Dharanitharan: Sankar, please try to understand my situation. I need the money immediately. I'm under so much stress and my life is getting complicated because of you. I don't want to take this issue to your wife and create problems between you both. But don't force me to do it. I don't have any other option other than this since you're ignoring my calls and messages for over two months now.

[8/18/24, 9:53:01 PM] Dharanitharan: Voice call, No answer

[8/18/24, 9:53:43 PM] Dharanitharan: Sankar, can you please tell me when are you planning to send the money that you said you will send in August

[8/18/24, 9:54:13 PM] Dharanitharan: Voice call, No answer

[8/18/24, 9:55:01 PM] Dharanitharan: Voice call, No answer

[8/18/24, 9:57:14 PM] Dharanitharan: Voice call, No answer

[8/18/24, 9:58:30 PM] Dharanitharan: Voice call, No answer

[8/18/24, 9:59:24 PM] Dharanitharan: Voice call, No answer

[8/18/24, 10:01:02 PM] Dharanitharan: Voice call, No answer

[8/18/24, 10:01:50 PM] Dharanitharan: Voice call, No answer

[8/18/24, 10:03:29 PM] Dharanitharan: Voice call, No answer

[8/18/24, 10:04:27 PM] Dharanitharan: Voice call, No answer

[8/18/24, 10:05:20 PM] Dharanitharan: Voice call, No answer

[8/18/24, 10:06:48 PM] Dharanitharan: Voice call, No answer

[8/18/24, 10:10:49 PM] Dharanitharan: You're making things complicated unnecessarily. If you are answering my calls in first place, why would I go to others to tell you to return the money.

[8/18/24, 10:32:34 PM] Dharanitharan: Voice call, No answer

[8/18/24, 10:35:20 PM] Dharanitharan: Voice call, No answer

[8/18/24, 10:36:18 PM] Dharanitharan: Voice call, No answer

[8/18/24, 10:38:52 PM] Dharanitharan: Voice call, No answer

[8/18/24, 10:39:30 PM] Dharanitharan: Voice call, No answer

[8/18/24, 10:41:33 PM] Dharanitharan: Voice call, No answer

[8/18/24, 10:42:25 PM] Dharanitharan: Voice call, No answer

[8/18/24, 10:43:16 PM] Dharanitharan: Voice call, No answer

[8/20/24, 5:48:04 AM] Dharanitharan: Voice call, No answer

[8/20/24, 5:49:35 AM] Dharanitharan: Voice call, No answer

[8/20/24, 5:50:42 AM] Dharanitharan: Voice call, No answer

[8/20/24, 5:57:04 AM] Dharanitharan: Voice call, No answer

[8/26/24, 12:52:43 AM] Dharanitharan: Sankar, As per our discussion over phone on July 20, 2024 - you had agreed to repay the partial amount of INR 10,00,000 (Ten lakhs Indian rupees only) before August 25, 2024.

Despite my numerous attempts to reach you through text messages, voice calls, and WhatsApp, I haven't received any response and your continued non-compliance is unacceptable which has left me with no alternative but to escalate the matter. Your failure to meet this obligation constitutes a breach of contract and has forced me to take legal action to recover the funds owed. This message serves as a final demand for repayment.

You are hereby required to pay the full outstanding balance of INR 24,60,000 to me no later than August 31, 2024. If you fail to comply with this demand, I will have no alternative but to pursue all available legal remedies to enforce my rights. This may include but is not

limited to, filing a claim in a court of law and seeking a judgment against you, which could result in additional legal costs and potential damage to your credit rating.

[8/26/24, 10:04:10 AM] Dharanitharan: Voice call, No answer

[4/12/24, 2:34:26 AM] +91 97906 80909: Messages and calls are end-to-end encrypted. No one outside of this chat, not even WhatsApp, can read or listen to them.

[4/12/24, 2:34:26 AM] +91 97906 80909:

[4/12/24, 2:38:42 AM] Dharanitharan: Voice call, 16 min

[4/17/24, 6:04:37 AM] Dharanitharan: Hi, if you happen to have received your invoice, can you please send some money.

[4/22/24, 9:12:48 PM] Dharanitharan: Hello Shankar, I'm trying to reach you since Wednesday last week and my calls are not getting answered. Please try to understand the situation and give me a call immediately. It's really urgent. I need my money back from you as I have other commitments. Please.

[4/26/24, 1:54:09 PM] +91 97906 80909: Voice call, 28 min

[4/26/24, 2:03:52 PM] +91 97906 80909: Hi Sankar,

We are working with the client on this payment expedite and going to release as soon as we receive from Client.

Thanks & Regards,

[5/5/24, 9:57:29 AM] Dharanitharan: Hello Sankar, do you have few mins to talk?

[5/9/24, 5:53:09 PM] Dharanitharan: Hi, can you please call me.

[5/22/24, 12:53:31 PM] Dharanitharan: Voice call, 1 min

[6/3/24, 10:10:49 PM] Dharanitharan: Voice call, No answer

[6/3/24, 10:11:42 PM] Dharanitharan: Voice call, No answer

[6/3/24, 10:18:25 PM] Dharanitharan: Voice call, No answer

[6/3/24, 10:19:28 PM] Dharanitharan: Voice call, No answer

[6/3/24, 10:20:31 PM] Dharanitharan: Voice call, No answer

[6/3/24, 10:21:33 PM] Dharanitharan: Voice call, No answer

[6/3/24, 10:22:22 PM] Dharanitharan: Voice call, No answer

[6/3/24, 10:23:49 PM] Dharanitharan: Voice call, No answer

[6/3/24, 10:24:51 PM] Dharanitharan: Voice call, No answer

[6/5/24, 6:27:15 PM] Dharanitharan: Sankar, I've been calling you so many days and you haven't responded. I'll be coming to your home to meet you tomorrow. Please don't mistake me.

[6/17/24, 12:01:39 PM] Dharanitharan: Hi, can you please call me. Sachi informed me that you'll settle my money before 25th June, please let me know if I can believe your words this time. I don't have any other options, If not, I'm gonna talk to your wife since I reached out to you and called so many times and you haven't replied yet. Thanks.

[6/18/24, 7:11:43 PM] Dharanitharan: Sankar, please try to understand my situation. I need the money immediately. I'm under so much stress and my life is getting complicated because of you. I don't want to take this issue to your wife and create problems between you both. But don't force me to do it. I don't have any other option other than this since you're ignoring my calls and messages for over two months now.

[6/19/24, 8:40:01 PM] Dharanitharan: Voice call, No answer

[6/19/24, 8:41:04 PM] Dharanitharan: Voice call, No answer

[6/19/24, 8:42:08 PM] Dharanitharan: Voice call, No answer

[6/19/24, 8:43:11 PM] Dharanitharan: Voice call, No answer

[6/19/24, 8:44:15 PM] Dharanitharan: Voice call, No answer

[6/19/24, 8:45:12 PM] Dharanitharan: Voice call, No answer

[6/19/24, 8:46:14 PM] Dharanitharan: Voice call, No answer

[6/19/24, 8:47:19 PM] Dharanitharan: Voice call, No answer

[6/19/24, 8:48:22 PM] Dharanitharan: Voice call, No answer

[6/19/24, 8:49:27 PM] Dharanitharan: Voice call, No answer

[6/19/24, 8:50:33 PM] Dharanitharan: Voice call, No answer

[6/19/24, 8:51:37 PM] Dharanitharan: Voice call, No answer

[6/19/24, 8:52:41 PM] Dharanitharan: Voice call, No answer

[6/19/24, 8:53:44 PM] Dharanitharan: Voice call, No answer

[6/19/24, 8:54:36 PM] Dharanitharan: Voice call, No answer

[6/19/24, 8:55:30 PM] Dharanitharan: Voice call, No answer

[6/19/24, 8:56:19 PM] Dharanitharan: Voice call, No answer

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[6/19/24, 8:58:14 PM] Dharanitharan: Voice call, No answer

[6/19/24, 8:59:05 PM] Dharanitharan: Voice call, No answer

[6/19/24, 8:59:48 PM] Dharanitharan: Voice call, No answer

[6/20/24, 12:47:30 PM] Dharanitharan: Voice call, 2 min

[6/29/24, 3:30:49 PM] Dharanitharan: Sankar, this is not fair. You're losing respect. When someone does what you're doing to me, it hurts you. But how do you expect me to be quiet. If you had lost your money to someone, that's your problem. What's the point in holding off my money for that.

[7/11/24, 5:42:13 PM] Dharanitharan: Voice call, No answer

[7/11/24, 5:57:48 PM] Dharanitharan: Voice call, No answer

[7/11/24, 5:58:36 PM] Dharanitharan: Voice call, No answer

[7/11/24, 6:00:23 PM] Dharanitharan: Voice call, No answer

[7/11/24, 6:01:03 PM] Dharanitharan: Voice call, No answer

[7/11/24, 6:01:48 PM] Dharanitharan: Voice call, No answer

[7/11/24, 6:03:16 PM] Dharanitharan: Voice call, No answer

[7/11/24, 6:04:02 PM] Dharanitharan: Voice call, No answer

[7/11/24, 6:06:07 PM] Dharanitharan: Voice call, No answer

[7/11/24, 6:06:55 PM] Dharanitharan: Voice call, No answer

[7/11/24, 6:08:07 PM] Dharanitharan: Voice call, No answer

[7/11/24, 6:09:08 PM] Dharanitharan: Voice call, No answer

[7/13/24, 5:30:45 AM] Dharanitharan: Voice call, No answer

[7/13/24, 5:39:41 AM] Dharanitharan: Voice call, No answer

[7/13/24, 5:39:45 AM] Dharanitharan: Voice call, No answer

[7/13/24, 5:39:48 AM] Dharanitharan: Voice call, No answer

[7/13/24, 5:39:52 AM] Dharanitharan: Voice call, No answer

[7/13/24, 5:39:56 AM] Dharanitharan: Voice call, No answer

[7/13/24, 5:40:01 AM] Dharanitharan: Voice call, No answer

[7/13/24, 5:40:10 AM] Dharanitharan: Voice call, No answer

[7/13/24, 5:40:26 AM] Dharanitharan: Voice call, No answer

[7/13/24, 5:40:34 AM] Dharanitharan: Voice call, No answer

[7/13/24, 5:40:52 AM] Dharanitharan: Voice call, No answer

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[7/13/24, 4:39:24 PM] Dharanitharan: Voice call, No answer

[7/13/24, 5:27:13 PM] Dharanitharan: Voice call, No answer

[7/13/24, 5:28:16 PM] Dharanitharan: Voice call, No answer

[7/13/24, 5:29:25 PM] Dharanitharan: Voice call, No answer

[7/18/24, 8:14:36 AM] Dharanitharan: Hi, I'm waiting for the money that you said you'll transfer this week. Please let me know when are you planning to send

[7/20/24, 8:20:19 AM] Dharanitharan: Voice call, No answer

[7/20/24, 8:24:21 AM] Dharanitharan: Voice call, No answer

[7/20/24, 8:26:07 AM] Dharanitharan: Voice call, No answer

[7/20/24, 8:27:14 AM] Dharanitharan: Voice call, No answer

[7/28/24, 1:35:39 PM] Dharanitharan: Shankar, I've sent the email the way you wanted me to send, please acknowledge. Please don't make things complicated.

[8/16/24, 6:14:05 AM] Dharanitharan: Hi, can you please tell me when are you planning to send the money that you said you will return in August

[8/18/24, 10:11:10 PM] Dharanitharan: You're making things complicated unnecessarily. If you are answering my calls in first place, why would I go to others to tell you to return the money.

[8/19/24, 5:42:52 AM] Dharanitharan: Voice call, No answer

[8/19/24, 5:44:40 AM] Dharanitharan: Voice call, No answer

[8/19/24, 8:57:33 AM] Dharanitharan: Voice call, No answer

[8/19/24, 8:58:10 AM] Dharanitharan: Voice call, No answer

[8/19/24, 8:58:58 AM] Dharanitharan: Voice call, No answer

[8/19/24, 10:38:42 AM] Dharanitharan: Voice call, No answer

[8/19/24, 10:22:43 PM] Dharanitharan: Voice call, No answer

[8/19/24, 10:23:26 PM] Dharanitharan: Voice call, No answer

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[8/19/24, 10:26:45 PM] Dharanitharan: Voice call, No answer

[8/19/24, 10:28:27 PM] Dharanitharan: Voice call, No answer

[8/19/24, 10:29:15 PM] Dharanitharan: Voice call, No answer

[8/19/24, 10:30:03 PM] Dharanitharan: Voice call, No answer

[8/19/24, 10:31:27 PM] Dharanitharan: Voice call, No answer

[8/19/24, 10:32:16 PM] Dharanitharan: Voice call, No answer

[8/19/24, 10:34:33 PM] Dharanitharan: Voice call, No answer

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[8/20/24, 5:42:05 AM] Dharanitharan: Voice call, No answer

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[8/20/24, 5:47:52 AM] Dharanitharan: Voice call, No answer

[8/20/24, 5:51:22 AM] Dharanitharan: Voice call, No answer

[8/20/24, 5:55:23 AM] Dharanitharan: Voice call, No answer

[8/20/24, 5:56:44 AM] Dharanitharan: Voice call, No answer

[8/20/24, 7:56:56 AM] Dharanitharan: Voice call, No answer

[8/20/24, 8:22:20 AM] Dharanitharan: Voice call, No answer

[8/20/24, 8:22:55 AM] Dharanitharan: Voice call, No answer

[8/20/24, 8:24:00 AM] Dharanitharan: Voice call, No answer

[8/20/24, 9:34:15 AM] Dharanitharan: Voice call, No answer

[8/20/24, 9:35:16 AM] Dharanitharan: Voice call, No answer

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[8/20/24, 12:30:38 PM] Dharanitharan: Voice call, No answer

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[8/25/24, 10:31:41 PM] Dharanitharan: Voice call, No answer

[8/25/24, 10:54:00 PM] Dharanitharan: Voice call, No answer

[8/26/24, 12:52:29 AM] Dharanitharan: Sankar, As per our discussion over phone on July 20, 2024 - you had agreed to repay the partial amount of INR 10,00,000 (Ten lakhs Indian rupees only) before August 25, 2024.

Despite my numerous attempts to reach you through text messages, voice calls, and WhatsApp, I haven't received any response and your continued non-compliance is unacceptable which has left me with no alternative but to escalate the matter. Your failure to meet this obligation constitutes a breach of contract and has forced me to take legal action to recover the funds owed. This message serves as a final demand for repayment.

You are hereby required to pay the full outstanding balance of INR 24,60,000 to me no later than August 31, 2024. If you fail to comply with this demand, I will have no alternative but to pursue all available legal remedies to enforce my rights. This may include but is not limited to, filing a claim in a court of law and seeking a judgment against you, which could result in additional legal costs and potential damage to your credit rating.

[8/26/24, 10:03:40 AM] Dharanitharan: Voice call, No answer

[8/26/24, 10:04:35 AM] Dharanitharan: Voice call, No answer

[8/26/24, 10:24:04 AM] Dharanitharan: Voice call, No answer

[8/26/24, 10:25:39 AM] Dharanitharan: Voice call, No answer

[8/26/24, 10:26:27 AM] Dharanitharan: Voice call, No answer

[8/26/24, 10:34:42 AM] Dharanitharan: Voice call, No answer

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[8/26/24, 10:36:22 AM] Dharanitharan: Voice call, No answer

[8/26/24, 10:37:13 AM] Dharanitharan: Voice call, No answer

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[8/26/24, 11:18:08 AM] Dharanitharan: Voice call, No answer

[8/26/24, 11:23:52 AM] Dharanitharan: Voice call, No answer

[8/26/24, 11:32:29 AM] Dharanitharan: Voice call, No answer

[8/26/24, 12:24:51 PM] Dharanitharan: Voice call, No answer

[8/26/24, 9:29:30 PM] Dharanitharan: Voice call, No answer

[8/26/24, 9:29:35 PM] Dharanitharan: Voice call, No answer

[8/26/24, 9:30:32 PM] Dharanitharan: Voice call, No answer

[8/26/24, 9:31:19 PM] Dharanitharan: Voice call, No answer

[8/26/24, 9:32:33 PM] Dharanitharan: Voice call, No answer

[8/27/24, 8:53:28 AM] Dharanitharan: Sankar, please attend my call. I don't want our money issue to go bad. Let's talk within ourselves and resolve amicably. Please cooperate

Re: Loan Repayment

Dharanitharan S <dharanitharan.s@outlook.com>

Mon 26/08/2024 00:48

To:rathsan@gmail.com <rathsan@gmail.com>

Sankar,

I am writing to formally demand the immediate repayment of loan in the amount of INR 24,60,000 (Twenty four lakhs and sixty thousand Indian rupees only) that you borrowed from me on Jan 2, 2024. As per our discussion over phone on July 20, 2024 - you had agreed to repay the partial amount of INR 10,00,000 (Ten lakhs Indian rupees only) before August 25, 2024.

Despite my numerous attempts to reach you through text messages, voice calls, and WhatsApp, I haven't received any response and your continued non-compliance is unacceptable which has left me with no alternative but to escalate the matter. Your failure to meet this obligation constitutes a breach of contract and has forced me to take legal action to recover the funds owed. This email serves as a final demand for repayment.

You are hereby required to pay the full outstanding balance of INR 24,60,000 to me no later than August 31, 2024. If you fail to comply with this demand, I will have no alternative but to pursue all available legal remedies to enforce my rights. This may include but is not limited to, filing a claim in a court of law and seeking a judgment against you, which could result in additional legal costs and potential damage to your credit rating. Please consider this letter a formal notice of your default.

Should you wish to avoid further legal action, please arrange for the repayment of the full amount immediately.

Should you have any questions or wish to discuss the matter, you may contact me directly over phone or email. I strongly urge you to treat this matter with the seriousness it deserves and avoid any further legal complications.

Thanks

From: Dharanitharan S <dharanitharan.s@outlook.com>

Sent: 21 July 2024 13:20

To: rathsan@gmail.com <rathsan@gmail.com>

Subject: Re: Loan Repayment

Dear Sankar,

As per our discussion over phone yesterday, I am writing to propose a repayment plan for the outstanding loan amount of INR 2,460,000 which I believe will be feasible and manageable for both of us.

Repayment Schedule:

1st Installment: INR 1,000,000 due **between Aug 20, 2024 and Aug 25, 2024**

2nd Installment: INR 1,000,000 due **between September 20, 2024 and September 25, 2024**

3rd Installment: INR 460,000 due **before Oct 25, 2024**

The total repayment will cover the principal amount over the three-month period. Please review the proposed repayment plan and confirm your agreement. I look forward to your confirmation of this repayment plan and commitment to fulfilling this obligation as per our agreement.

If you have any questions or require modifications to the repayment schedule, please let me know and I am open to discussing alternative arrangements if needed.

Thanks

From: Dharanitharan S <dharanitharan.s@outlook.com>

Sent: 06 June 2024 17:14

To: rathsan@gmail.com <rathsan@gmail.com>

Subject: Re: Loan Repayment

Hello Sankar,

Sending you the balance details from my account, requesting you to understand the urgency and provide an update on the repayment of loan. Kindly cooperate.

Payment	Amount		Interest	Balance (INR)	
9-Sep-23	3,000,000	30-Sep-23	16,875	3,016,875	
1-Oct-23	3,016,875	31-Oct-23	22,625	3,039,500	
1-Nov-23	(2,460,000)	579,500	30-Nov-23	4,345	583,845
1-Dec-23	583,845	31-Dec-23	4,375	588,220	
1-Jan-24	1,900,000	2,488,220	31-Jan-24	20,735	2,508,955
1-Feb-24	2,508,955	29-Feb-24	20,905	2,529,860	
1-Mar-24	2,529,860	31-Mar-24	21,080	2,550,940	
1-Apr-24	2,550,940	30-Apr-24	25,510	2,576,450	
1-May-24	2,576,450	31-May-24	25,765	2,602,215	

Thanks

From: Dharanitharan S <dharanitharan.s@outlook.com>

Sent: 02 June 2024 20:21

To: rathsan@gmail.com <rathsan@gmail.com>

Subject: Re: Loan Repayment

Hello Sankar,

I hope this message reaches you with a sense of urgency and responsibility. It's been over 5 months since I extended a loan to you in the amount of \$30,000.

Despite my understanding of financial hardships, the agreed-upon repayment date has long passed, and I find it imperative to address this matter directly.

Let me be unequivocally clear: the loan provided was not a gift, but a financial agreement between us. The terms stipulated repayment within a reasonable timeframe, which has regrettably been exceeded. This email serves as an immediate demand for the repayment of the outstanding sum.

I expect you to treat this matter with the seriousness it warrants. Delays or excuses are no longer acceptable. Failure to comply with this demand will necessitate further action on my part to pursue what is rightfully owed.

Please take immediate steps to settle the outstanding debt. Should you encounter any genuine obstacles, I expect transparent communication and a concrete plan for resolution. Ignoring or procrastinating on this issue will only strain our relationship further.

I trust that you understand the gravity of this situation and will act accordingly. My patience has reached its limit, and I anticipate a prompt response outlining your repayment intentions. I await your timely response.

Thanks

From: Dharanitharan S <dharanitharan.s@outlook.com>

Sent: 21 April 2024 13:38

To: rathsan@gmail.com <rathsan@gmail.com>

Subject: Loan Repayment

To,

Sankar Rathinagopal,
34 Westwood Cir, Edison, NJ 08820

Subject: Demand for Repayment of Loan

Dear Sankar,

I am writing to formally demand repayment of the loan I provided to you between 12/28/2023 - 01/02/2024, in the amount of \$30,000.

As per our agreement, this loan was to be repaid by April 6, 2024, with 10% interest. As of today, the loan is past due.

Despite previous reminders and discussions, I have yet to receive any payment towards the outstanding balance.

In case if you need, I can share the relevant proofs which clearly state your loan request, payment to your bank account, repayment terms, and due date.

Please be aware that this demand letter is an official request for full repayment of the loan, including any interest or fees incurred due to late payment.

If you do not respond within 14 days, by 05/04/2024, with the full repayment or an acceptable payment plan, I will have no choice but to pursue legal action to recover the debt.

Additionally, you may be responsible for any legal fees and costs associated with the collection process.

I would like to resolve this matter amicably, and I hope you will take this opportunity to settle the debt without further escalation.

Please contact me at the earliest to discuss your payment plan or to arrange full repayment. I look forward to hearing from you soon.

Thanks,
Dharanitharan