

ARUN KUMAR
ADVOCATE

Resi.:
H.No. 973, Near Shiv Mandir,
Village Gandhra
Rohtak (Haryana)
Pin Code-124001

Office:
Chamber No.113, District Court,
Rohtak. (Haryana)

Ref: «REFERENCE_NO»	Through Normal Post	Dated: «NOTICE_DATE»
To,		
«CUST_NAME»		
«CUSTOMER_ADDRESS» Mob No. «CUST_MOBILE_NO»		

Subject: Demand Notice for Payment of dues amounting to Rs.«NOTICE_BALANCE»/- in your Credit Card Account No. «MASK_CARD_NO» (AAN No. «AAN_NO»).

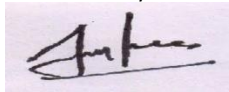
Under instruction from and on behalf of my client HDFC BANK LTD. having its Registered Office at HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai -13 and also having one of its Branch at 401-402, First Floor, Model Town Rohtak-124001 (hereinafter referred to as `my client`) I, **Arun Kumar, Advocate** do hereby address and serve upon you this notice and state as under:-

- 1) That my client is Banking Company within the meaning of the Banking Regulation Act, 1949 and inter-alia engaged in the business of Banking and providing Loans and advances and other financial services at the abovementioned address.
- 2) That my client state that you have availed **Credit Card** from my client the details whereof is given hereunder:-

MASKED CARD NUMBER	AAN	TOTAL OUTSTANDING (Rs.)
«MASK_CARD_NO»	«AAN_NO»	«NOTICE_BALANCE»/-

- 3) That my client states that, after availing the said Credit Card, you have failed to pay the credit card due as per the terms and conditions of the credit card Application & Card Member Agreement inspite of giving you sufficient time to meet the liability. That my client repeatedly reminded and requested you over telephone and in person to pay and clear up the outstanding dues but you failed and neglected to pay any attention to the request of my client as a consequence of which my client has withdrawn the said credit card and has permanently blocked the said credit card from further usage. Therefore, dispute and differences have arisen in respect of the said credit card which can be resolved through arbitration as contemplated in the said application & Card Member Agreement.
- 4) That my client further state that as per the record maintained by the bank a sum of **Rs. «NOTICE_BALANCE»/-** is due and payable by you to my Client under your above referred credit card and therefore my client has instructed me to issue this Notice of Demand upon you to pay and clear up the aforesaid total outstanding amount together with further interest accrued thereon.
- 5) I, therefore, as instructed by my client call upon you by this Notice of Demand to pay the total outstanding amount of **Rs. «NOTICE_BALANCE»/-** within 7 (seven) days from the receipt of this notice failing which my client shall be constrained to refer the dispute to the Sole Arbitrator to be appointed by my client for adjudication of dispute as per the terms of the Arbitration Clause in the CARD MEMBER AGREEMENT to recover the said amount being due with further charges, costs and expenses incurred by my client. Please note that in case the amount payable as above is not paid to my client within a stipulated time, you shall be responsible for the costs and consequences thereof of which please take note.
- 6) That my client is open to negotiate and settle the amount amicably before initiating unpleasant actions against you.
You may contact my client at the aforesaid address and call for any further clarification to Mr./ Ms. «CLM_NAME»-0«CLM_NO».

I retain a copy of this notice for further proceedings, if necessary.
Yours faithfully



(Arun Kumar Advocate)