



Advocate Anshika Mishra

Delhi NCR Office: A-40, Noida, Uttar Pradesh

Date: 05 AUG 2024

**THROUGH SPEED POST/WHATSAPP/E-MAIL WITHOUT
PREJUDICE**

TO,

1. Principal Nodal Officer

Mr. Arijit Sen
Aditya Birla Finance Limited,
10th Floor, R-Tech Park,
Nirlon Complex, Goregaon,
Mumbai – 400063
grievance.finance@adityabirlacapital.com
08045860196

2. Vineet Sharma

Advocate
F-66, Sunder Marg,
C-Scheme, Jaipur-302001,
Rajasthan
Email: info@vislegal.in

SUBJECT: Response to Notice under Section 138(b) of the Negotiable Instruments Act, 1881 along with Section 25 of the Payment and Settlement Systems Act, 2007

Ref. No.: PAYTM/Sec-25/2024/152297

Dear Mr. Vineet Sharma,

I am writing to you as the legal representative of Mr. Rahul Kumar, residing at House No 647 B, Gali No 13, Lajpat Colony, Part 2, Meetha, New Delhi - 110044, regarding the notice dated 25.07.2024 issued by you on behalf of your client, Aditya Birla Finance Ltd (through channel partner Paytm).

1. Acknowledgment of Notice: We acknowledge receipt of the notice under Section 138(b) of the Negotiable Instruments Act, 1881, and Section 25 of the Payment and Settlement Systems Act, 2007.

2. Account Details and Alleged Default: The notice pertains to the loan/credit facility under Loan Account No. PYTMPL_ABFL_TOPUP9968737602, alleging dishonor of the Electronic Clearing System (ECS)/Automated Clearing House (ACH)/Standing Instructions (SI) on 10.07.2024 due to insufficient funds.

3. Client's Intention and Actions:

- The dishonor of the ECS/ACH/SI was an unintentional oversight due to unexpected financial constraints.
- Our client is committed to resolving this issue and is in the process of arranging the necessary funds to clear the outstanding amount of Rs. 4476/- at the earliest.

4. Request for Extension: We kindly request an extension of an additional 15 days from the original deadline to allow our client sufficient time to arrange for the payment. This extension will ensure that the matter is resolved amicably without resorting to legal proceedings.

5. Legal Implications and Commitment: Our client is fully aware of the legal consequences under Section 138 of the Negotiable Instruments Act and Section 25 of the Payment and Settlement Systems Act and is taking immediate steps to fulfill the payment obligation.

6. Further Communication: For any further communication or clarification regarding this matter, please feel free to contact me directly at the above-mentioned email address or phone number.

We appreciate your understanding and cooperation in resolving this matter promptly.

Yours sincerely,



Advocate Anshika Mishra

Email: anshika.mishra0326@gmail.com

Phone: [9821233844](tel:9821233844)